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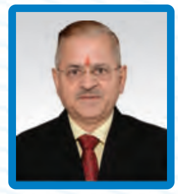

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आदरणीय सभासद बंधू-भगिनींनो,

जय सहकार, सहकारात् समृद्धिः!

बँकेचा २०२५-२६ या आर्थिक वर्षाचा अहवाल आपल्यासमोर सादर करताना मला अत्यंत आनंद होत आहे.

अहवालाच्या या निमित्ताने बँकेने केलेली आर्थिक कामगिरी आणि मिळवलेले यश याचा लेखाजोखा सादर करण्यापुरता मर्यादित नसून बँकेच्या सर्वंकष प्रगतीचा आढावा घेण्याचा आणि बँकेने जपलेल्या सहकारीतेच्या मूल्यांचे अवलोकन करून सामाजिक बांधिलकी अधिक दृढ करण्याचा आहे.

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

सतत उंचावत जाणारा बँकेच्या प्रगतीचा आलेख

आधुनिक तंत्रज्ञान व अर्थव्यवस्था यांची आव्हाने समर्थपणे पेलून, आपल्या बँकेने सहकारी बँकिंग क्षेत्रात दुसऱ्या क्रमांकाचे स्थान मिळवले आहे. सहकाराची संस्कृती जपत विश्वासाच्या बळावर बँकेने आपले स्थान अधिक भक्कम केले आहे.

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

बँकेच्या सर्व सभासद, भागधारक, ग्राहक, कर्मचारी, हितचिंतक आणि शुभेच्छुक यांनी आजपर्यंत केलेल्या सहकार्याबद्दल कृतज्ञता व्यक्त करतो. या निमित्ताने मी 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 सहकार चळवळीच्या मूलभूत तत्त्वांचे सार सांगणारा एक संस्कृत श्लोक उद्धृत करू इच्छितो, जो आपल्या सारख्या सहकारी संस्थेच्या केंद्रस्थानी असलेल्या सहकार्य, सलोखा आणि सामूहिक प्रगतीची भावना समर्पकपणे दर्शवतो.

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 यश नसून सर्वांच्या एकत्रित प्रयत्नांचा परिणाम असतो.

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

अहवाल वर्ष म्हणजे वादळापूर्वीची शांतता असल्यासारखे वाटत होते. आज आपला देश जागतिक स्तरावरील विविध भू-राजकीय अनिश्चितता, महागाईचा दबाव आणि पुरवठा साखळीतील अडथळे अशा अनेक आव्हानांचा सामना करीत आहे. भारतीय अर्थव्यवस्थेने यापूर्वीही अशा अनेक संकटांना यशस्वीपणे तोंड दिले आहे. स्थिर शासनव्यवस्था आणि सक्षम नेतृत्वाच्या बळावर भारत केवळ या आव्हानांवर मात करेल असे नाही, तर त्यांचे नव्या आर्थिक संधींमध्ये रूपांतर करेल, असा मला ठाम विश्वास आहे.

आपल्या सर्वांना माहीत आहे की, अलिकडील युक्रेन-रशिया युध्दामुळे आणि सध्या सुरू असलेल्या अमेरिका-इराण युध्दामुळे भौगोलिक आणि राजकीय अनिश्चिततेच्या अशांततेतून आपला देश जात आहे. परिणामी, वाढती महागाई आणि पुरवठा साखळीतील अडथळे आपल्या अर्थव्यवस्थेसाठी निश्चित धोके निर्माण करत आहेत. सध्याची एकूणच परिस्थिती प्रतिकूल आहे. आपल्या देशाच्या अर्थव्यवस्थेने मागील काळातील प्रतिकूल परिस्थितीतही अशाप्रकारच्या संकटांवर यशस्वीपणे मात केली आहे, आपणा सर्वांना त्याचा अनुभव आहे. मला खात्री आहे की स्थिर सरकार आणि नेतृत्वाच्या जोरावर आपल्या देशाच्या अर्थव्यवस्थेचा विस्तार होऊन जागतिक व्यापाराच्या संधींमध्ये रुपांतर होईल.

अस्थिर आणि अनिश्चित अशा या पार्श्वभूमीवर भारतीय बँकिंग क्षेत्राने आपली स्थिरता आणि भांडवली क्षमता सिध्द केली आहे. आर्थिक विकासाला चालना देणे आणि वित्तीय समावेशन वाढविणे यामध्ये बँकिंग क्षेत्राची भूमिका अत्यंत महत्त्वपूर्ण राहिली आहे. विशेषत: सहकारी बँकांनी समाजातल्या सर्व स्तरामध्ये व्यक्तिगत सेवा देत आपले नाते अधिक दृढ केले आहे. सहकारी बँका सर्वसामान्य नागरिकांना सर्वसमावेशक, सुलभ आणि विश्वसनीय आर्थिक सेवा देत असल्यामुळे देशाच्या आर्थिक विकासात या सहकारी बँकांचे मोलाचे योगदान 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 वर्षातील बँकेची एकूण आर्थिक कामगिरी पुढीलप्रमाणे –

- एकूण व्यवसाय : ₹४४,००० कोटी (मागील वर्षाच्या तुलनेत १३.८९ % वाढ)
- एकूण ठेवी : ₹२६,१२१.६४ कोटी (मागील वर्षाच्या तुलनेत १४.०३% वाढ)
- एकूण कर्जवाटप : ₹१७,८७९.०५ कोटी (मागील वर्षाच्या तुलनेत १३.६८% वाढ)
- निव्वळ मालमत्ता मूल्य (Net Worth) : ₹१५७६.९९ कोटी (मागील वर्षाच्या तुलनेत ५.६९% वाढ)
- ढोबळ अनुत्पादित कर्जे (Gross NPA) : ३.११ %
- निव्वळ अनुत्पादित कर्जे (Net NPA) : ०.९१ %
- भांडवली पर्याप्तता गुणोत्तर (Capital Adequacy Ratio) : १५.२१ %
- निव्वळ नफा : ₹११८.१२ कोटी

बँकेने केलेल्या या आर्थिक प्रगतीच्या निमित्ताने मी आवर्जून आपणास सांगू इच्छितो की टीम कॉसमॉसने अनेक लहान शेतकऱ्यांना कृषीविषयक अवजारांकरिता तसेच सौरऊर्जा प्रकल्पांना आणि इतर लघु उद्योजक आणि महिला उद्योजकांना कर्जपुरवठा करून सक्षम केले आहे.

अगामी काळात अनेक गावांमध्ये 'कॉसमॉस डिजिटल सखी' या कार्यक्रमाच्या माध्यमातून डिजिटल साक्षरता पोहोचविण्याचा आमचा मानस आहे. ज्यायोगे डिजिटल क्रांतीमध्ये जास्तीतजास्त सदस्यांना सामावून घेण्याचा आमचा प्रयत्न आहे. समाजातल्या शेवटच्या घटकापर्यंत बँकिंग सेवा देणे ह्याच ध्येयाने बँकेचे मार्गक्रमण सुरु आहे. तसेच अत्याधुनिक बँकिंग सेवा देण्यासाठीच आम्ही भक्कम आणि सुरक्षित डिजिटल प्लॅटफॉर्ममध्ये मोठ्या प्रमाणावर गुंतवणूक करत आहोत.

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

ECBA पात्रता प्राप्ती – विकासाचा नवा अध्याय

मला हे सांगण्यास 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 SEBI कडून 'Bankers to an issue' हे प्रमाणपत्र प्राप्त झाले आहे. बँक आता ग्राहकांना ASBA आणि इतर संबंधित सुविधा उपलब्ध करुन देऊ शकणार असून त्यामुळे चालू व बचत खाती (CASA) तसेच इतर व्यावसायिक उत्पन्नात वाढ होईल.

वित्तीय समावेशनाचा व्यापक दृष्टिकोन

आपल्या बँकेसाठी '**समावेशकता**' हाशब्द केवळ आर्थिक सेवांच्या उपलब्धतेपुरता मर्यादित नाही. आपल्या बँकेच्या दृष्टीने समावेशकता म्हणजे सामाजिक, आर्थिक आणि राष्ट्रीय विकासामध्ये सक्रिय सहभाग. याच मूल्यांची जोपासना करत बँकेने एप्रिल २०२६ मध्ये काश्मीर येथे अधिकाऱ्यांच्या वार्षिक संमेलनाचे आयोजन केले. या प्रसंगी आयोजित पत्रकार परिषदेत सीए मिलिंद काळे यांनी या उपक्रमामागील उद्देश अत्यंत समर्पक शब्दांत व्यक्त केला. आपले मनोगत व्यक्त करताना श्री काळे म्हणाले, "दोनशेहून अधिक कर्मचाऱ्यांना काश्मीरमध्ये घेऊन जाणे आणि '**सरहद**' संस्थेच्या शैक्षणिक उपक्रमांना पाठबळ देणे याद्वारे बँक केवळ बँकिंग व्यवसायापुरती मर्यादित न राहता राष्ट्रनिर्मिती आणि दीर्घकालीन सामाजिक सलोखा प्रस्थापित करण्यासाठीही योगदान देत आहे".

मागील वर्षी घडलेल्या दुर्दैवी घटनेमुळे काश्मीरमधील पर्यटन 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 हेच बँकेच्या प्रगतीचे खरे आधारस्तंभ आहेत.

सहकारी बँक म्हणून आमचे सभासद हे केवळ भागधारक नाहीत, तर आमच्या अस्तित्वाचा पाया आहेत. त्यांच्या दृढ विश्वासामुळे आणि सक्रिय सहभागामुळेच संस्था अधिक सक्षम होत आहे.

आमचे ठेवीदार आणि खातेदार यांचा विश्वास आम्हाला अधिक चांगल्या सेवा देण्यासाठी प्रेरणा देतो. सुरक्षित, विश्वासार्ह आणि तंत्रज्ञानाधिष्ठित बँकिंग सेवा उपलब्ध करून देतानाच सहकारी बँकिंगची आत्मीयता जपण्यास आम्ही सदैव बांधील आहोत.

बँकिंग क्षेत्र वेगाने बदलत असताना आमचा कर्मचारी वर्ग सतत ज्ञान अद्ययावत करणे, कौशल्य विकसित करणे, नावीन्यातून व्यावसायिक प्रगती साधणे यांची सांगड घालून आपली जबाबदारी उत्तममरित्या पार पाडत आहे.

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 सर्वजण आणखी उज्ज्वल भविष्य घडवू, याची मला पूर्ण खात्री आहे. भविष्याकडे पाहताना महत्वाकांक्षा आणि जबाबदारी या दोन्हीचीही जाणीव आम्ही ठेवली आहे. काळ कितीही बदलला किंवा तंत्रज्ञान बदलले तरी सुध्दा ग्राहकांना वैयक्तिक सेवा आम्ही सदैव देत राहू. सर्व ग्राहकांचे जीवन समृध्द करण्याचा ध्यास बँकेने घेतला आहे. आर्थिक व्यवहारांच्या पलीकडेही तुमचा विश्वास जपण्याचं महत्वाचं स्थान म्हणजे आपली बँक.

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 आणि प्रज्ञेच्या साथीने, प्रगतीकडे वाटचाल करूया, एकत्रपणे।।

धन्यवाद!

आपला स्नेहांकित,

सचिन आपटे
अध्यक्ष

Chairman's Address

Dear Members of Cosmos Family,

Jay Sahakar...! सहकारात् समृद्धिः !

It gives me immense pleasure and a deep sense of responsibility to present before you, 120th Annual Report of our esteemed institution for the Financial Year 2025-26. This occasion is not merely a formal presentation of accounts & achievements, but it is a moment to reflect upon our journey, reaffirm our values & renew our collective commitment to the noble principles that define our co-operative spirit.

At the outset, I express my sincere gratitude towards my esteemed colleagues on the Board of Directors for reposing their trust in me and giving me the privilege to serve this great institution as Chairman of the Bank.

I accept this responsibility with humility, sincerity & an unwavering resolve to uphold the confidence reposed in me by the esteemed Board & the entire member fraternity.

On behalf of the Bank, I extend my heartfelt gratitude to the then Chairman of the Board of Management, CA Milind Kale & his entire team of Board of Management for the steady guidance & valuable insights throughout the year.

I also take this opportunity to place on record my heartfelt appreciation to all our valued members, shareholders, customers, employees & well-wishers for their continued faith, support & co-operation. It is your unwavering confidence that strengthens our institution & inspires us to pursue excellence with renewed dedication year after year.

Before I proceed further, I would like to begin with Sanskrit shloka that beautifully reflects the spirit of co-operation, harmony & collective progress which lies at the heart of co-operative institution like ours.

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

Its meaning is deeply relevant to our cooperative philosophy,

May we work together in unity

May we grow together in strength

May our efforts always be guided by mutual respect, understanding and shared purpose.

Our Bank follows the same principle where progress is built not by individual efforts but by the combined commitment of all the stakeholders.

In an era of technological disruption where economies test resolve, your Bank stood firm - as India's second largest cooperative bank & as a financial temple of trust build by the people, for the people & of the people.

This year we did not merely grow, we lived our Sahakar Dharma.

When the going gets tough, the tough gets going

The year under review appeared to be the silence before storm. This period offered both opportunities and challenges for the global and Indian economies. While geopolitical uncertainties, evolving trade dynamics and fluctuations in commodity prices continued to impact economic sentiment across the world, the Indian economy demonstrated remarkable resilience. Strong domestic consumption, sustained infrastructure development, growing digital adoption, sound financial sector fundamentals and policy reforms have contributed to maintaining economic momentum.

It is a famous proverb that 'When the going gets tough, the tough (people) get going'. As we all are aware, our nation is going through the strong turbulence of geopolitical uncertainties, arising out of recent USA-Iran war and ongoing Ukraine-Russia war. As a result, growing inflation and supply chain obstacles pose certain risks to our economy. Despite such odds, we all have witnessed that our economy has sustained and absorbed such types of shocks in past. With a stable government and leadership, I am confident that our economy will continue to not only absorb these shocks but will convert them into global trade opportunities.

On all this backdrop, the banking sector has remained well-capitalised and resilient, playing a crucial role in supporting economic growth and financial inclusion. In this evolving environment, co-operative banks continue to occupy a unique and important position by delivering accessible and inclusive financial services to common man while remaining deeply connected to local communities.

Financial Performance

I am very pleased to inform you that, the Bank has achieved remarkable set up of ₹44,000 Crore during the period under review and thus has continued its journey of sustainable growth and responsible banking.

The overall business performance of the Bank during financial year 2025-26 stood as:

- Total Set Up ₹44,000 Crore (Y-o-Y growth of 13.89% against previous year's set up)
- Total Deposits ₹26,121.64 Crore (Y-o-Y growth of 14.03% against previous year's deposits)
- Total Advances ₹17,879.05 Crore (Y-o-Y growth of 13.68% against previous year's advances)
- Net Worth stood at ₹1,576.99 Crore (Y-o-Y growth of 5.69% against previous year's net worth).
- Gross NPA and Net NPA stood at 3.11 % and 0.91% respectively.
- Capital Adequacy Ratio stood at 15.21%.
- Net Profit ₹118.12 Crore

These results reflect the confidence of our customers, the support of our members and the disciplined efforts of our management and employees.

On the occasion, I would particularly like to highlight that the Bank has empowered numerous small farmers by extending credit facilities for agricultural equipment, as well as providing financial support to solar energy projects, small-scale entrepreneurs, and women entrepreneurs.

Looking ahead, Bank intends to promote digital literacy across many villages through "Cosmos Digital Sakhi" initiative. Through this program, Bank aims to include the maximum number of members in the ongoing digital revolution. Bank is committed to deliver banking services to the last mile of society.

To provide state-of-art banking services, we are making substantial investments in robust and secure digital platforms, ensuring that our customers continue to benefit from reliable, innovative, and technologically advanced banking solutions.

ECBA Status Achievement

With issuance of the new directions by RBI in this regard, Bank has become eligible for status of Eligibility Criteria for Business Authorisation (ECBA), which has replaced the FSWM (Financially Sound and Well Managed) guidelines previously issued by RBI. This has opened up multiple new avenues for the business.

Bank immediately availing the benefit of ECBA eligibility, operationalized 10 new branches in Gujarat State in March 2026 with a view to expand the business horizon and capture upcoming opportunities in the said geography.

This new expansion will add up to the new business in Gujarat Region and ultimately to the Bank.

I am also happy to inform you all that the Bank has received "certificate of registration for Bankers to an Issue" by SEBI which opens one more facet of business for the Bank. Bank can now offer ASBA and few other allied facilities to our customers, which resultantly will increase CASA as well as third party income.

Financial Inclusion in true sense

When it comes to the word 'Inclusivity', the Bank doesn't bank only on financial inclusivity but also on the socio-economic inclusivity as well. Walking the path of this value and in a significant gesture of corporate confidence, Bank organized its annual conclave of employees for 2025-26 in the valley of Kashmir in the month of April 2026. As stated in the press conference conducted by the Bank during this conclave, CA Milind Kale, aptly portrayed the motive behind this move. During the conference he said that, bringing more than 200 employees to Kashmir and supporting the educational mission of Sarhad Institute, the Bank seeks to contribute not only to banking and business, but also to nation-building and long-term peace. Thus, Bank actively supported tourism in Kashmir, which was badly hit by the unfortunate incident happened last year.

Stakeholders – The Driving Force

No institution can succeed without the commitment and dedication of its people. Our employees, customers, members, vendors etc., are the major driving force towards success of the Bank. I take this opportunity to acknowledge and appreciate their contribution across our network.

As a co-operative bank, our members are not merely stakeholders; they are the very foundation of our existence. I thank each member for his/her continued faith, support & and participation in the growth of our institution.

Trust of our customers & depositers truly inspire us to continuously improve our services & deliver greater value. Our customers and depositors whose trust inspires us to continuously improve our services and deliver greater value. We shall remain committed to providing safe, reliable and technology-driven banking solutions while preserving the personal touch that defines co-operative banking.

As the banking industry undergoes rapid transformation, our employees remain committed to fostering a culture of learning, innovation, accountability and professional development.

Profit with purpose, growth with impact!

The future belongs to institutions that can combine strong values with innovation. We therefore are entering the future with optimism and determination & shared commitment.

Our priorities will continue to include:

- Strengthening the Bank's financial position;
- Enhancing digital capabilities and customer convenience;
- Maintaining superior asset quality and risk management standards;
- Expanding financial inclusion and customer outreach;
- Investing in people, processes and technology;
- Preserving and promoting the co-operative principles that define our identity.
- Maintaining a high compliance culture in every aspect of Bank.

Last but not the least . . . . .

As I conclude, I once again express my heartfelt gratitude to all stakeholders for your continued trust and support.

Together, we have built a strong institution. Together, we shall build an even stronger future. With the collective efforts of our Board of Directors, Board of Management, employees, members and customers, I am confident that our Bank will continue to grow responsibly, serve society effectively and contribute meaningfully to India's economic progress.

Our commitment towards strong institution will culminate into strong commitment towards '*Vikasit Bharat* 2047'.

Let us move forward with the legacy of *Parampara, Pradnya* and *Pragati*.

Thank you !

Warm regards,

Sachin Apte
Chairman

भावपूर्ण श्रध्दांजली

कै. डॉ मुकुंद लक्ष्मण अभ्यंकर

एम ए. (इकॉ) पीएच डी. बिझनेस ॲडमिनिस्ट्रेशन,
एल. एल. बी. (जनरल) एचडीसी.
माजी अध्यक्ष, कॉसमॉस बँक

जन्म: १२ फेब्रुवारी १९३७
मृत्यू: १६ एप्रिल २०२६

कॉसमॉस बँकेचा संचालक मंडळात डॉ. अभ्यंकर १९७८ पासून २०२४ पर्यंत ४६ वर्षांहून अधिक काळ कार्यरत होते. कॉसमॉस बँकेचे ९ वेळा त्यांनी अध्यक्षपद भूषविले होते. बँकेच्या प्रगतीमध्ये त्यांचा सिंहाचा वाटा आहे. डॉ. अभ्यंकर नॅफकबचे (नवी दिल्ली) अध्यक्ष होते. सहकार बँकीग क्षेत्रामधे त्यांनी अमूल्य योगदान दिले आहे. पुणे विद्यापीठाचे माजी अधिष्ठाता म्हणून तसेच रिझर्व्ह बँकेच्या विविध समित्यांवर त्यांनी काम केले.

डॉ. अभ्यंकर हे धडाडीचे व्यक्तिमत्व म्हणून प्रसिध्द होते. कॉसमॉस बँकेच्या प्रगतीसाठी ते सातत्याने प्रयत्नशील होते. बँकेची व्यावसायिक वाढ, बँकेचा विविध राज्यातील शाखा विस्तार तसेच अत्याधुनिक तंत्रज्ञान याचा त्यांनी अविरत ध्यास घेतला होता. बँकेची सेवा ही अधिकाधिक ग्राहकाभिमुख कशी होईल याबाबत ते अधिक लक्ष देत असत. सहकारी बँकींग क्षेत्रात, कॉसमॉस बँकेला एका उच्चतम पातळीवर नेण्यात त्यांनी महत्वाची भूमिका बजावली. डॉ. अभ्यंकर यांच्या निधनामुळे कॉसमॉस परिवारात कधीही भरून न येणारी पोकळी निर्माण झाली आहे.

OBITUARY

This year Bank had to sustain an irreparable loss of an exemplary leader whose vision, guidance and unwavering commitment has played a pivotal role in the all-round growth and progress of Cosmos Bank. On 16th April 2026, Bank lost Dr. Mukund Abhyankar, a distinguished personality, who served on the Bank's Board for more than 46 years and nine times held position as Chairman of the Bank during his tenure. During his long and illustrious association with the Bank, he served as Chairman of NAFCUB, New Delhi (National Federation of Urban Co-Operative Bank and Credit Societies Ltd). He represented the Bank on various prestigious forums and contributed as an expert member on the committees constituted by RBI. In addition to the baking and academic field, he maintained close associations with numerous social organization. His invaluable leadership, dedication and contributions to the Bank and co-operative banking sector will be remembered with deep respect and gratitude. His passing has created a void that will be difficult to fill.

कॉसमॉस बँक संचालक मंडळ, व सर्व सेवक
यांच्याकडून डॉ. अभ्यंकर यांना भावपूर्ण श्रध्दांजली !

MANAGEMENT TEAM

Managing Director

Mrs. Apekshita Thipsay

Jt. Managing Director

Mrs. Arti Dhole
(Operations)

Mrs. Nayan Lagad
(Credit w.e.f 02-05-2026)

Chief General Managers

Mr. Vishwas Agale

Mr. Vinod Dadlani

Mr. Avinash Rana
(till 30-09-2025)

Chief Information Technology Officer

Mr. Rajendra Godbole

Deputy Chief General Managers

Mrs. Aakanksha Rane
(Chief Risk Officer)
(w.e.f 15-05-2026)

Mr. Sunil Panse

Mr. Anand Chalke

Mr. Umesh Belhe
(w.e.f 19-05-2026)

Mr. Ashish Petkar
(w.e.f 19-05-2026)

General Managers

Mr. Vinayak Joshi
(Chief Risk Officer)
(till 14-05-2026)

Mrs. Archana Joshi

Mr. Avinash Chavan
(till 30-04-2026)

Mr. Manoj Shah
(till 30-04-2026)

Mr. Sanjay Sawant

Dr. Manisha Sabnis

Mr. Rajesh Bajaj
(w.e.f 01-06-2026)

Chief Information Security Officer

Mr. Jatin Satpute

Chief Compliance Officer

Mr. Mandar Joshi

Head of Internal Audit

Ms. Pratibha Dixit

Statutory Auditors

M/s. Mukund M Chitale & Co, Chartered Accountants
M/s. CVK & Associates, Chartered Accountants

Internal Auditor

M/s. Gunwani & Kolapkar, Chartered Accountants

Name of the Bank: Cosmos Co-operative Bank Ltd. (Multistate Scheduled Bank)

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

Registration No. & Date: Under the Co-operative Credit Societies Act, 1904. Reg. No.20, dated 18th January 1906

Under Multistate Co-op Soc. Act, 1984, MSCS/CR/72/97 dated 28th November 1997

Under Banking Regulation Act, 1949, ACD/MH/188 P dated 11th March 1980

Incorporated in the Second Schedule as per Reserve Bank of India (RBI) Act, 1934
UBD/BR.324/A-9-90/91, dated 1st November 1990

Area of Operation: States of Maharashtra, Gujarat, Andhra Pradesh, Telangana, Tamil Nadu, Karnataka and Madhya Pradesh

HIGHLIGHTS
As on 31st March 2026

अ) आर्थिक / Financials	(₹ **कोटीत**) (Amt. in Crores)	
तपशील / Particulars	**As on 31.03.2026**	**As on 31.03.2025**
भागभांडवल / Paid Up Share Capital	353.98	349.78
गंगाजळी व इतर निधी / Reserves and other Funds (Including Profit)	2,778.22	2,497.56
भांडवल पर्याप्तता प्रमाण / Capital Adequacy Ratio (CRAR)	15.21%	15.15%
एकूण व्यवसाय / Total Set-up	**44,000.69**	**38,634.27**
ठेवी / Deposits		
बचत ठेवी / Savings	4,135.15	3,883.95
चालू ठेवी / Current	2,544.74	1,984.07
मुदत ठेवी / Term	19,441.73	17,039.18
एकूण / Total	**26,121.64**	**22,907.20**
पतपुरवठा / Advances		
तारणी पतपुरवठा / Secured	17,616.15	15,435.54
बिनतारणी पतपुरवठा / Unsecured	262.90	291.53
एकूण / Total	**17,879.05**	**15,727.07**
कर्जे / Borrowings	815.40	689.46
एकूण गुंतवणूक / Total Investments	10,465.96	9,035.97
थकबाकी प्रमाण / Overdues (Percentage)	1.91%	2.52%
निव्वळ नफा / Profit for the Year	118.12	180.62
मागील वर्षांचा शिल्लक नफा / Previous Years' Profit C/F	345.31	296.53
खेळते भांडवल / Working Capital	30,264.61	26,896.03

ब) इतर / Others		
तपशील / Particulars	**As on 31.03.2026**	**As on 31.03.2025**
शाखा / Total Branches	193	183
सभासद / Members	119119	113474
नाममात्र सभासद (कर्जदार) / Nominal Members (Borrowers)	4035	4588
एकूण सेवक / Total Staff	3210	3130

वार्षिक सर्वसाधारण सभेची नोटीस

(केवळ 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 कर्जाची 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,
सौ.अपेक्षिता ठिपसे
व्यवस्थापकीय संचालिका

दि. ०५ जून २०२६
पुणे

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.

NOTICE OF ANNUAL GENERAL MEETING

(FOR MEMBERS ONLY)

The 120th Annual General Meeting of the members of **Cosmos Co-operative Bank Ltd. will be held on Tuesday, 07th July 2026** at **10.30 a.m. at 'Sahakar Sabhagruha', 2nd Floor, Cosmos Bhavan, Plot No. 6, S No. 132/B, ICS Colony, University Road, Ganeshkhind Pune – 411007** for transacting following business. Your presence therefore is highly solicited.

Agenda of the Meeting:

1. To confirm the minutes of the 119th Annual General Meeting held on 19th August 2025.
2. A) To consider and adopt,
   i) Annual Report for the financial year 2025-2026.
   ii) Profit & Loss Account for the financial year ended 31st March 2026.
   iii) Balance Sheet as on 31st March 2026.

   B) To review the actual utilization of reserves and other funds during the financial year 2025-2026.
3. To consider and approve the appropriation of profit for the financial year 2025-2026 as proposed by the Board of Directors.
4. To consider the Report of Statutory Auditors and compliance thereof for the financial year 2025-2026.
5. To review Annual Report and Financial Statements of Cosmos e-Solutions and Services Pvt. Ltd., a wholly owned subsidiary of the Bank, for the financial year 2025-2026.
6. To appoint Statutory Auditors for the financial year 2026-2027 subject to approval from Reserve Bank of India and to authorize Board of Directors to decide their remuneration.
7. To consider and adopt amendments proposed (as per draft enclosed) by the Board of Directors to the existing Bye-laws of the Bank (Subject to approval from Reserve Bank of India and Central Registrar of Co-operative Societies, New Delhi).
8. To take note of the loans and advances outstanding from the Directors and their relatives during the financial year 2025-2026 (pursuant to the provisions of Section 39(3) of the Multistate Co-operative Societies Act, 2002).
9. To sanction leave of absence to those members who have applied/requested in advance, in writing, for leave of absence expressing their inability to attend the 120th Annual General Meeting.
10. Any other matter, with the permission of the Chair.

By the order of the Board of Directors

Date: 05th June 2026 **Mrs. Apekshita Thipsay**

Pune Managing Director

Notes

1. The meeting shall commence at 10.30 a.m. sharp. If the required quorum of the members is not present at the commencement of the meeting, it shall be adjourned. The adjourned meeting will resume business on the same day, at the same place at 11.00 a.m. irrespective of the quorum, in which, only the business mentioned in the Notice of the Meeting shall be transacted.

2. All documents and information relating to the business to be transacted at this Annual General Meeting will be available at Bank's Head Office up to Wednesday, 1st July 2026 on working days, between 11.00 a.m. to 4.00 p.m.

3. Members are requested to submit their queries, if any, regarding the business to be transacted at this Annual General Meeting, in writing at the Bank's Head Office up to Wednesday, 1st July 2026 on working days, between 11.00 a.m. to 4.00 p.m.

4. Members are requested to carry their Membership Photo Identity Card for the meeting. Those members who have not collected their Photo Identity Cards may contact their branch for the same.

5. The Members can send their applications / request for leave of absence for the 120th Annual General Meeting in writing to the Head Office, so as to reach Head Office on or before Saturday, 4th July 2026 or may send email at agm2026@cosmosbank.in up to Saturday, 4th July 2026.

6. Bank's Annual Report for financial year 2025-2026 will be made available on Bank's website (www.cosmos.bank.in). Members will be provided with hard copy of the Annual Report through the concerned branch, upon written request.

मान्यवर सभासद,

आपल्या बँकेचा आर्थिक वर्ष २०२५-२६ चा १२० वा वार्षिक अहवाल संचालक मंडळाचेवतीने आपणापुढे सहर्ष सादर करीत आहे.

जागतिक व भारतीय अर्थव्यवस्था

जागतिक आर्थिक आढावा

अहवाल वर्षात जागतिक आर्थिक पातळीवर अनिश्चितता स्पष्टपणे दिसून आली. सतत सुरू असलेले भू-राजकीय तणाव, व्यापार धोरणांतील अनिश्चितता आणि पुरवठा साखळीतील आलेले अडथळे या आव्हानांनंतरही आर्थिक वर्ष २०२५-२६ मध्ये जागतिक अर्थव्यवस्थेने समतोल राखला. जागतिक आर्थिक वृद्धीदर २०२४ मधील ३.३ टक्क्यांच्या तुलनेत २०२५ मध्ये ३.४ टक्क्यांपर्यंत वाढला.

अनुकूल आर्थिक परिस्थिती, संबंधित राष्ट्रांच्या सरकारतर्फे करण्यात आलेल्या मदतीच्या योजना, पुरवठा साखळीतील सुधारणा, तसेच कृत्रिम बुद्धिमत्ता (Artificial Intelligence - AI) आणि तंत्रज्ञान क्षेत्रातील वाढती आर्थिक गुंतवणूक यामुळे वृद्धीस चालना मिळाली. यांमुळे जागतिक महागाई दर मागील वर्षातील ५.८ टक्क्यांवरून ४.१ टक्क्यांपर्यंत कमी झाला. याचे मुख्य कारण म्हणजे इंधन दरातील घट आणि पुरवठा साखळीतील सुधारणा. मात्र अनेक मोठ्या देशातील अर्थव्यवस्था, सेवांशी संबंधित महागाई अजूनही तुलनेने जास्तच राहिली.

तंत्रज्ञानाशी संबंधित उत्पादनांची वाढती मागणी आणि आंतरराष्ट्रीय पुरवठा साखळ्यांमधील धोरणात्मक बदल यांमुळे जागतिक व्यापारात समाधानकारक वाढ झाली. वित्तीय बाजारपेठा सर्वसाधारणपणे स्थिर राहिल्या; मात्र शुल्क संबंधित वाढ आणि भू-राजकीय घडामोडी यामुळे अधूनमधून त्यात चढ-उतार दिसून आले.

वर्षाच्या उत्तरार्धात पश्चिम आशियातील तणावामुळे इंधन किंमती, महागाईचा दबाव आणि जागतिक व्यापारावर होणा-या परिणामाबाबत पुन्हा चिंता निर्माण झाली. आर्थिक वृद्धीचा वेग कायम राहिला असला तरी जागतिक अर्थव्यवस्थेचा भविष्यातील दृष्टिकोन भू-राजकीय जोखीम आणि आंतरराष्ट्रीय व्यापारातील अनिश्चिततेवर अवलंबून राहिला.

भारतीय अर्थव्यवस्थेची कामगिरी

आर्थिक वर्ष २०२५-२६ मध्ये भारताने जगातील सर्वात वेगाने वाढणारी प्रमुख अर्थव्यवस्था म्हणून आपले स्थान कायम राखले. देशाचा सकल देशांतर्गत उत्पादन (GDP) वृद्धीदर मागील वर्षातील ७.१ टक्क्यांच्या तुलनेत ७.७ टक्के नोंदविण्यात आला.

देशांतर्गत मजबूत मागणी, सातत्यपूर्ण गुंतवणूक, अनुकूल शासकीय धोरणे आणि सक्षम व्यापक आर्थिक पाया यांमुळे आर्थिक वृद्धीस चालना मिळाली. सेवा क्षेत्र हे आर्थिक विस्ताराचे प्रमुख साधन राहिले आणि एकूण वृद्धीपैकी सुमारे ६९ टक्के योगदान या क्षेत्राचे होते. उत्पादन क्षेत्रातही उत्पादन-संलग्न प्रोत्साहन योजना (PLI Scheme) यांच्या मदतीने भक्कम वाढ झाली.

अन्नधान्याच्या किमतींमधील शिथिलता आणि सुनियोजित चलनविषयक व्यवस्थापनामुळे महागाई दर लक्षणीयरीत्या कमी होऊन २.१ टक्क्यांवर आला. केंद्र सरकारने वित्तीय तूट GDP च्या ४.४ टक्क्यांपर्यंत कमी करून वित्तीय शिस्तीच्या दिशेने वाटचाल सुरू ठेवली.

भारताची अक्षय ऊर्जा निर्मिती क्षमता २५० गिगावॅटच्या पुढे गेली, ज्यामुळे शाश्वत विकास आणि ऊर्जा संक्रमणाबाबत देशाची वचनबद्धता अधिक दृढ झाली. इतर क्षेत्रदेखील स्थिर राहिले. चालू खात्यातील तूट GDP च्या सुमारे १.० टक्के इतकी नियंत्रित राहिली आणि परकीय चलनसाठा ६८८ अब्ज अमेरिकी डॉलर्सपेक्षा अधिक झाला.

पायाभूत सुविधा विकास, वित्तीय समावेशन, डिजीटलायझेशनमधील सातत्यपूर्ण प्रगती आणि तंत्रज्ञानाचा वाढता वापर यांमुळे जागतिक अनिश्चिततेच्या पार्श्वभूमीवर भारताच्या आर्थिक प्रगतीला अधिक बळकटी मिळाली.

भारतीय बँकिंग क्षेत्र

आर्थिक वर्ष २०२५-२६ मध्ये भारतीय बँकिंग क्षेत्र सक्षम आणि लवचिक राहिले, ताळेबंदाची मजबूत आर्थिक आकडेवारी, सुधारलेली कर्ज गुणवत्ता आणि भक्कम भांडवली पर्याप्तता यांमुळे या क्षेत्राला बळकटी मिळाली.

व्यावसायिक क्षेत्रासाठी दिलेल्या बँक कर्जामध्ये वार्षिक १५.९ टक्के वाढ नोंदली गेली आणि विविध क्षेत्रांमध्ये पतवाढ समाधानकारक राहिली. आर्थिक वृद्धी आणि महागाई यांतील अनुकूल संतुलनामुळे भारतीय रिझर्व्ह बँकेला वर्षभरात धोरणात्मक रेपो दरात १०० बेसिस पॉइंट्सची कपात करता आली, तसेच पुरेशी तरलता कायम राखता आली.

कर्ज गुणवत्तेमध्ये लक्षणीय सुधारणा झाली असून एकूण ढोबळ अनुत्पादित कर्जे (Gross NPA) अनेक दशकांतील नीचांकी पातळीवर आली. बँकांनी नियामक आवश्यकतेपेक्षा अधिक भांडवली संरक्षकता राखली. भारतीय रिझर्व्ह बँकेच्या नियामक निर्देशानुसार (Stress Tests) प्रतिकूल आर्थिक परिस्थितीतही बँकिंग क्षेत्राची लवचिकता अधोरेखित केली गेली.

भक्कम व्यवसायवृद्धी आणि सुनियोजित जोखीम व्यवस्थापन यामुळे बँकांची नफाक्षमता समाधानकारक राहिली. डिजिटल बँकिंगचा विस्तार वेगाने होत राहिला आणि युनिफाईड पेमेंट्स इंटरफेस (UPI) द्वारे वर्षभरात २०० अब्जांहून अधिक व्यवहारांची नोंद झाली.

रिझर्व्ह बँकेने नियामक निर्देशांचे एकत्रीकरण, सायबर सुरक्षा उपक्रमांची बळकटी आणि ग्राहक संरक्षण उपाययोजना यांद्वारे पर्यवेक्षण आणि नियमनाची चौकट अधिक मजबूत केली. एकूणच, आर्थिक स्थैर्य अबाधित ठेवत देशाच्या आर्थिक वृद्धीस पाठबळ देण्यास भारतीय बँकिंग क्षेत्र सक्षम स्थितीत राहिले.

देशातील सहकारी बँकिंग क्षेत्र

आर्थिक वर्ष २०२५-२६ मध्ये सहकारी बँकिंग क्षेत्राने वित्तीय समावेशनाला चालना देणे आणि स्थानिक आर्थिक उपक्रमांना सहाय्य करणे या बाबींमध्ये महत्त्वपूर्ण भूमिका बजावण्यात सातत्य ठेवले.

नागरी सहकारी बँकांनी (Urban Co-operative Banks) वर्षभरात कर्जवाढ आणि ठेवींच्या वाढीत सुधारणा नोंदविली, ज्यातून ग्राहकांचा वाढता विश्वास आणि विस्तारत असलेल्या व्यावसायिक संधींचे प्रतिबिंब दिसून आले. भारतीय

रिझर्व्ह बँकेच्या निरीक्षणानुसार या बँकांनी भक्कम भांडवली संरक्षकता राखली आणि नफ्यातही वाढ नोंदविली.

सुदृढ पतमूल्यांकन व्यवस्था, वसुलीवरील विशेष भर आणि योग्य कर्जवाटप धोरणांमुळे मालमत्ता गुणवत्तेत सुधारणा झाली. वर्षभरात नियामक संस्थांनी सुशासन मानके, जोखीम व्यवस्थापन पद्धती, सायबर सुरक्षा सज्जता आणि तांत्रिक क्षमता यांना अधिक प्राधान्य दिले.

ग्राहकांना अधिक सुविधा उपलब्ध करून देण्यासाठी आणि कार्यक्षमतेत वाढ करण्यासाठी या क्षेत्राने डिजिटल बँकिंग वाहिन्या आणि डिजिटल देयक प्रणालींचा अधिक प्रमाणात स्वीकार केला. तसेच, भारतीय रिझर्व्ह बँकेने ग्रामीण सहकारी बँकांच्या ग्राहकांनाही बँकिंग लोकपाल योजनेच्या कक्षेत आणून ग्राहक संरक्षण आणि तक्रार निवारण यंत्रणा अधिक मजबूत केली.

सहकारी बँकांनी लघुउद्योग, व्यापारी, स्वयंरोजगार करणारे नागरिक आणि स्थानिक समुदाय यांना सातत्याने वित्तीय सहाय्य पुरविले आणि सर्वसमावेशक आर्थिक विकासात महत्त्वपूर्ण योगदान दिले.

सुधारणारे वित्तीय निर्देशक, अधिक प्रभावी नियामक देखरेख आणि वाढता तंत्रज्ञान वापर यांमुळे सहकारी बँकिंग क्षेत्र सक्षम, लवचिक आणि तळागाळातील आर्थिक विकासाला चालना देण्यास सज्ज राहिले.

संचालक मंडळ

सन २०२५-२६ या आर्थिक वर्षात बँकेच्या संचालक मंडळाचे अध्यक्षपद ॲड. प्रल्हाद कोकरे यांनी भूषविले.

ॲड. प्रल्हाद कोकरे यांनी वैयक्तिक कारणास्तव दिनांक ६ एप्रिल २०२६ रोजी बँकेच्या अध्यक्षपदाचा राजीनामा दिला. त्यांचा राजीनामा प्राप्त झाल्यानंतर बहुराज्य सहकारी संस्था अधिनियम, २००२ मधील तरतुदींनुसार नवीन पदाधिकाऱ्यांच्या (अध्यक्ष) निवडीसाठी निवडणूक घेण्याबाबत बँकेने सहकारी निवडणूक प्राधिकरण, नवी दिल्ली (CEA) यांना विनंती केली. त्यानुसार संबंधित निवडणूक प्रक्रियेचे संचालन करण्यासाठी पुणे जिल्हाधिकाऱ्यांची निवडणूक निर्णय अधिकारी (Returning Officer) म्हणून नियुक्ती करण्यात आली.

दिनांक २४ एप्रिल २०२६ रोजी निवडणूक निर्णय अधिकारी यांच्या अध्यक्षतेखाली आयोजित केलेल्या बैठकीत नवीन पदाधिकाऱ्यांसाठी (अध्यक्ष) निवडणूक घेण्यात आली. या पदासाठी नामनिर्देशन अर्ज दाखल केलेले बँकेचे संचालक श्री. सचिन गोविंद आपटे यांची एकमताने अध्यक्ष म्हणून निवड करण्यात आली. त्यानंतर निवडणूक निर्णय अधिकाऱ्यांच्या शिफारशीनुसार, कायद्यातील तरतुदींनुसार उपरोक्त निवडणुकीची शिफारस CEA यांचेकडे करण्यात आली आणि CEA यांनी त्यांच्या दि. २८ एप्रिल २०२६ रोजीच्या पत्रानुसार, श्री. सचिन गोविंद आपटे यांची नवीन अध्यक्ष म्हणून निवड करण्याच्या शिफारशीस मान्यता दिली.

सेवक प्रतिनिधी म्हणून बँकेने श्री. मिलिंद पेंढारकर यांच्या दि. ११ मे २०२६ पासूनच्या नियुक्तीस मान्यता दिली. बँकेच्या कर्मचारी संघटनेने सेवक प्रतिनिधी म्हणून त्यांना बँकेच्या संचालक मंडळावर एकमताने नामनिर्देशित केले आहे.

व्यवस्थापन मंडळ (Board of Management)

अहवाल वर्षात सीए मिलिंद काळे हे व्यवस्थापन मंडळाचे अध्यक्ष होते. त्यांनी वैयक्तिक कारणांमुळे ७ मे २०२६ रोजीच्या पत्रान्वये अध्यक्ष आणि व्यवस्थापन मंडळ सदस्य पदाचा राजीनामा दिला. व्यवस्थापन मंडळ संदर्भातील प्रचलित मार्गदर्शक तत्वांनुसार, त्यांचा राजीनामा स्वीकारण्यापूर्वी रिझर्व्ह बँक ऑफ इंडियाची संमती आवश्यक आहे. याच अनुषंगाने बँकेकडून रिझर्व्ह बँक ऑफ इंडियाकडे मंजुरीसाठी पत्रव्यवहार करण्यात आला आहे. संचालक मंडळाने रिझर्व्ह बँक ऑफ इंडियाच्या मंजूरीस अधीन राहून सीए मिलिंद काळे यांचा राजीनामा स्वीकारला.

अहवाल वर्षात व्यवस्थापन मंडळाच्या एकूण १८ सभा आयोजित करण्यात आल्या. व्यवस्थापन मंडळातील सदस्यांच्या ज्ञानाचा व अनुभवाचा बँकेला अपेक्षित लाभ होत असून त्याचा सकारात्मक परिणाम बँकेच्या कार्यप्रणालीवर होत आहे.

निगम व्यवस्थापन

दिनांक ३१ मार्च २०२६ रोजी बँकेच्या दैनंदिन कामकाजावर देखरेख ठेवण्यासाठी व धोरणात्मक विषयांचा विचार करण्यासाठी संचालक मंडळाच्या खालील समित्या कार्यरत होत्या :

१. मा. कार्यकारी समिती

२. मा. तपासणी समिती

३. मा. स्पेशल कमिटी ऑफ बोर्ड फॉर मॉनिटरींग ॲन्ड फॉलोअप ऑफ केसेस ऑफ फ्रॉड

४. मा. माहिती तंत्रज्ञान समिती

५. मा. जोखीम व्यवस्थापन समिती

६. मा. मर्जड् बँक बिझनेस एक्सपान्शन समिती

७. मा. प्रिव्हेन्शन ऑफ सेक्शुअल हरॅसमेन्ट समिती

८. मा. लघु वित्त व्यवसाय समिती

९. मा. कर्ज समिती

१०. मा. वसुली समिती

११. मा. रिव्ह्यू कमिटी फॉर ट्रिटमेन्ट ऑफ विलफूल डिफॉल्टर्स

अहवाल वर्षात संचालक मंडळाच्या एकूण २६ बैठका तर विविध उपसमित्यांच्या एकूण १०७ बैठका झाल्या.

संचालक उपस्थितीचे तपशील पुढीलप्रमाणे:

संचालकाचे नाव	संचालक मंडळ सभा		पोटसमित्या सभा	
	एकूण सभा	पैकी उपस्थित	एकूण सभा	पैकी उपस्थित
संचालक मंडळ २०२५-२०३०				
०१. ॲड.प्रल्हाद भीमराव कोकरे	२६	२६	५८	५७
०२. सीए यशवंत जयवंत कासार	२६	२६	७९	७४
०३. सौ.रसिका राकेश गुप्ता	२६	२६	१२	१२
०४. सीए सुरेखा विरेश्वर जोशी	२६	२६	३३	३१
०५. श्री.प्रवीणकुमार नरसिदास गांधी	२६	२५	९३	९०

संचालकाचे नाव	संचालक मंडळ सभा		पोटसमित्या सभा	
	एकूण सभा	पैकी उपस्थित	एकूण सभा	पैकी उपस्थित
०६. श्री.अजित भास्कर गिजरे	२६	२४	६९	६३
०७. सीए संथानम सुब्रमणियम	२६	१९	३३	२७
०८. ॲड.घनश्याम हिरालाल अमीन	२६	१८	२६	२०
०९. श्री.सचिन गोविंद आपटे	२६	२६	५२	५२
१०. श्री.अरविंद दत्तात्रय तावरे	२६	२५	४९	४८
११. डॉ.बाळासाहेब किसन साठे	२६	२६	२३	२२
१२. सौ.अनुश्री अमोल माळगांवकर	२६	२६	२८	२७
१३. सौ.रेखा मिलिंद पोकळे	२६	२४	६	६

बँकेचा वाढत जाणारा कर्ज व्यवहार विचारात घेता, क्रेडिट पोर्टफोलिओचे व्यवस्थापन सुलभ करण्यासाठी ताळेबंद तारखेनंतर श्रीमती नयन लगड यांची दि. २ मे २०२६ पासून सह व्यवस्थापकीय संचालिका (क्रेडिट) या पदावर नियुक्ती करण्यात आली आहे.

बँकेची सांपत्तिक परिस्थिती व आर्थिक निष्कर्ष

बँकेची संपलेल्या आर्थिक वर्षाची परिस्थिती पुढीलप्रमाणे आहे-

(₹ कोटीत)

तपशील	२०२५-२०२६	२०२४-२०२५
भागभांडवल	३५३.९८	३४९.७८
एकूण निधी (नफ्यासहित)	२७७८.२२	२४९७.५६
स्वनिधी	३१३२.२०	२८४७.३४
नक्त अनुत्पादित कर्जे (Net NPA)	०.९१ %	१.६७%
ढोबळ अनुत्पादित कर्जे (Gross NPA)	३.११%	४.४६%
एकूण उत्पन्न	**२६७०.९७**	**२४६४.११**
अ) मिळालेले व्याज	२१५६.१२	१९४१.५०
ब) इतर उत्पन्न	३५१.५९	२२९.०३
क) इतर जमा	१६३.२५	२९३.५८
एकूण खर्च	**२५५२.८५**	**२२८३.४९**
अ) दिलेले व्याज	१४३६.२९	१२२७.८४
ब) सेवकांवरील खर्च	२९८.०७	२८२.६३
क) इतर खर्च	३४०.२६	३०६.३२
ड) तरतुदी + राईट ऑफ	४७८.२४	४६६.७१
निव्वळ नफा/तोटा	**११८.१२**	**१८०.६२**
नेट सरप्लस / शॉर्टफॉल	**११८.१२**	**१८०.६२**

नफा विभागणी

अहवाल वर्षात बँकेस ₹११८,११,८४,२५५.०१ (रु. एकशे अठरा कोटी अकरा लाख चौऱ्यांशी हजार दोनशे पंचावन्न पै एक फक्त) निव्वळ नफा झालेला असून या निव्वळ नफ्याची पुढीलप्रमाणे विभागणी करण्याची शिफारस संचालक मंडळ सर्वसाधारण सभेस करीत आहे.

सन २०२५-२६ साठी निव्वळ नफा	₹११८,११,८४,२५५.०१
विभागणी	
१. गंगाजळी (२५%)	२९,५२,९६,०६३.७५
२. शिक्षणनिधी (१%)	१,१८,११,८४२.५५
३. आकस्मिक तोट्यांसाठी राखीव (१०%)	११,८१,१८,४२५.५०
४. पुनर्विकास, पुनर्रचना विकासनिधी	१,००,००,०००.००
५. PNCPS I वरील ८% दराने लाभांश	२४,०७,१२०.००
६. PNCPS II वरील ९% दराने लाभांश	७९,९२,९१९.६६
७. नियमित शेअर्सवरील लाभांश (प्रस्तावित १०%)	३३,७०,००,२४९.००
	७८,२६,२६,६२०.४६
शिल्लक नफा	३९,८५,५७,६३४.५५
मागील वर्षाचा शिल्लक नफा	३४५,३०,६२,६५२.७३
पुढील वर्षासाठी शिल्लक नफा	३८५,१६,२०,२८७.२८

(क्र. १ ते ३ ची विभागणी नफ्यातील विनियोग मल्टी स्टेट को-ऑपरेटिव्ह सोसायटीज ॲक्ट २००२ च्या कलम ६३ (१) आणि क्र. ४ ची विभागणी कलम ६३ अ मधील तरतुदीनुसार आहेत.)

भांडवल पर्याप्तता - (Capital to Risk Weighted Asset Ratio) - (CRAR)

दि. ३१ मार्च २०२६ अखेर बँकेचे Tier I भांडवल ₹१,८८०.१५ कोटी व Tier II भांडवल ₹ ९६७.०१ कोटी आहे. रिझर्व्ह बँकेने ठरवून दिलेल्या निकषानुसार, आपल्या बँकेची किमान भांडवल पर्याप्तता १२% असणे आवश्यक आहे. दि. ३१ मार्च २०२६ अखेर आपल्या बँकेची भांडवल पर्याप्तता समाधानकारक म्हणजेच १५.२१% इतकी आहे.

Perpetual Non Cumulative Preference Shares (PNCPS)-Series II

भारतीय रिझर्व्ह बँकेकडून मिळालेल्या परवानगीनुसार, बँकेने फेब्रुवारी २०२५ पासून ९% वार्षिक कूपन दराने Perpetual Non Cumulative Preference Shares (PNCPS)-Series II- सुरु केली होती आणि अहवाल कालावधीत मुदतीपर्यंत ₹१२.६२ कोटी रुपयांची रक्कम जमा केली होती.

Long Term Subordinated Bonds-IV

बँकेने दि. ५ मार्च २०२६ पासून दहा वर्षांच्या (१२० महिन्यांच्या) कालावधीसाठी Long Term Subordinated Bonds-IV योजना सुरु केली आहे. या योजनेत सर्व ग्राहकांना वार्षिक ९% असा आकर्षक व्याजदर आणि त्रैमासिक व्याज वितरणाची सुविधा देण्यात आली आहे. दि. ३१ मार्च २०२६ पर्यंत या योजनेअंतर्गत एकूण ₹५२.४३ कोटी रुपयांचे संकलन झाले आहे.

ठेवी

आर्थिक वर्ष २०२५-२०२६ दरम्यान, अत्यंत स्पर्धात्मक बँकिंग वातावरणात बँकेने आपल्या ठेवी अधिक सक्षम करण्यावर लक्ष केंद्रित केले. ग्राहक-केंद्रित ठेव योजना, आकर्षक व्याजदर आणि सातत्यपूर्ण व्यवसाय वृद्धीच्या प्रयत्नांमुळे, बँकेने वर्षभरात ठेवींमध्ये उल्लेखनीय वाढ साध्य केली आहे.

दि. ३१ मार्च २०२६ रोजी बँकेच्या एकूण ठेवी ₹२६,१२१.६४ कोटी झाल्या असून अहवाल वर्षात ₹३,२१४.४४ कोटींची लक्षवेधी वाढ झाली आहे. दि. ३१ मार्च २०२५ रोजीच्या ₹२२,९०७.२० कोटी ठेवींच्या तुलनेत ही वाढ १४.०३ % आहे. एकूण ठेवींमध्ये बचत व चालू खात्यातील ठेवी (CASA) चे प्रमाण २५.५७ % आहे. याबाबत तपशील पुढीलप्रमाणे.

३१.०३.२०२५ रोजी (₹ कोटी)			३१.०३.२०२६ रोजी (₹ कोटी)			मार्च २०२५ च्या तुलनेत झालेली वाढ		
बचत व चालू खात्यातील ठेवी	मुदत ठेवी	एकूण ठेवी	बचत व चालू खात्यातील ठेवी	मुदत ठेवी	एकूण ठेवी	बचत व चालू खात्यातील ठेवी	मुदत ठेवी	एकूण ठेवी
५८६८.०२	१७०३९.१८	२२९०७.२०	६६७९.९०	१९४४१.७४	२६१२१.६४	८११.८८	२४०२.५६	३२१४.४४

२०२५-२०२६ या आर्थिक वर्षात बँकेने काही ठेव योजना कार्यान्वित केल्या होत्या, त्याचा तपशील पुढीलप्रमाणे,

१. नॉन कॉलेबल ठेव योजना (फक्त एकरकमी मोठ्या ठेवींसाठी)

बँकेने एकरकमी मोठ्या ठेवींसाठी (Bulk Deposit) दि. ४ नोव्हेंबर २०२४ रोजी ही योजना सुरू केली होती. या योजनेअंतर्गत १३ महिने कालावधीसाठी विशेष व्याजदर देण्यात आले. या योजनेअंतर्गत किमान ठेव रक्कम ₹१,००,०१,०००/- (एक पावती) असून यापुढे ₹१०००/- च्या पटीत रक्कम ठेवता येणार होती व यास अधिकतम रकमेची मर्यादा नव्हती. दि. ३१ मार्च २०२६, अखेर या योजनेअंतर्गत ₹५१८.९४ कोटी रकमेच्या ठेवी संकलित करण्यात आल्या आहेत.

२. नागरी सहकारी बँकांच्या ठेवी (UCB Deposit):-

बँकेने ऑगस्ट २०२४ पासून नॉन शेड्यूल्ड अर्बन को-ऑप बँकांकडून ठेवी स्वीकारण्यास प्रारंभ केला आहे. ३१ मार्च २०२६ पर्यंत UCB ठेवींद्वारे जमा झालेली एकूण ठेव ₹९२४.२८ कोटी आहे.

३. सहकारी संस्थांच्या चालू खात्यांसाठी फ्लेक्सी फिक्स्ड डिपॉझिट (FFD) **योजना:-**

बँकेने दि. ०६ ऑक्टोबर २०२५ पासून सहकारी संस्थांच्या प्रीमियम व यापुढील श्रेणीतील चालू खातेदारांसाठी फ्लेक्सी फिक्स्ड डिपॉझिट (FFD) योजना सुरु केली आहे. ग्राहकांना अधिक मूल्यवर्धित सेवा प्रदान करण्यासोबतच बँकेच्या एकूण व्यवसाय वृद्धीस चालना देणे हा या योजनेचा प्रमुख उद्देश आहे.

या योजनेअंतर्गत चालू खात्यातील निर्धारित मर्यादेपेक्षा अधिक शिल्लक रक्कम स्वयंचलितपणे ₹२५,०००/- च्या पटीत ४५ दिवसांच्या मुदत ठेवीमध्ये रुपांतरित केली जाते. या ठेवींवर वार्षिक ३.५०% दराने व्याजदर लागू करण्यात आला आहे.

४. पिग्मी दैनिक ठेव योजना:-

आर्थिक समावेशनाला (Financial Inclusion) प्रोत्साहन देण्यासाठी आणि ग्राहकांच्या गरजेनुसार सोयीस्कर व उपयुक्त उत्पादने उपलब्ध करुन देण्याच्या सातत्यपूर्ण प्रयत्नांचा भाग म्हणून, बँकेने दि. २७ ऑक्टोबर २०२५ रोजी पिग्मी दैनिक ठेव योजना सुरु केली आहे.

या योजनेअंतर्गत ग्राहकांनी निश्चित केलेली ठराविक रक्कम बँकेच्या प्रतिनिधी कर्मचा-यांमार्फत (Pigmy Agent) दररोज रोख स्वरुपात संकलित करण्यात येते. सदर ठेवींवर मुदतपूर्तीच्या वेळी सरळ व्याज (Simple Interest) पद्धतीने वार्षिक ३.००% व्याज देण्यात येते. दि. ३१ मार्च २०२६ अखेर या योजनेअंतर्गत ₹६.०८ लाख रक्कम संकलित करण्यात आली आहे.

५. द लीगसी १२०:-

दि. १८ जानेवारी २०२६ मध्ये बँकेने ग्राहक सेवा व विश्वासाची १२० गौरवशाली वर्षे पूर्ण केली. या ऐतिहासिक टप्प्याच्या निमित्ताने बँकेने "लीगसी १२०" ठेव योजना सुरू केली. या योजनेद्वारे ग्राहकांना अल्पमुदत तसेच मध्यम मुदतीच्या ठेव पर्यायांची निवड करण्याची सुविधा उपलब्ध करुन देण्यात आली.

ही योजना दि. ०७ जानेवारी २०२६ पासून पुढील मुदतींसाठी सुरू करण्यात आली होती.

१२ महिन्यांची ठेव योजना-दि. ०२ फेब्रुवारी २०२६ अखेर या योजनेअंतर्गत ₹५३९.७५ कोटी रकमेच्या ठेवी संकलित करण्यात आल्या आहेत. सदर योजना दि. ०२ फेब्रुवारी २०२६ रोजी बंद करण्यात आली आहे.

१२० दिवसांची ठेव योजना-दि. ०९ मार्च २०२६ अखेर या योजनेअंतर्गत ₹९६.५९ कोटी रकमेच्या ठेवी संकलित करण्यात आल्या आहेत. सदर योजना दि. ०९ मार्च २०२६ रोजी बंद करण्यात आली आहे. या योजनेस ग्राहकांचा उत्स्फूर्त प्रतिसाद मिळाला असून आर्थिक वर्षात ठेव संकलन वाढीस सकारात्मक हातभार लागला आहे.

६. १२३ दिवसांची ठेव योजना:-

मुदत ठेवींमध्ये वाढ तसेच संसाधन संकलन अधिक बळकट करण्याच्या उद्देशाने बँकेने दि. ०९ मार्च २०२६ ते दि. ३१ मार्च २०२६ या कालावधीत विशेष "१२३ दिवसांची ठेव योजना" सुरु केली होती. या योजनेअंतर्गत आकर्षक व्याजदर देण्यात आले होते. ग्राहकांकडून या योजनेस चांगला प्रतिसाद मिळून संबंधित कालावधीत ₹१२८.४५ कोटी रकमेच्या ठेवी संकलित करण्यात आल्या आहेत.

नामनिर्देशन नोंदणी प्रक्रियेमधील सुधारणा

दि. ०१ नोव्हेंबर २०२५ पासून नामनिर्देशन नोंदणी प्रक्रियेसंदर्भातील नियमांमध्ये पुढीलप्रमाणे सुधारणा करण्यात आल्या आहेत:

ठेवीदार अथवा संबंधित सर्व ठेवीदार संयुक्तपणे, बँकेमध्ये एक किंवा अधिक व्यक्तींच्या नावे आलेल्या ठेव खात्यासाठी एक किंवा अधिक व्यक्तींना नामनिर्देशित करु शकतात. मात्र नामनिर्देशित व्यक्तींची संख्या चारपेक्षा जास्त नसावी. हे नामनिर्देशन अनुक्रमे किंवा एकाच वेळी लागू करता येतील.

कर्जे

मार्च २०२५ अखेर ₹१५,७२७.०७ कोटी असलेली बँकेतील कर्जे अहवाल वर्षात ₹२,१५१.९८ कोटींनी वाढून मार्च २०२६ अखेर ₹१७,८७९.०५ कोटी झाली आहेत. सदरची वाढ मागील वर्षाच्या तुलनेत १३.६८ % आहे.

वर्षभरात ₹१६१.१३ कोटींची कर्जे निर्लेखित (Write-off) करण्यात आली. या कर्जांवर १००% तरतूद (Provision) करण्यात आलेली होती.

दि. ३१ मार्च २०२६ अखेर बँकेचा सीडी रेशो (Credit Deposit Ratio) ६८.४५% इतका आहे.

रिझर्व्ह बँकेच्या मार्गदर्शक सूचनांनुसार, बँकेची एका कर्जदारासाठी (व्यक्ती अथवा कंपनी) अधिकतम कर्जमर्यादा (Single borrower limit) ₹२४९.५० कोटी असून समूह कर्जदारांसाठी अधिकतम कर्जमर्यादा (Group borrowing limit) ₹४१५.०० कोटी इतकी आहे.रिझर्व्ह बँकेच्या सध्याच्या मार्गदर्शक सूचनांनुसार एका कर्जदाराची अधिकतम कर्जमर्यादा व समूह कर्जदारांची अधिकतम कर्जमर्यादा ही बँकेच्या दि. ३१ मार्च २०२५ अखेरच्या Tier I भांडवलावर निश्चित करण्यात आली आहे.

रिझर्व्ह बँकेने Prudential Exposure Norms बाबत नवीन मार्गदर्शक सूचननांनुसार बँकेतील ₹३ कोटीपर्यंतची कर्जे (रिटेल कर्जे) बँकेतील एकूण कर्जाच्या ५०% असणे आवश्यक आहे. त्यानुसार बँकेने ३ कोटीपर्यंतच्या किरकोळ कर्जांना चालना देण्यासाठी विविध उपक्रम राबविले आहेत.

दि. ३१ मार्च २०२६ अखेर ₹३.०० कोटीपर्यंतची कर्जे ₹१०,६०४.५७ कोटी इतकी होती. २०२५-२०२६ या आर्थिक वर्षात या कर्जांमध्ये मागील वर्षाच्या तुलनेत ₹१,५५७.३५ कोटींची वाढ झाली.

दि. ३१ मार्च २०२६ रोजी बँकेच्या कर्जांची माहिती पुढीलप्रमाणे :

मर्यादा	दि. ३१ मार्च २०२६ अखेर बँकेतील एकूण Exposure शी असलेले प्रमाण
₹३ कोटीपर्यंतची कर्जे	५२.५१ %
₹३ कोटीपेक्षा अधिक रकमेची कर्जे	४७.४९ %

अशा प्रकारे बँकेने रिटेल लोन्समध्ये किमान ५०% प्रमाण राखण्याचे रिझर्व्ह बँकेने निर्धारित केलेले उद्दिष्ट यशस्वीरित्या पूर्ण केले आहे.

अहवाल वर्षात अग्रक्रम क्षेत्रास (Priority Sector) करण्यात आलेला पतपुरवठा ₹११,१६७.६४ कोटी असून, बँकेच्या एकूण ANBC (Adjusted Net Bank Credit) शी असलेले त्याचे प्रमाण ६१.२५% होते.

तसेच दुर्बल घटक (Weaker Sections) क्षेत्रास करण्यात आलेल्या पतपुरवठ्याचे १२.४६% तर सूक्ष्म घटक क्षेत्रास (Micro Sector) करण्यात आलेल्या पतपुरवठ्याचे प्रमाण १६% आहे.

यामुळे, आर्थिक वर्ष २०२५-२६ साठी प्राधान्य क्षेत्र, दुर्बल घटक आणि सूक्ष्म घटक कर्जपुरवठ्याची अनुक्रमे ६०%, १२% आणि ७.५०% ही निर्धारित उद्दिष्टे बँकेने यशस्वीरित्या साध्य केली आहेत.

रिटेल कर्जे

वरील नोंदीनुसार बँकेने ३१ मार्च २०२६ रोजी बँकेच्या एकूण कर्जाच्या तुलनेत लहान रकमेच्या कर्जांमध्ये (₹३.०० कोटींपर्यंत) ५२.५१% चे उद्दिष्ट साध्य केले आहे. त्याव्यतिरिक्त, आर्थिक वर्ष २०२५-२६ मधील ठळक मुद्दे पुढीलप्रमाणे:-

(₹३.०० कोटीपर्यंतच्या कर्जांसाठी):

१. ₹१५५७.३५ कोटी ची सर्वोच्च वाढ.

२. ₹१५,१४८ कर्ज प्रकरणांना मंजुरी, यामधील मंजुर रक्कम ₹३७२५.८५ कोटी

या आर्थिक वर्षात राबविलेल्या व्यवसाय मोहिमा / स्पर्धा : -

<table>
<tr><th>अ. क्र.</th><th>स्पर्धा / मोहीम (Contest/ Campaigns)</th><th>स्पर्धा / मोहिमेचा तपशील (₹३.०० कोटींपर्यंत)</th></tr>
<tr><td>१.</td><td>मॉन्सून बिझनेस बूस्ट मोहीम (Monsoon Business Boost Campaign)</td><td>गेल्या दोन वर्षांत किरकोळ कर्जांनी घेतलेला वेग कायम ठेवण्यासाठी, पूर्वतयारी करण्यासाठी आणि पाच किरकोळ व व्यावसायिक उत्पादनांच्या योजनांना (Bouquet) प्रोत्साहन देण्यासाठी “मॉन्सुन बिझनेस बूस्ट लोन कॅम्पेन” ही आर्थिक वर्ष २०२५-२६ मधील पहिली स्पर्धा होती.
<table>
<tr><td>कालावधी (Period)</td><td>१५ जुलै २०२५ ते ३० सप्टेंबर २०२५</td></tr>
<tr><td>प्रोत्साहित केलेली उत्पादने (Products Promoted)</td><td>१. गृह कर्ज (Housing Loan),
२. तारण कर्ज (Mortgage Loan),
३. लघु उद्योग कर्ज (Small Business Loan),
४. कॉस्मो उद्योग (Cosmo Udyog), ५. हॅलो डॉक्टर (Hello Doctor).</td></tr>
<tr><td>निकाल (Result)</td><td>या मोहिमे द्वारे बँकेच्या कर्ज व्यवसायात ₹३८७.२१ कोटींची वाढ झाली.</td></tr>
</table></td></tr>
<tr><td>२.</td><td>डिस्बर्समेंट स्प्रिंट (Disbursement Sprint)</td><td>बँकेने मुदत कर्ज (Term Loan) आणि सीसी/ओडी (CC / OD) कर्जांच्या सर्व उत्पादनांसाठी (FDOD खाती वगळून) “डिस्बर्समेंट स्प्रिंट” नावाची एक व्यापक मोहीम सुरू केली होती.
<table>
<tr><td>कालावधी (Period)</td><td>०१ नोव्हेंबर २०२५ ते ०९ जानेवारी २०२६</td></tr>
<tr><td>कामगिरी (Achievement)</td><td>एकूण - खाती संख्या – २२२७, मंजूर रक्कम ₹७०७.६२ कोटी आणि थकबाकी शिल्लक (Outstanding Balance) ₹६१४.०८ कोटी.</td></tr>
</table></td></tr>
<tr><td>३.</td><td>डिस्बर्समेंट स्प्रिंट - II (Disbursement Sprint - II)</td><td>याआधी जाहीर केलेल्या “डिस्बर्समेंट स्प्रिंट” मोहिमेदरम्यान मिळालेल्या उत्तम प्रतिसादामुळे बँकेने “डिस्बर्समेंट स्प्रिंट II” मोहीम सुरू केली.
<table>
<tr><td>कालावधी (Period)</td><td>२७ जानेवारी २०२६ ते ३१ मार्च २०२६</td></tr>
<tr><td>कामगिरी (Achievement)</td><td>एकूण - खाती संख्या – २६३९, मंजूर रक्कम ₹९७६.४९ कोटी आणि थकबाकी शिल्लक (Outstanding Balance) ₹८६८.२५ कोटी.</td></tr>
</table></td></tr>
</table>

लघु वित्त व्यवसाय

लघु वित्त व्यवसाय (SFB) विभागाची स्थापना १ ऑगस्ट २०२४ रोजी बँकेच्या व्यवसायाचा विस्तार करण्याच्या धोरणाअंतर्गत करण्यात आली. या उपक्रमाचा उद्देश दुर्लक्षित घटकांच्या आर्थिक गरजा पूर्ण करताना बँकेचा फायदेशीर किरकोळ व्यवसाय वाढवणे आहे. तसेच ज्यांच्याकडे कोणत्याही

प्रकारचे उत्पन्न कागदपत्रे नाहीत; परंतु उत्पन्न बँक अकाउंटला जमा होत आहे, अशा समाजातील घटकांना अर्थसाह्य करणे हा या विभाग स्थापन करण्यामागचा उद्देश आहे.

सदर विभाग लघु व मायक्रो फायनान्स कर्जांसाठी एक सर्वसमावेशक प्रणाली म्हणून तयार करण्यात आला आहे, ज्यामध्ये विपणन, विश्लेषण, मंजुरी, वितरण, देखरेख आणि वसुली यांचा समावेश आहे.

व्यवसाय मॉडेल

लघु वित्त व्यवसाय विभाग ₹५.०० लाखांपर्यंत लघु व सूक्ष्म कर्जे ३ ते ५ वर्षांच्या कालावधीसाठी मंजूर व वितरीत करतो, जे वैयक्तिक पतक्षमतेवर आधारित असतात.

सध्या लघु वित्त व्यवसाय अंतर्गत ४ प्रमुख कर्जयोजनांद्वारे कर्जे वितरीत केली जात आहेत:

१. मायक्रो बिझनेस लोन: विद्यमान व्यवसायाचा विस्तार / कच्चा माल खरेदी / बीनतारणी कर्जाची परतफेड / देयकांचा भरणा यासाठी.

२. वाहन कर्ज: २/ ३ /४ चाकी वाहन खरेदीसाठी (वैयक्तिक/व्यावसायिक/ पुनर्विक्रीसाठी).

३. कंझ्युमर ड्युरेबल लोन: वस्तू खरेदीसाठी.

४. वैयक्तिक कर्ज: वैद्यकीय, शिक्षण, विवाह इ. प्रकारच्या वैयक्तिक खर्चासाठी

ज्या व्यक्तींना पगार किंवा व्यवसायाच्या माध्यमातून उत्पन्न मिळते, परंतु त्यांच्याकडे पगाराची स्लीप, फॉर्म १६ किंवा आयटीआर यांसारखा उत्पन्नाचा पुरावा उपलब्ध नाही अशा व्यक्तींना या कर्ज योजनांचा लाभ घेता येतो. अशा प्रकरणांमध्ये, अर्जदाराच्या बँक खात्यात असणा-या उत्पन्नाच्या आधारे कर्ज पात्रतेचे मूल्यांकन केले जाते.

दि. ३१ मार्च २०२६ पर्यंतची व्यवसाय स्थिती (आकडे कोटींमध्ये):

	३१.०३. २०२५		३१.०३. २०२६	
कर्ज प्रकार	कर्जप्रकरणांची संख्या	रक्कम ₹	कर्जप्रकरणांची संख्या	रक्कम ₹
मायक्रो बिझनेस लोन	६२	२.४१	१६३	५.६५
व्हेहिकल लोन	९५	१. ८९	२३१	५. १७
पर्सनल लोन	१९१	७. ७८	५८६	२१. ७३
कृषी कर्जे	-	-	३४	१.२६
एकूण	**३४८**	**१२. ०८**	**१०१४**	**३३. ८१**

- कर्जामध्ये २. ८ पट वाढ; ₹१२. ०८कोटींवरून ₹३३. ८१ कोटी

- ग्राहक संख्या २. ९ पट वाढली; ३४८वरून १०१४.

यावरुन असे दिसून येते की ही वाढ आश्वासक असून, भविष्यातील विस्तार व नवकल्पनांसाठी भरपूर संधी आहे. नजीकच्या काळात सदर व्यवसायाचा मुंबई, सुरत, अहमदाबाद, आदी ठिकाणी विस्तार करण्याचा बँकेचा मानस आहे.

कृषी व कृषी संलग्न व्यवसायासाठी कर्जयोजना

आर्थिक समावेशनाचे प्रतीक म्हणून खऱ्या अर्थाने बँक शेतकरी, कृषी-उद्योजक, कृषी-प्रक्रिया उद्योग, ॲग्री MSMEs ॲग्री स्टार्टअप्स, दुग्धव्यवसाय आणि पशुधन उपक्रम, पुन:निर्मिती ऊर्जा प्रकल्प आणि ग्रामीण उद्योगांना सहाय्य करण्यासाठी तयार केलेल्या कृषी आणि संलग्न व्यवसाय कर्ज योजनांच्या व्यापक श्रेणीद्वारे कृषी आणि ग्रामीण अर्थव्यवस्थेप्रती आपली वचनबद्धता अधिक दृढ करत आहे. बँक सोप्या प्रक्रिया आणि ग्राहक-केंद्रित सेवा वितरणासह अग्रक्रम क्षेत्रातील कर्जपुरवठ्याअंतर्गत वेळेवर आणि गरजेनुसार पत सुविधा वितरीत करण्यावर लक्ष केंद्रित करते. आर्थिक वर्ष २०२५-२०२६ दरम्यान ५१८१.९० लाख रुपयांचे कृषी कर्ज मंजूर करण्यात आले असून, त्यापैकी ४०३२.८० लाख रुपये वितरित करण्यात आले आहे.

कृषी पत सुविधा दुग्धव्यवसाय, कुक्कुटपालन आणि शेतीचे यांत्रिकीकरण यांसारख्या संलग्न उपक्रमांनाही सहाय्य करते.

दि. ३१ मार्च २०२६ पर्यंत विविध कर्ज योजनांअंतर्गत केले वितरण -

अनुक्रमांक	कर्ज योजना	प्रस्तावांची संख्या	वितरित कर्जाची रक्कम (₹ लाख)
१	दूध उत्पादकांसाठी कृषी संलग्न कर्ज योजना (Agriculture Allied Loan Scheme for Milk Producers)	२१	१०५.००
२	कॉस्मो फार्म यांत्रिकीकरण योजना (Cosmo Farm Mechanization Scheme)	१०	५१.७०
३	कॉस्मो फार्मर समृद्धी योजना (Cosmo Farmer Samruddhi Yojana)	४०	१५६.२०
४	कॉस्मो बिझनेस ॲग्री स्कीम (AIF/Non-AIF) (Cosmo Business Agri Scheme (AIF/Non-AIF)	१९	३३१९.५०
५	कॉस्मो किसान शक्ती कर्ज योजना (Cosmo Kisan Shakti Loan Scheme)	१२	३१७.५०
६	कृषी आणि कृषी संलग्न कर्ज योजनेअंतर्गत PMEGP योजना (Agri PMEGP Loan Scheme)	०६	३७.००
७	कृषी आणि कृषी संलग्न कर्ज योजनेअंतर्गत पीएमएफएमई (Agri PMFME loan Scheme)	१७	४५.९०
	एकूण	**१२५**	**४०३२.८०**

कृषी आणि संलग्न उपक्रम क्षेत्रांतर्गत प्रमुख घडामोडी:

➢ कर्जदारांना शासकीय अनुदानाचा लाभ घेता यावा यासाठी संरचित योजना सुरू करण्यात आल्या आहेत.

➢ कृषी पायाभूत सुविधा निधी (AIF), राष्ट्रीय फलोत्पादन मंडळ (NHB), पशुसंवर्धन पायाभूत सुविधा विकास निधी योजना (AHIDF) आणि राष्ट्रीय पशुधन अभियान (NLM) यांसारख्या शासकीय अनुदान योजनांअंतर्गत यशस्वी समावेशन आणि वित्तपुरवठा.

- विद्यमान प्रधानमंत्री रोजगार निर्मिती कार्यक्रम (PMEGP) कर्ज योजनेत सुधारणा करून ती विशेषत: कृषी आणि संलग्न उपक्रमांसाठी संरेखित करण्यात आली आहे, ज्यामुळे कृषी-आधारित उद्योजकांना मिळणारा पाठिंबा वाढेल.
- छत्रपती संभाजी नगर येथे S4S टेक्नॉलॉजीजच्या सहकार्याने महिला कर्जदारांना सहाय्य करण्यासाठी एक केंद्रित कार्यक्रम सुरू केला आहे, ज्याअंतर्गत प्रधानमंत्री सूक्ष्म अन्न प्रक्रिया औपचारिकीकरण (PMFME) योजनेअंतर्गत सुमारे १००० महिला कर्जदारांना सोलर ड्रायर युनिट खरेदी करण्यासाठी प्रत्येकी २.७० लाख रुपयांचा वित्तपुरवठा करण्यात येत आहे. CGTMSE (Credit Guarantee Trust for Micro & Small Entreprises) ला योजनांच्या कक्षेत आणण्याचे प्रयत्न केले आहेत, जेणेकरून तारणावरील अवलंबित्व कमी होईल.

बँकेच्या स्वत:च्या कृषी कर्ज उत्पादनांव्यतिरिक्त, उदयोन्मुख क्षेत्रांना वित्तपुरवठा करण्यावर त्याचप्रमाणे शासनाकडून सहाय्य मिळणाऱ्या कृषी पायाभूत सुविधा आणि संलग्न क्षेत्रातील संधी यावर विशेष लक्ष केंद्रित केले जात आहे.

बँकेच्या दुर्बल घटक उद्दिष्ट (Weaker Section) आणि अग्रक्रम क्षेत्रातील (Priority Sector loans) कर्ज मंजुरी व वितरण लक्षणीय असून भविष्यातही यावर भर दिला जाईल. यामध्ये सदर कर्जाचे महत्वपूर्ण योगदान आहे, आणि राहील.

कर्ज पर्यवेक्षण

कर्ज पर्यवेक्षण व त्यामार्फत कर्जांवर करण्यात येणारी देखरेख ही एक सातत्याने सुरू असणारी प्रक्रिया आहे. कर्जखात्यांची नियमितता राहून त्याद्वारे सुरळितपणे आर्थिक व्यवहार चालू रहावेत यासाठी या विभागामार्फत आवश्यक ते नियंत्रण ठेवण्यात येते.

₹१० कोटी व त्यापेक्षा अधिक कर्ज असलेल्या कर्जखात्यांवर या विभागामार्फत देखरेख ठेवली जाते, तसेच संबंधित विभागीय कार्यालयाचे प्रमुख ₹१० कोटींपेक्षा कमी असणा-या खात्यांवर देखरेख ठेवतात.

कर्जखात्यांच्या दृष्टीने प्राप्त झालेल्या Early Warning Signals - EWS याची संबंधित विभागीय कार्यालयामार्फत देखरेख केली जाते.

कर्जखात्यांच्या देखरेखीसाठी आर्थिक वर्ष २०२६-२७ मध्ये योग्य EWS सॉफ्टवेअरची अंमलबजावणी करण्याची प्रक्रिया सुरु आहे.

विशेष उल्लेखित कर्जखाती वर्गवारी ०,१ व २ (SMA ०,१ व २) ही नियमित व्हावीत व अनुत्पादित कर्जांमध्ये नवीन कर्जखात्यांचा समावेश होऊ नये यासाठी या विभागामार्फत दरवर्षी विशेष उल्लेखित कर्जखाती कपात अभियान राबविण्यात येते. या अभियानांचे परिणाम समाधानकारक आहे.

पुनर्गठन (Restructure) करण्यात आलेल्या कर्जखात्यांकडे या विभागामार्फत विशेष लक्ष देण्यात येते. पुनर्गठन केल्यानंतर विशिष्ट कालावधीमध्ये (Specified Period) नियमितपणे अपेक्षित कर्जपरतफेड, Date of Commencement of Commercial Operations - DCCO अशा विविध निकषांची पूर्तता होत असल्याची शाखा व विभागीय कार्यालये यांचेकडे आवश्यक तो पाठपुरावा करून खात्री करण्यात येते. योग्य खबरदारी व कर्जदारांशी वेळेत चर्चा केल्यामुळे खाते उत्पादित राहण्यात येणाऱ्या अडचणी दूर करण्यास मदत होते व खाते नियमित / उत्पादित राहते.

बँकेचा देशातील सात राज्यांमध्ये असलेला विस्तार विचारात घेता, मुख्य कार्यालयाव्यतिरिक्त मुंबई, गुजरात व हैदराबाद येथेही असे कर्जपर्यवेक्षण विभाग कार्यरत आहेत.

थकबाकी व अनुत्पादित कर्जे

अहवाल वर्षामध्ये अनुत्पादित कर्जांमध्ये ₹२१६.७६ कोटी व निर्लेखित केलेल्या कर्जखात्यांमध्ये ₹१९९.४२ कोटी अशी एकूण ₹४१६.१८ कोटी रकमेची वसुली करण्यात आली आहे. यामध्ये अपग्रेड झालेल्या कर्जखात्यांचाही समावेश आहे.

दि. ३१ मार्च २०२६ अखेर बँकेच्या थकबाकीचे प्रमाण १.९१% असून ढोबळ अनुत्पादित कर्जांचे प्रमाण ३.११ % व नक्त अनुत्पादित कर्जांचे प्रमाण ०.९१% आहे. वसुलीसंबंधी विविध कायद्यांतर्गत वसुली कारवाई करुन व वसुलीचे आव्हानात्मक उद्दिष्ट स्वीकारुन अनुत्पादित कर्जे कमी करण्याचेदृष्टीने बँक सातत्याने वसुलीसाठी लक्षपूर्वक प्रयत्न करीत आहे.

अनुत्पादित कर्जांमध्ये प्रभावी वसुली होण्याकरिता सिक्युरिटायझेशन कायद्यांतर्गत कारवाई करणे, तसेच मा. जिल्हा दंडाधिकारी यांचेपुढे कलम १४ अंतर्गत मालमत्ता ताब्यात घेण्यासाठी अर्ज दाखल करुन वसुलीसाठी कार्यवाही करणे, मल्टिस्टेट को-ऑप. सोसायटीज ॲक्ट अंतर्गत आर्बिट्रेटर यांचेपुढे दावे दाखल करणे, DRT कडे दावे दाखल करणे, राष्ट्रीय कंपनी कायदा न्यायाधिकरण (NCLT) यांचेपुढे अर्ज दाखल करणे अशा विविध कायदेशीर मार्गांचा बँकेतर्फे अवलंब करण्यात येतो. तसेच थकीत कर्जांच्या वसुलीसाठी एकरकमी रक्कम भरुन घेऊन कर्जखाती बंद करण्याचा पर्यायही कर्जदारांना देण्यात येतो. विलीनीकृत बँकांच्या थकीत कर्जांच्या वसुलीसाठी महाराष्ट्र को-ऑप. सोसायटीज ॲक्टच्या कलम १५६ अंतर्गत कारवाई करण्यात येत आहे.

थकीत कर्जांच्या वसुलीसाठी कर्जदारांविरुध्द कारवाई करण्यासाठीचे दृष्टीने मार्गदर्शन करणे व त्वरित निर्णय देणे यासाठी बँकेमध्ये सक्षम वकील/वकील फर्म्स कार्यरत असून त्यांचेद्वारे विविध कर्जप्रकरणांमध्ये त्वरित निर्णय मिळून पुढील कारवाई करण्यासाठी मदत होत आहे.

तसेच कर्जखाते एकरकमी तडजोड योजनेद्वारे (OTS) बंद करण्याचा पर्याय देखील उपलब्ध करून देण्यात आला आहे.

थकीत कर्जांमध्ये प्रभावी वसुली होण्यासाठी वसुली विभाग उपमुख्यमहाव्यवस्थापक पदावरील अधिकाऱ्याच्या अधिपत्याखाली कार्यरत असून विभागामध्ये वसुलीसाठी आवश्यक कौशल्य असलेले अधिकारी व अन्य सेवक कार्यरत आहेत.

बँक सर्व संबंधित अधिकाऱ्यांसोबत आवश्यक वसुली कारवाईसाठी नियमित बैठका आयोजित करते.

अनुत्पादक मालमत्तेतील थकबाकी आणि अनुत्पादित खात्याविरुध्द बँकेने विविध कायद्यांनुसार केलेल्या कारवाईचा सारांश खालीलप्रमाणे आहे.

थकीत कर्जांच्या वसुलीसाठी संबंधित कर्जदारांविरुध्द विविध कायद्यांतर्गत करण्यात येत असलेल्या कारवाईची माहिती पुढीलप्रमाणे,

मा. जिल्हा न्यायालय यांचेपुढे ५९४ केसेस सुरु असून त्यामध्ये मुद्दल व व्याज मिळून एकूण ₹९९३.६० कोटी रक्कम अंतर्भूत आहे.

दि. ३१ मार्च २०२६ अखेर	संख्या
लवाद अधिकरण यांचेपुढे चालू असलेले दावे	९९
जिल्हा न्यायालयामध्ये चालू असलेल्या दरखास्त	५९४
आर्थिक वर्ष २०२५-२६ अखेरीस सिक्युरिटायझेशन कायद्यांतर्गत १६३ कर्जदारांविरुध्द कारवाई करण्यात येत असून यामध्ये ₹१८९.०७ कोटी (मुद्दल व व्याज) रक्कम अंतर्भूत आहे.	
कारवाई	**संख्या**
०१. १३ (२) कलमांतर्गत पाठविलेल्या मागणी नोटिसा	१६३
०२. बँकेने ताबा घेतलेल्या मिळकती	८९
०३. ताबा घेण्याची प्रक्रिया सुरु	११६
०४. मिळकतींचा ताबा घेतला असून विक्री प्रक्रिया सुरु	१९३

व्यापार वित्त व विदेशी चलन व्यवहार (ट्रेड फायनान्स)

भारतीय रिझर्व्ह बँकेने (RBI) २००७ पासून आपल्या बँकेस परकीय चलन व्यवसायासाठी अधिकृत डीलर (AD) श्रेणी – I परवाना प्रदान केलेला आहे. त्याद्वारे बँकेस आपल्या ग्राहकांना परकीय चलन सेवांचा संपूर्ण विस्तृत लाभ देण्याचे अधिकार प्राप्त झाले आहेत.

ग्राहकांना अधिकाधिक प्रभावी सेवा पुरविण्याच्या उद्देशाने, बँकेने सात सुस्थापित 'ब' श्रेणी परकीय चलन केंद्रे कार्यान्वित केली आहेत. ही केंद्रे धोरणात्मकदृष्ट्या मुंबई (दादर व विलेपार्ले), पुणे (डेक्कन जिमखाना), छत्रपती संभाजीनगर, हैदराबाद, सुरत आणि अहमदाबाद येथे स्थित आहेत. ही नामांकित शाखा केंद्रे सूक्ष्म, लघु व मध्यम उद्योग (MSME) तसेच कॉर्पोरेट ग्राहकांच्या व्यापार वित्त (Trade Finance) गरजा सर्वसमावेशकपणे पूर्ण करतात, त्याचबरोबर बँकेच्या इतर शाखांमधील ग्राहकांच्या किरकोळ परकीय चलन (Retail Forex) आवश्यकतादेखील पूर्ण करतात.

जागतिक व्यापार आणि आंतरराष्ट्रीय पातळीवर आर्थिक देवाण-घेवाण सुलभपणे पार पाडण्यासाठी, बँकेने अमेरिकन डॉलर (USD), युरो (EUR), ब्रिटिश पाउंड (GBP) आणि जपानी येन (JPY) या चार प्रमुख चलनांमध्ये प्रतिष्ठित आंतरराष्ट्रीय बँकांकडे आपल्या बँकेची नोस्ट्रो (NOSTRO) खाती आहेत. आंतरराष्ट्रीय व्यापारासाठी वापरल्या जाणाऱ्या इतर प्रमुख चलनांमध्ये देवाण-घेवाण सुलभरित्या होण्यासाठी बँकेने जगभरातील अनेक आर्थिक संस्थांबरोबर Correspondent Banking व्यवस्था प्रस्थापित केली आहे.

आर्थिक वर्ष २०२५–२६ मध्ये, बँकेने ₹२,७९०.०० कोटी एवढी परकीय चलन व्यापारी उलाढाल (Forex Merchant Turnover) साध्य केली आहे, जी बँकेच्या परकीय चलन सेवांवरील ग्राहकांच्या वाढत्या विश्वासाचे प्रतीक आहे.

बँक परकीय चलन सुविधा व सेवांचा एक सर्वसमावेशक संच उपलब्ध करून देते, ज्यामध्ये पुढील सेवांचा समावेश आहे. Export credit in both Indian Rupees and foreign currencies, Export Letter of Credit (LC) discounting, Issuance of Import Letters of Credit, Buyers' Credit and Suppliers' Credit, Inward and outward remittances, in addition to that LRS remittances, Collection of export bills, Issuance of foreign bank guarantees, EEFC and FCNR account services, Forward contracts for hedging exchange rate risk, Overseas Direct Investment, Foreign Direct Investment, External Commercial Borrowings and their reporting to regulatory authorities.

ठेवींच्या संदर्भात, भारतीय रुपयांमध्ये असलेल्या NRE व NRO ठेवींव्यतिरिक्त, बँक परकीय चलन अनिवासी (FCNR) आणि निवासी परकीय चलन (RFC) ठेवीदेखील स्वीकारते. यामुळे ग्राहकांना त्यांच्या परकीय चलन ठेवींचे व्यवस्थापन करण्यासाठी योग्य पर्याय उपलब्ध होतात.

भारत सरकारच्या निर्देशांनुसार, बँक सर्व पात्र निर्यातदारांसाठी Pre & Post Shipment Rupee Credit वर व्याज सवलत योजना (Interest Subvention Scheme) राबवत आहे, ज्याद्वारे भारताच्या निर्यात क्षेत्राला स्पर्धात्मक वित्त पुरवठ्याचा लाभ दिला जातो.

परदेश प्रवास करणाऱ्या ग्राहकांसाठी, बँकेने थॉमस कुक यांच्याशी धोरणात्मक भागीदारी केली असून, त्याद्वारे सुलभ व विश्वासार्ह परकीय चलन प्रवास कार्ड (Forex Travel Card) सुविधा उपलब्ध करून दिली जाते.

सर्व 'ब' श्रेणी परकीय चलन केंद्रे आणि व्यापार वित्त विभाग व्यापार दस्तऐवजांच्या जलद व कार्यक्षम हाताळणीसाठी, अत्यंत स्पर्धात्मक विनिमय दर आणि किमान हाताळणी शुल्क अशा सेवा देण्यासाठी सदैव प्रयत्नशील आहे.

करन्सी चेस्ट

२०१४ मध्ये स्थापन झालेल्या बँकेच्या करन्सी चेस्ट विभागाने यशस्वीपणे बारा (१२) वर्षांचा कार्यकाल पूर्ण केला आहे.

आजपर्यंत महाराष्ट्र राज्यात RBI कडून करन्सी चेस्ट विभाग सुरू करण्याची व कार्यान्वित करण्याची परवानगी मिळालेली कॉसमॉस बँक एकमेव सहकारी बँक आहे .

करन्सी चेस्ट विभाग पुणे-मुंबई, बारामती, फलटण आणि आसपासच्या भागातील बँकेच्या सर्व ग्राहकांना नवीन व चांगल्या प्रतीच्या चलनी नोटा आणि नाणी उपलब्ध करून देत आहे.

करन्सी चेस्ट विभाग बनावट नोटा शोधून जप्त करण्याचे तसेच खराब झालेल्या नोटा वर्गीकरण करून त्या RBI च्या मार्गदर्शक तत्त्वे व क्लीन नोट पॉलिसीनुसार परत पाठविण्याचे कार्य सातत्याने करत आहे. यामुळे ग्राहकांना चलनयोग्य आणि उत्तम दर्जाच्या नोटांचा पुरवठा सुनिश्चित होतो.तसेच करन्सी चेस्ट विभागाने ग्राहक आणि अन्य नागरिकांसाठी वर्षभर नाणे वितरण मेळाव्यांचे आयोजन केले आहे.

ऑक्टोबर २०२५ पासून करन्सी चेस्ट विभागाने मोबाईल कॉईन व्हॅन सेवा सुरू केली असून RBI च्या नियमानुसार दर महिन्याला किमान एकदा ग्राहक व अन्य नागरिकांसाठी नाण्यांच्या पिशव्या वितरित केल्या जातात.

कॉसमॉस बँक करन्सी चेस्ट डिपार्टमेंट फक्त कॉसमॉस बँकेच्याच ग्राहकांना सेवा देते असं नाहीं तर वेळोवेळी इतर बँकांच्या रोख रकमेच्या गरजांचीही काळजी बँकेमार्फत घेण्यात येते. अशा तऱ्हेने इतर बँकांच्या ग्राहकांना देखील आपली बँक अप्रत्यक्षपणे सेवा देते.

मागील आर्थिक वर्ष २०२५-२६ मध्ये करन्सी चेस्टने ग्राहक तसेच इतर बँकांना रोख रकमेची कमतरता भासू नये आणि सर्वसामान्य जनतेसाठी रोख उपलब्धता कायम राहावी यासाठी एकूण ₹२१७१ कोटींचे चलन वितरण केले.

आर्थिक वर्ष २०२५-२६ दरम्यान करन्सी चेस्टद्वारे हाताळण्यात आलेल्या चलनाची एकूण उलाढाल ₹४३३६ कोटी इतकी होती.

वित्तीय समावेशन

बँकेचा वित्तीय समावेशन कक्ष महिला, स्वयंसहाय्यता गट आणि दुर्बल घटकांसारख्या वंचित समाजघटकांना वित्तीय सेवा उपलब्ध करून देण्यासाठी महत्त्वाची भूमिका बजावतो. बँकेने २०११ मध्ये वित्तीय समावेशन प्रकल्प सुरू करून वित्तीय समावेशनाच्या दिशेने पाऊल उचलले आहे. तसेच स्वयंसहाय्यता गट कर्ज (SHG) व संयुक्त दायित्व गट कर्ज (JLG) या योजना अनुक्रमे २०१५ आणि २०१६ पासून राबवल्या जात आहेत.

या प्रकल्पांतर्गत, बँक महिलांना बचत खाती उघडून आणि त्यांच्या व्यवसायासाठी कर्ज देऊन आर्थिक सहाय्य पुरवते. या उपक्रमांद्वारे बँक या गटांना आर्थिक साक्षर बनण्यास मदत करते.

JLG प्रकल्प हा सूक्ष्म वित्त कर्जाअंतर्गत येतो. बँक पुणे, नाशिक, अहिल्यानगर आणि सांगली जिल्ह्यांमध्ये तो राबवत आहे. या प्रकल्पात बँकेने समाजातील आर्थिकदृष्ट्या दुर्बल घटकांना कर्ज वितरित केले आहे. JLG कर्जासाठी जास्तीत जास्त मर्यादा प्रत्येकी ₹१.०० लाख आहे, ज्याचा परतफेड कालावधी १२ ते ३६ महिने आहे. JLG प्रकल्प सुरू झाल्यापासून बँकेने सुमारे ६५०० सदस्यांना ₹४१३५.३७ लाख कर्ज वितरित केले आहे.

SHG प्रकल्प पुणे आणि जळगाव-भुसावळ जिल्ह्यांमध्ये या सेवा पुरवतो. SHG कर्जासाठी जास्तीत जास्त मर्यादा ₹१० लाख प्रति SHG आहे, ज्याचा परतफेड कालावधी १२ ते ३६ महिने आहे. SHG प्रकल्प सुरू झाल्यापासून बँकेने ३३२ SHG ना ₹७८०.७६ लाख कर्ज वितरित केले आहे.

गुंतवणूक व निधी व्यवस्थापन

एकात्मिक गुंतवणूक आणि निधी व्यवस्थापन विभाग (Integrated Treasury Department), भारतीय रिझर्व्ह बँकेने (RBI) घालून दिलेल्या मार्गदर्शक तत्त्वांनुसार 'रोख राखीव प्रमाण' (CRR) आणि 'वैधानिक रोखता प्रमाण' (SLR) राखण्यामध्ये अत्यंत महत्त्वाची भूमिका बजावतो. तसेच, अतिरिक्त निधीची सुरक्षितता सुनिश्चित करतानाच, गुंतवणुकीवरील सुरक्षितता-जोखीम समतोल आणि परतावा (Return on Investment) जास्तीत जास्त मिळवण्यासाठी, या अतिरिक्त निधीचा योग्य विनियोग करण्यातही हा विभाग महत्त्वाची भूमिका पार पाडतो.

या वर्षात, भारतीय रिझर्व्ह बँकेने 'रेपो दर' (Repo Rate) १०० बेसिस पॉइंट्स नी कमी करून ५.२५% पर्यंत आणला. तसेच, सप्टेंबर ते नोव्हेंबर २०२५ या कालावधीत टप्प्याटप्प्याने, 'रोख राखीव प्रमाण' (CRR) देखील १०० बेसिस पॉइंट्स नी कमी करून, ते Net Demand & Time Liabilities (NDTL) ३.० टक्क्यांपर्यंत आणले. यामुळे केवळ बाजारात Liquidity उपलब्ध झाली असे नाही, तर बँकांसाठी निधीचा खर्चही कमी झाला; परिणामी व्याजदरांचे लाभ ग्राहकांपर्यंत पोहोचवणे (Transmission of interest rates) शक्य झाले. चलनविषयक धोरणातील शिथिलता, जीएसटी (GST) दरांचे सुसूत्रीकरण, केंद्र सरकारचे संरचनात्मक सुधारणांचे प्रयत्न आणि पायाभूत सुविधांवरील खर्चाला दिलेला भर यामुळे देशांतर्गत आर्थिक व्यवहार व उलाढालीमध्ये भक्कमपणा (Resilience) दिसून आला. ऑगस्ट २०२५ मध्ये, 'S&P ग्लोबल रेटिंग्स'ने भारताचे दीर्घकालीन पतमानांकन (Long-term rating) 'BBB-' वरून 'BBB' पर्यंत उंचावले; १८ वर्षांनंतर झालेली ही पहिलीच पतमानांकन वाढ (Upgrade) ठरली.

या वर्षात 'सरकारी रोख्यांवरील परतावा' (Government Securities Yields) प्रामुख्याने खालील कारणांमुळे वाढला: व्यापार आणि शुल्काबाबतची वाढलेली अनिश्चितता, केंद्रीय अर्थसंकल्पात अपेक्षेपेक्षा जास्त दर्शविलेले एकूण कर्ज उभारणीचे उद्दिष्ट, पश्चिम आशियातील युद्धजन्य परिस्थिती, परकीय पोर्टफोलिओ गुंतवणुकीचा (FPI) वाढलेला ओघ आणि कच्च्या तेलाच्या वाढत्या किमती. यामुळे बँकिंग क्षेत्राला गुंतवणूक पोर्टफोलिओवर अतिरिक्त बाजार मूल्यांकन तरतूद करावी लागली. तसेच बँकेला देखील मागील आर्थिक वर्ष २०२५-२६ मधे गुंतवणुकीवर जास्त घसाऱ्यासाठी अधिक तरतूद करावी लागली.

त्याच वेळी, बँकेने आपल्या गुंतवणुकीच्या पोर्टफोलिओवरील परतावा सुधारण्यासाठी आणि गुंतवणुकीतून आकर्षक उत्पन्न मिळवण्यासाठी, उपलब्ध निधीची गुंतवणूक अधिक चांगला परतावा देणाऱ्या पर्यायांमध्ये केली.

विमा व्यवसाय

आपली बँक - जीवन विमा, सर्वसाधारण विमा आणि आरोग्य विमा या क्षेत्रांमध्ये अग्रगण्य विमा कंपन्यांच्या सहकार्याने कॉर्पोरेट एजंट म्हणून विमा वितरण व्यवसाय करत आहे.

जीवन विमा क्षेत्रात बँकेचे HDFC Life आणि ICICI Prudential Life Insurance यांच्याशी करार असून, सर्वसाधारण विमा उत्पादने HDFC ERGO, ICICI Lombard आणि Bajaj General Insurance यांच्या माध्यमातून उपलब्ध करून दिली जातात. तसेच आरोग्य विमा क्षेत्रात Care Health Insurance आणि ManipalCigna Health Insurance यांच्याबरोबर बँकेची भागीदारी आहे.

विश्वासार्ह सेवा, तत्पर दावानिराकरण सहाय्य आणि ग्राहकाभिमुख दृष्टिकोन यांच्या माध्यमातून बँक आपल्या ग्राहकांना सर्वसमावेशक विमा पर्याय उपलब्ध करून देत आहे.

आर्थिक स्थैर्य आणि दीर्घकालीन संपत्ती संरक्षणामध्ये विम्याचे महत्त्व लक्षात घेऊन, ग्राहकांच्या विविध गरजांनुसार योग्य ते विमा पर्याय उपलब्ध करून दिले जात आहेत. तसेच कर्ज संरक्षणासाठी सर्वसमावेशक कर्जदार संरक्षण पॉलिसी देखील उपलब्ध आहेत.

प्रधानमंत्री जीवन ज्योती विमा योजना (PMJJBY) आणि प्रधानमंत्री सुरक्षा विमा योजना (PMSBY) यांसारख्या सामाजिक सुरक्षा योजनांअंतर्गत बँकेने उत्कृष्ट दावानिराकरण कामगिरी कायम राखली आहे.

आर्थिक वर्षात विमा व्यवसायात लक्षणीय वाढ नोंदविण्यात आली असून विमा हफ्ता (Premium) ₹४८.७७ कोटी आहे व यामधून ₹१२.४१कोटी इतके कमिशन उत्पन्न प्राप्त झाले आहे.

सर्व शाखांचा सक्रिय सहभाग आणि ग्राहकांच्या गरजांवर सातत्यपूर्ण लक्ष केंद्रित केल्यामुळे बँकेच्या विमा व्यवसायात स्थिर आणि शाश्वत वाढ साध्य झाली आहे.

लेखापरीक्षण विभाग

अंतर्गत नियंत्रण प्रणाली मजबूत करण्यात, नियामक अनुपालन सुनिश्चित करण्यात, बँकेचे सुरळीत आणि नियमित कामकाज सुनिश्चित करण्यात तसेच बँकेची कार्यक्षमता आणि आर्थिक अखंडता राखून बँकेचे हित आणि प्रतिष्ठा जपण्यात महत्त्वाची भूमिका बजावतो.

यासाठी बँकेमध्ये स्वतंत्र मध्यवर्ती अंतर्गत लेखापरीक्षण विभाग कार्यरत असून या विभागामार्फत पुढील कामकाज करण्यात येते,

१. विविध प्रकारची ऑडिट करणे, मुख्यत्वे कन्करंट लेखापरीक्षण, जोखमीवर आधारित अंतर्गत लेखापरीक्षण (Risk Based Internal Audit-RBIA), वैधानिक लेखापरीक्षण, विलीन झालेल्या बँकांचे Data Migration Audit, Information System (IS) Audit, Vulnerability Assessment & Penetration Testing (VAPT), Centralised Banking Solution Audit, Source Code Audit, Firewall Audit इ.

२. बँकेस लागू होणारे विविध कायदे, नियम, रिझर्व्ह बँकेच्या मार्गदर्शक सूचना व अंतर्गत पॉलिसिज् यांचे बँकेमध्ये पालन होत असल्याची खात्री करणे.

३. ऑडिटसाठी निश्चित केलेल्या कालावधीमध्ये ऑडिट पूर्ण होत असल्याची व नियमितपणे त्याबाबतची पूर्तता होत असल्याची खात्री करणे. यासाठी प्रशिक्षणे, चर्चासत्रे इ. च्या माध्यमातून शाखेकडील सेवक अधिकारी यांचे मध्ये जागरुकता निर्माण करणे.

४. वैधानिक लेखापरीक्षकांबरोबर समन्वय करून बँकेचे लेखापरीक्षण वेळेत पूर्ण करून घेणे.

जोखमीवर आधारित अंतर्गत लेखापरीक्षण (RBIA)

- जोखमीवर आधारित अंतर्गत लेखापरीक्षण (RBIA) पद्धतीमुळे उच्च जोखमीच्या क्षेत्रांना प्राधान्य देण्यास आणि लेखापरीक्षण पध्दतीचा योग्य तो वापर करण्यास मदत झाली.
- शाखा / मुख्य विभागाच्या RBIA ची वारंवारता (Frequency) ही शाखा / विभागाच्या जोखमीच्या श्रेणीवर आधारित असते.
- जोखीम मूल्यांकन मापदंडांचा वेळोवेळी आढावा घेण्यात आला.

दक्षता विभाग

बँकेत दक्षता विभाग स्वतंत्रपणे कार्यरत आहे. सदर विभागामार्फत शाखांच्या आकस्मिक तपासण्या करण्यात येतात तसेच प्रणाली-निर्मित अहवालांच्या आधारे व्यवहार व खात्यांचे नियंत्रण केले जाते.

फसवणुकीच्या घटनांची माहिती, त्यासंदर्भात केलेली कार्यवाही आणि फसवणूक प्रकरणांतील बदलांबाबतचा तपशील भारतीय रिझर्व्ह बँकेस दक्षता विभागामार्फत सादर केला जातो.

याशिवाय, बँकिंग क्षेत्रातील फसवणुकीच्या कार्यपद्धतीची माहिती अधिकाऱ्यांपर्यंत पोहोचवून त्यांच्यामध्ये दक्षताविषयक जागरूकता निर्माण करण्याचे कार्यही सदर विभागाकडून करण्यात येते.

अनुपालन

सध्याच्या वेगाने बदलणाऱ्या आणि काटेकोर होत असलेल्या नियामक वातावरणात (Regulatory Environment), बँकेच्या शाश्वत विकासासाठी मजबूत अनुपालन यंत्रणा (Robust Compliance Framework) असणे अत्यंत आवश्यक आहे. अनुपालन विभागाने भारतीय रिझर्व्ह बँक (RBI) आणि इतर वैधानिक संस्थांच्या सर्व मार्गदर्शक तत्त्वांचे तंतोतंत पालन सुनिश्चित करण्यासाठी अत्यंत सक्रिय भूमिका बजावली आहे.

विभागाचा मुख्य उद्देश केवळ नियमांचे पालन करणे एवढाच नसून, बँकेच्या प्रत्येक स्तरावर 'अनुपालन संस्कृती' (Compliance Culture) रुजवणे हा आहे. जोखीम-आधारित पर्यवेक्षण (Risk Based Supervision - RBS) आणि अंतर्गत नियंत्रण यंत्रणेला अधिक बळकट करून बँकेचे हित जपले जात आहे.

लेखापरीक्षण आणि त्रुटींचे निवारण (Audit Compliance): रिझर्व्ह बँकेचे निरीक्षण (RBI Inspection), वैधानिक लेखापरीक्षण (Statutory Audit) आणि अंतर्गत लेखापरीक्षणातील (Internal Audit) निरीक्षणांचे (Observations) वर्गीकरण करून, संबंधित विभागांच्या सहकार्याने त्यांच्यावर त्वरित व प्रभावी उपाययोजना (Rectification) करण्यात येत आहेत.

सदर विभाग नवीन योजना, सेवा आणि परिपत्रकांची पडताळणी करून बँकेला संभाव्य कायदेशीर आणि नियामक जोखमींपासून (Compliance & Legal Risk) दूर ठेवण्याचे काम करते. उच्च-जोखीम (High-Risk) असणाऱ्या बाबींचे योग्य वर्गीकरण करून ते वेळोवेळी व्यवस्थापनाच्या अवलोकनार्थ सादर केले जाते.

नियामक बाबींची व्याप्ती समजण्यासाठी आणि कर्मचाऱ्यांमध्ये जागरूकता निर्माण करण्यासाठी, विभागामार्फत विविध शाखा आणि विभागांमधील कर्मचाऱ्यांसाठी प्रशिक्षण सत्रांचे आयोजन करण्यात येते. यामध्ये प्रामुख्याने केवायसी (KYC/AML), सायबर सुरक्षा, नियामक अनुपालन आणि डिजिटल व्यवहारांमधील सुरक्षेवर भर देण्यात येतो.

बँकेमध्ये निगम व्यवस्थापनामध्ये अनुपालन प्रणालीची महत्वपूर्ण भूमिका असते.

जोखीम व्यवस्थापन

०१. मुख्य अधिकारी-जोखीम (चीफ रिस्क ऑफिसर)

बँक, रिस्क मॅनेजमेंट कमिटी या उपसमती द्वारे जोखीम व्यवस्थापनाचे कार्य करते. जागतिक व देशांतर्गत होणाऱ्या घडामोडी व रिझर्व बँकेचे बदलणारे नियम याचा परिणाम अर्थव्यवस्था व बँकिंग याच्यावर होत असतो. या बदलामुळे बँकेची कर्ज, बँकेने केलेली गुंतवणूक व बँकेची तरलता यातील

जोखीम कमी जास्त होत असते. या बदलांचा वेळीच आढावा घेऊन त्यापासून होणाऱ्या परिणामांचे विश्लेषण जोखीम विभागा कडून केले जाते.

मुख्य जोखीम अधिकारी स्तरावर क्रेडिट रिस्क मॅनेजमेंट कमिटी, ऑपरेशन रिस्क मॅनेजमेंट कमिटी या दोन समित्या कार्यरत आहेत. मुख्य जोखीम अधिकारी ह्या उप-समितींचे निष्कर्ष जोखीम व्यवस्थापन समितीला (RMC) सादर करतो. मुख्य जोखीम अधिकारी हा ॲसेट लायबिलिटी मॅनेजमेंट कमिटी चा सदस्य म्हणून योगदान देतो.

बँकिंग क्षेत्रामध्ये वाढत चाललेली फसवणूक विचारात घेऊन रिझर्व बँकेने साधारण दोन वर्षांपूर्वी प्रारंभिक पूर्व चेतावणी संकेत म्हणजे Early Warning Signal लागू करण्याचे निर्देश दिले आहेत. यामध्ये कर्ज विषयक व कर्जव्यतिरिक्त अशी विभागणी केली आहे. बँकेने संबंधित माहितीचे विश्लेषण करण्यासाठी निकष ठरवले आहेत. या नुसार कर्ज विषयक माहिती क्रेडिट रिस्क मॅनेजमेंट कमिटी ला दरमहा सादर केली जाते व कर्जव्यतिरिक्त माहिती ऑपरेशन रिस्क मॅनेजमेंट कमिटीला दरमहा सादर केली जाते. ऑपरेशन रिस्क मॅनेजमेंट कमिटी मध्ये सादर होणाऱ्या फसवणुकीच्या घटना विचारात घेऊन कार्य प्रणालीमध्ये काही बदल व अधिक नियंत्रणांची आवश्यकता आहे का याची चर्चा केली जाते. आवश्यक असल्यास काही नियंत्रण लागू केले जातात.

बँकेच्या व्यवहारात योग्य तरलता/ liquidity राखणे महत्त्वाचे आहे. रिझर्व बँकेच्या निकषानुसार ही माहिती ॲसेट लायबिलिटी मॅनेजमेंट कमिटीच्या अधिकाऱ्यांच्या समितीला सादर केली जाते. यामध्ये जोखीम विभागाचा सहभाग आहे. बाजारातील बँकिंग मधील घडामोडींचा विचार करून योग्य तरलता राखण्याचे काम ही समिती करते. यासाठी गरजेनुसार ठेवी व कर्जाच्या व्याजदरात वेळोवेळी बदल करण्याचा निर्णयही ही समिती घेते.

पश्चिम आशियाई युध्दाचा अप्रत्यक्ष परिणाम आणि कृत्रिम बुध्दिमत्तेचा उद्योगांवरील प्रभाव यामुळे बँकिंग क्षेत्रात ताण निर्माण होऊ शकतो. MSME क्षेत्रातील कर्जदारांवर याचा विशेष परिणाम होण्याची शक्यता आहे. तथापि, हा ताण केंद्र सरकारच्या 'आत्मनिर्भर भारत' दृष्टिकोनाखाली नवीन बँकिंग संधी सुध्दा निर्माण करू शकतो. महागाई निर्देशांक वाढण्याची अपेक्षा आहे. रिझर्व्ह बँक रेपो दर वाढवू शकते, ज्याचा बँकिंग उद्योगावर परिणाम होईल. बँक अर्थव्यवस्था व बँकिंग यामधील घडामोडींचा सतत आढावा घेत आहे व येत्या वर्षातील येणाऱ्या परिस्थितीला सामोरे जाण्यास आत्मविश्वासाने तयार आहे.

०२. मुख्य अधिकारी- माहिती सुरक्षा (चीफ इन्फर्मेशन सिक्युरिटी ऑफिसर)

डिजिटल बँकिंग सेवांचा सातत्याने वाढता विस्तार तसेच सातत्याने बदलत असलेले सायबर धोके लक्षात घेता, ग्राहकांची माहिती, आर्थिक मालमत्ता व बँकेची महत्त्वपूर्ण डिजिटल प्रणाली सुरक्षित राहावी यासाठी बँक आपल्या सायबर सुरक्षा व्यवस्थेला अधिक सक्षम करण्यासाठी कटिबद्ध आहे. बँकेकडून सायबर सुरक्षेसाठी जोखीम-आधारित व सक्रिय दृष्टिकोन अवलंबिला जात असून, त्यासाठीची सक्षम प्रशासकीय रचना, प्रगत सुरक्षा तंत्रज्ञान व सातत्यपूर्ण देखरेख प्रणालींचा आधार घेतला जात आहे.

संस्थेमधील कर्मचारी तसेच ग्राहकांमध्ये सायबर सुरक्षेबाबत जागरूकता निर्माण करण्यावर बँकेकडून विशेष भर देण्यात येत आहे. यासाठी नियमित प्रशिक्षण कार्यक्रम, जनजागृती मोहिम, माहितीपत्रके, पोस्टर्स तसेच एसएमएस व डिजिटल माध्यमांद्वारे ग्राहकांना सूचना प्रसारित करण्यात येतात.

सायबर सुरक्षा व्यवस्थापन व देखरेख ही IT Strategy Committee च्या मार्गदर्शनाखाली Information Security Steering Committee मार्फत केली जाते. तसेच, सुरक्षा धोक्यांचे वेळेवर निदान व त्यावर तत्काळ प्रतिसाद देण्यासाठी Chief Information Security Officer (CISO) यांच्या नेतृत्वाखाली प्रमाणित सायबर सुरक्षा तज्ज्ञांद्वारे 24x7 Security Operations Centre (SOC) कार्यरत ठेवण्यात आले आहे.

बँकेकडून सायबर लवचिकता (Cyber Resilience) अधिक सक्षम करण्यासाठी सर्वसमावेशक Information and Cyber Security Framework अंमलात आणण्यात आले आहे. यामध्ये आवश्यक धोरणे, मानके व कार्यपद्धतींचा समावेश असून अद्ययावत Cyber Crisis Management Plan देखील कार्यान्वित करण्यात आला आहे. तसेच, बँक आपल्या सायबर सुरक्षा पद्धती ह्या नियामक मार्गदर्शक तत्त्वे व आंतरराष्ट्रीय स्तरावरील मानकांनुसार राबवत असून, त्यामध्ये SWIFT Customer Security Programme (CSP v2025) चा समावेश आहे.

सायबर संरक्षण अधिक बळकट करण्यासाठी बँकेने Next-Generation Anti-Virus, Endpoint Detection and Response (EDR), Multi-Factor Authentication (MFA), Privileged Identity Management (PIM), Data Loss Prevention (DLP), सुरक्षित ई-मेल नियंत्रण प्रणाली, Host Intrusion Prevention Systems (HIPS), Network Behaviour Anomaly Detection (NBAD), नेटवर्क विभाजन (Network Segmentation) तसेच Brand Protection Solutions यांसारख्या प्रगत सुरक्षा उपाययोजना कार्यान्वित केल्या आहेत. यासोबतच 24x7 Incident Monitoring व Response प्रणाली देखील कार्यरत आहे.

Data Loss Prevention (DLP) Framework मार्फत संवेदनशील व गोपनीय माहितीचे एंडपॉइंट्स, ई-मेल प्रणाली, नेटवर्क व डिजिटल प्लॅटफॉर्म स्तरावर संरक्षण करण्यात येते. या प्रणालीद्वारे महत्त्वपूर्ण माहितीचे अनधिकृत हस्तांतरण किंवा गळती रोखण्यासाठी प्रभावी निरीक्षण, शोध व प्रतिबंधात्मक उपाय राबविण्यात येतात. त्यामुळे सुरक्षित डेटा हाताळणी, नियामक अनुपालन तसेच अंतर्गत धोके व डेटा चोरीच्या जोखमींपासून संरक्षण अधिक सक्षम होते.

सायबर सुरक्षा ही बँकेच्या डिजिटल सुविधा व सेवांच्या संपूर्ण कार्यप्रणालीमध्ये समाविष्ट करण्यात आली आहे. Threat Modelling, Secure Code Review, Security Testing यांसारख्या "Security-by-Design" तत्त्वांची अंमलबजावणी सुरक्षाचाचणी व डिजिटल सेवा कार्यान्वित करण्यापूर्वी करण्यात येते.

बँकेची Information Security Policy ही माहिती मालमत्तेची सुरक्षित हाताळणी, साठवणूक व अनावश्यक माहिती नष्ट करणे यांचे नियमन करते. भविष्यातील सायबर धोक्यांचा सामना करण्यासाठी नियमित जोखीम मूल्यांकन, सुरक्षा पुनरावलोकन व नियंत्रण सुधारणा करण्यात येतात. Information Security, Risk Management व IT विभाग परस्पर समन्वयाने कार्य करून तांत्रिक नियंत्रण अधिक सक्षम करतात व लागू नियामक तसेच उद्योग मानकांचे पालन सुनिश्चित करतात.

महत्त्वपूर्ण तांत्रिक पायाभूत सुविधांची कार्यक्षमता व लवचिकता सुनिश्चित करण्यासाठी बँकेकडून नियमित लेखापरीक्षणे व मूल्यांकन करण्यात येतात. Data Centre व Disaster Recovery (DR) Site मeþer Information

Systems (IS) Audits करुन घेण्यात येतात. तसेच संभाव्य सुरक्षा त्रुटी शोधून त्यांचे निराकरण करण्यासाठी नियमित Vulnerability Assessment and Penetration Testing (VAPT) उपक्रम राबविण्यात येतात.

सायबर सुरक्षा अधिक मजबूत करण्याच्या दृष्टीने बँकेकडून Fraud Risk Management (FRM) नियमित आढावा, API Security Assessment, Firewall व Database Configuration Audits करण्यात येतात तसेच सुरक्षित API Gateway Solutions कार्यान्वित करण्यात आले आहेत. बँकेला सेवा पुरवणाऱ्या विविध सेवा वितरकाकडे देखील सुरक्षा नियंत्रणांची खात्री करण्यासाठी विक्रेते व सेवा पुरवठादार यांची सायबर सुरक्षा लेखापरीक्षणे देखील करण्यात येतात.

सातत्यपूर्ण देखरेख, नियमित चाचण्या, कर्मचारी जागरुकता, उपक्रम व प्रभावी प्रशासकीय नियंत्रण यांच्या माध्यमातून बँक आपली सायबर सुरक्षा (बदलत्या नियमांचे पालन करून आणि उद्योगातील सर्वोत्तम पद्धतीचा अवलंब करून सुरक्षित, सक्षम आणि विश्वासार्ह बँकिंग वातावरण राखण्याचा बँकेचा प्रयत्न आहे) अधिक मजबूत करत आहे.

मानव संसाधन

अहवाल वर्षात बँकेने प्रामुख्याने प्रक्रियांचे सुसुत्रीकरण, सेवेची कार्यक्षमता वाढविणे आणि माहिती प्रसारणात अधिक पारदर्शकता आणण्यावर आपला भर दिला. या प्रयत्नांमुळे सर्व स्तरांवरील कर्मचाऱ्यांच्या अनुभवामध्ये (People Experience) सकारात्मक सुधारणा झाली आहे.

त्यातील महत्त्वाचे टप्पे पुढीलप्रमाणे:

१. कामगिरीच्या निकषांचा नियमितपणे आढावा घेणे

२. पदोन्नती परीक्षा ऑनलाइन स्वरुपात घेणे

३. डिजिटल उपस्थिती प्रणालीची अंमलबजावणी

४. विविध कर्मचारी संबंधित प्रक्रियांदरम्यान सर्व स्तरांवर सुधारित कर्मचारी अभिप्राय यंत्रणा सुरू केली यामुळे कर्मचारी केंद्रित संवादात वाढ होऊन परस्पर संबंध अधिक दृढ झाले आहेत.

५. महत्वाच्या कर्मचाऱ्यांसाठी धोरणात्मक उत्तराधिकारी नियोजन (Strategic Succession Planning) प्रणाली विकसित केली.

कॉसमॉस बँक सेवक संघ यांच्याशी बँकेचे संबंध सौहार्दपूर्ण कायम आहेत.

बँकेने 'कामाच्या ठिकाणी महिलांचा लैंगिक छळ (प्रतिबंध, मनाई आणि निवारण) अधिनियम, २०१३ मधील वैधानिक सुधारणानुसार आपले मंजूर धोरण अद्ययावत केले आहे. आजवर संबंधित समितीकडे महिला कर्मचाऱ्यांकडून एकही तक्रार प्राप्त झालेली नाही.

प्रशिक्षण

प्रशिक्षण हे केवळ अध्यापन आणि शिक्षण नसून, ते ज्ञान आणि कार्यक्षमतेमधील एक प्रमुख दुवा आहे. अध्यापनातून माहिती मिळते आणि शिक्षणातून ती माहिती आत्मसात केली जाते, परंतु प्रशिक्षणामुळे हे ज्ञान कौशल्य, वर्तन परिणामांमध्ये रुपांतरित होऊन सेवकांच्या कार्यक्षमतेत वाढ होते. प्रशिक्षित मानवी संपत्ती ही संस्थेची ताकद आहे.

बँकेने प्रशिक्षणासाठी खालील प्रमुख उद्दिष्टांवर भर दिला :

लहान कर्ज, CASA, ग्राहक सेवा इत्यादी क्षेत्रांवर विशेष लक्ष केंद्रित केले.

अधिकाऱ्यांसाठी व्यवस्थापन विकास आणि नेतृत्व विकास कार्यक्रम आयोजित केले.

विविध कर्मचारी वर्गांच्या गरजा पूर्ण करण्यासाठी ऑनलाईन (Virtual) प्रशिक्षण संच विकसित करण्यात आले.

नवीन तंत्रज्ञानाच्या वापरासाठीही प्रशिक्षण आयोजित करण्यात आले.

चालू आर्थिक वर्षात ९८% कर्मचाऱ्यांनी किमान एक प्रशिक्षण घेतले. एकूण २८,८२७ कर्मचाऱ्यांना ५४६ प्रशिक्षण कार्यक्रम विविध माध्यमांतून देण्यात आले, जसे की अंतर्गत समक्ष, LMS पोर्टल, अन्य प्रशिक्षण संस्थांमधून online/offline माध्यमातून. प्रशिक्षणांचे वर्गीकरण पुढीलप्रमाणे करण्यात आले:

प्रशिक्षणाचे प्रकार	प्रशिक्षण संख्या
सक्षमीकरण	१०४
अनिवार्य	९१
इतर	३५१

या आर्थिक वर्षातील नवीन उपक्रमांमध्ये छोट्या व्यावसायिक कर्जाची संपूर्ण प्रक्रिया, प्रत्यक्ष केस स्टडीसह वित्तीय विवरण विश्लेषण, सर्व शाखांसाठी ग्राहक सेवा प्रशिक्षण, विशेष CASA प्रशिक्षण, व्यवस्थापकांसाठी Banking Acumen प्रशिक्षण, नेतृत्व विकास कार्यक्रम, पदोन्नती परीक्षा तयारी प्रशिक्षण, पदोन्नती मुलाखत तयारी प्रशिक्षण, Cost and Management Accountants च्या गटासाठी विशेष प्रशिक्षण, इंडक्शन प्रशिक्षण, कर्ज उत्पादन प्रशिक्षण, JAIIB आणि CAIIB साठी मार्गदर्शन, डिजिटल उत्पादन प्रशिक्षण आणि तांत्रिक क्षेत्रात POWER BI प्रशिक्षण यांचा समावेश होता.

LMS पोर्टलवरील प्रशिक्षणाची व्याप्ती आणि विषयांची विविधता वाढली आहे. नियमित उदा. AML-KYC, Cyber Security, POSH, ग्राहक सेवा, मूलभूत आणि प्रगत डिजिटल बँकिंग उत्पादने, कॅशियर, विमा उत्पादने, कर्ज उत्पादन प्रशिक्षण, यांसोबत नव्याने समाविष्ट केलेले विषय म्हणजे – RERA, Safe Deposit Locker, Grievance Redressal Policy, DEMAT, SOP-Arbitration, Retail Commercial Loan, BAMLO, DEAF, Mortgages, त्यांची अंमलबजावणी आणि ROC, इ.

सर्व प्रशिक्षणांमध्ये संबंधित विषयांच्या माहिती/ अभ्यास यासाठीचे साहित्य, अपेक्षित प्रश्नोत्तरे आणि अभिप्राय यांचा समावेश होता.

ग्राहक सेवा

बँकिंग व्यवसाय सेवा क्षेत्रात कार्यरत असून बँकेचा ग्राहक हा नेहमीच केंद्रस्थानी असतो. देशाच्या अर्थव्यवस्थेमधील सेवा क्षेत्राचे योगदान सातत्याने वाढत असून ग्राहकसेवा हा त्याचा पाया आहे. रिझर्व्ह बँकेने देखील यास महत्त्व दिले आहे. आपली बँकसुध्दा १२० वर्षांची परंपरा जपत ग्राहकांना काळजीपूर्वक सर्व सेवा सुविधा अविरत पुरवित आहे. सध्याच्या स्पर्धात्मक काळात ग्राहकांच्या सातत्याने बदलत असलेल्या गरजा ओळखून आपली बँक ग्राहकांना योग्य त्या सेवा सुविधा देणे व स्वतंत्र तक्रार निवारण यंत्रणा राबविणे यासाठी प्रयत्नशील आहे.

ग्राहकसेवेबाबत ग्राहकांचा असलेला अभिप्राय, सूचना तसेच शंका / तक्रारी याबाबत ग्राहक बँकेशी customercare@cosmosbank.in या स्वतंत्र इमेल आयडीवर संपर्क साधतआहेत. या इमेल आयडीद्वारे ग्राहक नोंदवित असलेल्या विविध बाबींची दखल घेऊन त्यांचे निवारण करण्यासाठी बँकेमध्ये Customer Grievance Cell कार्यरत आहे. आर्थिक वर्ष २०२५-२६ मध्ये, बँकेने एकत्रितपणे विविध माध्यमांद्वारे ग्राहकांकडून आलेल्या सर्व तक्रारी आणि पत्रव्यवहार हाताळले. सर्व तक्रारी दिलेल्या वेळेत (TAT) सोडवल्या आहेत.

तक्रारींचे निवारण सुलभ करण्यासाठी, बँकेने आपल्या अधिकृत वेबसाइटवर 'तक्रार नोंदवा' नावाची सुविधा उपलब्ध करून दिली आहे, त्यावर टप्प्याटप्प्याने तक्रारी/शंका नोंदवण्याची क्रमवारी दर्शवणारा एक फ्लो चार्ट आहे. यामुळे तक्रारी वेळेत सोडवण्यास मदत होते.

ग्राहक सेवा अधिक मजबूत करण्यासाठी, बँकेने एक तक्रार आणि प्रश्न व्यवस्थापन पोर्टल कार्यान्वित केले आहे, ज्यामधे ग्राहकाने उपस्थित केलेल्या प्रत्येक तक्रारीसाठी/प्रश्नासाठी विशिष्ट तिकीट क्रमांक तयार केला जातो, ज्यामुळे तक्रारीचा/प्रश्नाचा कार्यक्षमतेने मागोवा घेणे आणि निराकरण करणे शक्य होते.

बँक ग्राहक जागरूकता आणि आर्थिक साक्षरतेवरही विशेष भर देते. आर्थिक वर्ष २०२५-२६ दरम्यान, 'जागरूकता वाढ कार्यक्रम' राबविण्यात आला, ज्याअंतर्गत सोशल मीडिया, पोस्टर्स, एसएमएस, ईमेल आणि बँकेच्या वेबसाइटद्वारे त्रैमासिक आधारावर ग्राहक जागरूकता उपक्रम राबविण्यात आले. या मोहिमांमध्ये केवायसी अनुपालन, डिजिटल बँकिंग सुरक्षा, नामनिर्देशन सुविधा आणि फसवणूक प्रतिबंध यांसारख्या महत्त्वाच्या बँकिंग विषयांचा समावेश होता.

डिजिटल व्यवहारांमध्ये होणारी वाढ विचारात घेता, इंटरनेट बँकिंग व मोबाईल बँकिंगसाठी ग्राहकांना सातत्याने लागणारी साहाय्यता इ. साठी बँकेने टोल फ्री क्रमांक (१८००२३३०२३४) व स्वतंत्र इमेल आयडी (ibhelp@cosmosbank.in) याद्वारे अखंड साहाय्य सेवा ग्राहकांसाठी उपलब्ध करुन दिली आहे.भविष्यातही, नवीन कल्पना आणि तंत्रज्ञान आत्मसात करून, कर्मचाऱ्यांची कौशल्ये व ज्ञान वाढवून आणि ग्राहकांच्या गरजांना प्राधान्य देऊन सेवेचा दर्जा उंचावण्यासाठी आपली बँक कटिबद्ध आहे.

आपला ग्राहक जाणून घ्या Know Your Customer (KYC) व Anti Money Laundering (AML) KYC व AML

याबाबत बँकेमध्ये सर्व समावेशक पॉलिसी तयार करण्यात आली आहे. सदर पॉलिसीनुसार, KYC संबंधी नियम, AML मानके, उपाययोजना व Prevention of Money Laundering Act (PMLA) २००२ अन्वये असलेली बंधने बँकेमध्ये लागू करण्यात आली आहेत. या अनुषंगाने रिझर्व्ह बँकेने वेळोवेळी लागू केलेल्या मार्गदर्शक सूचनांचे आपल्या बँकेमध्ये काटेकोरपणे पालन करण्यात येत आहे.

बँक Unique Identification Authority of India -UIDAI यांची अधिकृत एजंट असून याद्वारे बँकेच्या ग्राहकांना Aadhar Authentication facility उपलब्ध करून देण्यात आली आहे. UIDAI च्या मार्गदर्शक सूचनांनुसार ग्राहकांबाबतची माहिती सुरक्षित राखण्यासाठी बँकेमध्ये सर्व आवश्यक त्या उपाययोजना केल्या आहेत.

बँकेमध्ये Account opening cell ग्राहकांची बचत व चालू खाती उघडण्याची प्रक्रिया सुलभ करतो. ग्राहकांना उत्तम सेवा देण्यासाठी सर्व शाखांमध्ये बचत खाते त्वरित उघडण्याची सुविधा उपलब्ध करून देण्यात आली आहे.

विविध अॅलर्टवर लक्ष ठेवण्यासाठी आणि संबंधित नियामक किंवा निम-नियामक प्राधिकरणांकडे अहवाल सादर करण्यासाठी बँकेकडे अँटी मनी लॉंडरिंग सॉफ्टवेअर उपलब्ध आहे.

रिझर्व बँकेच्या या बाबतच्या मार्गदर्शक सूचना मध्ये तसेच संबंधित कायद्यांमध्ये वेळोवेळी होणारे बदल बँकेतील सिस्टीम मध्ये अद्ययावत करण्यात येत आहेत.

बँकेतील सेवक व अधिकारी यांना KYC व AML या अनुषंगाने अद्ययावत माहिती असावी, तसेच बँकेच्या निधीचा गैरवापर होऊ नये व बँकेमार्फत दहशतवादासाठी कुठलेही आर्थिक व्यवहार होऊ नयेत या दृष्टीने त्यांचे मध्ये जागरूकता येण्यासाठी बँकेचे सेवक व अधिकारी यांच्यासाठी वरचेवर प्रशिक्षण सत्रांचे आयोजन करण्यात येते.

कॉर्पोरेट कम्युनिकेशन सेल व मार्केटिंग

बँकेच्या कॉर्पोरेट कम्युनिकेशन व जाहिरात विभागातर्फे विविध जाहिरात माध्यमांचा (media) वापर करुन बँकेच्या नवनवीन योजना, डिजिटल सेवा, आर्थिक व्यवहारात सतर्कता अशी अद्ययावत माहिती ग्राहकांना सहज उपलब्ध करुन दिली जाते.

बँकेच्या विविध ठेवी, कर्ज योजना, डिजिटल सेवा, कृषी-पूरक बँकिंग उत्पादने आणि सायबर सुरक्षा जनजागृती यांचा प्रसार करण्यासाठी रेडिओ, दूरचित्रवाणी वाहिन्या, वर्तमानपत्रे, पोस्टर्स, पत्रके व बॅनर्स यांच्या माध्यमातून व्यापक प्रचार मोहीम राबवली जाते. प्रादेशिक भाषेत जाहिराती प्रसिध्द करण्यावर भर दिला जात आहे. बँकेविषयीच्या जाहिराती वेबसाईटवर त्याचबरोबर सोशल मीडियावर म्हणजे फेसबुक आणि इन्स्टाग्रामवर प्रसिध्द केल्या.

दरवर्षीप्रमाणे यावर्षीही महाराष्ट्र टाइम्सच्या 'बळ हवे पंखांना' तसेच लोकसत्ताच्या 'सर्व कार्येषू सर्वदा' या उपक्रमात सामाजिक बांधिलकी जपत बँक सहभागी झाली.

बँकेने आपल्या उपक्रमांचा, सायबर सुरक्षा मोहिमांचा, मिळालेल्या पुरस्कारांचा, विविध कार्यक्रमांचा आणि नवीन योजनांचा प्रसार वृत्तपत्र प्रसिद्धीपत्रके व फेसबुक, एक्स, लिंक्ड इन, इन्स्टाग्राम आणि यूट्यूब या सारख्या सोशल मीडियांच्या माध्यमातून सक्रियपणे केला.

माहिती तंत्रज्ञान

➢ **Core Banking प्रणालीचे अद्ययावतीकरण व तांत्रिक पायाभूत सुविधांचे आधुनिकीकरण**

ग्राहकांना अधिक वेगवान, सुरक्षित आणि विश्वासाई बँकिंग सेवा प्रदान करण्याच्या उद्देशाने आपल्या बँकेने Finacle Core Banking प्रणाली अद्ययावत केली. सार्वजनिक व खासगी क्षेत्रातील अनेक अग्रगण्य बँकांमध्ये वापरल्या जाणाऱ्या या आधुनिक आवृत्तीची अंमलबजावणी दिनांक १४ फेब्रुवारी २०२६ रोजी यशस्वीरित्या करण्यात आली. या महत्त्वपूर्ण तांत्रिक आधुनिकीकरण उपक्रमांतर्गत बँकेच्या बॅकएंड पायाभूत सुविधांमध्येही व्यापक सुधारणा करण्यात आल्या. यामध्ये अत्याधुनिक Hardware, Operating System आणि Database तंत्रज्ञानाची अंमलबजावणी करून संपूर्ण प्रणाली अधिक सक्षम व कार्यक्षम करण्यात आली.

या सुधारणांमुळे बँकेच्या सर्व बँकिंग माध्यमांमधील प्रणालीची कार्यक्षमता, व्यवहार प्रक्रियेचा वेग, सेवांची उपलब्धता तसेच कार्यात्मक स्थिरता यामध्ये लक्षणीय वाढ झाली आहे. संपूर्ण Upgrade प्रक्रिया नियोजित कालावधीत यशस्वीरित्या पूर्ण करण्यात आली असून, ग्राहक सेवांमध्ये अत्यल्प व्यत्यय येईल याची पूर्ण काळजी घेत सर्व सेवा त्याच दिवशी सुरळीतपणे पूर्ववत करण्यात आल्या.

➢ **नवीन मोबाईल बँकींग ॲप्लिकेशन ची सुरूवात**

ग्राहकांना अधिक सक्षम, सुरक्षित आणि सुलभ डिजिटल बँकिंग अनुभव उपलब्ध करून देण्याच्या उद्देशाने बँकेने अत्याधुनिक वैशिष्ट्यांनी सुसज्ज असे नवीन मोबाईल बँकींग ॲप्लिकेशन विकसित करून यशस्वीपणे कार्यान्वित केले. ग्राहकांच्या गरजा आणि बदलत्या तांत्रिक अपेक्षा लक्षात घेऊन या ॲप्लिकेशन मध्ये अधिक सोपी कार्यपद्धती आणि प्रगत सुरक्षा वैशिष्ट्यांचा समावेश करण्यात आला आहे.

- या नव्या मोबाईल ॲप्लिकेशन मुळे ग्राहकांना पुढील सुविधा उपलब्ध झाल्या आहेत:
- सहज आणि वापरण्यास सुलभ User Interface
- MPIN आणि Biometric Authentication द्वारे जलद व सुरक्षित Login सुविधा
- ग्राहकांसाठी Self-Registration ची सुविधा
- सुधारित Notifications व Version Management व्यवस्था
- सायबर धोक्यांपासून संरक्षणासाठी अधिक सक्षम सुरक्षा उपाययोजना

या सुधारणांमुळे ग्राहकांना अधिक सुरक्षित, अखंड आणि सोयीस्कर Mobile Banking अनुभव प्राप्त होत असून डिजिटल बँकिंग सेवांचा वापर अधिक परिणामकारकरित्या करता येत आहे.

➢ **जलद चेक क्लिअरिंग सेवा**

ग्राहकांना धनादेशांच्या जलद प्रक्रियेचा लाभ मिळावा तसेच रक्कम त्यांच्या खात्यात त्वरित जमा व्हावी यासाठी बँकेने दिनांक ४ ऑक्टोबर २०२५ पासून Continuous Clearing सेवेमध्ये सहभाग नोंदविण्यासाठी CTS प्रणालीमध्ये आवश्यक सुधारणा यशस्वीरित्या अंमलात आणल्या.

या उपक्रमांतर्गत Core Banking प्रणाली मध्ये आवश्यक System Integration तसेच स्वयंचलित पडताळणी (Automated Validation) व्यवस्था कार्यान्वित करण्यात आली. परिणामी धनादेश प्रक्रिया अधिक कार्यक्षम झाली असून रक्कम जमा होण्याचा कालावधी कमी झाला आहे. यामुळे ग्राहकांना जलद सेवा मिळण्याबरोबरच व्यवहार प्रक्रियेची कार्यक्षमताही वाढली आहे.

➢ **सुरक्षित ".bank.in" Domain कडे यशस्वी स्थलांतर**

ग्राहकांचा विश्वास अधिक दृढ करण्यासाठी तसेच डिजिटल व्यवहारांची सुरक्षितता अधिक बळकट करण्याच्या उद्देशाने, RBI च्या मार्गदर्शक सूचनांनुसार बँकेने आपल्या अधिकृत संकेतस्थळाचे, Internet Banking सेवांचे तसेच इतर सर्व सार्वजनिक वापरातील डिजिटल सेवांचे सुरक्षित ".bank.in" डोमेनवर यशस्वीपणे स्थलांतर पूर्ण केले.

या उपक्रमांतर्गत बँकेचे अधिकृत संकेतस्थळ www.cosmosbank.com वरून www.cosmos.bank.in येथे स्थलांतरित करण्यात आले. तसेच Internet Banking सेवा online.cosmosbank.in वरून online.cosmos.bank.in या नव्या आणि अधिक सुरक्षित डोमेनवर उपलब्ध करून देण्यात आल्या.

या महत्त्वपूर्ण उपक्रमामुळे ग्राहकांना अधिक सुरक्षित, विश्वासार्ह आणि प्रमाणित डिजिटल बँकिंग सेवा उपलब्ध झाली. त्याचबरोबर डिजिटल बँकिंग सेवांचा अखंडित वापर सुनिश्चित करत ग्राहकांचा ऑनलाइन व्यवहारांवरील विश्वास वृद्धिंगत झाला असून बँकेच्या डिजिटल सुरक्षाविषयक बांधिलकीलाही अधिक बळकटी प्राप्त झाली आहे.

➢ **Fraud Monitoring प्रणाली व ग्राहक सुरक्षेची अधिक बळकटी**

डिजिटल व्यवहारांमधील फसवणूक आणि सायबर धोक्यांपासून ग्राहकांचे संरक्षण अधिक सक्षम करण्याच्या उद्देशाने बँकेने Fraud Risk Management (FRM) प्रणालीची अंमलबजावणी करून ती प्रमुख डिजिटल बँकिंग सेवांशी जोडली आहे. तसेच चालू आर्थिक वर्षात बँकेने Money Mule खात्यांशी संबंधित Mule Hunter ॲप्लीकेशनच्या अंमलबजावणीची प्रक्रिया हाती घेतली आहे.

या प्रणालीद्वारे व्यवहारांचे Real-time Monitoring, Risk-based Alert निर्मिती तसेच संशयास्पद व्यवहारांची अधिक प्रभावी अचूक व त्वरित ओळख शक्य झाली आहे. ग्राहक व व्यवहारविषयक माहितीच्या पडताळणीसाठी आणि सातत्यपूर्ण निरीक्षणासाठी स्वयंचलित प्रक्रियांचीदेखील अंमलबजावणी करण्यात आली आहे.

➢ **सायबर फ्रॉड रिपोर्टींग सिस्टिम**

RBI च्या निर्देशांनुसार बँकेने निर्धारित कालावधीत National Cyber Crime Reporting Portal (NCRP) प्रणाली यशस्वीरित्या संलग्न केली आहे.

या एकत्रीकरणामुळे ATM, UPI आणि IMPS यांसारख्या विविध व्यवहार माध्यमांमधील Cyber गुन्ह्यांशी संबंधित तक्रारींचे व्यवस्थापन करताना आवश्यक व्यवहार माहितीची सुरक्षित आणि Real-Time देवाणघेवाण शक्य झाली आहे. यामुळे संबंधित प्रकरणांमध्ये माहितीची अचूकता, वेगवान उपलब्धता आणि समन्वय अधिक प्रभावीपणे साध्य होत आहे.

परिणामी ग्राहक संरक्षणाची पातळी अधिक उंचावली असून नियामक अपेक्षांचे पालन (Regulatory Compliance) अधिक प्रभावीपणे सुनिश्चित करण्यात बँकेला यश मिळाले आहे.

➢ **डिजिटल PIGMY Deposit Collection Solution**

ग्राहकांमध्ये नियमित बचतीची सवय अधिक दृढ व्हावी तसेच ठेव संकलन प्रक्रिया अधिक सुलभ आणि सोयीस्कर व्हावी या उद्देशाने बँकेने दैनंदिन हप्त्यांवर आधारित (Daily Frequency) डिजिटल PIGMY Deposit Collection सुविधा सुरू केली आहे. या सुविधेमुळे पारंपारिक PIGMY ठेव योजनेला डिजिटल तंत्रज्ञानाची जोड मिळाली असून ग्राहकांना अधिक जलद, पारदर्शक आणि विश्वासार्ह सेवा उपलब्ध झाली आहे.

या सुविधेमुळे ग्राहकांना खालील लाभ उपलब्ध झाले आहेत :

- ग्राहकांना घरपोच दैनंदिन PIGMY ठेव संकलनाची सुविधा
- संकलित रकमेचे CBS प्रणालीशी एकात्मिक पद्धतीने ग्राहकांच्या खात्यात तत्काळ वर्गीकरण
- व्यवहारातील पारदर्शकता सुनिश्चित करण्यासाठी Real-Time SMS पुष्टीकरण
- अधिक जलद, सुलभ आणि सोयीस्कर ठेव संकलन प्रक्रिया
- Reconciliation प्रक्रियेचे स्वयंचलित व्यवस्थापन

या सुविधेमुळे ठेव संकलन प्रक्रिया अधिक कार्यक्षम, अचूक आणि पारदर्शक बनली असून ग्राहकांना बचत व्यवहारांचा अधिक सुलभ व विश्वासार्ह अनुभव मिळत आहे.

➢ प्रमाणित ग्राहक संपर्क व्यवस्था (Standardized Customer Calling System)

RBI आणि TRAI यांच्या मार्गदर्शक सूचनांनुसार बँकेने अधिकृत ग्राहक संपर्कासाठी प्रमाणित Outbound Customer Calling System कार्यान्वित केली आहे.

या उपक्रमांतर्गत ग्राहक सेवा आणि व्यवहारांशी संबंधित संपर्कासाठी समर्पित “1600” मालिकेतील दूरध्वनी क्रमांकांचा वापर सुरू करण्यात आला असून, Marketing & Communication साठी “140” मालिकेतील क्रमांकांचा वापर केला जात आहे.

या व्यवस्थेमुळे ग्राहकांना बँकेकडून येणारे अधिकृत दूरध्वनी सहजपणे ओळखणे शक्य झाले असून बनावट किंवा फसव्या किंवा दिशाभूल करणाऱ्या संपर्कांपासून संरक्षण मिळण्यास मदत झाली आहे. परिणामी ग्राहकांचा बँकेच्या संवाद व्यवस्थेवरील विश्वास अधिक दृढ झाला आहे.

➢ अकाउंट अ‍ॅग्रिगेटर फ्रेमवर्क

- ग्राहकांच्या संमतीच्या आधारे आर्थिक माहितीची सुरक्षित आणि नियंत्रित देवाणघेवाण सुलभ करण्यासाठी बँकेने अकाउंट अ‍ॅग्रिगेटर फ्रेमवर्क चे यशस्वी एकत्रीकरण (Integration) पूर्ण केले आहे.

या सुविधेमुळे ग्राहकांच्या विविध आर्थिक माहितीस एकत्रित स्वरूपात सुरक्षित आणि नियंत्रित पद्धतीने उपलब्ध होऊ लागली असून कर्ज प्रस्तावांचे परीक्षण, पतमूल्यांकन (Credit Assessment) आणि कर्ज मंजुरी प्रक्रिया अधिक जलद व कार्यक्षम झाली आहे. याचबरोबर ग्राहकांच्या माहितीची गोपनीयता, सुरक्षितता आणि संमती-आधारित वापर सुनिश्चित करण्यात आला आहे.

➢ Online Dispute Resolution (ODR) सुविधा

ग्राहकांच्या सोयीसाठी तसेच तक्रार निवारण प्रक्रियेत अधिक पारदर्शकता आणण्यासाठी बँकेने UPI आणि ATM Switch प्रणालींशी Online Dispute Resolution (ODR) Platform जोडून कार्यान्वित केले आहे.

या सुविधेमुळे ग्राहकांना व्यवहारांशी संबंधित तक्रारी डिजिटल माध्यमातून नोंदविता येतात तसेच त्यांचा पाठपुरावा करता येतो. यामुळे तक्रार निवारण प्रक्रिया अधिक वेगवान, सुलभ आणि परिणामकारक झाली असून ग्राहकांच्या अनुभवात लक्षणीय सुधारणा झाली आहे.

➢ व्हॉट्सअ‍ॅप बँकींग सेवांमध्ये नव्या सुविधांची भर

ग्राहकांना अधिक वैयक्तिकृत, सुलभ आणि आधुनिक डिजिटल बँकिंग अनुभव देण्याच्या उद्देशाने बँकेने व्हॉट्सअ‍ॅप बँकींग सेवांमध्ये विविध नवीन सुविधांचा समावेश केला आहे.

या सुधारणांमध्ये खालील सुविधांचा समावेश आहे :

- WhatsApp Profile Name च्या आधारे अधिक वैयक्तिकृत ग्राहक संवाद
- सुरक्षित बँकिंगसाठी Cyber Security Awareness संदेश व मार्गदर्शन
- कर्ज सुविधांपर्यंत जलद प्रवेशासाठी Quick Loan पर्याय

या नव्या सुविधांमुळे ग्राहकांना दैनंदिन बँकिंग सेवा अधिक सहजपणे उपलब्ध होत असून सुरक्षित डिजिटल व्यवहारांविषयी जागरूकता वाढण्यासही मदत झाली आहे.

➢ Digital Mandate Registration (eNACH) सुविधा

पुनरावृत्ती स्वरूपातील देयके (Recurring Payments) नोंदविण्याची प्रक्रिया अधिक सुलभ आणि ग्राहकाभिमुख करण्यासाठी बँकेने Digital Mandate Registration (eNACH) सुविधा उपलब्ध करून दिली आहे.

या Self-Service सुविधेमुळे ग्राहकांना ऑनलाइन माध्यमातून Mandate Registration करता येत असून शाखेला भेट देण्याची आवश्यकता मोठ्या प्रमाणात कमी झाली आहे. परिणामी व्यवहार प्रक्रिया अधिक वेगवान, अखंड आणि ग्राहकस्नेही बनली असून डिजिटल सेवांच्या वापराला चालना मिळाली आहे.

➢ अ‍ॅडव्हान्स डेटा डॅशबोर्ड

डिजिटल परिवर्तन आणि डेटा-आधारित उत्कृष्टता बँक कायमच अंमलात आणत असून त्याचाच एक भाग म्हणून बँकेने संपूर्ण बँकेत विश्लेषणात्मक क्षमता वाढवण्यासाठी आणि माहितीपूर्ण निर्णय घेण्यास मदत करण्यासाठी अ‍ॅडव्हान्स डेटा डॅशबोर्ड सादर केले आहेत.

व्यवसायाची कामगिरी आणि ऑपरेशनल ट्रेंड्स अर्थपूर्ण प्रदान करण्यासाठी हे डॅशबोर्ड चार्ट, आलेख आणि इंटर अ‍ॅक्टिव्ह रिपोर्ट्स अहवाल यांसारख्या आधुनिक डेटा व्हिज्युअलायझेशन तंत्रांचा उपयोग करतात. महत्वपूर्ण माहिती अधिक जलदपणे उपलब्ध करून देऊन, हे डॅशबोर्ड विविध कार्यांमध्ये कार्यक्षमता, पारदर्शकता आणि प्रतिसादक्षमता सुधारण्यास मदत करतात. बँक कायमच नवनवीन टेक्नॉलॉजी आणते ज्यामुळे व्यवहार अधिक सुलभ व पारदर्शक होतात. परिणामी ग्राहक व हितधारकांना त्याचा फायदा होतो.

शाखा विस्तार

रिझर्व्ह बँकेने शाखा अधिकृतिकरणाबाबत नोव्हेंबर २०२५ मध्ये काढलेल्या परिपत्रकानुसार, रिझर्व्ह बँकेने निश्चित केलेल्या व्यावसायिक अधिकृततेच्या (ECBA) पात्रता निकष पूर्ण करणाऱ्या बँकांना दर आर्थिक वर्षात जास्तीत जास्त १० शाखा रिझर्व्ह बँकेच्या पूर्वपरवानगीशिवाय सुरु करण्याची मुभा दिलेली आहे. या पात्रता निकषास अनुसरून बँकेने या अहवाल वर्षात गुजरात येथे १० नवीन शाखा पुढील तपशिलाप्रमाणे कार्यान्वित केलेल्या आहेत:-

- दि.२५ मार्च २०२६ – नवसारी शाखा- सुरत, गांधीनगर शाखा व चंगोदर शाखा – अहमदाबाद
- दि.२७ मार्च २०२६ – वेसू शाखा – सुरत, कटारगाम शाखा – सुरत, हिम्मतनगर शाखा व साऊथ बोपल शाखा - अहमदाबाद
- दि.३० मार्च २०२६ – सायन्स सिटी शाखा – अहमदाबाद, निकोल शाखा – अहमदाबाद व स्पिडवेल चौक शाखा - राजकोट

शाखा स्थलांतर

शाखांच्या व्यवसायवाढीच्यादृष्टीने आढावा घेऊन व्यवस्थापनाने काही शाखांचे अधिक चांगल्या परिसरामध्ये स्थलांतर करण्याचा निर्णय घेतला असून त्यानुसार बँकेने पुढील शाखांचे अद्ययावत सोयी सुविधांसह स्थलांतर केलेले आहे:-

१. दि. १४ जुलै २०२५ - यवतमाळ शाखा, यवतमाळ
२. दि. ११ ऑगस्ट २०२५ - एक्सर रोड शाखा, मुंबई
३. दि. २९ सप्टेंबर २०२५ - माटुंगा (पू) शाखा, मुंबई
४. दि. ०१ जानेवारी २०२६ - रविवार कारंजा शाखा, नाशिक
५. दि. १९ जानेवारी २०२६ - भांडुप शाखा, मुंबई
६. दि. ०७ मे २०२६ - कुलाबा शाखा, मुंबई
७. दि. २५ मे २०२६ - झवेरी बाजार शाखा, मुंबई

रिझर्व्ह बँकेच्या परवानगीनुसार, नजिकच्या काळात पुणे येथील कात्रज-कोंढवा रोड शाखा तसेच गुजरात येथील अंकलेश्वर शाखा व सॅटेलाईट शाखा यांचे अद्ययावत सोयी-सुविधांसह स्थलांतर करण्यात येणार आहे.

शाखा विलीनीकरण

आपल्या बँकेमध्ये विलीन झालेल्या अन्य बँकांच्या ज्या शाखा आपल्या शाखांच्या नजीक कार्यरत आहेत, अशा शाखा कॉसमॉस बँकेच्या शाखेमध्ये विलीन करण्यात येतात व विलीन झालेल्या शाखांचे परवाने वापरुन नव्याने विकसित होणाऱ्या परिसरामध्ये नवीन शाखा सुरु करण्यात येतात. अशा प्रकारे यावर्षी अवधूत नगर, दहिसर (पू) ही शाखा बँकेच्या दहिसर (पू) या शाखेमध्ये विलिन करून अवधूत नगर, दहिसर (पू) शाखेचा परवाना वापरून दि.०४ मे २०२६ रोजी विक्रोळी येथे नवीन शाखा सुरु करण्यात आली आहे.

याच धर्तीवर आपल्या बँकेमध्ये विलिन करण्यात आलेल्या बँकांच्या शाखांचा आढावा घेण्याचे काम सुरु असून आवश्यकतेनुसार अशा शाखा कॉसमॉस बँकेच्या शाखांमध्ये विलिन करण्यात येऊन त्या शाखांचे परवाने वापरून व्यवसायवाढीच्यादृष्टीने योग्य असलेल्या परिसरामध्ये बँकेच्या नवीन शाखा सुरु करण्यात येतील.

बँक गौरव

१. ट्रान्सयुनियन सिबिल आयोजित *Best Data Quality* स्पर्धेत दिनांक १ जुलै २०२५ रोजी बँकेस प्रथम क्रमांकाचा सुवर्ण पुरस्कार प्राप्त झाला.

२. दिनांक १३ सप्टेंबर २०२५ रोजी महाराष्ट्र अर्बन को-ऑपरेटिव्ह बँक्स फेडरेशन लिमिटेडतर्फे प्रदान करण्यात येणारा 'सर्वोत्कृष्ठ बँक पुरस्कार २०२५ - तृतीय पुरस्कार' बँकेस प्राप्त झाला.

३. दिनांक १८ सप्टेंबर २०२५ रोजी राष्ट्रीय सहकारी बँकिंग परिषद (NCBS) व FCBA परिषदेत *Best SOC Transformation Award* प्राप्त झाला.

४. दिनांक ९ जानेवारी २०२६ रोजी आयोजित IBA 21st Annual Technology Conference, Expo & Citations मध्ये बँकेस *Best IT Risk Management*, *Best Digital Financial Inclusion*, *Best Technology Bank* (Winner) आणि *Best Tech Talent - Organization* असे चार पुरस्कार प्राप्त झाले.

५. दिनांक ३१ जानेवारी २०२६ रोजी *ICAI Awards for Excellence in Financial Reporting २०२४-२५* अंतर्गत सहकारी बँक श्रेणीत *Silver Shield Award* प्राप्त झाला.

६. दिनांक ३१ जानेवारी २०२६ रोजी आयोजित Cooperative Banks Top 100 CXO Summit मध्ये *Best Innovative Bank of the Year* व *Best Tech Team of the Year* हे दोन पुरस्कार प्राप्त झाले.

७. दिनांक १ फेब्रुवारी २०२६ रोजी पुणे बँक असोसिएशन व Eventalist यांच्या संयुक्त विद्यमाने आयोजित कार्यक्रमात *Best Innovative Bank of the Year* व *Best Tech Team of the Year* हे पुरस्कार प्राप्त झाले.

८. दिनांक २४ मार्च २०२६ रोजी आयोजित 33rd Convergence India आणि 11th Smart Future Cities India Expo मध्ये *FINTECH India Innovation Award 2026* प्राप्त झाला.

९. दिनांक ९ मे २०२६ रोजी आयोजित 10th All India Co-operative Banking Summit & Awards मध्ये *Leading Bank Award* आणि *Best IT Risk Management Award* प्राप्त झाले.

संचालक विशेष

संचालक मंडळ / व्यवस्थापन मंडळ सदस्यांचे गौरव व सन्मान

ॲड. प्रल्हाद कोकरे, तत्कालीन अध्यक्ष-

१. दि. ११ जानेवारी २०२६ रोजी आयोजित करण्यात आलेल्या 'लडाख फेस्टिव्हल व कारगिल गौरव राष्ट्रीय पुरस्कार २०२५' सोहळ्यात कारगिल गौरव राष्ट्रीय पुरस्कार २०२५ प्रदान करून गौरविण्यात आले.

श्री. सचिन आपटे, अध्यक्ष-

१. गल्फ महाराष्ट्र बिझनेस फोरमतर्फे महा बिझ कॉन्क्लेव्ह २०२६-'महाराष्ट्रापासून जगापर्यंत' या कार्यक्रमात पॅनल चर्चेसाठी त्यांना दुबई येथे आमंत्रित करण्यात आले होते, ज्यामध्ये जागतिक व्यवसायाच्या विविध क्षेत्रांतील नेत्यांना आमंत्रित करण्यात आले होते.

सीए सुरेखा जोशी, संचालिका

१. नवरात्रीदरम्यान बँकिंग क्षेत्रातील महत्वपूर्ण योगदानाबद्दल रोटरी क्लब ऑफ पुणे रॉयलतर्फे सत्कार करण्यात आला.

२. आयसीएआय, पुणे शाखेच्या वतीने आयोजित आंतरराष्ट्रीय महिला दिन विशेष परिसंवादात 'Aspire, Adapt, Achieve – Pioneering Change, Setting Trends' या विषयावरील चर्चासत्रासाठी अग्रणी महिला सनदी लेखापाल (CA) म्हणून मान्यवर पॅनेलिस्ट म्हणून निमंत्रित करण्यात आले होते.

सीए डॉ. यशवंत कासार, उपाध्यक्ष -

१. सावित्रीबाई फुले पुणे विद्यापीठातून बँकिंग व वित्त (Banking & Finance) या विषयात पीएच.डी. पदवी संपादन केली आहे.

डॉ. रसिका गुप्ता, संचालिका-

१. पुणे येथील गोखले इन्स्टिट्यूट ऑफ पॉलिटिक्स अँड इकॉनॉमिक्स येथे आयोजित TEDxGIPE 2026 मध्ये, बीएफएसआय क्षेत्रातील ॲनालिटिक्स आणि एआय या विषयावर व्यावसायिक, धोरणकर्ते आणि शिक्षणतज्ज्ञ यांच्या जाणकार श्रोत्यांना संबोधित करण्यासाठी त्यांना प्रमुख अतिथी म्हणून आमंत्रित करण्यात आले होते.

२. इंडियन इन्स्टिट्यूट ऑफ मॅनेजमेंट काशीपूर येथे 'Consulting with Data and AI' या विषयावर व्याख्यान देण्यासाठी आमंत्रित करण्यात आले होते.

३. डेलॉइटने आयोजित केलेल्या Cracking the Corporate Code या लीडरशिप सेशनसाठी त्यांनी पॅनलिस्ट म्हणूनही सहभाग घेतला होता आणि कॉर्पोरेट कारकिर्दीत मार्गक्रमण करून यशस्वी होण्यावर आपला दृष्टीकोन मांडला.

श्री. अरविंद तावरे, संचालक-

१. आयबेक्स इंडिया राष्ट्रीय बँकिंग तंत्रज्ञान परिषदेत Tech Innovation Shaping India's BFSI Future या विषयावरील तांत्रिक पॅनल चर्चेसाठी त्यांना तज्ज्ञ पॅनल वक्ते म्हणून आमंत्रित करण्यात आले होते आणि राष्ट्रीय परिषदेतील योगदानाबद्दल त्यांना ट्रॉफीने सन्मानित करण्यात आले.

२. बँक ऑफ इंडियाच्या एक्सलन्स सेंटरमध्ये बँक ऑफ इंडियाच्या आयटी विभागाच्या वरिष्ठ अधिकाऱ्यांच्या प्रशिक्षणासाठी त्यांना Industry Expert म्हणून आमंत्रित करण्यात आले होते.

३. IBEX च्या राष्ट्रीय परिषदेसाठी सल्लागार समितीवर नियुक्त होण्याचा सन्मान मिळाला.

श्री. संजीव खडके, व्यवस्थापन मंडळ सदस्य

१. बँकेचे प्रतिनिधित्व करण्यासाठी इंटरनॅशनल को-आपरेटिव्ह बँकिंग असोसिएशन यांच्या वतीने, इंटरनॅशनल को-ऑपरेटिव्ह अलायन्स व संयुक्त राष्ट्रसंघाच्या आर्थिक व सामाजिक व्यवहार विभागाच्या सहकार्याने आयोजित 'State of Co-operative Financial Institutions – Fuelling Inclusive and Equitable Growth' या विषयावरील दोन दिवसीय आंतरराष्ट्रीय परिसंवादासाठी न्यूयॉर्क, अमेरिका येथे निमंत्रित करण्यात आले होते.

अधिकारी विशेष

सौ. अपेक्षिता ठिपसे - व्यवस्थापकीय संचालिका

१. राष्ट्रीय सहकारी बँकिंग परिषद (NCBS) व फ्रंटीयर इन को ऑपरेटिव बँकींग अवॉर्ड FCBA परिषद २०२५ मध्ये सौ. अपेक्षिता ठिपसे यांना *Women Leader of the Year – CEO* हा पुरस्कार प्रदान करण्यात आला.

सौ. आरती ढोले - सह व्यवस्थापकीय संचालिका

१. सह व्यवस्थापकीय संचालिका सौ. आरती ढोले यांना Cooperative Banks Top १०० CXO Summit मध्ये *Female Trailblazer of the Year 2026* पुरस्काराने गौरविण्यात आले.

वर्धापनदिन

बँकेचा १२० वा वर्धापनदिन दि. १८ जानेवारी २०२६ रोजी कॉसमॉस भवन येथे 'तिळगूळ समारंभ' आयोजित करून उत्साहात साजरा करण्यात आला. यानिमित्त मुख्य कार्यालय, चिंचवड विभागीय कार्यालय तसेच दादर विभागीय कार्यालय येथे रक्तदान शिबिरांचे आयोजन करण्यात आले होते.

ग्राहकांसाठी कॉसमॉस भवन येथे सीए दिलीप सातभाई यांचे 'आर्थिक साक्षरता' या विषयावरील विशेष व्याख्यान आयोजित करण्यात आले होते.

सेवक सुविधा

बँकेचा वाढता व्यवसाय व विस्तार विचारात घेऊन या अहवाल वर्षात बँकेच्या अनेक सेवकांना बढती देऊन पुणे व पुण्याबाहेरील शाखांमध्ये त्यांची नेमणुक करण्यात आलेली आहे. अशा सेवकांची राहण्याची सोय बँकेमार्फत करण्यात आलेली आहे. त्यासाठी पुणे, मुंबई व बंगळुरू येथे स्टाफ क्वार्टर्सची व्यवस्था करण्यात आलेली आहे. याच धर्तीवर अहमदाबाद येथे सुध्दा स्टाफ क्वार्टर्सची व्यवस्था करण्याचे काम चालू आहे.

सेवक कलाक्रिडा

कॉसमॉस को ऑप बँकेच्या क्रिकेट संघाने आर्थिक वर्ष २०२५-२६ मध्ये विविध प्रतिष्ठित स्पर्धांमध्ये उल्लेखनीय यश संपादन करून बँकेच्या समृद्ध क्रीडा परंपरेचा गौरव वाढविला.

पुरुष क्रिकेट टीम

'पुणे अर्बन को-ऑपरेटिव्ह बँक्स असोसिएशन लि.' द्वारे नोव्हेंबर २०२५ मध्ये आयोजित करण्यात आलेल्या सहकारी बँक क्रिकेट स्पर्धेत बँकेच्या पुरुष क्रिकेट संघाने सहभाग घेतला आणि अंतिम सामन्यात पीडीसीसी बँक (पुणे जिल्हा मध्यवर्ती सहकारी बँक लि.) या प्रतिस्पर्ध्याचा पराभव करून ही स्पर्धा जिंकली.

महिला क्रिकेट टीम

२०२५-२६ हे वर्ष बँकेसाठी एक ऐतिहासिक टप्प्याचे ठरले, कारण याच काळात महिला क्रिकेट संघाची स्थापना करण्यात आली आणि त्यात सहभाग नोंदविला गेला. महिला संघाने डिसेंबर २०२५ मध्ये 'पुणे अर्बन को-ऑपरेटिव्ह बँक्स असोसिएशन लि'. द्वारा आयोजित टेनिस बॉल क्रिकेट स्पर्धेत सहभाग घेतला आणि अंतिम सामन्यात 'राजगुरुनगर सहकारी बँक' या प्रतिस्पर्ध्याचा पराभव करून ही स्पर्धा जिंकली.

यारा प्रिमियर लीग

बँकेने 'यारा प्रिमियर लीग'मध्ये महिला-पुरुष मिश्र स्वरुपातील स्पर्धेतही सहभाग घेतला होता आणि अंतिम सामन्यात विजय मिळवून ही स्पर्धा जिंकली.

महिला दिन २०२६- स्त्री सन्मान सोहळा

दरवर्षी बँक वेगवेगळ्या संकल्पनांसह आंतरराष्ट्रीय महिला दिन साजरा करते. यंदाच्या वर्षीही बँकेने दि. ९ ते ११ मार्च २०२६ या कालावधीत स्त्री सन्मान सोहळा म्हणून महिला दिन साजरा केला. या सोहळ्यात महिला ग्राहकांचा सत्कार करण्यात आला आणि प्रतिष्ठित संस्था, शासन, ट्रस्ट, फाउंडेशन,

महानगरपालिका आर्दीकडून त्यांच्या कर्तृत्वाबद्दल सन्मानित झालेल्या महिलांना गौरविण्यात आले. हा सत्कार कार्यक्रम सर्व शाखांमध्ये आयोजित करण्यात आला होता. तसेच, एप्रिल २०२५ ते मार्च २०२६ या कालावधीत प्रत्येक शाखेतील ३ महिला कर्मचाऱ्यांचा उत्कृष्ट कामगिरीबद्दल सत्कार करण्यात आला.

सभासद

अहवाल वर्षात आपल्या बँकेने ७,८०१ व्यक्ती व संस्थांना नवीन सभासदत्व दिले. राजीनामा व अन्य कारणांमुळे २,१५६ सभासद पटावरून कमी झाले. त्यामुळे दि. ३१ मार्च २०२६ अखेर बँकेची सभासद संख्या १,१९,११९ इतकी झाली आहे.

मागील तीन वार्षिक सर्वसाधारण सभांचा तपशील

०१ आर्थिक वर्ष २०२२-२३	
तारीख व ठिकाण	सोमवार, दि. १० जुलै २०२३, शिवशंकर सभागृह, महर्षीनगर, पुणे-४११०३७
सभेने मंजूर केलेले मुख्य ठराव-	१) २०२३-२४ या आर्थिक वर्षासाठी संयुक्त वैधानिक लेखापरीक्षक म्हणून मे.एम.पी. चितळे ॲन्ड कंपनी, चार्टर्ड अकौंटंट्स यांची पुनर्नियुक्ती व मे.एस.डी मेडदकर ॲन्ड कंपनी, चार्टर्ड अकौंटंट्स यांची पहिल्या वर्षासाठी नियुक्ती करण्यास मान्यता देण्यात आली. २) दि. सिटी को-ऑप बँक लि. या बँकेच्या दि. कॉसमॉस को-ऑप बँक लि. या बँकेमधील विलीनीकरण योजनेस मान्यता देणेबाबतचा ठराव बहुमताने मंजूर करण्यात आला.
०२. आर्थिक वर्ष २०२३-२४	
तारीख व ठिकाण	शुक्रवार, दि. २८ जून २०२४, हॉटेल सेंट्रल पार्क, आपटे रोड, पुणे-४११००४
सभेने मंजूर केलेले मुख्य ठराव-	१) २०२४-२५ या आर्थिक वर्षासाठी संयुक्त वैधानिक लेखापरीक्षक म्हणून मे.एम.पी. चितळे ॲन्ड कंपनी, चार्टर्ड अकौंटंट्स यांची पुनर्नियुक्ती आणि मे. मुकुंद एम. चितळे ॲन्ड कं., चार्टर्ड अकौंटंट्स यांची पहिल्या वर्षासाठी नियुक्ती करण्यास मान्यता देण्यात आली. २) बँकेचे पोटनियमांमधील बदल मान्य करण्यात आले.
०३. आर्थिक वर्ष २०२४-२५	
तारीख व ठिकाण	मंगळवार, दिनांक १९ ऑगस्ट २०२५, सकाळी १०.३० वाजता, 'सहकार सभागृह', दुसरा मजला, कॉसमॉस टॉवर, आय.सी.एस. कॉलनी, युनिव्हर्सिटी रोड, गणेशखिंड, पुणे-४११००७
सभेने मंजूर केलेले मुख्य ठराव-	१) आर्थिक वर्ष २०२५-२६ साठी लेखापरिक्षक म्हणून मे. मुकुंद एम. चितळे ॲन्ड कं., चार्टर्ड अकौंटंट्स यांची पुनर्नियुक्ती आणि मे. सि.व्ही.के ॲन्ड असोसिएटस यांची पहिल्या वर्षासाठी नियुक्ती करण्यास मान्यता देण्यात आली. तसेच त्यांच्या मानधनाबाबत निर्णय घेण्याचे अधिकार संचालक मंडळास प्रदान करणेस मान्यता देण्यात आली. २) बँकेच्या नावातील "The" हा शब्द वगळण्यासंबंधीच्या प्रस्तावास मान्यता देण्यात आली. ३) नोएडा येथील Citizen Co-op Bank Ltd. या बँकेचे Cosmos Co-operative Bank मध्ये विलिनीकरण करण्याच्या योजनेचा विचार करुन त्यास मान्यता देण्यात आली. ४) बँकेच्या काही पोटनियमांमध्ये आवश्यक त्या दुरुस्त्या/ सुधारणा करण्यास मान्यता देण्यात आली.

श्रद्धांजली

अहवाल वर्षात दिवंगत झालेल्या बँकेशी संबंधित व्यक्ती, ज्ञात-अज्ञात सभासद/खातेदार, बँक कर्मचारी व अन्य व्यक्ती यांना विनम्र श्रध्दांजली.

भेटीगाठी व आभार

अहवाल वर्षात आपल्या बँकेस विविध मान्यवरांनी कार्यक्रमाच्या निमित्ताने भेटी दिल्या. यामध्ये प्रामुख्याने पुढील मान्यवरांचा समावेश आहे.

१. दि. २५ सप्टेंबर २०२५- राज्यसभा सदस्य ॲड. उज्ज्वल निकम

२. दि. २१ डिसेंबर २०२५-
   * मा. बाबासाहेब पाटील, सहकार मंत्री, महाराष्ट्र राज्य
   * डॉ. संजय कोलते (IAS), साखर आयुक्त, महाराष्ट्र राज्य
   * श्री. दीपक तावरे (IAS), सहकार आयुक्त
   * श्री. विद्याधर अनास्कर, प्रशासक, राज्य सहकारी बँक लि., मुंबई

३. दि. ७ एप्रिल २०२६- महाराष्ट्र विधान परिषदेचे सभापती प्रा. राम शिंदे

४. दि. २१ जून २०२५- सुप्रसिद्ध गायिका सौ. सिवश्री स्कंदप्रसाद सूर्या

५. दि. २३ एप्रिल २०२६- बुलढाणा अर्बन को-ऑपरेटिव्ह क्रेडिट सोसायटीचे अध्यक्ष श्री. राधेश्यामजी चांडक

ऋणनिर्देश

बँक केंद्रीय सहकारी संस्था निबंधक (नवी दिल्ली) व त्यांचे सर्व अधिकारी, केंद्रीय सहकारी निवडणूक प्राधिकरण (नवी दिल्ली), सहकार मंत्रालय व त्यांचे अधिकारी, रिझर्व्ह बँक व त्यांचे अधिकारी तसेच महाराष्ट्र, गुजरात, आंध्रप्रदेश, तेलंगणा, तामिळनाडू, कर्नाटक व मध्यप्रदेश राज्याचे सहकार आयुक्त व अधिकारी यांच्याप्रति आपली कृतज्ञता व्यक्त करते.

अहवाल वर्षात सेंट्रल रजिस्ट्रार, सहकार मंत्रालय व संबंधित विभाग-भारत सरकार नवी दिल्ली व तेथील अधिकारी, सहकारी निवडणूक प्राधिकरण, नवी दिल्ली येथील अधिकारी, रिझर्व्ह बँकेचे अधिकारी, या राज्यांचे सहकार आयुक्त व निबंधक, सहकार खात्याचे अधिकारी तसेच मा. जिल्हाधिकारी, पुणे व त्यांचे अधिकारी इ. सर्वांचे बँकेकडून आभार !

अहवाल वर्षात अंतर्गत, कन्करंट व वैधानिक लेखापरीक्षक यांनी केलेल्या मार्गदर्शनाबद्दल आभार ! बँकेच्या वाटचालीमध्ये कॉसमॉस बँक सेवक संघटनेचाही मोलाचा वाटा असून संघटनेचे पदाधिकारी व सेवक यांनीही वेळोवेळी दिलेल्या सहकार्याबद्दल सर्वांचे बँकेकडून आभार !

अहवाल वर्षात बँकेचे सभासद, ठेवीदार व खातेदार यांचे सहकार्य तसेच बँकेचे सेवक व अधिकारी यांचे मिळालेले योगदान महत्वाचे आहे, या सर्वांना मन:पूर्वक धन्यवाद !

आपला स्नेहांकित,

सचिन आपटे
अध्यक्ष

दि. ०५ जून २०२६

सभासदांना विनंती

१. आपणांशी पोस्टाने करावयाच्या पत्रव्यवहाराकरीता आवश्यक पत्त्यामध्ये तसेच मोबाईल क्रमांक वा इमेल आयडी यामध्ये असलेले बदल शाखेकडे कळवून अद्ययावत करुन घेणे.

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 इमेल आयडी संबंधित शाखांमध्ये रजिस्टर करावेत.

४. मल्टिस्टेट को-ऑप. सोसायटीज ॲक्ट, २००२ मधील 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. सभासदानी या तरतुदीची नोंद घेऊन सभेस उपस्थित रहावे. तसेच अनुपस्थित राहणार 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. बँकेच्या 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.

DEAR SHAREHOLDERS,

Global Economy

The global economy exhibited notable resilience during FY 2025-26 despite persistent geopolitical tensions, elevated public debt levels, trade policy uncertainties and supply chain disruptions. Global growth improved to 3.4 per cent in 2025 compared to 3.3 per cent in the previous year. Growth was supported by accommodative financial conditions, fiscal support measures, supply chain realignments and increased investment in Artificial Intelligence (AI) and technology sectors. Global inflation moderated significantly to 4.1 per cent from 5.8 per cent in the preceding year due to easing energy prices and normalization of supply chains, although services inflation remained relatively sticky across major economies. Global trade recorded healthy growth, driven by technology-related products and strategic adjustments in international supply chains. Financial markets remained broadly stable but experienced intermittent volatility arising from tariff-related concerns and geopolitical developments. Towards the end of the year, tensions in West Asia renewed concerns regarding energy prices, inflationary pressures and global trade flows. While growth momentum remained intact, the global economic outlook continued to be influenced by evolving geopolitical risks and uncertainties in international trade.

Indian Economy

India maintained its position as the fastest-growing major economy in the world during FY 2025-26, recording GDP growth of 7.7 per cent compared to 7.1 per cent in the previous year. Economic growth was driven by strong domestic consumption, sustained investment activity, favourable government policies and sound macroeconomic fundamentals. The services sector remained the principal contributor to economic expansion, accounting for nearly 69 per cent of overall growth, while the manufacturing sector witnessed robust growth supported by the Production Linked Incentive (PLI) Scheme. Inflation moderated sharply to 2.1 per cent, aided by easing food prices and prudent monetary management. Fiscal consolidation continued with the Central Government reducing the fiscal deficit to 4.4 per cent of GDP. India's renewable energy capacity crossed 250 GW, strengthening the country's commitment towards sustainable development and energy transition. The external sector remained resilient with a manageable current account deficit of around 1.0 per cent of GDP and foreign exchange reserves of over US$ 688 billion. Continued progress in digitalisation, infrastructure development, financial inclusion and technology adoption further reinforced India's growth trajectory amidst global uncertainties.

Indian Banking Sector

The Indian banking sector demonstrated remarkable strength and resilience during FY 2025-26, supported by healthy balance sheets, improved asset quality and strong capital adequacy. Credit growth remained robust across sectors, with bank credit to the commercial sector growing by 15.9 per cent year-on-year. The banking system benefited from favourable growth-inflation dynamics, enabling the Reserve Bank of India to reduce the policy repo rate by 100 basis points during the year while maintaining adequate liquidity conditions. Asset quality improved significantly, with Gross Non-Performing Assets (GNPA) declining to multi-decadal lows. Banks maintained comfortable capital buffers well above regulatory requirements, and RBI stress tests reaffirmed the sector's resilience under adverse economic scenarios. Profitability remained healthy, supported by strong business growth and prudent risk management practices. Digital banking continued to expand rapidly, with UPI transactions surpassing 200 billion transactions during the year. The RBI also strengthened regulatory and supervisory frameworks through consolidation of regulatory instructions, enhanced cyber-security initiatives and customer protection measures. Overall, the banking sector remained well-positioned to support economic growth while maintaining financial stability.

Co-Operative Banking Sector

The Co-operative Banking Sector continued to play a vital role in promoting financial inclusion and supporting local economic activities during FY 2025-26. Urban Co-operative Banks (UCBs) recorded improvement in both credit and deposit growth during the year, reflecting enhanced customer confidence and expanding business opportunities. RBI observations indicate that UCBs maintained robust capital buffers and registered increased profitability. Asset quality improved due to stronger credit appraisal systems, focused recovery efforts and prudent lending practices. Regulatory emphasis during the year remained on strengthening governance standards, risk management practices, cyber security preparedness and technological capabilities. The sector continued to adopt digital banking channels and payment systems to improve customer convenience and operational efficiency. RBI also extended the coverage of the Ombudsman framework to customers of Rural Co-operative Banks, thereby strengthening customer protection and grievance redressal mechanisms across the co-operative banking ecosystem. Co-operative banks continued to serve small businesses, traders, self-employed individuals and local communities, thereby contributing significantly to inclusive economic growth. With improving financial parameters, stronger regulatory oversight and increased technology adoption, the co-operative banking sector remained resilient and well-positioned to support grassroots economic development.

BOARD OF DIRECTORS

The Board consists of experienced Senior Directors from diverse field making it balanced mix.

In Financial Year 2025-26, Adv. Pralhad Kokare headed the Board of Directors as Chairman of the Bank. Adv. Pralhad Kokare, due to personal reasons, resigned as a Chairman of the Bank on 06th April 2026. After receipt of his resignation, Bank approached the Co-operative Election Authority (CEA), New Delhi to conduct the election for appointment of new office bearer (i.e. Chairman) pursuant to the provisions of the Multi-State Co-operative Societies Act, 2002. Accordingly, CEA appointed District Collector, Pune as Returning Officer for conducting the said election. and published shedule of election programme. Accordingly, in a meeting dated 24th April 2026 convened and presided over by the Returning Officer, election for the new office bearer viz., Chairman was held. Shri. Sachin Govind Apte, Director, who filed nomination for the same was unanimously elected as Chairman of the Bank. Subsequently, Returning Officer made the recommendation of the aforesaid election to the CEA as per provisions of law and CEA approved the recommendation of election of Shri. Sachin Govind Apte as new Chairman vide their letter dated 28th April 2026.

As Staff Representative, Bank approved appointment of Shri. Milind Pendharkar with effect from 11th May 2026, who has been unanimously nominated by, Cosmos Bank Sevek Sangh Employee's Union of the Bank.

BOARD OF MANAGEMENT (BOM)

CA Milind Kale headed the BoM as Chairman during the period under report. He tendered his resignation as Chairman and Member of BoM vide letter 07th May 2026, due to his personal reasons. As per extant guidelines on BoM, RBI's concurrence is necessary before accepting his resignation. In view of the same, communication seeking approval from RBI is already made. Board of Directors, subject to the concurrence of RBI, accepted the resignation of CA Milind Kale.

During the year under review, total 18 (Eighteen) meetings of BOM were conducted. Bank is reaping the benefit of knowlege & experience of BOM members as expected.

CORPORATE GOVERNANCE

As of 31st March 2026 the following were the Committees of Board of Directors constituted to oversee day-to-day operations and policy matters.

1. Executive Committee
2. Audit Committee
3. Special Committee of the Board for monitoring and follow-up of cases of fraud
4. IT Strategy Committee
5. Risk Management Committee
6. Merged Bank Business Expansion Committee
7. Prevention of Sexual Harassment at Workplace Committee
8. Small Finance Business Committee
9. Loan Committee
10. Recovery Committee
11. Review Committee for Treatment of Wilful Defaulters

During the year under review, 26 (Twenty Six) meetings of Board of Directors and total 107 (One Hundred and Seven) meetings of all the Sub-committees were held. Following are the details of Directors attendance to Board and Committee Meetings.

During April 2025 to March 2026					
Sr No	Name	BOD Meet Held	BOD Meet Attended	Comm Meet Held	Comm Meet Attended
1	Adv. Pralhad Bhimrao Kokare	26	26	58	57
2	CA Yashwant Jaywant Kasar	26	26	79	74
3	Dr. Rasika Rakesh Gupta	26	26	12	12
4	CA Surekha Vireshwar Joshi	26	26	33	31
5	CA Praveenkumar Narsidas Gandhi	26	25	93	90
6	Shri. Ajit Bhaskar Gijare	26	24	69	63
7	CA Santhanam Subramaniam	26	19	33	27
8	Adv. Ghanshyambhai Hiralal Amin	26	18	26	20
9	Shri. Sachin Govind Apte	26	26	52	52
10	Shri. Arvind Dattatray Tavare	26	25	49	48
11	Dr. Balasaheb Kisan Sathe	26	26	23	22
12	Mrs. Anushree Amol Malgaonkar	26	26	28	27
13	Mrs. Rekha Milind Pokale	26	24	6	6

Smt. Nayan Lagad is appointed as Joint Managing Director with effect from 02nd May 2026 to facilitate seamless credit portfolio management, considering the growing loans and advances of the Bank.

KEY FINANCIAL INDICATORS

(Amt. in Crore)

Particulars	2025-2026	2024-2025
Share Capital	353.98	349.78
Reserves and other Funds	2,778.22	2,497.56
Own Funds	3,132.20	2847.34
Net NPA	0.91%	1.67%
Gross NPA	3.11%	4.46%
Total Income	**2,670.97**	**2,464.11**
a) Interest Received	2,156.12	1,941.50
b) Other Income	351.59	229.03
c) Other Credits	163.25	293.58

Particulars	2025-2026	2024-2025
Total Expenditure	2, 552.85	2,283.49
a) Interest Paid	1,436.29	1,227.84
b) Establishment Expenditure	298.07	282.63
c) Other Expenditure	340.26	306.32
d) Provisions + Write Off	478.24	466.71
Net Profit/Loss	**118.12**	**180.62**
Net Surplus/Shortfall	**118.12**	**180.62**

APPROPRIATION OF PROFIT

(Amount in ₹)

Net Profit for the year 2025-26	118,11,84,255.01
Less: - Proposed Appropriation	
1. Reserve Fund @ 25%	29,52,96,063.75
2. Education Fund @1%	1,18,11,842.55
3. Reserve for Unforseen Losses @ 10%	11,81,18,425.50
4. Co-operative Rehabilitation, Reconstruction and Development Fund	1,00,00,000.00
5. 8% dividend on Preference Shares Series-I	24,07,120.00
6. 9% dividend on Preference Shares Series-II	79,92,919.66
7. 10% dividend on Equity Shares (Recommended)	33,70,00,249.00
	78,26,26,620.46
Balance Profit	**39,85,57,634.55**
Profit C/F (Of previous years')	345,30,62,652.73
Net Surplus C/F (to next Year)	385,16,20,287.28

(The appropriation in Profits 1 to 3 is as per Section 63(1) and in 4 is as per Section 63A of Multi State Cooperative Societies Act 2002)

CAPITAL ADEQUACY (CRAR)

At the end of 31st March 2026, the Bank's Tier I Capital is ₹1880.15 Crores and Tier II Capital is ₹967.01 Crores. As per guidelines issued by Reserve Bank of India from time to time, the minimum necessary CRAR of Bank should be 12% at the end of 31st March 2026, the CRAR of your Bank stands at satisfactory 15.21%.

Perpetual Non-Cumulative Preference Shares (PNCPS) – Series II

Bank had launched Perpetual Non-Cumulative Preference Shares (PNCPS) Series II with coupon rate 9% p.a. with effect from February 2025 in accordance with the permission received from Reserve Bank of India. Bank could garner amount of ₹12.62 Crore till the closure of the issue during the period under report.

LTSB – IV

Bank has launched Long Term Subordinated Bonds – IV with effect from 05th March 2026 for a tenure of 10 years (120 months). The scheme offered an attractive interest rate of 9.00% p.a. for both General & Senior Citizen categories, with quarterly interest payout facility. The total collection under the scheme as on 31st March 2026 is ₹52.43 Crore.

DEPOSITS

During the financial year 2025-2026, the Bank focused on strengthening its deposit base amidst a highly competitive banking environment. Through customer centric deposit products, attractive interest rate offerings, and sustained business development efforts, the Bank achieved healthy growth in deposits during the year.

Total Deposit of the Bank is ₹**26,121.64 Crore** as on 31st March 2026, with a remarkable growth of ₹**3,214.44** Crore during the year. There is a rise of 14.03 % in Deposits as compared to Total Deposit of ₹22,907.20 Crore as on 31st March 2025. The CASA (Current and Saving Accounts) percentage to overall deposits is 25.57%. Year on Year diposit details are as follows:

(Amt. in ₹ Cr)

Deposit Details as on 31.03.2025			Deposit Details as on 31.03.2026			Growth over Mar 2025		
CASA	Term Deposit	Total	CASA	Term Deposit	Total	CASA	Term Deposit	Total
5868.02	17039.18	22907.20	6679.90	19441.74	26121.64	811.88	2402.56	3214.44

Bank launched following schemes during the financial year 2025-2026.

1. **Non-Callable Deposit Scheme (Only for bulk deposit):** The Bank introduced the Non-Callable Deposit Scheme exclusively for bulk deposits with effect from November 2024. The scheme offers special interest rates for the tenure of 13 months. The minimum deposit amount under the scheme is ₹10001000.00 per receipt and thereafter in multiples of ₹1000.00 with no upper ceiling on the deposit amount. The total deposit mobilized under the Non-Callable Deposit Scheme up to 31st March 2026 is ₹518.94 Crore.

2. **UCB Deposit:**The Bank started accepting deposits from Non-Scheduled Urban Cooperative Banks (UCBs) since August 2024. Total deposits mobilized through UCB deposits up to 31st March 2026 are ₹924.28 Crore.

3. **Flexi Fixed Deposit (FFD) scheme for Current Accounts of Cooperative Societies**

   The Bank introduced the Flexi Fixed Deposit (FFD) Scheme for premium onwards category of Current Accounts of Cooperative Societies with effect from 6th October 2025. The scheme is designed to provide enhanced value addition to customers while supporting overall business growth.

Under the scheme, balances exceeding the prescribed limit in the Current Account are automatically transferred into term deposits in multiples of ₹25000.00 for a tenure of 45 days at applicable interest rate of 3.50% p.a.

4. Pigmy Daily Deposit Scheme

As part of continuous efforts to introduce convenient and need based products towards financial inclusion, the Bank has launched Pigmy Daily Deposit Scheme with effect from 27th October 2025.

Under this product a fixed amount as specified by the customer is collected in cash on daily basis from the customer through deputed staff. Deposits under the scheme carry an interest rate of 3.00% p.a. payable on maturity on simple interest basis. The total collection under the scheme up to 31st March 2026 stood at ₹6.08 Lakh.

5. The Legacy 120

The Bank completed 120 glorious years of dedicated service and customer trust on 18th January 2026, marking a significant milestone in its long-standing banking journey. To commemorate this historic occasion, the Bank launched "The Legacy 120" deposit scheme, offering customers the flexibility to choose between short term and medium-term deposit option.

The scheme was launched with effect from 7th January 2026 under following tenures: -

12 Months Deposit Scheme- Closed on 2nd February 2026 with total collection of ₹539.75 Crore

120 Days Deposit Scheme- Closed on 9th March 2026 with total collection of ₹96.59 Crore

The Scheme received an encouraging response from customers and contributed positively towards deposit mobilization during financial year.

6. 123 Days Deposit Scheme

To accelerate term deposit growth and strengthen resource mobilization, the Bank launched a special 123 Days Deposit Scheme during period starting from 9th March 2026 to 31st March 2026.

Under the Scheme, the Bank offered attractive interest rates. The Scheme received a positive response from the customers and deposits amounting to ₹128.45 Crore were mobilized during the period.

Amendments in the procedure of Nomination Registration

The rules in respect of registration of nomination are amended w.e.f. 1st November 2025 as under.

The nomination by the depositor, or as the case may be, all the depositors together, in respect of a deposit held by the Bank to the credit of one or more individuals, may be made in favour of one or more individuals, but not exceeding four, either successively or simultaneously.

LOANS AND ADVANCES

During the year under review, the Loans and Advances of the Bank stood at ₹17,879.05 Crore as against ₹15,727.07 Crore in the previous year, registering a growth of ₹2,151.98 Crore, i.e., 13.68% over the previous year. Loans amounting to ₹161.13 Crore were written off during the year, against which 100% provision was maintained.

The Credit Deposit (CD) Ratio of the Bank as on 31st March 2026 stood at 68.45%.

As per RBI guidelines, the Bank's Maximum Single Party Exposure (Individual / Company) stood at ₹249.50 Crore and Maximum Group Exposure stood at ₹ 415.00 Crore, based on the audited financials as on 31st March 2025. As per RBI guidelines, Single Party Exposure and Group Exposure are calculated based on Tier-I Capital of the Bank.

RBI vide Circular No. RBI/DOR/2025-26/281 DOR.CRE. REC.200/07-03-005/2025-26 dated 28th November 2025, has issued prudential exposure norms for UCB's namely RBI (Urban Co-operative Banks - Concentration Risk Management).

As per RBI guidelines, UCBs are required to maintain at least 50% of their aggregate loans and advances under small value loans. In line with the said guidelines, the Bank has taken various initiatives to strengthen its retail loan portfolio, comprising loans up to ₹3.00 Crore.

Accordingly, Bank's Loan portfolio under loans up to ₹3.00 Crore stood at ₹10604.57 crore for the F.Y 2025-2026. During the year under review, the loan portfolio up to ₹3.00 Crore increased by ₹1557.35 Crore compared to the previous year.

Total exposure position of the Bank as on 31st March 2026 is as under:

Particlars	% To Total Exposure as on 31/03/2026
Up to ₹3.00 Cr.	52.51%
Above ₹3.00 Cr.	47.49%

The Bank has successfully achieved the RBI prescribed target of maintaining 50% exposure under small value loans as on 31st March 2026.

During the year under review, average Advances under Priority Sector stood at ₹11,167.64 Crore, constituting 61.25% of average Adjusted Net Bank Credit (ANBC). Average advances to Weaker Sections stood at 12.46% of the total portfolio, while average advances to the Micro Sector stood at 16%. The Bank has achieved the prescribed targets under Priority Sector, Weaker Section and Micro Sector lending of 60%, 12% and 7.50% for the financial year 2025-26.

RETAIL LOANS

Retail Credit Growth

As stated above, your Bank has achieved 52.51% of retail portfolio (upto 3.00 Crore) to total loan portfolio of the Bank as on 31st March 2026. Following are the major highlights for financial period 2025-2026 for retail small credit category.

- Highest Net Growth of ₹1557.35 Cr.
- 15148 proposals sanctioned during yea, with sanctioned amount of ₹3725.85 Cr.

Business Campaigns/Contest launched during Financial Year:

<table>
<tr><th>Sr. No</th><th>Contest/ Campaigns.</th><th>Details of Contest/ Campaigns. [up to ₹ 1.00 Crore]</th></tr>
<tr><td>A</td><td>Monsoon Business Boost Campaign</td><td>“Monsoon Business Boost Loan Campaign” was the first contest of F.Y.2025-2026 to warm up and to maintain momentum of Retail Loans which had gained in last two years and promoting a bouquet of our Five Retail & Commercial products.
<table>
<tr><td>Period</td><td>From 15th July 2025 to 30th September 2025</td></tr>
<tr><td>Products Promoted</td><td>1. Housing Loan, 2 Mortgage Loan 3 Small Business Loan 4. Cosmo Udyog 5. Hello Doctor.</td></tr>
<tr><td>Result</td><td>It is encouraging to note that, in this campaign, Bank has achieved the growth of ₹387.21 Crores.</td></tr>
</table></td></tr>
<tr><td>B</td><td>Disbursement Sprint</td><td>Bank had launched a comprehensive campaign called “Disbursement Sprint” for all products- Term Loan and CC / OD Loans excluding FDOD accounts.
<table>
<tr><td>Period</td><td>From 01st November 2025 to 09th January 2026</td></tr>
<tr><td>Result</td><td>Total - No. of A/c – 2227, Sanctioned ₹707.62 Crores and Outstanding Balance ₹614.08 Crores.</td></tr>
</table></td></tr>
<tr><td>C</td><td>Disbursement Sprint - II</td><td>Building on the strong momentum created during the earlier Disbursement Sprint campaign, the Bank launched “Disbursement Sprint- 2” Period 27th January 2026 to 31st March 2026.
<table>
<tr><td>Period</td><td>From 27th January 2026 to 31st March 2026.</td></tr>
<tr><td>Achievement</td><td>Total - No. of A/c – 2639, Sanctioned ₹976.49 Crores and Outstanding Balance ₹ 868.25 Crores.</td></tr>
</table></td></tr>
</table>

SMALL FINANCE BUSINESS (SFB) DEPARTMENT

Introduction

Launched on 1st August 2024, the Small Finance Business Department is a strategic initiative to expand Bank's operations into the small finance segment. The objective is to address the financial needs of underserved communities while driving profitable retail business growth.

Designed as an end-to-end solution, the department manages the complete lifecycle of small and microfinance loans & their marketing, credit analysis, sanction, disbursement, monitoring, and recovery.

Business Model

SFB Department extends Small and Micro Finance Loans up to ₹5.00 lakhs with tenures of 3 to 5 years, based on individual creditworthiness.

Products Offered

We currently offer 4 key products targeting individuals with salary or business income, even without formal income proof like salary slip, Form 16, or ITR. Eligibility is assessed using bank statement cash flows.

1. **Micro Business Loan -** Offered to existing business owners for expansion/ purchase of raw material / repayment of unsecured loans / payment of creditors.
2. **Vehicle Loan -** For purchase of vehicles (2W/3W/4W – Personal/Commercial/Resale)
3. **Consumer Durable Loan -** For Purchase of Consumer Durable Goods
4. **Personal Loan -** For Personal Consumption/expenses like medical, education, weddings etc.

Productwise Outstanding Status As On 31st March 2026:

(Amount in ₹ Crore)

Loan Type	31.03.2025		31.03.2026	
	Nos.	Amount	Nos.	Amount
Micro Business Loan	62	2.41	163	5.65
Vehicle Loan	95	1.89	231	5.17
Personal Loan	191	7.78	586	21.73
Agri Loans	-	-	34	1.26
Total	**348**	**12.08**	**1014**	**33.81**

- Portfolio grew 2.8 times from ₹12.08 Cr to ₹33.81 Cr.
- Customer base grew 2.9 times from 348 to 1014 accounts.

This shows that the growth is promising, showcasing the potential for further scaling and innovation. In future, we are planning to expand this business in Mumbai, Surat, Ahmedabad etc.

AGRI AND AGRI ALLIED SECTOR LOANS UNDER CREDIT DEPARTMENT

As a mark of financial inclusion in true sense, Bank continues to strengthen its commitment towards the agriculture and rural economy through a comprehensive range of Agri & Allied Business Loan Schemes designed to support farmers, Agri-entrepreneurs, Agri-processing units, Agri MSMEs, Agri startups, dairy and livestock activities, renewable energy projects, and rural enterprises. The Bank focuses on providing timely and need-based credit facilities under priority sector lending with simplified processes and customer-centric service delivery. During the Financial year 2025-2026 the Agri Credit of ₹5181.90 Lakh has been sanctioned out of which ₹4032.80 Lakh is disbursed.

The Agri credit facility also supports allied activities such as dairy farming, poultry and farm mechanization.

The disbursements done under various loan schemes upto 31st March 2026 are as follows:

Sr. No	Loan Scheme	Number of Proposals	Disbursed Loan Amount (₹ Lakh)
1	Agriculture Allied Loan Scheme for Milk Producers	21	105.00
2	Cosmo Farm Mechanization Scheme	10	51.70
3	Cosmo Farmer Samruddhi Yojana	40	156.20
4	Cosmo Business Agri Scheme (AIF/Non-AIF)	19	3319.50
5	Cosmo Kisan Shakti Loan Scheme	12	317.50
6	PMEGP scheme under Agri & Agri Allied loan Scheme	06	37.00
7	PMFME under Agri & Agri Allied Loan scheme	17	45.90
	Total	**125**	**4032.80**

Key Development under Agriculture & Allied Activities Sector:

- Introduction of structured schemes enabling borrowers to avail benefit of Government Subsidies.
- Successful onboarding and financing under Government subsidy schemes such as Agriculture Infrastructure Fund (AIF), National Horticulture Board (NHB), Animal Husbandry Infrastructure Development Fund Scheme (AHIDF) and National Livestock Mission (NLM)
- Existing Prime Minister's Employment Generation Programmer (PMEGP) loan scheme has been amended and aligned to cater specifically to agriculture & allied activities, thereby enhancing support to Agri-based entrepreneurs.
- Focused programme to support women borrower in association with S4S technologies at Chhatrapati Sambhaji Nagar region, where approximately 1000 women borrowers will be financed with ₹2.70 lakhs each for purchase of Solar dryer unit under Pradhan Mantri Formalisation of Micro Food Processing (PMFME scheme.
- Efforts are made to bring CGTMSE coverage under the schemes, thereby lower collateral dependency.

In addition to the Bank's own agriculture loan products, focused efforts are being made towards financing emerging and Government-supported Agri infrastructure and allied sector opportunities.

In future, the department aims to achieve the weaker section target and priority sector lending target and will continue to do so.

CREDIT SUPERVISION

Credit Supervision and monitoring is a continuous ongoing process. Appropriate control is maintained by the Bank over the regularity of the loan accounts and smooth conduct of the transactions.

Accounts having exposure of ₹10 crore & above are being monitored by this Department and respective Region Heads are monitoring the accounts having exposure below ₹10 Crore.

EWS (Early Warning Signals) triggers are being monitored by the respective departments.

Bank is in process of implementing system based EWS software soon.

In order to reduce SMA-0, 1 & 2 & arrest new NPA slippage, Bank has conducted SMA Reduction Campaign for all branches and sub-regions. Results of the same were satisfactory.

Special attention is given to the restructured accounts, and it is ensured that all the parameters of the accounts, such as repayment during specified period, achievement of Date of Commencement of Commercial Operations (DCCO) remain regular. Proper precautions and in-time discussion with the borrowers helps to resolve the problems of the account and keeps it productive/performing.

Considering the expanse of the Bank in seven states, apart from Head Office, Credit Supervision Department is constituted in Mumbai, Gujarat & Hyderabad.

OVERDUES AND NPA RECOVERY

During the year under review, the Bank has made total recovery of ₹416.18 Crores which consists of recovery of ₹216.76 Crores in NPA Accounts including upgradation and ₹199.42 Crores in Write-off Accounts.

At the end of 31st March 2026, the total Overdues are 1.91%, Gross NPA is 3.11% and Net NPA is 0.91%. Bank is continuously making focused efforts to reduce non-performing assets (NPAs) by continuing recovery actions under various laws.

For effective recovery, various legal actions are being taken against the defaulters under SARFAESI Act including filling of application under section 14 before the District Magistrate for physical possession, filing claims before DRT for recovery, also filing the claims before the arbitrators, different courts, filing applications before NCLT. Also, taking actions u/s 138 of N I Act. Efforts are being made to recover the overdues of the erstwhile merged banks' defaulters under Section 156 of the Maharashtra Co-operative Societies Act. The Bank has also appointed competent Lawyers / Solicitor firms, to guide and take prompt decisions on various claims pending against the defaulters for recovering the overdues involved.

The option of closing the loan account under One Time Settlement has also been made available.

For the effective recovery during the year under review, necessary recovery actions are being initiated by Recovery Department which is headed by Dy. CGM who is well assisted by General Manager, officers and staff.

Bank conducts periodic meetings with all the concerned officers for necessary recovery actions.

The following is a summary of the action taken by the Bank under various laws against the overdues in the NPA and write off accounts.

Total 594 Darkhast Execution cases are under trial before Hon'ble District Court for the total amount of ₹993.60 Crore (principal + interest).

As on 31st March 2026	Cases
Cases filed with the Arbitrator	99
Cases filed with "Darkhast"	594
At the end of the year 2025-26 under Securitization Act, action was taken on 163 defaulters for the total amount of ₹189.07 Crore (Principal + Interest)	
Actions initiated	**Cases**
1. Demand notice under section 13(2)	163
2. Taken possession of property	89
3. Process of possession under progress	116
4. Possession taken , sale process initiated	193

TRADE FINANCE & FOREX

To serve our clientele effectively, the Bank operates seven well-established 'B' Category Forex Centers, strategically located at Mumbai (Dadar and Vile Parle), Pune (Deccan Gymkhana), Chhatrapati Sambhajinagar, Hyderabad, Surat, and Ahmedabad. These designated branches cater comprehensively to the trade finance requirements of our MSME /Corporate customers, while also addressing the retail foreign exchange needs of customers across other branches of the Bank.

To facilitate seamless global trade and international remittances, the Bank maintains NOSTRO accounts in four major currencies — USD, EUR, GBP, and JPY — with reputed international banks. In addition, the Bank has established correspondent banking arrangements with financial institutions across the globe, enabling remittances in a wide range of traded currencies through its extensive network.

During the financial year 2025–26, the Bank achieved a foreign exchange merchant turnover of ₹2,790.00 crore, reflecting the growing trust of our customers in our forex capabilities.

The Bank offers a comprehensive suite of foreign exchange products and services, including: Export credit in both Indian Rupees and foreign currencies, Export Letter of Credit (LC) discounting, Issuance of Import Letters of Credit, Buyers' Credit and Suppliers' Credit, Inward and outward remittances, in addition to that LRS remittances, Collection of export bills, Issuance of foreign bank guarantees, EEFC and FCNR account services, Forward contracts for hedging exchange rate risk, Overseas Direct Investment, Foreign Direct Investment, External Commercial Borrowings and their reporting to regulatory authorities.

On the deposits front, in addition to Non-Resident External (NRE) and Non-Resident Ordinary (NRO) deposits denominated in Indian Rupees, the Bank accepts Foreign Currency Non-Resident (FCNR) and Resident Foreign Currency (RFC) deposits, offering customers flexible options for managing their foreign currency deposits.

In line with the Government of India's directives, the Bank continues to implement the Interest Subvention Scheme on pre- and post-shipment Rupee export credit for all eligible exporters, thereby supporting India's export community with competitive financing solutions.

For customers travelling abroad, the Bank has entered into a strategic partnership with Thomas Cook to provide convenient and reliable Forex Travel Card facilities.

All 'B' Category Forex Centres and the Trade Finance Division remain committed to the swift and efficient handling of trade documents, offering highly competitive exchange rates and minimal handling charges. The Bank encourages its members and customers to avail of the full range of forex services and benefit from the expertise and convenience that our dedicated forex network provides.

CURRENCY CHEST

Established in 2014, Bank's Currency Chest has completed 12 successful years of operations. Till date, In Maharashtra state, we are the only Co-operative Bank, to whom RBI has granted permission to open and operate Currency Chest.

Currency chest is providing fresh and sorted currency notes and coins to all customers of the Bank in Pune - Mumbai, Baramati, Phaltan and nearby areas.

Currency chest continuously carries out the task of detection and impounding of forged notes and removing soiled notes from circulation by sorting & remitting the soiled notes to RBI as per RBI Guidelines and Clean Note Policy. This ensures supply of issuable and good quality notes to our customers.

Also, Currency Chest organized Coin distribution Melas (for customers and noncustomers) throughout the year and since October 2025 we have started Mobile Coin Van and we exchange coins pouches to non-customers and public as per rules and regulations of RBI, at least once in a month.

We are not just serving our Bank customers but also taking care of other banks in there hours of need. In the last Financial Year 2025-2026 , Currency Chest has remitted ₹2171 Crore to customers as well as other banks to avoid cash shortage at these banks and ensure availability of cash to general public.

During the Financial year 2025-26, total turnover of currency handled by the Currency Chest is ₹4336 Crore.

FINANCIAL INCLUSION CELL

Financial Inclusion Cell plays a vital role in fostering equitable access to financial services for underserved segments, such as women, Self-Help Groups and marginalized communities. Bank has taken initiative towards financial inclusion by starting Financial Inclusion project in the year 2011 & schemes such as Self-Help Group Loan (SHG) & Joint Liability Group (JLG) Loan which have been implemented since 2015 and 2016 respectively.

Under these projects, Bank provides financial assistance to women by opening savings accounts and granting loans for their activities. Through these initiatives the Bank helps these groups to be financially literate.

JLG project is classified under Micro Finance Loan, which is being operated through branches in Pune, Nashik, Ahilynagar and Sangli districts. In this project Bank has disbursed loans to financially weaker section of the society. Maximum cap for JLG loans is up to ₹1.00 lakh each, with repayment period of 12 to 36 months. Since inception of JLG project, Bank has disbursed loans to the tune of ₹4135.37 Lakh to approximately 6500 members.

SHG project provides services in Pune and Jalgaon-Bhusawal districts. Maximum cap for SHG loan is up to ₹10 Lakh per SHG, with the repayment period of 12 to 36 months. Since inception of SHG project, Bank has disbursed loans amounting to ₹780.76 Lakh to 332 SHGs.

TREASURY DEPARTMENT

Integrated Treasury Department plays crucial role in maintaining Cash Reserve Ratio (CRR) & Statutory Liquidity Ratio (SLR) as per guidelines prescribed by RBI. It also plays an important role in deploying excess funds while ensuring safety of funds and optimizing risk and return on the investments.

During the year Reserve Bank of India cut the Repo Rate by 100 bps to 5.25%. It also reduced the cash reserve ratio (CRR) by 100 bps to 3.0 per cent of net demand and time liabilities (NDTL) in a staggered manner during September-November 2025. This not only provided durable liquidity but also reduced the cost of funds to the banks and thereby facilitating transmission of interest rates. Domestic Economic activity remained resilient due to Monetary policy easing, GST rate rationalization, Central Government's structural reforms & thrust on infrastructure spending. In August 2025, S&P Global Ratings upgraded the long-term rating of India from 'BBB- 'to 'BBB' marking the first upgrade in 18 years.

Government Securities yields increased during the year mainly on account of heightened trade & tariff uncertainty, higher than expected Gross borrowing in the Union budget, West Asia war, increased FPI outflows, rising crude oil prices. Due to this banking industry required additional Marked to Market provision on Investment portfolio. Bank also provided higher depreciation during the last financial year 2025-26.

Simultaneously Bank invested available funds at better yields to improve yield on investment portfolio and to generate higher income on investment.

INSURANCE BUSINESS

The Bank is engaged in insurance distribution as a Corporate Agent with leading insurers in Life, General, and Health Insurance categories.

Its Life Insurance tie-ups include HDFC Life and ICICI Prudential Life Insurance, while General Insurance products are offered through HDFC ERGO, ICICI Lombard, and Bajaj General Insurance. For Health Insurance, the Bank is associated with Care Health Insurance and Manipal Cigna Health Insurance.

The Bank continues to provide customer-centric insurance solutions with reliable service support and prompt claim assistance through its trusted insurance partners.

Recognizing the importance of insurance in financial stability and long-term wealth protection, the Bank offers customized insurance products catering to diverse customer requirements. Comprehensive borrower protection policies are also available to secure loan exposures.

The Bank has maintained an excellent claim settlement record under social welfare insurance schemes including PMJJBY and PMSBY.

Insurance business performance has shown significant improvement during the financial year. The Premium earned during financial year is ₹48.77 Crores, generating total commission earnings of ₹12.41 Crores.

Strong participation from all branches and continuous focus on customer needs have contributed to steady and sustainable growth in the Bank's insurance business.

AUDIT AND VIGILANCE DEPARTMENT

Audit Department plays a vital role in strengthening the internal control system, ensuring regulatory compliances, smooth & ethical functioning of the Bank as well as protecting the Bank's interests and reputation by maintaining Bank's operational effectiveness and financial integrity.

- Audit Department is a centralized department, mainly involved in various audits, such as, Concurrent Audit, Statutory audit, Migration Audit, IS Audit, VAPT, CBS, Source Code Audit, Firewall Audit, etc.
- Ensures that business activities adhere to internal policies, industry regulations, RBI guidelines, and statutory laws.
- Ensures timely submission of compliance reports and rectification.

- Awareness is created amongst the branches about compliances by training, interactive sessions with branch during branch inspections by Bank's officers.

Apart from the above, Audit Department conducts Risk Based Internal Audit (RBIA)

- Risk Based Internal audit methodology helps to prioritize high risk areas and optimize audit resources.
- Frequency of RBIA of Branch / HO Department is based on Risk Category of the branch / department.
- Risk assessment parameters are being periodically reviewed.

VIGILANCE

The Bank has a dedicated Vigilance Department that functions independently along with the audit function. The department conducts surprise visits to branches and monitors transactions & accounts based on system generated MIS.

Reporting of frauds, action taken thereon and changes pertaining to fraud cases to the Reserve Bank of India are handled by the Vigilance Department.

Further, the Department circulate the modus operandi of frauds occurring in the Banking Sector among Officers to create awareness and strengthen preventive measures.

COMPLIANCE FUNCTION

In the current dynamically evolving and stringent regulatory environment, a robust compliance framework is paramount for the sustainable growth of the Bank. Compliance Department plays a proactive role in ensuring meticulous adherence to all regulatory guidelines issued by the Reserve Bank of India and other statutory authorities.

The primary objective of the department extends beyond mere regulatory adherence. It focuses on deeply embedding a 'Compliance Culture' across all tiers of the Bank. By strengthening the Risk-Based Supervision (RBS) framework and internal control mechanisms, the department has consistently strived to safeguard the institutional interests and mitigate operational risks.

The department systematically categorizes and monitors observations emanating from the RBI Inspection, Statutory Audit, and Internal Audits. In close coordination with the respective functional departments, effective rectifications are being implemented to address outstanding gaps.

The department proactively evaluates new products, services, and regulatory circulars to insulate the Bank from potential compliance, legal, and reputational risks. High-risk issues and critical trends are being periodically identified, classified, and escalated to the Board of Directors for strategic oversight.

To enhance institutional capacity and ensure a thoroughly compliant workforce, the department conducts targeted training sessions for staff. These programs primarily focus on KYC/AML standards, regulatory compliances, fraud prevention, cyber security, and mitigating associated risks.

Compliance function serves a critical role in overall structure of Corporate Governance.

RISK FRAMEWORK

1. Chief Risk Officer

Bank governs the risk function through its Risk Management Committee of Board (RMC). Risk affecting the Bank (as an enterprise) involved in Credit, Market/ Investment and Liquidity functions are identified by the Chief Risk Officer. Based on development in economy, banking and regulatory aspects, the department submits information / analysis to RMC along with Risk Appetite Statement. This report includes periodic stress tests conducted on the portfolio to evaluate resilience capacity against possible shocks.

Chief Risk Officer is responsible for conducting sub-committees of executives, namely Credit Risk Management Committee (CRMC) and Operation Risk Management Committee (ORMC) and further presenting the findings of these committees to RMC. He is also a member of Asset Liability Committee (ALCO)

Risks and early warning signals (including fraud) associated with the Loans/Advances portfolio are addressed in CRMC while monitoring of 'other than credit' issues are handled in ORMC. The processes and procedures of the Bank are improvised accordingly. Liquidity risk is dealt through ALCO, where adequacy of liquidity is ensured to meet payment obligations.

The coming year (FY 2026-2027) may bring certain stress in the Banking sector due to indirect effect of the West Asian War and impact of AI on many industries. This can also have an impact on the performance of the borrowers of every bank, especially having loans in the MSME sector. However, this stress can also create new Banking opportunities under the vision of 'Atmanirbhar Bharat' of the Central Government.

It is expected that there will be rise in price index and inflation. RBI may take corresponding step to increase repo which will again affect banking industry. By continuously monitoring the changing economic / banking scenario, Bank is confident of facing any circumstantial situation.

2. Chief Information Security Officer (CISO)

With the continued expansion of digital banking services and the evolving cyber threat landscape, the Bank remains firmly committed to strengthening its cybersecurity framework to safeguard customer information, financial assets and critical digital infrastructure. The Bank adopts a proactive, risk-based approach to cybersecurity, supported by robust governance structures, advanced security technologies and continuous monitoring mechanisms.

The Bank places strong emphasis on fostering a cybersecurity-aware culture across the organisation and among customers. This is achieved through ongoing awareness and education initiatives, including structured training programmes, awareness campaigns, newsletters, posters and customer advisories disseminated through SMS and digital channels.

Cybersecurity governance and oversight are exercised through the Information Security Steering Committee under the supervision of the Board-level IT Strategy Committee. Operational monitoring is carried out by a dedicated 24x7 Security Operations Centre (SOC), managed by certified cybersecurity professionals and functioning under the leadership of the Chief Information Security Officer (CISO), ensuring timely detection and response to security threats.

To enhance cyber resilience, the Bank has implemented a comprehensive Information and Cyber Security Framework supported by well-defined policies, standards and procedures, including an updated Cyber Crisis Management Plan. The Bank continues to align its cybersecurity practices with applicable regulatory guidelines and internationally recognised standards, including the SWIFT Customer Security Programme (CSP v2025). The Bank has strengthened its cyber defence capabilities through the deployment of advanced security solutions and preventive controls, including Next-Generation Anti-Virus, Endpoint Detection and Response (EDR), Multi-Factor Authentication (MFA), Privileged Identity Management (PIM), Data Loss Prevention (DLP), secure email controls, Host Intrusion Prevention Systems (HIPS), Network Behaviour Anomaly Detection (NBAD), network segmentation, and brand protection solutions, supported by 24x7 incident monitoring and response capabilities. The Data Loss Prevention (DLP) framework plays a critical role in safeguarding sensitive and confidential information across endpoints, email systems, networks and digital platforms. It enables effective monitoring, detection and prevention of unauthorised access, transfer or leakage of critical data, thereby strengthening secure data handling practices, regulatory compliance and protection against insider threats and data exfiltration risks.

Cybersecurity is embedded across the lifecycle of digital products and services. Security-by-design principles are enforced through threat modelling, secure code reviews, vulnerability assessments and security testing conducted prior to deployment of applications and digital solutions.

The Bank's Information Security Policy governs the secure handling, storage, transmission and disposal of information assets. Regular risk assessments, security reviews and control enhancements are undertaken to address emerging threats. The Information Security, Risk Management and IT teams work in close coordination to strengthen technical controls and ensure compliance with applicable regulatory and industry standards. To ensure resilience of critical infrastructure, the Bank undertakes regular audits and assessments across its technology environment. Information Systems (IS) Audits are conducted for Data Centres and Disaster Recovery (DR) sites to evaluate operational resilience and control effectiveness. In addition, periodic Vulnerability Assessment and Penetration Testing (VAPT) exercises are conducted to identify and remediate security vulnerabilities. Further strengthening its cybersecurity posture, the Bank conducts Fraud Risk Management (FRM) reviews, API security assessments, firewall and database configuration audits, and implements secure API Gateway solutions. Cybersecurity audits of vendors and service providers are also undertaken to ensure adequate controls across the extended ecosystem.

Through continuous monitoring, periodic testing, employee awareness initiatives and strong governance, the Bank remains committed to enhancing its cybersecurity maturity and maintaining a secure, resilient and trusted banking environment aligned with evolving regulatory expectations and industry best practices.

HUMAN RESOURCES DEPARTMENT

The Bank had focused its efforts towards refining processes, improving efficiency of service delivery, transparency in information dissemination which resulted in enhanced People Experiences amongst our staff at all levels.

Our milestones during this journey in this year are:

1. Periodic review of Performance Parameters evaluation.
2. Conducted online Promotion Examinations.
3. Implementation of Digitized Attendance System.
4. Enhanced real-time employee feedback mechanism at all levels during various employee related processes resulting in fostering better employee relations through adding human touch to every communication that is employee oriented.
5. Strategic Succession Planning mechanism for critical Key Personnel.

Bank has updated its approved policy in accordance with all the amendments mandated by the statute related to Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act- 2013 and till date no such complaint has been filed by the women employees to concerned committee.

TRAINING

Training is not merely teaching and learning; it is the bridge between knowledge and performance. While teaching transfers information and learning absorbs it, training ensures that this knowledge is translated into skill, behaviour and results in performance. A well-trained Human Asset is the strongest advantage of the organization.

Bank worked on following main mottos for training:

- Focus on needful areas like Retail Loan, CASA, Customer service etc.
- Management Development and Leadership Development Programmes for Middle Management Officials
- Development of various virtual training modules to cater to the needs of various categories of staff
- Training for use of new technologies are also rendered

98% of staff attended at least one training in the Financial Year 2025-26. Total 546 trainings were provided to 28827 staff through various modes i.e. Internal Offline, LMS Portal, External Online and External Offline. Trainings were categorized as under

Category	Training Count
Empowering	104
Mandatory	91
Others	351

New training subjects included, Complete Process of Retail Commercial Loan, Financial Statement Analysis with practical case studies, Customer Service PAN India Branches, Special CASA training, Banking Acumen training to Managers, Leadership Development Program, Promotion Exam preparation training, Promotion Interview preparation training, Special training to batch of Cost and Management Accountants, Induction training, Loan Product training, coaching for JAIIB & CAIIB, Digital Product training and under technical scope – POWER BI training.

Scope of LMS portal training has increased with increase in variety of training topics. Apart from the regular i.e. AML-KYC, Cyber Security, POSH, Customer Service, Basic and Advanced Digital banking products, Cashier, Insurance products, Loan Product Training, newly introduced topics are – RERA, Safe Deposit Locker, Grievance Redressal Policy, DEMAT, SOP- Arbitration, Retail Commercial Loan, BAMLO, DEAF, Mortgages, its execution and ROC.

All trainings are inclusive of study material, MCQs and feedback.

CUSTOMER SERVICE

Banking is a service-oriented industry where customer centricity is of paramount importance. As the contribution of the service sector to the economy continues to grow, customer service remains its foundation. RBI has consistently emphasized the importance of the same. In line with this vision, Bank, remains committed to delivering quality banking services with care, diligence, and professionalism. Recognizing the evolving needs of customers in competitive banking era, Bank continues to focus on enhancing customer experience through customized products, efficient service delivery, and a robust grievance redressal mechanism.

Customers connect with the Bank through their feedback, suggestions, queries, and complaints via the Bank's dedicated email ID, customercare@cosmosbank.in. A dedicated Customer Grievance Cell handles customer complaints and ensures their timely resolution. During FY 2025–26, the Bank addressed all the customer complaints and communications received through various channels. All complaints were resolved within the prescribed turnaround time (TAT).

To facilitate effective grievance redressal, the Bank has provided a "Lodge a Complaint" section on its official website. The page includes a step-by-step escalation matrix and complaint resolution process, enabling customers to register their concerns conveniently and ensuring timely resolution.

Further strengthening customer support, the Bank has implemented a complaint and query management portal that generates a unique ticket number for every customer interaction, enabling efficient tracking and resolution.

The Bank also places significant emphasis on customer awareness and financial literacy. During FY 2025–26, the "Augmenting Awareness Program" was conducted under which customer awareness initiatives were carried out on a quarterly basis through social media, posters, SMS, emails, and the Bank's website. These campaigns covered important banking topics such as KYC compliance, digital banking safety, nomination facilities, and fraud prevention.

Considering the round-the-clock usage of digital banking channels, the Bank provides dedicated support for Internet Banking and Mobile Banking services through its toll-free number, 18002330234, and dedicated email ID, ibhelp@cosmosbank.in.

Looking ahead, the Bank remains committed to continuously enhancing service standards through innovation, technology adoption, employee capability development, and a sustained focus on customer needs and expectations

KNOW YOUR CUSTOMER (KYC) AND ANTI MONEY LAUNDERING (AML)

The Bank has well defined AML-KYC Policy. On the basis of this policy, KYC norms, AML standards, measures and obligations of the Bank under Prevention of Money Laundering Act (PMLA) 2002, are implemented. Our Bank is following the guidelines laid down by Reserve Bank of India from time to time. Bank is authorized Agent of the UIDAI to provide Aadhaar authentication facility to our customers.

Centralized Account Opening Cell facilitates opening of customers' Savings and Current accounts.

In order to monitor various alerts and submit the reports to the concerned regulatory/quasi regulatory authorities, the Bank has in place Anti-Money Laundering Software.

Systems are periodically updated according to the guidelines issued by Reserve Bank of India or other Government Authorities from time to time.

In order to create awareness among employees and officers about KYC & AML and to prevent the Bank from being used as a medium for money laundering and financing terrorism, frequent training sessions are organized to create awareness amongst employees.

CORPORATE COMMUNICATIONS AND ADVERTISING

The Corporate Communications and Advertising Department disseminates information regarding Bank's new schemes and services to customers through various communication channels. Social media platforms and other media channels are effectively used for this purpose.

Extensive publicity campaigns are undertaken through radio, television channels, newspapers, posters, leaflets, banners etc., to promote the Bank's various deposits - loan schemes, digital services, agriculture allied bank products and cyber security awareness. Emphasis is given to advertisements in local/regional languages. Advertisements are also published on websites related to the banking and finance sector, as well as on social media platforms such as Facebook and Instagram.

The Bank's branding and promotional initiatives were further strengthened through campaigns such as '*Bal Have Pankhanna'* in Maharashtra Times and '*Sarvakaryeshu Sarvada'* in Loksatta.

Bank actively promoted its activities, cyber security campaigns, awards received, functions, new schemes etc., through press releases and on social media like Facebook, Instagram, X, LinkedIn and YouTube.

INFORMATION & TECHNOLOGY

Core Banking System Upgrade & Infrastructure Modernization

To provide customers with faster, safer, and more reliable banking services, Bank successfully upgraded its Finacle Core Banking platform to the latest stable version which is used by most of the large public and private sector banks.

As part of this major technology modernization initiative, Bank also upgraded its backend infrastructure by implementing latest Hardware, Operating System, Database.

These enhancements have improved overall system performance, transaction processing speed, system availability, and operational stability across all banking channels. The entire upgrade activity was completed successfully within the planned downtime window, and all customer services were restored seamlessly on the same day with minimal disruption.

New Mobile Banking Application

To enhance our customers' digital banking experience, the Bank developed and launched a new Mobile Banking Application with improved features, convenience, and enhanced security.

Key customer benefits include:

- Easy and user-friendly interface
- Quick login through MPIN and biometric authentication
- Self-registration facility the customers
- Improved notifications and version management
- Enhanced security to protect the customers against threats
- Deployment of Fraud Risk Management Solution.

These improvements have provided the customers with a more convenient, secure, and seamless mobile banking experience.

Faster Cheque Clearing Services

Bank implemented necessary changes to CTS system to participate in Continuous Clearing Services on 4 October 2025 to provide the customers with faster cheque processing and quicker credit of funds.

Necessary system integrations and automated validations were implemented within the Core Banking System to improve cheque clearing efficiency and reduce turnaround time for our customers.

Migration to Secure ".bank.in" Domain

To strengthen customer trust and digital security, the Bank successfully migrated its official website, Internet Banking services and all other public facing applications to the secure ".bank.in" domain in compliance with RBI guidelines.

The Bank's official website was migrated from www.cosmosbank.com to www.cosmos.bank.in, while the Internet Banking portal was migrated from online.cosmosbank.in to online.cosmos.bank.in.

This initiative has provided our customers with a safer, more trusted, and standardized online banking environment while ensuring uninterrupted access to digital banking services.

Strengthening Fraud Monitoring & Customer Security

To enhance protection against digital frauds and cyber threats, the Bank implemented the Fraud Risk Management (FRM) solution integrated with key digital banking channels. Further in this financial year, Bank has undertaken process for implementation of MuleHunter application related to money mule accounts.

The system enabled real-time monitoring of transactions, risk-based alert generation, and improved identification of suspicious activities. Automated processes were also implemented for validation and monitoring of customer and transaction data.

This initiative significantly strengthened the safety and security of the customer transactions across digital banking channels.

Cyber Fraud Reporting System Integration

The Bank successfully integrated its systems with the National Cyber Crime Reporting Portal (NCRP) framework as per RBI directives within the prescribed timeline.

The integration enabled secure and real-time exchange of transaction-related information for cybercrime complaint handling across channels such as ATM, UPI, and IMPS.

This initiative strengthened fraud monitoring capabilities and supports faster response and coordination in cyber fraud-related cases, thereby improving our customer protection and regulatory compliance.

Digital PIGMY Deposit Collection Solution

To encourage regular savings and provide greater convenience, the Bank introduced a digitally enabled (online) PIGMY Deposit Collection solution with a daily-frequency recurring deposit model.

Key customer benefits include:

- Daily recurring deposit collection at customer doorstep
- Instant CBS-integrated credit into our customer accounts
- Real-time SMS confirmations for transparency
- Faster and more convenient deposit process
- Automated settlement and reconciliation

This initiative combined personalized customer service with digital convenience, making savings easier, transparent, and more accessible for customers.

Standardized Customer Calling System

In line with RBI and TRAI guidelines, the Bank implemented a standardized outbound customer calling system for official customer communications.

Dedicated “1600” series numbers have been implemented for customer service and transactional calls, while “140” series numbers are being used for promotional communications.

This initiative helped our customers to easily identify genuine Bank calls and reduce the risk of fraudulent communications.

Account Aggregator Framework Integration

The Bank integrated with the Account Aggregator framework to enable secure and customer-consented sharing of financial information.

This integration supported faster loan processing and quicker credit assessment by enabling secure access to our customer’s consolidated financial information while ensuring data privacy and security.

Online Dispute Resolution Facility

To improve our customer’s convenience and transparency, the Bank implemented an Online Dispute Resolution (ODR) platform integrated with UPI and ATM switch systems.

Our customers can now digitally raise and track disputes related to transactions, enabling faster complaint resolution and better customer experience.

WhatsApp Banking Enhancements

To provide a more personalized and convenient digital banking experience, your Bank introduced new features in WhatsApp Banking services, including:

- Personalized customer interaction using WhatsApp profile names
- Cybersecurity awareness tips for safe banking
- Quick Loan access option for improved customer convenience

These enhancements helped our customers to access banking services more easily while promoting secure digital banking practices.

Digital Mandate Registration (eNACH)

Bank introduced Digital Mandate Registration (eNACH) facilities to provide customers with a simple and convenient way to register recurring payment mandates online.

This self-service facility has reduced the dependency on branch visits and offered our customers a faster, seamless, and customer-friendly banking experience.

Advanced Data Dashboards

As part of our ongoing commitment to digital transformation and data-driven excellence, bank has introduced advanced Data Dashboards designed to enhance analytical capabilities and support informed decision-making across the Bank. The dashboards leverage modern data visualization techniques, including charts, graphs, and interactive reports, to provide meaningful insights into business performance and operational trends. By enabling faster access to critical information, these dashboards help improve efficiency, transparency, and responsiveness across various functions. This initiative reflects our continued focus on adopting innovative technologies that strengthen operational effectiveness and deliver greater value to our customers and stakeholders.

BRANCH EXPANSION

As per the circular issued by RBI in November 2025 on the Branch Authorisation, the Bank fulfilling Eligibility Criteria for Business Authorization (ECBA), framed by RBI are eligible to open maximum 10 branches in that Financial Year without prior permission. Considering the fact that Bank has complied with ECBA, it has opened 10 new branches in Gujarat State as per following details: -

- 25th March 2026 – Navsari Branch, Gandhinagar Branch and Changodhar Branch – All in Ahmedabad
- 27th March 2026 – Vesu Branch – Surat, Katargam Branch – Surat, Himmatnagar Branch and South Bopal – Ahmedabad
- 30th March 2026 – Science City Branch – Ahmedabad, Nikol Branch – Ahmedabad and Speedwell Chowk Branch - Rajkot

BRANCH RELOCATION

After reviewing the business growth, the Bank decided to relocate certain branches in better localities and accordingly, shifted the following branches with updated facilities: -

Sr. No.	Date of Relocation	Branch
1	14th July 2025	Yawatmal Branch - Yawatmal
2	11th August 2025	Eksar Road Branch - Mumbai
3	29th September 2025	Matunga (E) Branch - Mumbai
4	01st January 2026	Raviwar Karanja Branch - Nasik
5	19th January 2026	Bhandup Branch - Mumbai
6	7th May 2026	Colaba Branch - Mumbai
7	25th May 2026	Zaveri Bazar Branch - Mumbai

As per the permission of RBI, Katraj-Kondhwa Road Branch at Pune and Ankleshwar & Satellite Branches in Gujarat will be relocated to new premises with updated services & facilities.

BRANCH MERGER

The branches of the merged banks which were operating close to our branches were merged into Cosmos Bank branches and the licenses of merged branches were used to open branches in newly developed areas. Similarly, during 2025-26 Financial Year, Avdhoot Nagar, Dahisar (E) Branch was merged into our Bank's Dahisar (E) Branch and the license of Avdhoot Nagar, Dahisar (E) Branch was used to open new branch at Vikhroli on 04th May 2026.

On the same lines, review of other branches of merged banks is ongoing and as per requirement, such branches will be merged into Cosmos Bank branches, and their licenses will be used to open new branches in the areas conducive for business growth.

PROUD MOMENTS (Awards):

1. Bank won **No. 1 Gold** Award in the Best Data Quality organized by TransUnion CIBIL on 1st July 2025.
2. Bank won **'सर्वोत्कृष्ट बँक पुरस्कार' २०२५ तृतीय पुरस्कार** of The Maharashtra Urban Co-Op. Banks' Federation Ltd. on 13th September 2025.
3. Bank won **Best SOC Transformation award** organized by National Cooperative Banking Summit (NCBS) & Frontiers in Cooperative Banking Awards (FCBA) Conference 2025 on 18th September 2025.
4. Bank won 4 awards viz. **Best IT Risk Management, Best Digital Financial Inclusion, Best Technology Bank as Winner & Best tech Talent** -Organization during IBA - 21st Annual Technology Conference, Expo and Citations held on 9th January 2026.
5. Bank won award **"Silver Shield in category – XII – Co-operative Banks"** in 'ICAI Awards for Excellence in Financial Reporting 2024 -25' on 31st January 2026.
6. Bank won 2 awards viz. **'Best Innovative Bank of the year' & 'Best Tech Team of the year'** in Cooperative Banks Top 100 CXO summit and ICONIC Leader Awards 2025 on 31st January 2026.
7. Bank won 2 awards viz. **'Best Innovative Bank of the year' & 'Best Tech Team of the year'** organized by Pune Bank Association in collaboration with Eventalist conference on 1st February 2026.
8. Bank won **"FINTECH India Innovation Award 2026"** during 33rd Convergence India & 11th Smart Future Cities India Expo on 24th March 2026.
9. Bank won **'Leading Bank Award' & 'Best IT Risk Management Award'** during 10th All India Co-operative Banking Summit & Awards 2026 on 9th May 2026.

BOARD OF DIRECTORS / MEMBERS OF BOARD OF MANAGEMENT ACCOLADES

1. Kargil Gaurav National Awards 2025 presented to the then Hon. Chairman – Adv. Pralhad Kokare in Ladakh Festival & Kargil Gaurav National Awards 2025 on 11th January 2026.
2. Hon. Chairman Shri Sachin Apte was invited by Gulf Maharashtra Business Forum for panel discussion in Maha Biz Conclave 2026- "From Maharashtra to the World" in Dubai in which leaders from different sectors of Global Business were invited
3. Hon Director CA Surekha Joshi was felicitated by Rotary club of Pune Royal during Navaratri for her significant contribution in banking field and she was invited as a leading CA female member for panel discussion by ICAI Pune Division during the seminar on International Women's day Celebration for the programme of "Aspire Adapt Achieve-Pioneering change, Setting trends".

4. Hon Vice Chairman CA Dr. Yashwant Kasar has completed Ph.D. in Banking & Finance from Savitribai Phule Pune University.

5. Hon. Director Dr. Rasika Gupta was invited/participated in the various institutions as follows;

   - She was invited as Chief Guest for TEDxGIPE 2026, at the Gokhale Institute of Politics and Economics, Pune to addressed a distinguished audience of professionals, policymakers, and academicians on the topic of Analytics and AI in the BFSI Sector.

   - She was invited at Indian Institute of Management (IIM) Kashipur, for delivering lecture on 'Consulting with Data and AI'.

   - She was also participated as a panelist in "Cracking the Corporate Code," a leadership session for women leaders hosted by Deloitte, contributing her perspective on navigating and succeeding in corporate careers.

6. Hon. Director Shri. Arvind Tavare was invited/ awarded as per following;

   a. He was invited by IBEX India National Banking Technology Conference, as a Expert Panel Speaker for the Technical Panel discussion of "Tech Innovation Shaping India's BFSI Future" and he was awarded with a trophy for the contribution to the National Conference.

   b. He was invited as Industry Expert in Training of Top Executives of IT Department of Bank of India at the Excellence Centre of Bank of India.

   c. He is honoured with the Appointment on the Advisory Committee for the National Conference of IBEX.

7. Hon Member of Board of Management Shri Sanjeev Khadke invited to represent our Bank in 2 days International Symposium on "State of Co-operative Financial Institution – Fuelling inclusive and equitable growth" organized in New York, USA by International Co-operative Banking Association in collaboration with International Co-operative Alliance and United Nations Dept of Economic and Social Affair.

Executives' Special Achievements: (Awards)

1. Managing Director- Mrs. Apekshita Thipsay won award as **"Women Leader of the Year – CEO"** during National Cooperative Banking Summit (NCBS) & Frontiers in Cooperative Banking Awards (FCBA) Conference 2025.

2. Jt. Managing Director - Mrs. Arti Dhole conferred with **"Female Trailblazer of the Year 2026 Award"** in Cooperative Banks Top 100 CXO summit and ICONIC Leader Awards 2025.

ANNIVERSARY

Bank's Foundation Day was celebrated on 18th January 2026 by arranging 'Til-gul Samarabha' at Cosmos Bhavan. Also, Blood Donation Camps were organized at Head Office, Chinchwad Region Office & Dadar Region Office.

A lecture was arranged at Cosmos Bhavan for all customers, by CA Dilip Satbhai on the topic of **"आर्थिक साक्षरता".**

EMPLOYEE FACILITY

Considering the growing business and expansion of the Bank, in Financial Year 2025-26, many employees of the Bank have been promoted and posted at branches in Pune and outside Pune. Accommodation facilities have been made available to such employees by the Bank. Staff quarters facility is being made available at Pune, Mumbai and Bengaluru for these staff. On the same line, the work for staff quarters at Ahmedabad is under process.

SEVAK KALAKRIDA

The Bank's cricket team has, over the years, become a symbol of sporting excellence, consistently demonstrating outstanding performances in various inter-bank and corporate tournaments.

Men's Cricket Team

The Bank's Men's Cricket Team participated in the Co-operative Trophy Cricket Tournament 2025, organized by the Pune Urban Cooperative Banks Association Ltd. during November 2025 and won the same by beating final opponent PDCC Bank.

Women's Cricket Team

FY 2025-26 marked a historic milestone for the Bank with the formation and participation of the Women's Cricket Team for the first time.

The Women's Team participated in the Tennis Ball Cricket Tournament, organized by the Pune Urban Cooperative Banks Association Ltd. in December 2025 and won the tournament by beating final opponent Rajguru Sahakari Bank Ltd.

YARA Premier League

The Bank also participated in the YARA Premier League in a mixed-gender format. Bank won the tournament by beating final opponent.

Overall Achievements During FY 2025-26

The Bank's cricket teams recorded an exceptional year, achieving success across all major tournaments participated in during FY 2025-26.

FY 2025-26 proved to be another landmark year for the Bank's cricket fraternity, with the Men's Team, Women's Team, and Mixed-Gender Team collectively achieving remarkable success.

MAHILA DIN 2026 - *Stree Sanman Sohala*

Every year, the Bank celebrates International Women's Day with different themes. This year too, Bank celebrated Mahila Din (Women's Day) from 9th March 2026 to 11th March 2026 as ***Stree Sanman Sohala (Ceremony of Honouring Women)*** by felicitating our Women Customers and recognizing the achievements of women who have been honoured for their accomplishments by the reputed organisations, government, trusts, foundations, Municipal Corporations etc. This felicitation programme was conducted at all branches. Also 3 women staff from each branch were felicitated for best performance from April 2025 to March 2026.

MEMBERS

During the year under review, 7,801 new individual and institutional members were enrolled as members of your Bank. Whereas, due to resignation and other reasons 2,156 members were removed from the member list. Therefore, by the end of 31st March, 2026, the number of members of Bank has reached 1,19,119.

DETAILS OF ANNUAL GENERAL BODY MEETING HELD FOR THE LAST THREE YEARS

01. Financial Year 2022-23	
Date and Place	Monday, 10th July 2023 at Shivshankar Sabhagruha, Maharshinagar, Pune - 411037
Resolutions passed by the Meeting	1. Reappointment of M/s M.P. Chitale & Co., Chartered Accountants as Joint Statutory Auditors for year 2023-24 and appointment for the first time of M/s S. D. Medadkar and Co., Chartered Accountants
	2. The resolution of amalgamation of The City Co-op Bank Ltd., Mumbai in The Cosmos Co-operative Bank Ltd. was approved by majority votes.
02. Financial Year 2023-24	
Date and Place	Friday, 28th June 2024, Hotel Central Park, Apte Road, Pune - 411004
Resolutions passed by the Meeting	1. Reappointment of M/s M. P. Chitale & Co., Chartered Accountants and appointment for the first time of M/s Mukund M. Chitale and Co., Chartered Accountants as joint auditor for financial year 2024-25
	2. Amendment to certain Bye-laws were accepted with suggested amendments
03. Financial Year 2024-25	
Date and Place	Tuesday, 19th August 2025 at 'Sahakar Sabhagruha', 2nd Floor, Cosmos Tower, ICS Colony, University Road, Ganeshkhind, Pune - 411007.
Resolutions passed by the Meeting	1. Reappointment of M/s Mukund M. Chitale & Co., Chartered Accountants and first time appointment of M/s CVK and Associates Chartered Accountants as Joint Auditors for financial year 2025-26 was approved and passed by majority of votes.
	2. The resolution for considering and approving removal of the word "The" from the name of the Bank was approved and passed by majority of votes.
	3. The resolution for amalgamation of Noida based Citizen Co-op Bank Ltd. with The Cosmos Co-operative Bank was approved and passed by majority votes.
	4. Amendment to certain Bye-laws were accepted with suggested amendments

OBITUARY

Bank pays homage to all the known and unknown members/account holders, banks' employees and other persons associated with the Bank who passed away during the year under review.

VISIT OF THE DIGNITARIES TO THE HEAD OFFICE

1. **Adv. Ujjwal Nikam** – Member of Rajya Sabha on 25th September 2025.

2. 21st Decemeber 2025.
   - **Hon. Babasaheb Patil – Sahakar Mantri Maharashtra State**
   - **Dr. Sanjay Kolte - IAS, Sugar Commissioner, Maharashtra State**
   - **Shri. Dipak Tavare IAS, Commissioner of Co-operation**
   - **Shri Vidyadhar Anaskar, Administrator of State Co-operative Bank Ltd. Mumbai**
3. **Prof. Ram Shinde – Chairman** of the Maharashtra Legislative Council on 07th April 2026.
4. **Mrs. Sivasri Skandaprasad Surya – Singer** on 21st June 2025.
5. **Shri. Radheshyamji Chandak – Chairman of Buldhana Urban Co-op Credit Society** on 23rd April 2026.

VOTE OF THANKS

Bank expresses its sincere gratitude towards, Central Registrar of Co-operative Societies, New Delhi and all its officials, Central Co-operative Election Authority, New Delhi, Ministry of Co-operation and its officials, Reserve Bank of India and its officials, Commissioner of Co-operation and the Officials of the state of Maharashtra, Gujarat, Andhra Pradesh, Telangana, Tamil Nadu, Karnataka and Madhya Pradesh.

Bank would like to place on record its appreciation for guidance offered by our internal, concurrent and statutory auditors during the year under review.

Bank would also like to place on record its appreciation for the support from Office-bearers and all Members of Cosmos Bank Sevak Sangh.

Last but not the least, heartfelt gratitude for the support of all the Members, Depositors, Customers, Executives and Staff of the Bank.

With regards,

Shri. Sachin Apte
Chairman

Date: 05th June 2026

REQUESTS TO MEMBERS

1. Any change in your correspondence address / Mobile No. / E-mail be updated the same at branch.
2. As per Directives of RBI, Members should submit updated KYC documents at branch.
3. In order to disseminate new product information and to keep customers updated about their transactions, the Bank sends SMS regularly. We request you to update your mobile number and email id with your home branch to receive the SMS.
4. As per the provision of the Multistate Co-operative Societies Act 2002, if a member of the Multistate Co-operative Society is absent for the Annual General Meeting for three consecutive years and his absence is not approved by the Annual General Meeting, his membership is automatically terminated. Members should take note of this provision and attend the meeting. Also, if you are unable to attend the meeting, please let us know in advance in writing.

MEMBERSHIP QUALIFICATION CRITERIA

As per Bank's Bye-law no. 4(xxix) (a) Member should maintain average quarterly balance of ₹5000/- in their current / savings account or total fixed or other deposits of ₹5000/- or loan facility aggregating to ₹5000/-. As per Bye-law no. 7 (iv) (b) if member has availed facilities and services of Bank for 2 consecutive years without complying to aforesaid conditions, he/she will be disqualified as a Member. Hence, we request the Members who have not complied with the aforesaid conditions in Bye-law no. 4(xxix) (a) to ensure compliance immediately.

Please note - The Marathi version of this Annual Report will be held authentic for all interpretations.

The words 'Bank', 'Cosmos Bank', 'We', 'Your Bank' have the same meaning i.e. Cosmos Co-Operative Bank Limited

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 31st March 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 31st March 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 31st March 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 31st March 2026 (₹ 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 31st March 2026 (₹ 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: 3rd 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: 3rd June 2026

BALANCE SHEET AS AT 31ST MARCH, 2026

AS AT 31st March 2025 ₹	CAPITAL AND LIABILITIES कर्ज व देणी	SCH	AS AT 31st March 2026 ₹
3,49,77,63,600	Capital / भांडवल	"A"	3,53,97,54,600
20,20,41,01,124	Reserve Fund and other Reserves गंगाजळी व इतर निधी	"B"	23,14,79,36,056
2,29,07,19,80,012	Deposits and other Accounts / ठेवी व अन्य खाती	"C"	2,61,21,63,65,970
6,89,45,53,000	Borrowings / कर्जे	"D"	8,15,40,03,000
3,62,02,28,961	BILLS FOR COLLECTION BEING BILLS RECEIVABLE as per contra / वसुली स्वीकारलेली बिले		3,56,40,03,932
20,85,602	Branch Adjustments / शाखा मिळवणी		21,41,335
	OVERDUE INTEREST RESERVE		
2,40,46,57,832	a) Overdue Interest Reserve on NPA एनपीए वर थक बाकी व्याज तरतुद		1,33,97,51,318
-	b) Overdue Interest on NPA Investment एनपीए गुंतवणूकीवरील थकीत व्याज तरतुद		-
12,69,59,266	Interest Payable / व्याज देणे		14,46,90,692
10,89,75,88,064	Other Liabilities / इतर देणी	"E"	10,18,72,73,985
3,65,65,049	Merged Banks Collection Account Payable विलीनिकरण झालेल्या बँकाचे कलेक्शन अकौंट पेएबल	"F"	3,45,53,799
4,77,14,76,327	Profit & Loss Account / नफा-तोटा खाते	"G"	4,63,42,46,908
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: / संभाव्य देणी		
8,85,84,36,918	Bank Guarantees / बँक हमी		9,34,16,46,295
99,01,40,722	Letters of Credit Issued / लेटर ऑफ क्रेडिट		1,49,74,14,761
8,07,72,53,524	Forward Exchange Contracts Purchase/Sale फॉरवर्ड एक्सचेंज कॉन्ट्रॅक्ट परचेस / सेल		6,18,08,75,416
1,02,65,23,287	Others - Depositor Education & Awareness Fund इतर - ठेवीदार शिक्षण आणि जाणिव निधी		1,17,48,17,264

NOTES FORM AN INTEGRAL PART OF THESE FINANCIAL STATEMENTS "Q"

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

PLACE: PUNE
DATE: 3rd June 2026

३१ मार्च २०२६ अखेरचा ताळेबंद

AS AT 31st March 2025 ₹	PROPERTY AND ASSETS जिंदगी व येणे	SCH	AS AT 31st March 2026 ₹
22,98,21,59,277	Cash and Bank Balances / श्री शिल्लक व बँकेतील शिल्लक	"H"	16,40,94,12,368
8,18,77,10,074	Balances with other Banks / इतर बँकातील शिल्लक	"I"	22,20,13,20,399
3,12,71,93,444	Money at Call and Short Notice मागणी करताच मिळणाऱ्या वा अल्प नोटीशीने मिळणाऱ्या ठेवी		2,39,88,65,469
68,71,93,71,912	Investments / गुंतवणूक	"J"	74,38,98,52,818
1,57,27,06,85,847	Advances / कर्जे	"K"	1,78,79,04,59,428
	Interest Receivable / व्याज येणे		
1,26,82,72,345	a) Interest on Deposits & Securities ठेवी व रोख्यांवरील व्याज		1,81,22,55,067
	b) Interest on NPA Investment एनपीएवर गुंतवणूकीवरील थकीत व्याज		-
2,40,46,57,832	c) Overdue Interest on Loans & Advances कर्ज खात्यावरील थकित येणे व्याज		1,33,97,51,318
3,62,02,28,961	Bills Receivable Being Bills for Collection as per contra वसुलीसाठी पाठविलेली बिले		3,56,40,03,932
6,79,63,79,689	Premises	"L"	8,02,66,38,196
16,78,93,129	Furniture & Fixtures	"L"	19,01,91,218
60,00,65,655	OTHER FIXED ASSETS	"L"	54,74,44,854
3,44,30,35,635	Other Assets / इतर येणी	"M"	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) फेडीत बँकेने खरेदी केलेल्या मिळकती		86,18,81,733
94,92,74,367	Deffered Tax Asset / डिफर्ड टॅक्स ॲसेट		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

NOTES FORM AN INTEGRAL PART OF THESE FINANCIAL STATEMENTS "Q"

AS PER OUR REPORT OF EVEN DATE

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
PRALHAD B. KOKARE DIRECTOR	**ARVIND TAVARE** 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 V. JOSHI** GENERAL MANAGER

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

FOR YEAR ENDING 31ST MARCH 2025 ₹	INCOME उत्पन्न	SCH	FOR YEAR ENDING 31ST MARCH 2026 ₹
19,41,50,35,059	**Interest & Discount / व्याज व कसर**	"P"	**21,56,12,42,760**
32,12,06,537	**Profit on Sale of Securities (Net) / रोखे विक्रीवरील नफा**		**50,18,20,938**
1,15,75,03,732	**Commission & Exchange / (Net) कमिशन व हुंडणावळ**		**1,18,72,75,717**
	Other Receipts / इतर जमा		
62,071	a) Rent / भाडे		**62,071**
15,04,581	b) Share Transfer Fee Form Fee etc. / भाग वर्ग फॉर्म फी इ.		**8,96,180**
7,01,11,720	c) Locker Rent / लॉकर भाडे		**7,43,99,938**
10,59,92,747	d) Other Income / इतर उत्पन्न		**10,23,98,842**
77,11,084	e) Depository Income / डिपॉझिटरी उत्पन्न		**69,55,171**
62,52,15,352	f) Principal Recovery in NPAs Written off राइट ऑफ केलेल्या अनुत्पादित कर्जामधील मुद्दलाची वसुला		**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 पूनर्रचित मालमत्ता जादा तरतूद परत जमा**		**72,97,694**
13,18,71,284	**EXCESS INVESTMENT DEPRECIATION RESERVE WRITTEN BACK गुंतवणूक घसाऱ्यावरील जादा तरतूद परत जमा**		**-**
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 / बुडीत व संशयित कर्जे**		**1,61,12,74,324**
24,64,11,06,464	**TOTAL**		**26,70,96,72,307**

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

PLACE: PUNE
DATE: 3rd June 2026

३१ मार्च २०२६ अखेरचे नफा-तोटा पत्रक

FOR YEAR ENDING 31ST MARCH 2025 ₹	EXPENDITURE खर्च	SCH	FOR YEAR ENDING 31ST MARCH 2026 ₹
12,27,83,64,751	Interest on Deposits, Borrowings Etc. ठेवी व कर्जावरील दिलेले व्याज		14,36,28,59,392
2,82,62,68,326	Salaries, Allowances, PF Contribution & Gratuity Etc. पगार, भत्ते, प्रॉ. फंड वर्गणी आणि ग्रॅच्युटी इ.		2,98,06,52,423
54,74,338	Directors Fees & Allowances / संचालक मंडळ फी व भत्ते		48,11,780
86,93,60,983	Rent, Taxes, Insurance, Light Etc. / भाडे, कर, विमा व वीज इ.		1,00,61,62,036
1,37,92,166	Law Charges		4,24,13,640
6,36,31,983	Postage, Telegram & Telephone charges / टपाल, तार व टेलिफोन		6,58,21,432
4,42,26,977	Auditors Fee / आयव्यय निरीक्षक फी		4,75,78,950
64,27,72,879	Depreciation, Repairs, Maintenance to Bank's PPE इमारत,फर्निचर, कॉम्प्युटर्स इ.वरील झीज व दुरुस्ती खर्च		71,43,99,839
17,97,00,097	Stationery, Printing, Advt. Sadil Etc. लेखन साहित्य, छपाई, जाहिरात, सादिल इ.		18,98,00,318
25,76,02,585	Amortisation of Premium on Securities अमोर्टायझेशन ऑफ प्रिमियम ऑन सिक्युरिटीज		18,71,61,820
98,66,62,004	Other Expenditure /इतर खर्च	"N"	1,14,44,08,270
1,72,07,31,570	Provision For Bad & Doubtful Assets/ असेटस्‌साठी तरतूद		1,13,12,60,476
2,97,13,045	Provision for Standard Assets / प्रामाणिक मालमत्तेसाठी तरतूद		12,22,88,954
-	Provision for Invetment Depreciation/ गुंतवणुकीच्या घसरणीसाठी तरतूद		97,44,98,340
2,77,90,01,927	Bad Debts Written Off / बुडीत कर्जे राइट ऑफ		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

NOTES FORM AN INTEGRAL PART OF THESE FINANCIAL STATEMENTS "Q"

AS PER OUR REPORT OF EVEN DATE

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

PRALHAD B. KOKARE
DIRECTOR

ARVIND TAVARE
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 V. JOSHI
GENERAL MANAGER

SCHEDULES TO FINANCIAL STATEMENT

AS AT 31st March 2025 ₹	PARTICULARS तपशील	AS AT 31st March 2026 ₹
	SCHEDULE-"A"	
10,00,00,00,000	**CAPITAL**	**10,00,00,00,000**
	A) Authorised Capital	
	10,00,00,000 Shares of ₹100/- each अधिकृत भागभांडवल (प्रत्येकी ₹१००/- प्रमाणे)	
	a) Issued, Subscribed and Paid-up :	
	Shares of ₹100/- each fully paid:	
3,44,11,83,600	3,38,34,568 Equity Shares of ₹100/- each (Previous Year: 3,44,11,836)	**3,38,34,56,800**
	held by :	
3,44,11,83,600	a) Individuals * - 3,38,34,568 (Previous Year: 3,44,11,836)	**3,38,34,56,800**
-	b) Co-operative Institutions	**-**
-	c) State Government	**-**
	b) Preferance Share Capital	
5,65,80,000	15,62,978 Perpetual Non-Cumulative Preference Shares (PNCPS) of ₹100/- each (Previous Year :5,65,800)	**15,62,97,800**
5,65,80,000	a) Individuals * - 15,62,978 (Previous Year: 5,65,800)	**15,62,97,800**
-	b) Co-operative Institutions	**-**
-	c) State Government	**-**
	*Under the item "individuals" include shares held by the institutions other than co-operative institutions and state government are included as per The Banking Regulation Act,1949.	
3,49,77,63,600		**3,53,97,54,600**
	SCHEDULE- "B"	
	RESERVE FUND & OTHER RESERVES **गंगाजळी व इतर निधी**	
	Free Reserves/ :	
4,47,70,92,495	a) Statutory Reserve Fund / गंगाजळी	**4,93,37,03,208**
1,22,46,62,052	b) Building Fund / इमारत निधी	**1,22,46,62,052**
41,90,22,598	c) Special Reserve u/s 36(1)(viii) of I.Tax Act,1961	**54,90,22,598**
67,44,27,704	d) Reserve for Unforeseen Losses / आकस्मित तोट्यासाठी राखीव निधी	**85,50,43,873**
2,06,47,03,449	e) General Reserve / सर्वसाधारण निधा	**2,18,46,71,216**
	Provisions/ :	
4,45,12,67,400	f) Reserve for Bad & Doubtful Debts / बुडीत व संशयित कर्ज निधी	**3,97,12,53,814**
55,31,69,667	g) Provision for Standard Assets/ स्टँइड ॲसेटवरील संभाव्य तरतूद	**67,54,58,621**
1,45,86,879	h) Provision for Restructured Assets/ पुनर्रचित मालमत्ता तरतूद	**72,89,184**
1,33,71,171	i) Investment Depreciation Reserve/ गुंतवणूक घसाऱ्यावरील संभाव्य तरतूद	**96,48,71,506**
71,82,35,723	j) Investment Fluctuation Reserve / रोखे अवमूल्यन निवारण निधी	**1,03,82,35,723**
1,05,025	k) Provision for Investment Diminution/ रोखे अवमूल्यन निधी	**1,05,025**
5,59,34,56,961	l) Revaluation Surplus	**6,74,36,19,236**
20,20,41,01,124		**23,14,79,36,056**

SCHEDULES TO FINANCIAL STATEMENT

AS AT 31st March 2025 ₹	PARTICULARS तपशील	AS AT 31st March 2026 ₹
	SCHEDULE - "C"	
	DEPOSIT AND OTHER ACCOUNTS / ठेवी व अन्य खाती	
	(a) TERM DEPOSITS / मुदत ठेवी	
1,45,73,21,93,237	i) From Individuals & Others */ व्यक्तिगत	**1,64,08,47,97,039**
-	ii) From Central Co-op Banks / मध्यवर्ती सहकारी बँक	**-**
24,65,96,10,632	iii) From Other Societies / इतर संस्था	**30,33,25,92,650**
1,70,39,18,03,869		**1,94,41,73,89,689**
	(b) SAVINGS BANK DEPOSITS / बचत खाते ठेवी	
37,93,00,95,063	i) From Individuals & Others* / व्यक्तिगत	41,35,06,75,656
-	ii) From Central Co-op Banks / मध्यवर्ती सहकारी बँका	-
90,93,58,153	iii) From Other Societies / इतर संस्था	8,69,200
38,83,94,53,216		**41,35,15,44,856**
	(c) CURRENT DEPOSITS / चालू खाते ठेवी	
18,79,38,18,644	i) From Individuals & Others* / व्यक्तिगत	23,09,52,09,852
-	ii) From Central Co-op Banks / मध्यवर्ती सहकारी बँका	-
1,04,69,04,283	iii) From Other Societies / इतर संस्था	2,35,22,21,573
19,84,07,22,927		**25,44,74,31,425**
	*Under the item "Individuals & Others" deposits to institutions other than co-operative Banks and Societies are included as per The Banking Regulation Act,1949.	
2,29,07,19,80,012		2,61,21,63,65,970
	SCHEDULE-"D"	
	BORROWINGS / कर्जे	
	a) **From the Reserve Bank of India / State / Central Co-op Bank**	
-	i) Short Term Loans Cash Credits and Overdrafts of which secured against -	-
-	A) Government and Other Approved Securities	-
-	B) Other Tangible Securities	-
-	ii) Medium -term loans of which secured against -	-
-	A) Government and other approved securities	-
-	B) Other Tangible securities	-
-	iii) Long Term Loans of which secured against -	-
-	A) Government and other approved securities	-
-	B) Other Tangible securities	-
-	b) **From the State Bank of India**	-
-	c) **From the State Government**	-
-	d) **Loans from other sources (source and securities to be specified)**	-
-	i) RBI Repo (LAF)	-
-	ii) Repo Borrowings	-
-	iii) Repo Borrowing under TREPS (TRIPARTY)	-
-	iv) Foreign Currency Borrowing from Banks	-
-	v) Long Term (Subordinated) Deposits / दीर्घ मुदतीच्या ठेवी	-
6,89,45,53,000	vi) Long Term (Subordinated) Bonds	8,15,40,03,000
6,89,45,53,000		8,15,40,03,000

SCHEDULES TO FINANCIAL STATEMENT

AS AT 31st March 2025 ₹		PARTICULARS तपशील	AS AT 31st March 2026 ₹
	SCHEDULE-"E"		
		OTHER LIABILITIES / इतर देणी	
22,84,99,042	a)	Vendor Payables /	22,29,40,966
35,00,000	b)	Staff Death Benevolent Fund	-
31,74,02,000	c)	Provision for Other Receivables	27,15,57,883
4,01,40,961	d)	Lease Rent Equalization Fund	9,08,04,264
1,27,30,123	e)	Provision for Co-operative Bank of Ahmedabad Losses	23,00,950
3,52,83,119	f)	Dividend Payable	3,21,73,576
44,22,91,283	g)	Payslip Payable	73,05,25,396
1,84,11,07,359	h)	Other Liabilities	2,07,39,71,745
1,65,25,59,317	i)	Income Tax Provision	2,00,00,76,716
2,41,22,745	j)	Interest Received in Advance on Export Credit	1,01,89,574
2,81,23,607	k)	Interest Provision for Funded Interest Term Loan (FITL)	1,55,34,837
36,05,44,690	l)	TDS Payable	35,75,42,784
4,49,77,090	m)	GST Payable	5,10,95,095
29,01,067	n)	Unrealized Exchange Loss Account	2,72,463
3,78,66,808	o)	Clearing account	-
68,69,04,640	p)	Employee Benefit Exp.	61,59,74,670
5,13,86,34,214	q)	DICGC Claim	3,71,23,13,066
10,89,75,88,064			10,18,72,73,985
	SCHEDULE-"F"		
		MERGED BANKS COLLECTION ACCOUNT PAYABLE	
3,65,65,049	a)	Shree Sharada Sahakari Bank Ltd., Pune	3,45,53,799
3,65,65,049			3,45,53,799

SCHEDULES TO FINANCIAL STATEMENT

AS AT 31st March 2025 ₹		PARTICULARS तपशील	AS AT 31st March 2026 ₹
		SCHEDULE-"G"	
		PROFIT AND LOSS ACCOUNT	
		Profit as per last Balance Sheet मागील ताळेबंदानुसार नफ	
1,31,55,55,905		Balance c/f before appropriation	2,96,53,14,633
3,84,05,15,168		**Profit / Loss for the past year**	1,80,61,61,694
5,15,60,71,073			4,77,14,76,327
-		Add: Investment Fluctuation Reserve Written Back	-
5,15,60,71,073			4,77,14,76,327
18,08,64,723		**Less :** Special Reserve @ 20% of Profit	-
49,23,06,256		**Less :** Dividend Payable for the year	33,81,95,465
4,48,29,00,094			4,43,32,80,862
		Less: Appropriation	
96,01,28,792	a)	Statutory Reserve Fund / गंगाजळी	45,15,40,423
38,40,51,517	b)	Reserve for Unforeseen Losses / आकस्मीत तोट्यासाठी राखीव निधी	18,06,16,169
3,84,05,152	c)	Education Fund / शिक्षण निधी	1,80,61,617
12,50,00,000	d)	Investment Fluctuation Reserve	32,00,00,000
1,00,00,000	e)	Co-operative Rehabilitation Reconstruction & Development Fund	1,00,00,000
2,96,53,14,633			3,45,30,62,653
1,80,61,61,694		**Add/Less: Net Profit / Loss for the year**	1,18,11,84,255
4,77,14,76,327			4,63,42,46,908
-		Add: Excess Investment Fluctuation Reserve Written Back	-
4,77,14,76,327			4,63,42,46,908
		SCHEDULE - "H"	
		CASH & BANK BALANCES **रोख शिल्लक व बँकांकडील शिल्लक**	
78,06,42,744	a)	Cash In Hand / रोख शिल्लक	96,42,42,817
9,82,14,85,801	b)	Reserve Bank of India Current Account रिझर्व्ह बँक चालू खाते	7,27,02,50,924
9,53,00,00,000	c)	Standing Deposit Facility with RBI	6,70,00,00,000
62,13,285	d)	Current Deposits with State Co-operative Bank Ltd. स्टेट को-ऑप बँकांकडील चालू खाते	13,29,694
23,40,41,111	e)	Current Deposits with Dist.Central Co-op. Bank Ltd. डिस्ट्रीक्ट सेंट्रल को-ऑप बँकेकडील चालू खाती	19,36,10,663
30,71,49,599	f)	Current Deposits SBI & Other Nationalised Banks स्टेट बँक व इतर राष्ट्रीयीकृत बँकांकडील चालू खाती	37,28,35,309
14,83,11,326	g)	Fixed Deposits with Dist.Central Co-op. Bank Ltd. (Includes ₹12,814/- lien against Membership P.Y. ₹12,814/-) स्टेट को-ऑप बँकेकडील मुदत ठेवी	5,14,823
2,15,43,15,411	h)	Fixed Deposits with SBI & Other Nationalised Banks (Includes ₹64,42,90,463/- pledged for securing Funded / Non-funded facilities & Treasury operations P.Y. ₹91,46,67,169/-) स्टेट बँक व इतर राष्ट्रीयीकृत बँकांकडील मुदत ठेवी	90,66,28,138
22,98,21,59,277			16,40,94,12,368

SCHEDULES TO FINANCIAL STATEMENT

AS AT 31st March 2025 ₹		PARTICULARS तपशील	AS AT 31st March 2026 ₹
		SCHEDULE - "I"	
		BALANCES WITH OTHER BANKS **इतर बँकांकडील शिल्लक**	
1,50,71,53,076	a)	Current Deposits with other Banks इतर बँकांकडील चालू खाती	**1,93,75,99,256**
-	b)	Saving Deposits with other Banks	**-**
6,68,05,56,998	c)	Fixed Deposits with other Banks इतर बँकांकडील मुदत ठेवी	**20,26,37,21,143**
		(Includes ₹140,88,56,998/- pledged for securing Funded / Non-funded facilities & Treasury operations P.Y. ₹171,52,40,215/-)	
8,18,77,10,074			**22,20,13,20,399**
		SCHEDULE- "J"	
		INVESTMENTS	
66,57,69,06,060	(i)	In Central & State Govt. Securities सरकारी रोखे (सेंन्ट्रल गव्हर्मेंट व स्टेट गव्हर्मेंट)	**69,50,20,89,831**
		Face Value ₹ 68,27,06,93,707 (Previous Year: ₹64,33,21,43,707)	
		Market Value ₹66,89,39,26,579 (Previous Year: ₹67,14,09,34,980)	
		[Including ₹1,39,13,46,861 (Previous Year: ₹98,06,29,605)	
		Pledged for Treasury Operations]	
-	(ii)	Other Approved Securities / इतर विश्वस्त रोखे	**-**
4,34,60,275	(iii)	Shares / सहकारी बँकेचे भाग	**19,34,60,275**
25,00,000	(iv)	Shares in Subsidiary Company	**25,00,000**
85,62,80,500	(v)	PSU Bonds / पब्लिक सेक्टर अंडरटेकिंग बाँडस् Face Value ₹1,78,77,50,000 (Previous Year: ₹85,71,27,000)	**1,79,53,75,517**
1,24,02,25,077	(vi)	Others (Other Bonds & Commercial Papers) इतर	**2,89,64,27,195**
68,71,93,71,912			**74,38,98,52,818**

SCHEDULES TO FINANCIAL STATEMENT

AS AT 31st March 2025 ₹	PARTICULARS तपशील	AS AT 31st March 2026 ₹
	SCHEDULE-"K"	
	ADVANCES / कर्जे	
	1) Short Term Loan Cash Credit Overdraft and Bill Discounted of which secured against: अल्पमुदत कर्जे- कॅश क्रेडीट ओव्हरड्राफ्ट हुंडी खरेदीपैकी संरक्षित कर्जे	
34,72,15,562	a) Government & Other approved securities सरकारी व निम सरकारी रोखे	**42,55,55,718**
47,65,88,08,390	b) Other Tangible Securities / इतर तारण	**52,60,38,60,519**
4,97,333	c) Personal Sureties / कर्जदाराच्या वैयक्तिक जबाबदारी व जामिनकीवरील	**20,96,004**
48,00,65,21,285		**53,03,15,12,241**
	i) Amount overdue ₹103,93,86,290 (Previous Year: ₹164,99,57,337)	
	ii) Amounts considered Bad & Doubtful of recovery ₹142,71,90,710 (Previous Year: ₹214,16,90,080)	
	2) Medium Term Loan of which Secured against: मध्यम मुदत कर्जापैकी संरक्षित कर्जे	
25,44,85,017	a) Government & Other approved Securities सरकारी व निम सरकारी रोखे	**29,46,03,529**
24,05,24,30,384	b) Other Tangible Securities / इतर तारण	**30,15,84,51,651**
3,28,85,96,340	c) Personal Sureties / कर्जदाराच्या वैयक्तिक जबाबदारी व जामिनकीवरील	**2,62,04,90,318**
27,59,55,11,741	(of the above amount receivable from State / Central Govt. of India against Debt Waiver Scheme is ₹ 94,946)	**33,07,35,45,498**
	i) Amount overdue ₹82,22,93,732 (Previous Year: ₹102,54,78,291)/ पैकी थकबाकी	
	ii) Amounts considered Bad & Doubtful of recovery ₹116,84,14,880 (Previous Year: ₹139,00,87,775) / यापैकी संशयित व बुडीत	
	3) Long Term Loans of which Secured against: दीर्घ मुदत कर्जापैकी संरक्षित कर्जे	
-	a) Government & Other approved Securities सरकारी व निम सरकारी रोखे	**-**
76,97,18,06,881	b) Other Tangible Securities / इतर तारण	**87,48,01,86,406**
4,69,68,45,940	c) Personal Suretieis / कर्जदाराच्या वैयक्तिक जबाबदारी व जामिनकीवरील	**5,20,52,15,283**
81,66,86,52,821		**92,68,54,01,689**
	i) Amount overdue ₹155,70,65,652 / (Previous Year: ₹128,26,63,220) / पैकी थकबाकी	
	ii) Amounts considered Bad & Doubtful of recovery ₹ 296,28,00,269 (Previous Year: ₹348,12,36,998) / यापैकी संशयित व बुडीत	
1,57,27,06,85,847		**1,78,79,04,59,428**

SCHEDULES TO FINANCIAL STATEMENT

SCHEDULE - "L" : Premises, Furniture and Fixture and Other Assets

Sr. no.	Fixed Assets	Gross Block					Depreciation					Net Block	
		Opening	Additions / adjustment during year	Revaluation	Deletions during year	Closing	Upto 31.03.2025	Adjustment during year	For the year 2025-26	Deletion	Total	WDV as on 31.03.2026	WDV as on 31.03.2025
	Freehold Land	2,37,92,47,031		2,93,90,500	-	2,40,86,37,531	-				-	2,40,86,37,531	2,37,92,47,031
	Buildings*	5,50,64,28,784	10,05,62,324	1,24,07,43,763	7,23,37,106	6,77,53,97,765	1,08,92,96,126	-	**9,51,55,061**	(2,70,54,087)	1,15,73,97,100	**5,61,80,00,665**	4,41,71,32,658
1	**Premises**	**7,88,56,75,815**	**10,05,62,324**	**1,27,01,34,263**	**7,23,37,106**	**9,18,40,35,296**	**1,08,92,96,126**	**-**	**9,51,55,061**	**(2,70,54,087)**	**1,15,73,97,100**	**8,02,66,38,196**	**6,79,63,79,689**
2	**Furniture & Fixtures**	**94,49,93,172**	**5,07,70,702**	**-**	**88,52,803**	**98,69,11,071**	**77,71,00,043**		**2,63,48,233**	**(67,28,423)**	**79,67,19,853**	**19,01,91,218**	**16,78,93,129**
	ATM	4,97,89,946	3,48,56,020		20,96,755	8,25,49,211	2,40,40,534		**1,32,98,237**	(20,30,891)	3,53,07,880	**4,72,41,331**	2,57,49,412
	Computer & Hardware	61,90,52,654	5,20,05,693		10,39,043	67,00,19,304	44,38,57,475		**9,63,70,662**	(10,39,021)	53,91,89,116	**13,08,30,188**	17,51,95,179
	Electric Items	62,43,85,804	5,58,02,241		1,74,41,600	66,27,46,445	48,99,64,797		**2,24,36,392**	(1,69,74,075)	49,54,27,114	**16,73,19,331**	13,44,21,007
	Vehicle	5,12,80,718	74,37,271		28,36,229	5,58,81,760	2,65,32,326		**55,67,720**	(28,36,221)	2,92,63,825	**2,66,17,935**	2,47,48,391
	Computer Software	61,52,44,024	4,28,51,240		-	65,80,95,264	47,52,32,489		**6,75,00,823**	-	54,27,33,312	**11,53,61,954**	14,00,11,535
	Solar Equipments	61,63,632			-	61,63,632	58,41,471	-	**2,59,577**	-	61,01,048	**62,584**	3,22,161
	Work In Progress including Capital Advance	8,26,71,409	14,95,84,593		19,44,40,961	3,78,15,041	-	-	**-**	-	-	**3,78,15,040**	8,26,71,408
	Leasehold Properties	2,26,14,497	77,95,210		-	3,04,09,707	56,67,934		25,45,281	-	82,13,215	2,21,96,492	1,69,46,562
3	**All Other Assets**	**2,07,12,02,684**	**35,03,32,268**	**-**	**21,78,54,588**	**2,20,36,80,364**	**1,47,11,37,026**	**-**	**20,79,78,692**	**(2,28,80,208)**	**1,65,62,35,510**	**54,74,44,854**	**60,00,65,655**
	Grand Total	**10,90,18,71,671**	**50,16,65,294**	**1,27,01,34,263**	**29,90,44,497**	**12,37,46,26,731**	**3,33,75,33,195**	**-**	**32,94,81,986**	**(5,66,62,718)**	**3,61,03,52,463**	**8,76,42,74,268**	**7,56,43,38,473**

* Depreciation for the year on building includes Depreciation of ₹7,60,33,477/- on account of Building Revaluation Surplus..

AS AT 31st March 2025 ₹		PARTICULARS तपशील	AS AT 31st March 2026 ₹
	SCHEDULE - "M"		
		OTHER ASSETS / इतर येणी	
11,49,92,773	a)	Security Deposits / सुरक्षा ठेव	**11,64,81,242**
6,12,561	b)	Adhesive Stamp & Silver Coins Stock	**7,02,140**
24,12,536	c)	Advance to Suppliers / विविध खरेदीपोटी दिलेली आगाऊ रक्कम	**16,67,619**
9,35,79,013	d)	TDS - Invest. Interest, Others / टीडीएस रोखे व्याजावरील व इतर उत्पन्नावरील	**11,78,08,064**
32,84,82,951	e)	Other Receivable / इतर येणी	**32,50,10,270**
19,73,26,871	f)	Landlord Rent Deposit / जागा मालकांना जागा भाडेपोटी दिलेली आगाऊ रक्कम	**21,97,66,246**
71,04,239	g)	Stationery Stock in hand / स्टेशनरी शिल्लक	**81,76,167**
2,36,44,86,141	h)	Income Tax / आयकर	**2,66,44,86,141**
17,61,801	i)	Sundries / इतर	**17,75,734**
12,00,00,000	j)	Share Application Money - NUCFDC	**-**
-	k)	Clearing Account	**3,09,31,792**
1,08,28,042	l)	Interest Equalisation Claim Receivable रिझर्व्ह बँकेकडून निर्यातदारासाठी व्याजापोटी येणारी रक्कम	**37,89,741**
5,47,60,851	m)	Prepaid Expenses / आगाऊ खर्च	**8,22,52,087**
9,16,18,415	n)	GST Input Tax Credit	**12,46,77,004**
5,37,00,000	o)	Cash margin with CCIL / सीसीआयएल कडील कॅश मार्जिन	**5,92,00,000**
-	p)	Payment Settlement Account	**36,34,915**
13,69,441	q)	DEAF Claim Receivable / डेफ क्लेम रिसिव्हेबल	**10,53,494**
3,44,30,35,635			**3,76,14,12,656**

SCHEDULES TO FINANCIAL STATEMENT

AS AT 31st March 2025 ₹		PARTICULARS तपशील	AS AT 31st March 2026 ₹
		SCHEDULE- "N"	
		OTHER EXPENDITURE / इतर खर्च	
1,72,67,141	i)	Subscription & Contribution / इतर संस्थांची वर्गणा	1,34,63,424
34,76,878	ii)	Society Charges / संस्था देखभाल खर्च	34,91,456
57,45,560	iii)	Fuel Expenses on Vehicle / वाहन इंधन खर्च	61,93,932
1,24,42,673	iv)	Cash Van Exps. / कॅश व्हॅन खर्च	1,45,88,513
50,32,127	v)	Meeting Expenses / सभा खर्च	10,80,617
12,28,74,697	vi)	Security Service Charges / सुरक्षा खर्च	13,63,43,146
63,57,821	vii)	Clearing Charges / समाशोधन खर्च	52,24,169
8,93,085	viii)	Depository Expenditure / डिपॉझिटरी खर्च	8,99,194
9,60,88,249	ix)	Outsourcing Expenses / आऊटसोर्सिंग खर्च	12,13,26,156
67,15,089	x)	Inauguration / Anniversary Day Expenses / उद्घाटन व वर्धापनदिन खर्च	41,90,461
21,26,74,927	xi)	NFS & Bancs service charges / एनएफएस व बँक्स् सर्व्हिस खर्च	13,12,59,445
1,82,81,200	xii)	Bank Charges / बँक चार्जेस्	6,01,42,700
20,02,474	xiii)	Board of Directors Lodging / Boarding / Travelling Exps. संचालक मंडळ लॉजिंग बोर्डिंग व प्रवास खर्च	26,27,934
49,87,704	xiv)	Staff Travelling , Lunch etc. / सेवक प्रवास व भोजन इ. खर्च	71,77,740
6,90,24,351	xv)	Miscellaneous Expenses	7,85,83,591
28,88,62,300	xvi)	Premium Paid On PSLC	43,31,00,600
30,29,721	xvii)	Transaction Charges (CCIL) / सी.सी.आय.एल. व्यवहार चार्जेस	48,06,955
3,00,60,395	xviii)	Provision For Other Receivable / इतर येणे तरतूद	4,68,68,256
85,39,678	xix)	Software Expenses	1,00,87,180
2,27,58,501	xx)	Visa Expenses / व्हिसा चार्जेस्	1,92,02,654
1,01,89,852	xxi)	IT. Services Consultancy & Maintenance charges आय.टी. कन्सल्टन्सी व मेटेंनन्स खर्च	64,37,500
86,40,246	xxii)	Tax & Other Consultancy Charges / टॅक्स व इतर कन्सल्टन्सी खर्च	61,30,076
1,42,81,045	xxiii)	Record Keeping / Data Maintenance Expenses रेकार्ड किपिंग / डेटा मेटेनन्स खर्च	1,36,92,281
1,27,07,010	xxiv)	ATM/SWIFT/Internet Banking/Mobile Banking/Rupay Charges एटीएम /स्विफ्ट / इंटरनेट बॅंकिंग / मोबाईल बैंकिंग / रूपे चार्जेस	1,21,93,217
37,29,280	xxv)	Financial Inclusion & Business Promotion Expenses वित्तीय समावेशन व व्यवसाय वृद्धी खर्च	52,97,073
98,66,62,004			1,14,44,08,270

SCHEDULES TO FINANCIAL STATEMENT

AS AT 31st March 2025 ₹		PARTICULARS तपशील	AS AT 31st March 2026 ₹
		SCHEDULE- "O"	
		PROVISION FOR LOAN ASSETS	
1,72,07,31,570	a)	Bad & Doubtful Debts Reserve / बुडीत व संशयित कर्ज निधी	**1,13,12,60,476**
2,97,13,045	b)	Provision for Standard Assets / स्टँडर्ड अॅसेटवरील संभाव्य तरतूद	**12,22,88,954**
-	c)	Investment Depreciation Reserve / गुंतवणूक घसाऱ्यासाठी संभाव्य तरतूद	**97,44,98,340**
1,75,04,44,615			**2,22,80,47,770**
		SCHEDULE- "P"	
		INCOME FROM INTEREST & DISCOUNT / व्याज व कसर उत्पन्न	
14,52,01,49,088	1)	Interest on Loans and Advances / कर्जावरील व्याज	**14,80,50,99,789**
4,89,11,11,383	2)	Interest from Investments / गुंतवणूकीवरील व्याज	**6,75,23,68,367**
37,74,588	3)	Dividend on Shares / लाभांश	**37,74,604**
19,41,50,35,059			**21,56,12,42,760**

SCHEDULE "Q"

NOTES FORMING PART OF THE BALANCE SHEET AS AT 31ST MARCH 2026 AND PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2026.

I.

1. OVERVIEW

Cosmos Co-operative Bank Ltd. ("the Bank") was established on 18th January, 1906. The Bank is a multi-state scheduled co-operative Bank having 193 branches in 7 states as on 31st March 2026. The Bank is licensed by the Reserve Bank of India (RBI) as 'Authorized Dealers' in Foreign Exchange transactions under category-1.

2. BASIS OF PREPARATION

The Financial Statements have been prepared and presented under the historical cost convention on accrual basis of accounting, unless otherwise stated, and comply with generally accepted accounting principles in India, statutory requirements prescribed under the Banking Regulation Act, 1949, and the Multi State Co-operative Societies Act, 2002, and rules made there under, circulars and guidelines issued by the Reserve Bank of India (RBI) from time to time, the Accounting Standards (AS) issued by the Institute of Chartered Accountants of India (ICAI) and current practices prevailing within the banking industry in India. Accounting policies applied by the Bank in preparation of the Financial Statements are consistent with those applied in the previous year unless otherwise stated.

3. USE OF ESTIMATES

The preparation of the Financial Statements, in conformity with generally accepted accounting principles, requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent liabilities at the date of the Financial Statements and revenue and expenses during the reporting period. Actual results could differ from those estimates. Management believes that the estimates used in the preparation of the Financial Statements are prudent and reasonable. Any revision to the accounting estimates is recognized prospectively in current and future periods.

II. SIGNIFICANT ACCOUNTING POLICIES

1. Accounting Convention

The Financial Statements are drawn up in accordance with historical cost convention (except otherwise stated) and on Going Concern basis.

2. Revenue Recognition

a. Items of income and expenditure are accounted on accrual basis except for the following:

1. Interest and other income on Advances classified as 'Non-performing assets' is recognized to the extent realized, as per the directive issued by the RBI. Unrealized interest on non-performing advances is shown under 'Overdue Interest Reserve' and as 'Interest Receivable' on liability side and asset side respectively.
2. Penal Charges, Commission and Exchange are fully recognized as income on realization.
3. Locker Rent is recognized on receipt basis, to the extent of income accrued and due.
4. Loan Processing Fee is accounted upfront when it becomes due.
5. Other Fees, charges and commission income are recognized when due, where the Bank is reasonably certain of ultimate collection.

b. Dividend is recognized as income when right to receive payment is established.

c. Interest on Government Securities, debentures and other fixed income securities is recognized on a time proportion basis taking into account the amount outstanding and the rate applicable.

d. Income generated from sale of insurance and mutual funds products are recognized on accrual basis.

3. Investments

Categorization, Classification and Valuation of the Investment is carried out as per Master Direction – Reserve Bank of India (Urban Co-operative Banks - Classification, Valuation and Operation of Investment Portfolio) Directions, 2025 dated November 28, 2025 (referred as "RBI Master Direction on Investment") and other guidelines of the RBI which are applicable to Urban Cooperative Banks.

a. Categorisation of Investments:

As per the RBI guidelines, Urban Co-operative Banks are required to categorize its investments in the following categories:

i. Held to Maturity (HTM): Securities acquired by the Bank with the intention to hold till Maturity.

ii. Held for Trading (HFT): Securities acquired by the Bank with the intention to Trade.

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

b. Classification of Investments:

For the purpose of the Disclosure in the Balance Sheet, Investments are classified as per RBI guidelines which are as follows -:

- Government Securities
- Other Approved Securities
- Shares
- PSU Bonds
- Others

c. Shifting of Investments Among Categories:

Transfer of securities from AFS/HFT category to HTM category is carried out at lower of book value / market value on the date of transfer and the depreciation, if any, is fully provided for.

Transfer of securities from HTM category to AFS/HFT category is carried out at the acquisition price / book value. After transfer, these securities are immediately revalued and resultant depreciation, if any, is provided.

Transfer from AFS category to HFT category and vice-a-versa is made at the book value and the provision for the accumulated depreciation held is transferred to the provision for depreciation against HFT securities and vice-a-versa.

d. Valuation of the Investments:

I. Investments purchased under HTM category are carried at acquisition cost provided that it is less than the Face Value of the security. If acquisition cost is more than the Face Value, the premium is amortized over the residual life of the investment and the Book Value of the investment is reduced to the extent.

II. Investments purchased under AFS/HFT category are market to market as per extant RBI guidelines. Securities under AFS and HFT categories are valued security-wise and net depreciation/appreciation are arrived at for each classification (viz. a) Government securities, b) other approved securities, c) Shares, d) Corporate Bonds, and e) others) separately for AFS and HFT. Net depreciation, if any, is provided for. Net appreciation, if any, is ignored.

Net depreciation required to be provided for in any one classification is not been reduced on account of net appreciation in any other classification.

III. Investment in quoted securities are valued as per the prices declared by Financial Benchmark India Pvt. Ltd. (FBIL). Investment in unquoted Government Securities are valued on the basis of prices/YTM determined by FBIL.

IV. Investments in Other approved securities is valued by applying the YTM method by marking it up by 25 basis points above the yields of the Central Government Securities of equivalent maturity put out by FBIL periodically.

V. Investments in the shares of Co-operative Institutions are valued as per guidelines mentioned in RBI Master Direction on Investment.

VI. Investment in shares of Market Infrastructure Companies (MICs), Umbrella Organization and Subsidiary Company are stated at Cost.

VII. Investment in Quoted Debt/Money Market Mutual Fund Units are valued as per Stock Exchange Quotations. Investments in unquoted Mutual Fund Units are valued on the basis of the latest repurchase price declared by Mutual Funds in respect of each particular scheme. If repurchase price/market quote is not available, Net Asset Value (NAV) is considered for Valuation.

VIII. Investment in debentures and bonds are valued on the basis of prices/markup over YTM rates of Central Government Securities put out by FBIL/FIMMDA as per guidelines mentioned in RBI Master Direction on Investment.

IX. Treasury Bills, Commercial Paper & Certificate of Deposit are valued at carrying cost.

X. 1. Investment in Security Receipts (SRs) are valued as per the NAV declared by the issuing Asset Reconstruction Company (ARC) or net book value of loans transferred whichever is lower.

2. Further, in case of investment in SRs issued against loans transferred by it is more than 10 percent of all SRs issued against the transferred asset, then the valuation of the SRs on the books of the transferor is lower of the following:

a. value arrived at in terms of clause (X) (1) above; and

b. Face value of the SRs reduced by the notional provisioning rate applicable if the loans had continued on the books of the transferor.

XI. Broken period interest and costs such as brokerage, commission paid at the time of acquisition of the security are charged to the Profit and Loss Account and excluded from cost.

xii. Overdue interest in respect of Non-performing Investment is recognized under "Overdue Interest Reserve on Investment".

e. Disposal of Investments

Investments classified under the HTM category: The Bank does not resort to sale of securities held in HTM category pursuant to RBI Master Direction on Investment. However, if due to liquidity stress, if securities from HTM portfolio are sold with prior approval of Board of Directors by providing a specific rationale, Profit on sale of investments from HTM category is first taken to the Profit and Loss account and, thereafter, the amount of such profit is appropriated to 'Capital Reserve' from the net profit for the year after statutory appropriations. Loss on sale is recognized in the Profit and Loss account in the year of sale. Investments classified under the AFS and HFT categories: Realized gains/losses are recognized in the Profit and Loss Account.

f. Accounting for Re-purchase (Repo) / Reverse Re-purchase (Reverse Repo), Liquidity Adjustment Facility (LAF) and Tri-Party Repo (TREPS):

The securities sold and purchased under Repo/Reverse Repo are accounted as collateralized lending and borrowing transactions. However, securities are transferred as in the case of normal outright sale / purchase transactions and such movement of securities is reflected using Repo/Reverse Repo Accounts and contra entries. The above entries are reversed on the date of maturity. Cost and revenues are accounted as interest expenditure / income, as the case may be. Funds borrowed under Repo account, TREPS and LAF are reported under Borrowings. Funds lent under Reverse Repo, LAF & TREPS are shown under Money at call and short notice.

4. Advances & Provisions thereon

a. Classification:

i. Advances are primarily classified as Performing and Non-performing Assets (NPAs). And NPAs are further classified into Sub-Standard, Doubtful & Loss Assets as per guidelines issued by the RBI from time to time.

ii. Advances are disclosed net of write off in the Balance Sheet & classified into Short Term, Medium Term & Long Term.

b. Provisions:

i. Provisions are made for Advances under Sub-Standard, Doubtful and Loss Assets as per criteria stipulated by the RBI. In addition, a general provision is made on following categories of standard assets as per RBI guidelines, as under:

Sr. No.	Category	Provision (%)
1	Direct advances to Agricultural and SME Sectors	0.25
2	Commercial Real estate loans	1.00
3	CRE – RH	0.75
4	Other advances	0.40

ii. For project finance exposures, provisions are made at the following rates for the funded outstanding on a portfolio basis applicable from 01/10/2025:

Category	**Construction Phase**	**Operational Phase – after commencement of repayment of interest and principal**
CRE	1.25%	1.00%
CRE-RH	1.00%	0.75%
All others	1.00%	0.40%

ii. Provisioning for DCCO Deferred Standard Assets: -

For accounts which have availed DCCO deferment and are classified as ‘standard’, additional specific provisions of 0.375% for infrastructure project loans and 0.5625% for non-infrastructure project loans (including CRE and CRE-RH).

iii. Provision is made for restructured accounts including advances restructured under COVID restructuring in accordance with RBI guidelines which require diminution in the fair value of assets to be provided for at the time of restructuring.

c. Priority Sector Lending Certificate (PSLCs):

The Bank enters into transactions for the purchase of PSLCs. In these cases, the Bank buys the fulfillment of priority sector obligations. There is no transfer of Risk/loan assets to the Bank. The fees paid for the purchase of the PSLCs is recorded as “Premium paid on PSLC” under “Other Expenditure” in the Profit & Loss Account.

5. Property, Plant and Equipment (PPE)

a. Property, Plant and Equipment (PPE) other than premises of the Bank are stated in Balance Sheet at historical cost less accumulated depreciation and impairment loss, if any. Cost comprises the purchase price including non-refundable taxes and cost attributable for bringing the asset to its working condition for its intended use after deducting trade discount and rebates. Subsequent expenditure incurred on assets put to use is capitalized, only when it increases the future benefit/ functioning capability from / of such assets.

b. Revaluation of Premises (both Land and Buildings):

i. Premises are carried at revalued amount, being fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses in accordance with AS 10 Property, Plant & Equipment (PPE) issued by ICAI. Revaluations are carried out, at regular intervals (being once in every three years) as per Banks approved policy for Revaluation, by two independent Registered Govt. Approved Valuers to ensure that the carrying amount does not differ materially from the value which would be determined using fair value at the balance sheet date. For the purpose of revaluation lowest value is taken into account.

ii. The surplus arising out of revaluation of premises carried out is credited to the Revaluation Surplus in the Balance Sheet.

iii. In respect of premises kept in use by the Bank, depreciation on premises is charged to Profit & Loss Account and on amount equivalent to the amount of depreciation on the revalued portion is appropriated from the Revaluation Surplus to the General Reserve. In case of de-recognition of asset, the revaluation surplus / deficit is treated as per the guidelines prescribed in AS 10 (Revised) Property, Plant & Equipment (PPE) issued by ICAI.

c. Premises of the merged Bank are recorded at carrying value upon merger. PPE and equipment other than premises are recorded at value as per Due Diligence Report.

d. Premises are depreciated over the residual life not exceeding 60 years. The Bank has a policy of assessing the residual life of premises periodically to present the realistic value of premises from time to time.

e. Subsequent costs are included in carrying amount of asset or recognized as separate asset, as appropriate only when it is probable that future economic benefit associated with the item will flow to the entity and the cost can be measured reliably.

f. Depreciation:

Depreciation on PPE is recognized based on cost of asset less their residual values over their useful lives, using the Straight Line Method. The useful life of PPE is considered as per the management's estimate. The estimated useful lives, residual values and depreciation method are reviewed at the end of each Reporting Period, with the effect of any changes in estimate accounted for on prospective basis.

The estimated useful lives of PPE and depreciation rates considering the useful life of an individual asset as determined by the management is as follows:

Sr. No.	Property, Plant and Equipment	Useful lives of an individual Asset
1	Building	60
2	Furniture & fixtures	10
3	Vehicles	6.67
4	Electrical items	10
5	ATM	5
6	Computer hardware	3
7	Renewable Energy Equipment	5

g. The management believes that these estimated useful lives are realistic and reflect fair approximation of the period over which the assets are likely to be used. These estimates and associated assumptions are based on historical experiences and various other factors that are believed to be reasonable under the circumstances.

h. Whenever there is a revision in the estimated useful life of the asset, the unamortized depreciable amount is charged over the revised remaining useful life of the said asset.

i. An item of PPE is derecognized upon disposal or when no future economic benefits are expected to arise from the continued use of the asset. Any gain or loss arising on the disposal or retirement of an item of PPE is determined as difference between the sales proceeds and the carrying amount of the asset and is recognized in profit and loss.

j. The cost of assets not put to use before such date are disclosed under "Capital work in progress".

k. Depreciation is not provided on the freehold land. Leasehold land is amortized over the period of the lease.

l. Capital expenditure on leasehold building is amortized over a period of 10 years.

m. Stamp duty and registration charges on leasehold premises are accounted for, when actually incurred.

n. The items of PPE whose written down value has become NIL due to charge of depreciation over the years are stated at nominal value of Re. 1/- to facilitate their identification.

o. Impairment of PPE:

PPEs are reviewed at each Balance Sheet date for impairment. If any indication exists, the Bank estimates the recoverable amount of the asset. An asset's recoverable amount is higher of an asset's net selling price and its value in use. If, such recoverable amount of the asset is less than its carrying amount, the carrying amount is reduced to its recoverable amount. The reduction is considered as an impairment loss and is recognized in the Profit and Loss Account.

6. Foreign Currency Transactions

a. The Bank has no foreign branches. Foreign currency transactions denominated in foreign currencies are recorded at the rates prevailing on the date of transaction.

b. Monetary foreign currency assets and liabilities are translated at the Balance Sheet date at rates notified by Foreign Exchange Dealers Association of India (FEDAI). All gains / losses resulting from year-end revaluations are recognized in the Profit and Loss Account. Non-monetary items which are carried at historical cost, are reported using the rates at the date of initial recognition.

c. Outstanding forward exchange contracts and spot exchange contracts are revalued at year-end exchange rates notified by FEDAI for specified maturities. The resulting gains/losses on revaluation are included in the Profit and Loss account in accordance with RBI/FEDAI guidelines.

d. Contingent liabilities in foreign currencies on account of guarantees, acceptances, endorsements and other obligations are reported using closing spot rates on the Balance Sheet date as notified by FEDAI.

7. Accounting for Amalgamation

Accounting for Amalgamation in case of amalgamated banks with the Bank is carried out as per the scheme approved by the RBI, from time to time in consonance with AS 14 'Accounting for Amalgamations' issued by ICAI.

8. Employee Benefits

a. Provident Fund:

It is a defined contribution scheme. The eligible employees of the Bank are entitled to receive benefits under the Provident Fund, where, both the employee and the Bank contribute on a monthly basis at the stipulated rate to the Government Provident Fund. The Bank has no liability for future Provident Fund benefits other than its annual contribution and recognizes such contributions as an expense to Profit and Loss Account in the period in which employee renders the related service.

b. Gratuity:

The Bank provides for the Gratuity, a defined benefit retirement plan, covering all employees. The plan provides for lump sum payments to employees upon death while in employment or on separation from employment after serving for the stipulated years as mentioned under 'Payment of Gratuity under Codes on Social Security 2020 of applicable Labour Codes'. Liabilities with regard to the Gratuity Plan are determined by Actuarial Valuation at each Balance Sheet date using the Projected Unit Credit Method.

The Bank funds for the plan asset in the form of qualifying insurance policy. The fair value of plan asset is reduced from the gross obligation under the defined benefits plans to recognize the net obligation of the Gratuity plan in the Balance Sheet as liability, in accordance with AS-15 'Employee Benefits'. Actuarial gains and losses arising from experience adjustments and changes in actuarial assumptions are recognized in the Statement of Profit and Loss in the period in which they arise.

c. Compensated Absences:

The Bank provides for Compensated Absence liability of its employees who are eligible for encashment of accumulated leave. Accumulated leave, which is expected to be utilized within the next twelve months, is treated as Short Term Employee Benefits. The Bank measures the cost of such absences at the amount it expects to pay as a result of the unused entitlement that has accumulated at the reporting date. The accumulated leave expected to be carried forward beyond twelve months is treated as Other Long Term Employee Benefit. The same is provided for based on the Actuarial Valuation using the Projected Unit Credit Method at the reporting date. Actuarial gains/losses are immediately taken to the Statement of Profit and Loss and are not deferred.

9. Segment Reporting

In accordance with the guidelines issued by RBI, Segment Reporting is made as under:

a. Treasury includes all investment portfolio, profit/loss on sale of investments, profit/loss on foreign exchange transactions, equities and money market operations. The expenses of this segment consist of interest expenses on funds borrowed from external sources as well as internal sources and depreciation/amortization of premium on Held to Maturity category investments.

b. Corporate / Wholesale Banking includes all advances to trusts, partnership firms, companies, and statutory bodies, which are not included under 'Retail Banking' & considers:

1) Institutional Exposure up to ₹ 7.50 Crores but sales turnover above ₹ 50.00 Crores.

2) Institutional Exposure above ₹ 7.50 Crores.

c. Retail Banking includes exposures which fulfil the four criteria of orientation, product, granularity, and low value of individual exposures for retail exposures as per Master Directions on Basel III: Capital Regulations. Individual housing loan is also a part of Retail Banking segment. In retail banking the Bank has considered.

1) Individual exposure is considered up to ₹ 7.50 Crores

2) Proprietor Exposure up to 7.50 Crores & having sales turnover up to ₹ 50.00 Crores

3) Institutional Exposure up to ₹ 7.50 Crores & having sales turnover up to ₹ 50.00 Crores is considered.

d. Other Banking Business includes all other banking operations not covered under 'Wholesale Banking' and 'Retail Banking' segments. In Other Banking

1) Individual Exposure above ₹ 7.50 Crores

2) Proprietor Exposure above ₹ 7.50 Crores & sales turnover above ₹ 50.00 Crores is considered

Segment information is prepared in conformity with the accounting policies adopted for preparing and presenting the Financial Statements of the Bank as a whole.

10. Operating Lease

Lease rental obligations for assets taken on operating lease are recognized in the Profit and Loss Account on straight line basis over the lease term in accordance with the AS 19 'Leases' issued by the ICAI. Initial direct costs are charged to Profit and Loss Account.

11. Earnings Per Share

The Bank reports basic and diluted earnings per share in accordance with AS 20 'Earnings per Share' issued by the ICAI.

The basic EPS is computed by dividing the net profit attributable to the equity shareholders by the weighted average number of equity shares outstanding during the reporting year. Number of equity shares used in computing diluted EPS comprises the weighted average number of shares considered for deriving basic earnings per share and also weighted average number of equity shares, which would have been issued on the conversion of all dilutive potential shares. Diluted EPS is computed using the weighted average number of equity and dilutive equity equivalent shares outstanding during the year except where the results would be anti-dilutive.

12. Taxation

a. Income Tax expenses is the aggregate amount of current and deferred tax expenses incurred by the Bank. Current Income Tax is measured at the amount expected to be paid to the Tax Authorities in accordance with the Income Tax Act, 1961.

b. Deferred Tax is recognized, subject to consideration of prudence, on timing differences between taxable income & accounting income that originate in one period and is capable of reversal in subsequent period. Deferred Tax is measured using tax rates and tax laws that have been enacted or substantially enacted by the reporting date.

Deferred Tax Assets (DTA) is recognized only to the extent that there is reasonable certainty that asset can be realized in future. In respect of unabsorbed depreciation, carried forward losses under tax laws, deferred tax asset is recognized only to the extent that there is virtual certainty supported by convincing evidences. These are reviewed at each Balance Sheet date and appropriately adjusted to reflect the amount that is reasonably/virtually certain to be realized.

c. Current tax is debited to the Profit and Loss Account. The impact of changes in DTA and Deferred Tax Liability (DTL) is recognized in the Profit and Loss Account.

d. DTAs are reassessed at each reporting date, based upon management's judgment as to whether the realization is reasonably certain.

13. Intangible Assets

Intangible assets consist of acquisition, development, amendments / modifications / customization in software applications, tools developed by the Bank, Cost of acquisition (Goodwill & Other Intangible assets). The bank follows the principle of recognition and amortization in respect of computer software which has been customized for the Bank's use and is expected to be in use for some time as per the Accounting Standard governing Intangible Assets AS 26. Computer Software are amortized equally over the period of three years.

In case of merged banks, amortization of Goodwill & Cost of Acquisition is provided on Straight Line Method (SLM) @ 20% per annum

14. Provisions, Contingent liabilities and Contingent Asset

A provision is recognized when Bank has a present obligation as a result of past event where it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation. Provisions are not discounted to their present value except in case of decommissioning, restoration and similar liabilities that are recognized as cost of PPE and determined based on best estimate of the expenditure required to settle the present obligation at the balance sheet date. These are reviewed at each balance sheet date and adjusted to reflect the current best estimates.

A disclosure of contingent liability is made when there is:

a. A possible obligation arising from a past event, the existence of which will be confirmed by occurrence or non-occurrence of one or more uncertain future events not within the control of the Bank; or

b. A present obligation arising from a past event which is not recognized, as it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation or a reliable estimate of the amount of the obligation cannot be made.

When there is a possible or a present obligation in respect of which the likelihood of outflow of resources embodying economic benefits is remote, no provision or disclosure is made.

Contingent assets are neither recognized nor disclosed in the financial statement. However contingent assets are assessed continually and if it is virtually certain that an inflow of economic benefits will arise, the assets and related income are recognized in the period in which changes occur.

15. Non-Banking Assets acquired in satisfaction of claims

Non-Banking Assets (NBA's) acquired in satisfaction of claims are carried at lower of net book value and net realizable value.

16. Cash and Cash Equivalents

Cash & Cash Equivalents include cash in hand, balances with RBI and with Other Bank and an investment which has a short maturity of, three months or less from the date of acquisition. Cash flow statement is prepared using indirect method.

III. NOTES FORMING PART OF THE ACCOUNTS FOR THE YEAR ENDED 31st MARCH, 2026.

1. Long Term Subordinated (Tier-II) Deposits (LTDs) / Long Term Subordinated (Tier-II) Bonds (LTSB)

Reserve Bank of India, through their mail dated February 28, 2025 has granted permission to launch Long Term Subordinated Bonds – 3 and mobilize funds to the tune of ₹250.00 Crores in the said scheme.

Accordingly, Bank has launched the Long Term Subordinated Bonds – 3 on March 06, 2025 at 9.25% p.a. for General depositors and Senior citizens. As per RBI guidelines, Bank has extended Long Term Subordinated Bonds – 3 till 31.12.2025. The scheme is closed after successful collection of ₹249.99 Crores on 20.12.2025.

Reserve Bank of India, through their letter No. DOR.CAP.S8976/09.18 dated February 27, 2026 has granted permission to launch Long Term Subordinated Bonds – 4 and mobilize funds to the tune of ₹100.00 Crores in the said scheme. Accordingly, Bank has launched the Long Term Subordinated Bonds – 4 on March 05, 2026 at 9.00% p.a. for General depositors and Senior citizens.

During the Financial year the Bank has serviced ₹61.76 Crores (Previous Year: ₹53.70 Crores) towards interest on total outstanding portfolio of LTDs raised till date. The total discounting value of ₹795.64 Crores is considered in the Tier-II capital of the Bank for Capital Adequacy purposes as per RBI guidelines after applying relevant discounting factors.

2. Bad Debts Written off:

The Bank has written off an amount of ₹161.13 Crores (Previous year: ₹277.90 Crores) towards Bad debts.

3. MSME Disclosure

Suppliers / Service providers covered under Micro, Small, Medium Enterprises Development Act, 2006 (MSME), have not furnished the information regarding filing of necessary memorandum with the appropriate authority. As such, information relating to cases of delays in payments to such enterprises or of interest payments due to delays in such payments, cannot be given.

Bank is in process of obtaining the requisite information as required.

4. Prior Period Items - AS 5

During the year, there were no items of material significance relating to prior period income / expenditure requiring disclosure.

5. Property Plant and Equipment – AS 10

Bank has revalued immovable properties on 31.03.2026 based on the valuation reports of the external independent Valuers and closing balance of revaluation reserve as on 31.03.2026 (net of amount transferred to general reserve) is ₹674.36 Crores.

Revaluation reserve is not available for distribution of dividend.

Capital Commitments

Estimated value of contracts remaining to be executed on capital account as at 31.03.2026 aggregate to ₹6.97 Crores

6. Gain / (Loss) on Foreign Exchange Transactions – AS 11

The Bank has revalued the Forward Exchange Contracts & Spot Exchange Contracts as per the FEDAI rates as on the date of Balance Sheet and net profit on account of such revaluation of ₹5.28 Crores (Previous Period loss of ₹5.67 Crores) is credited to Profit & Loss account in accordance with AS-11 issued by ICAI.

7. Accounting for Amalgamation - AS 14

a. Merger of Co-operative Bank of Ahmedabad Ltd.:

As per the merger scheme, there is no period limit for recovery of loss on merger in case of Co-op. Bank of Ahmedabad Ltd (CBA). During the year, on comparison of losses provided up to 31st March 2026 with credits received on account of recovery, excess provision of ₹1.04 Crores (31st March 2025: ₹0.03 Crores) on account of amortization of losses is written back to Profit and Loss Account, the details of which are as under.

(₹ in Crores)

Co-Operative Bank of Ahmedabad Ltd.	31st March 2026	31st March 2025
Accumulated losses on merger	22.07	22.07
Net credit to Accumulated losses on account of Recovery etc.	21.84	20.80
Losses carry forwarded to be provided	0.23	1.27
Loss Provided up to last year	1.27	1.30
Excess Provided Written Back during the year	1.04	0.03

The balance loss of ₹0.23 Crores (Previous Years :1.27 Crores) in respect of CBA will be adjusted against the further recovery received as there is no time limit prescribed for such recovery of loss in merger scheme of CBA.

b. Merger of Shree Sharada Sahakari Bank Limited:

i. Effective date of Merger: October 30, 2022

ii. Reserve Bank of India sanctioned the Scheme of Amalgamation in exercise of the powers under the provisions of Section 44A read with Section 56 of the Banking Regulation Act,1949 as amended vide the Banking Regulation (Amendment) Act, 2020 (39 of 2020).

iii. As per guidelines contained in Accounting Standard AS 14 – Accounting for amalgamations issued by The Institute of Chartered Accountants of India, the amalgamation was in the nature of merger and accordingly the accounting was made under pooling of interest method.

iv. Equity of shares of the amalgamated Bank were exchanged in the proportion of the face value and swap value ratio of 1:1.42 as per the final due diligence.

c. Merger of Maratha Sahakari Bank Limited:

i. Effective date of Merger: May 29, 2023

ii. Reserve Bank of India sanctioned the Scheme of Amalgamation in exercise of the powers under the provisions of Section 44A read with Section 56 of the Banking Regulation Act, 1949 as amended vide the Banking Regulation (Amendment) Act, 2020 (39 of 2020).

iii. As per guidelines contained in Accounting Standard AS 14 – Accounting for amalgamations issued by The Institute of Chartered Accountants of India, the amalgamation was in the nature of purchase and accordingly the accounting was made under purchase method.

iv. Cost of Acquisition (Goodwill & other intangible assets) aggregating to ₹19.38 Crores were recognized as asset at the time of merger. It is being amortized in Profit & Loss Account over a period of 5 years as per extant RBI guidelines in this regards.

d. Merger of The Sahebrao Deshmukh Co-Operative Bank Limited :

i. Effective date of Merger: September 26, 2023.

ii. Reserve Bank of India sanctioned the Scheme of Amalgamation in exercise of the powers under the provisions of Section 44A read with Section 56 of the Banking Regulation Act, 1949 as amended vide the Banking Regulation (Amendment) Act, 2020 (39 of 2020).

iii. As per guidelines contained in Accounting Standard AS 14 – Accounting for amalgamations issued by The Institute of Chartered Accountants of India, the amalgamation was in the nature of merger and accordingly the accounting was made under purchase method.

iv. Cost of Acquisition (Goodwill & other intangible assets) aggregating to ₹30.24 Crores were recognized as asset. It is being amortized in Profit & Loss Account over a period of 5 years as per extant RBI guidelines in this regards.

e. Merger of The National Co-Operative Bank Limited :

i. Effective date of Merger: January 6, 2025.

ii. Reserve Bank of India has sanctioned the Scheme of Amalgamation in exercise of the powers under the provisions of Section 44A read with Section 56 of the Banking Regulation Act, 1949 as amended vide the Banking Regulation (Amendment) Act, 2020 (39 of 2020).

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

iv. Cost of Acquisition (Goodwill & other intangible assets) aggregating to ₹83.27 Crores were recognized as asset. It is being amortized over a period of 5 years as per extant RBI guidelines in this regards.

Following Table shows the details of cost of acquisition & amortization of the same of Merged Banks.

Name of Bank	Cost of acquisition	Adjustment during the year	Adjustment during the year	Amortization /Reversal			Balance at the end of the year
				At the beginning of the year	For the year	Balance at the Close of the year	
				2025-26	2025-26	till 31.03.2026	
Co-Op. Bank of Ahmadabad	24,59,12,748	-	(1,04,29,173)	23,31,82,625	-	23,31,82,625	23,00,950
MSBL (2023-24)	19,38,98,023	-	(3,075)	7,75,59,209	3,87,79,604	11,63,38,813	7,75,56,135
SDCB (2023-24)	30,24,09,430	3,67,13,112	(4,40,54,144)	13,01,42,052	5,49,75,449	18,51,17,501	10,99,50,897
NCBL (2024-25)	83,27,36,328	-	-	4,16,36,817	16,65,47,268	20,81,84,085	62,45,52,243
Total	**1,57,49,56,529**	**3,67,13,112**	**(5,44,86,392)**	**48,25,20,703**	**26,03,02,321**	**74,28,23,024**	**81,43,60,225**

8. Employee Benefits – AS 15

a. Defined Contribution Schemes

Bank's contribution to Provident Fund – ₹16.86 Crores (Previous year- ₹14.95 Crores)

b. Defined Benefit Schemes

i. The Bank has defined benefit gratuity plan. Every employee who has completed five years or more of service is eligible for a gratuity on separation at 15 days basic salary (last drawn salary) considering a month of 26 days for each completed year of service. The Bank funds for the plan asset in the form of qualifying insurance policy.

ii. Leave Encashment is also a defined benefit scheme offered by the Bank. Employees who are confirmed in the service of the Bank, are entitled to avail maximum 30 days Privilege Leave encashment once in a year, subject to having minimum 60 days Privilege Leave balance in their leave accounts. Employees are also eligible for Leave Encashment at the time of retirement for the Privilege Leave accumulated up to 150 days. The liability towards leave encashment and Gratuity is assessed on the basis of actuarial valuation report of Actuary.

Disclosures required by AS-15 are given as under:

(₹ in Crores)

Sr. No.	Particulars	Gratuity	
		31st March 2026	31st March 2025
I	Discount Rate	**7.36 %**	6.79 %
II	Expected return on plan assets	**7.36 %**	6.79 %
III	Salary Escalation rate	**4.00 %**	4.00 %
IV	Attrition Rate		
	- For service 4 years and below	**10 % p.a.**	10 % p.a.
	- For service 5 years and above	**2 % p.a.**	2 % p.a.
V	Mortality Table	**Indian Assured Lives Mortality 2012-14 (Urban)**	Indian Assured Lives Mortality 2012-14 (Urban)
	The estimates of future salary income increases considered in the actuarial valuation takes into account inflation, seniority, promotion and other relevant factors.		
VI	Opening Present value of obligation	**99.57**	77.65
	Interest cost	**6.76**	5.60
	Current service cost	**5.18**	4.14
	Past service cost		
	Liability transfer in	**0.00**	6.08
	Benefits paid	**14.24**	8.00
	Actuarial (gain)/ loss on obligations	**0.82**	14.10

(₹ in Crores)

Sr. No.	Particulars	Gratuity	
		31st March 2026	31st March 2025
	Closing Present value of obligation	**98.09**	99.57
VII	Opening Fair value of plan assets	**83.31**	71.14
	Expected return on plan assets	**5.66**	5.13
	Contributions	**16.77**	6.57
	Transfer from other entity	**0.00**	7.70
	Benefits paid	**14.24**	8.00
	Actuarial gain / (loss) on plan assets	**0.81**	0.77
	Closing Fair value of plan assets	**92.31**	83.31
VIII	Present value of obligation	**98.09**	99.57
	Fair value of plan assets	**92.31**	83.31
	(Assets) / liability as at	**5.78**	16.26
IX	Current service cost	**5.18**	4.14
	Past service cost		
	Interest cost	**6.76**	5.60
	Expected Return of Plan Assets	**5.66**	5.13
	Net actuarial (gain) / loss	**0.01**	13.33
	Expenses recognized in P & L Account included in Salaries, Allowances, PF contribution and Gratuity etc.	**6.29**	17.94
X	Category of fair value of Plan Assets:		
	Insurer Managed Funds	**92.31**	83.31
	Total	**92.31**	83.31
	The Plan assets are marked to market on the basis of the yield curve derived from government securities. Hence, the expected rate of return has been kept the same as the discount rate.		
XI	Expected Contribution for next year	**11.03**	13.64

Experience Adjustment for Current year and previous 4 years

(₹ in Crores)

Particulars	**31st March 2026**	**31st March 2025**	**March 31, 2024**	**March 31, 2023**	**March 31, 2022**
Defined benefit obligation	**98.09**	99.57	77.65	71.32	70.81
Plan assets	**92.31**	83.31	71.14	70.20	64.43
Surplus/(deficit)	**(5.78)**	(16.26)	(6.51)	(1.12)	(6.38)
Actuarial (Gain)/Losses on Obligations-Due to Change in Financial Assumptions	**(3.39)**	2.52	1.32	(1.26)	(1.96)
Actuarial (Gain)/Losses on Obligations-Due to Experience	**4.21**	11.58	1.56	(0.89)	4.46
Experience adjustments on plan assets [Gain / (Loss)]	**0.81**	0.78	0.24	0.02	0.00

c. Other Long Term Employee Benefits - Leave Encashment

(₹ in Crores)

Particulars	**31st March 2026**	**31st March 2025**
Total Actuarial Liability	**20.57**	21.84
Fund Balance	**0.54**	0.57
Net Actuarial Liability	**20.03**	21.27
Assumptions		
Discount Rate	**7.36 %**	6.79 %
Salary Escalation Rate	**4.00 %**	4.00 %

9. Primary Segment Reporting (By Business Segments) – AS 17

(₹ in Crores)

Particulars	Treasury		Corporate / Wholesale Banking		Retail Banking		Other Banking Business		Total	
	CY	PY	CY	PY	CY	PY	CY	PY	CY	PY
Revenue	740.90	538.86	443.31	524.12	1014.21	886.64	472.55	514.49	2670.97	2464.11
Cost	595.86	370.38	377.55	449.87	863.77	761.03	437.59	533.74	2274.77	2115.01
Result	145.04	168.48	65.76	74.25	150.44	125.61	34.96	(19.25)	396.20	349.10
Unallocated Expenses									222.80	175.03
Operating Profit (PBT)									173.39	174.05
Income Taxes									55.27	(6.56)
Extraordinary profit / loss									-	-
Net Profit / Loss (-)									118.12	180.62
OTHER INFORMATION										
Segment Assets */**	7716.55	7127.80	5541.80	4932.27	12256.87	10662.68	5549.70	4890.21	31064.92	27612.96
Unallocated Assets									531.55	539.84
Total Assets									31596.47	28152.80
Segment Liabilities	268.07	120.25	5065.12	4480.93	11202.60	9686.96	11857.09	10798.01	28392.89	25086.15
Unallocated Liabilities									3203.59	3066.65
Total Liabilities									31596.47	28152.80

* FY 2024-25 Office Accounts having outstanding balance ₹51.25 Crores is not classified under above 3 categories.

** FY 2025-26 Office Accounts having outstanding balance ₹49.64 Crores is not classified under above 3 categories.

These segments have been reported considering the nature of products or services, the class of customers for the products or services, different risks and returns attributable to them, organizational structure and internal management information system.

Secondary Segment Information: Bank operates only in one geographical area, hence separate information regarding secondary segment i.e. geographical segment is not given.

10. Related Party Disclosures - AS 18

a. Details of Related Parties:

Sr. No.	Name of the Related Parties	Description of Relationship
1	Cosmos E Solutions & Services Pvt. Ltd.	Wholly owned Subsidiary Company

b. Related Party disclosures:

(₹ in Crores)

Sr. No.	Items / Related Party	31st March 2026	31st March 2025
Transactions-			
1	Availment of services / Capital Purchases		
	Towards Services (Including GST)	0.53	0.53
2	Interest expenses on Fixed Deposit during the year	0.61	0.61
3	Dividend received	0.25	0.25
Balances-			
1	Current account with Bank	0.49	0.51
	Maximum Balance maintained in Current account with Bank	0.49	2.25
2	Investment in Subsidiary	0.25	0.25
3	Term Deposits	8.96	8.49

c. Mrs. Apekshita Thipsay, Managing Director of the Bank is a single party under the category Key Management Personnel.

The Bank is a Co-operative Society registered under the Multi–State Co-operative Societies Act, 2002 and there is no requirement of related party disclosure under Accounting Standard 18 (AS-18) issued by The Institute of Chartered Accountants of India, in terms of RBI Master Direction on Financial Statement – Disclosure and Presentation dated 30th August, 2021. Therefore, no further details thereon need to be disclosed.

11. Operating lease comprises leasing of office premises, ATM and data center site storage equipment - AS 19

(₹ in Crores)

Particulars	31st March 2026	31st March 2025
Minimum lease payments payable at the end of the year:		
- Not later than one year	**44.82**	41.52
- Later than one year and not later than five years	**144.13**	141.42
- Later than five years	**142.75**	68.94
Total minimum lease payments recognized in the Profit and Loss Account for the year.	**63.80**	45.06
Total of minimum sub-lease payment expected to be received under non-cancelable sub-lease	**NIL**	NIL
Sub-lease payments recognized in the Profit and Loss Account for the year.	**NIL**	NIL

The terms of renewal and escalation clauses are those normally prevalent in similar agreement.

12. Earnings Per share - AS 20

(Amount in ₹)

Sr. No.	Particulars	31st March 2026	31st March 2025
A	Profit/Loss for the year attributable to shareholders (₹)	**1,18,11,84,255**	1,80,61,61,694
B	Total number of shares at the end of year	**3,38,34,568**	**3,44,11,836**
C	Weighted avg. number of shares of ₹100/- each for the purpose of computing Basic Earnings per share	**3,37,03,356**	3,42,17,305
D	Basic Earnings per share (A / C) (₹)	**35.05**	**52.79**
E	Weighted avg. number of shares of ₹100/- each for the purpose of computing diluted Earnings per share	**3,37,03,356**	**3,42,17,305**
F	Diluted Earnings per share (A / E) (₹)	**35.05**	**52.79**
G	Nominal Value per share (₹)	**100**	**100**

13. Consolidated Financial Statements - AS 21

There is no requirement to present Consolidation Financial Statements under the Multi-State Co-operative Societies Act, 2002.

14. Deferred Tax - AS 22

The major components of Deferred Tax for the year are as under: (₹ in Crores)

Sr. No.	Deferred Tax Assets	31st March 2026	31st March 2025
1	Provision for BDDR	**95.87**	110.62
2	Provision for Re-structured Assets	**0.18**	0.37

3	Provision for Investment Diminution	**0.00**	0.00
4	Expenses disallowed U/s 40(a)(ia) of Income Tax Act	**0.90**	0.84
5	Lease Rent Equalization Fund	**2.29**	1.01
6	Provision for Employee Benefit Fund	**10.45**	0.00
7	Provision for other receivable	**6.83**	7.99
	Sub Total (A)	**116.52**	**120.83**
	Deferred Tax Liability		
1	Fixed Assets –WDV	**14.73**	13.15
2	Intangible Assets - WDV	**1.45**	1.54
3	Expenses allowed U/s 40(a)(ia) of Income Tax Act	**0.83**	0.67
4	Special Reserve @20% of Profit from Eligible Business	**13.82**	10.54
	Sub Total (B)	**30.83**	**25.90**
	Net Deferred Tax Asset (A-B)	**85.69**	**94.93**

The application of Deferred Tax has resulted in a net debit of ₹9.24 Crores (Previous Year : net Credit of ₹22.36 Crores) to the Profit and Loss Account for the year ended 31st March 2026. The closing Deferred Tax Asset (net) of ₹85.69 Crores (Previous Year: ₹94.93 Crores) shown separately in the Balance Sheet.

15. Details of computer software other than internally generated- (AS– 26):

The details of computer software included in the Property, plant and equipment block as "Intangible assets" are as follows:

(₹ in Crores)

Particulars	31st March 2026	31st March 2025
Opening Balance of Software (Intangible assets)	**14.00**	4.25
Add: Additions during the year	**4.29**	16.35
Less: Deletion / Amortization during the year	**6.75**	6.60
Closing Balance of Software (Intangible assets)	**11.54**	14.00

16. Impairment of Assets - AS 28

The Bank has ascertained that there is no material impairment of any of its assets and as such no provision under Accounting Standard 28 Impairment of Assets issued by the ICAI is required.

17. Contingent Liabilities AS -29:

a) Contingent liabilities in respect of Bank guarantees, Letters of credit, Forward contracts etc. (₹ in Crores)

Particulars	31st March 2026	31st March 2025
Bank Guarantees	**934.16**	885.84
Letters of Credit (LC + Buyer's Credit)	**149.74**	99.02
Forward Exchange contracts Purchase / Sale	**618.09**	807.73
Others – Depositors' Education Awareness Fund	**117.48**	102.65
Total	**1,819.47**	**1,895.24**

b) Claims not acknowledged as debts:

(₹ in Crores)

Particulars	31st March 2026	31st March 2025
On account of Income Tax Demand (Gross)	**71.54**	71.48
On account of Service Tax	**7.41**	7.41

The Bank has paid ₹67.85 Crores (Previous Year: ₹67.84 Crores) against the above Income Tax demands raised by the Income Tax Department for various assessment years. The Bank has contested these demands at various appellate levels and Bank is hopeful of getting substantial relief in respect thereto.

The Bank has paid ₹0.55 Crores (Previous Year: ₹0.55 Crores) against Service Tax demands.

c. Contingent Liabilities – Others

In terms of DBOD Circular No. DEAF Cell.BC.114/30.01.002/2013-14 dated 27th May, 2014, the Bank has transferred all credit balances amounting to ₹16.39 Crores (as mentioned in sub-clause i to viii in Clause 3 of DEAF Scheme 2014) maintained with the Bank which have not been in operation for 10 years or more. The required disclosure as per the said circular is as under:

(₹ in Crores)

Particulars	31st March 2026	31st March 2025
Opening balance of amounts transferred to DEAF	**102.65**	88.63
Add: Amounts transferred to DEAF during the year	**16.39**	9.27
Add: Amounts transferred to DEAF by Erst. NCBL	**0.00**	6.55
Less: Amounts reimbursed by DEAF towards claims	**1.56**	1.80
Closing balance of amounts transferred to DEAF	**117.48**	102.65

The Bank has paid ₹1.56 Crores to customers/depositors towards the said deposits which have remained unclaimed for 10 years or more and also claimed refund of the said amount from RBI in terms of the said scheme.

18. Preference Share Capital:

a) The Bank has issued perpetual Non-cumulative Preference Shares (Series I) @8% dividend p.a. on pro-rata basis starting from 8th March, 2023 to 31st August, 2023 with total size of issue of ₹50,00,00,000/- (₹Fifty Crores Only). Out of this total issued, subscribed & paid up Preference Capital @8% is ₹3,00,89,000/-.

b) The Bank has issued perpetual Non-cumulative Preference Shares (Series II) @9% dividend p.a. on pro-rata basis starting from 1st February, 2025 to 31st October, 2025 with total size of issue of ₹100,00,00,000/- (₹One Hundred Crores Only). Out of this total issued, subscribed & paid up Preference Capital till 31st March,2026 @9% is ₹12,62,08,800/-.

IV. Disclosure Requirements as Per RBI Guidelines

Disclosure as per RBI Master Direction DOR.ACC.REC.No.45/21.04.018/2021-22 dated 30th August, 2021:

1. Regulatory Requirement

a) Composition of Regulatory Capital: (₹ in Crores)

Sr. No.	Particulars	31st March 2026	31st March 2025
i)	Paid up share capital and reserves (net of deductions, if any)	**1,879.74**	1,721.18
ii)	Other Tier 1 capital		
iii)	Tier 1 capital (i + ii)	**1,879.74**	1,721.18
iv)	Tier 2 capital	**967.01**	662.96
v)	Total capital (Tier 1+Tier 2)	**2,846.75**	23,84.14
vi)	Total Risk Weighted Assets (RWAs)	**18,714.70**	15,741.19
vii)	Paid-up share capital and reserves as percentage of RWAs	**10.04%**	10.94%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	**10.04%**	10.94%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	**5.17%**	4.21%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	**15.21%**	15.15%
xi)	Amount of paid-up equity capital raised during the year	**11.53**	19.02
xii)	Amount of Tier 2 capital raised during the year, of which:		
	a) Perpetual Cumulative Preference Shares	**9.97**	2.74
	b) Redeemable Non-Cumulative Preference Shares	**-**	-

b) There is no draw down from reserves during the current financial year as well as previous financial year.

2. Asset liability management

a) Maturity pattern of certain items of assets and liabilities as on 31.03.2026

(₹ in Crores)

Particulars	Deposits	Advances	Investments	Borrowings	Foreign Currency assets	Foreign Currency liabilities
Day 1	471.27	21.89	756.66	7.99	-	-
2 to 7 days	173.15	72.98	395.29	-	-	-
8 to 14 days	187.84	57.74	119.98	-	-	-
15 to 30 Days	1,073.91	256.51	227.63	-	-	-
31 days to 2 months	1,651.46	338.58	281.01	-	-	1.81
Over 2 months and up to 3 Months	1,708.24	314.78	300.75	-	-	0.03
Over 3 months and up to 6 Months	3,719.43	751.69	1,007.18	-	-	30.50
Over 6 months and up to 1 year	6,216.74	1,636.69	2,634.91	-	48.86	31.10
Over 1 year and up to 3 years	10,655.49	7,537.22	2,831.37	-	6.09	0.76
Over 3 years and up to 5 years	175.35	2,558.79	308.75	58.87	8.30	-
Over 5 years	88.77	4,332.18	1,602.44	748.54	-	-
Total	**26,121.64**	**17,879.05**	**10,465.96**	**815.40**	**63.25**	**64.20**

b) Maturity pattern of certain items of assets and liabilities as on 31.03.2025 (₹ in Crores)

Particulars	Deposits	Advances	Investments	Borrowings	Foreign Currency assets	Foreign Currency liabilities
Day 1	1,005.88	13.06	1,044.98	4.28	-	-
2 to 7 days	57.29	37.68	354.07	-	-	13.21
8 to 14 days	57.29	75.92	116.00	-	-	-
15 to 30 Days	33.62	242.72	139.67	-	-	-
31 days to 2 months	385.06	254.87	294.62	-	-	1.23
Over 2 months and up to 3 Months	518.18	263.93	220.76	-	-	0.03
Over 3 months and up to 6 Months	3,355.73	692.69	893.10	148.13	-	1.82
Over 6 months and up to 1 year	6,548.66	1,383.09	1,792.41	1.23	85.77	25.82
Over 1 year and up to 3 years	10,590.32	6,556.60	2,301.98	-	11.62	1.71
Over 3 years and up to 5 years	262.15	2,387.35	545.66	-	7.48	-
Over 5 years	93.03	3,819.16	1,332.73	535.82	-	-
Total	**22,907.20**	**15,727.07**	**9,035.98**	**689.46**	**104.87**	**43.82**

3. Investment

a) Composition of Investment Portfolio as at 31.03.2026

(₹ in Crores)

Issuer	Investments in India						
	Government Securities	Other Approved Securities	Shares	Debentures & Bonds in PSUs	Subsidiary and/or Joint Ventures	Others	Total investments in India
Held to Maturity							
Gross	5,371.94	0.00	0.00	0.00	0.25	0.00	5,372.19
Less: Provision for non-performing in-vestments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	5,371.94	0.00	0.00	0.00	0.25	0.00	5,372.19
Available for Sale							
Gross	1,578.27	0.00	19.35	370.08	0.00	99.10	2,066.80
Less: Provision for depreciation and NPI	95.66	0.00	0.01	0.83	0.00	0.00	96.50
Net	1,482.61	0.00	19.34	369.25	0.00	99.10	1,970.30
Held for Trading							
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Investments	**6,950.21**	**0.00**	**19.35**	**370.08**	**0.25**	**99.10**	**7,438.99**
Less: Provision for non-performing in-vestments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	95.66	0.00	0.01	0.83	0.00	0.00	96.50
Net	**6,854.55**	**0.00**	**19.34**	**369.25**	**0.25**	**99.10**	**7,342.49**

Composition of Investment Portfolio as at 31.03.2025

(₹ in Crores)

Issuer	Investments in India						
	Government Securities	Other Approved Securities	Shares	Debentures & Bonds in PSUs	Subsidiary and/or Joint Ventures	Others	Total investments in India
Held to Maturity							
Gross	5,437.52	0.00	0.00	0.00	0.25	0.00	5,437.77
Less: Provision for non-performing in-vestments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	5,437.52	0.00	0.00	0.00	0.25	0.00	5,437.77
Available for Sale							
Gross	1,220.17	0.00	4.35	142.58	0.00	67.07	1,434.17
Less: Provision for depreciation and NPI	0.00	0.00	0.01	1.34	0.00	0.00	1.35
Net	1,220.17	0.00	4.34	141.24	0.00	67.07	1,432.82
Held for Trading							
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Investments	**6,657.69**	**0.00**	**4.35**	**142.58**	**0.25**	**67.07**	**6,871.94**
Less: Provision for non-performing in-vestments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	0.00	0.00	0.01	1.34	0.00	0.00	1.35
Net	**6,657.69**	**0.00**	**4.34**	**141.24**	**0.25**	**67.07**	**6,870.59**

- Bank has no investment outside India as on 31.03.2026 & 31.03.2025.

b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(₹ in Crores)

Sr. No.	Particulars	31st March 2026	31st March 2025
i)	Movement of provisions held towards depreciation on investments		
a)	Opening balance	**1.34**	6.88
b)	Add: Provisions made during the year	**125.13**	7.05
c)	Less: Write off / write back of excess provisions dur-ing the year	**-29.97**	-25.22
d)	Add: Incorporation of IDR of Merged Bank	**0.00**	12.63
e)	Closing balance	**96.50**	1.34
ii)	Movement of Investment Fluctuation Reserve		
a)	Opening balance	**71.82**	59.32
b)	Add: Amount transferred during the year	**32.00**	12.50
c)	Less: Drawdown	**-**	-
d)	Closing balance	**103.82**	71.82
iii)	Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	**5.02%**	5.01%

The Bank has not sold any securities during the current financial year from HTM category before maturity. Securities amounting to ₹3219.12 Crores (previous year ₹751.57 Crores) have been transferred from HTM to AFS and No Securities (previous year ₹236.87 Crores) have been transferred from AFS to HTM at the beginning of the year in the manner as prescribed by the RBI Master Direction – Reserve Bank of India (Classification, valuation and Operation of Investment Portfolio of Primary (Urban) Co-Operative Banks) Directions, 2025 dated November 28th 2025.

c) Non-SLR investment portfolio

i) Non-performing non-SLR investments

(₹ in Crores)

Particulars	31st March 2026	31st March 2025
Opening Balance	**0.01**	0.01
Add: Additions during the year	**-**	-
Less: Reductions during the above period	**-**	-
Closing Balance	**0.01**	0.01
Total provisions held	**0.01**	0.01

ii) Issuer composition of non-SLR investments as on 31.03.2026

(₹ in Crores)

Sr. No.	Issuer	Amount	Extent of Private Placement	Extent of 'below Investment grade' Securities	Extent of 'unrated securities'	Extent of 'unlisted' securities
1	**PSUs**	**179.54**	**179.54**	**NIL**	**NIL**	**NIL**
2	**FIs**	**152.41**	**102.41**	**NIL**	**NIL**	**NIL**
3	**Banks**	**NIL**	**NIL**	**NIL**	**NIL**	**NIL**
4	**Private Corporates**	**88.71**	**69.995**	**NIL**	**NIL**	**NIL**
5	**Subsidiaries / Joint Ventures**	**0.25**	**0.25**	**NIL**	**0.25**	**0.25**
6	**Others**	**67.87**	**66.78**	**NIL**	**19.35**	**19.35**
7	**Provision held towards depreciation**	**0.83**	**0.00**	**NIL**	**NIL**	**0.01**
	Total (1 to 6)	**488.78**	**418.975**	**NIL**	**19.60**	**19.60**

Issuer composition of non-SLR investments as on 31.03.2025

(₹ in Crores)

Sr. No.	Issuer	Amount	Extent of Private Placement	Extent of 'below Investment grade' Securities	Extent of 'unrated securities'	Extent of 'unlisted' securities
1	PSUs	85.63	NIL	NIL	NIL	NIL
2	FIs	94.85	47.90	NIL	NIL	NIL
3	Banks	10.00	NIL	NIL	NIL	NIL
4	Private Corporates	0.00	NIL	NIL	NIL	NIL
5	Subsidiaries / Joint Ventures	0.25	0.25	NIL	0.25	0.25
6	Others	**23.52**	**22.42**	**NIL**	**4.35**	**4.35**
7	Provision held towards depreciation	1.34	0.01	NIL	NIL	0.01
	Total (1 to 6)	**214.25**	**70.57**	**NIL**	**4.60**	**4.60**

iii) Repo transactions (in face value terms) as on 31.03.2026

(₹ in Crores)

	Particulars	Minimum Outstanding during the year		Maximum outstanding during the year		Daily Average outstanding during the year		As on 31.03.2026	
		FV	MV	FV	MV	FV	MV	FV	MV
I	**Securities sold under Repo**								
	i. Govt. Securities	0.00	0.00	125.64	125.66	16.91	16.91	0.00	0.00
	ii. Corporate Debt Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	iii. Any Other Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
II	**Securities purchased under Reverse Repo**								
	i. Govt. Securities	0.00	0.00	753.53	753.64	34.90	34.91	0.00	0.00
	ii. Corporate Debt Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	iii. Any Other Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
III	**Securities sold under RBI Repo (LAF)**								
	i. Govt. Securities	0.00	0.00	150.00	150.02	2.33	2.33	0.00	0.00
	ii. Corporate Debt Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	iii. Any Other Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
IV	**Securities purchased under RBI Reverse Repo (LAF)**								
	i. Govt. Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	ii. Corporate Debt Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	iii. Any Other Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
V	**Securities sold under CCIL Treps Borrow-ing**								
	i. Govt. Securities	0.00	0.00	449.94	450.00	100.54	100.56	0.00	0.00
	ii. Corporate Debt Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	iii. Any Other Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
VI	**Securities purchased under CCIL Treps Lending**								
	i. Govt. Securities	0.00	0.00	579.46	579.56	25.08	25.10	239.89	239.92
	ii. Corporate Debt Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	iii. Any Other Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Repo transactions (in face value terms) as on 31.03.2025 (₹in Crores)

	Particulars	Minimum Outstanding during the year		Maximum outstanding during the year		Daily Average outstanding during the year		As on 31.03.2025	
		FV	MV	FV	MV	FV	MV	FV	MV
I	**Securities sold under Repo**								
	i. Govt. Securities	0.00	0.00	11.07	11.08	0.18	0.18	0.00	0.00
	ii. Corporate Debt Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	iii. Any Other Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
II	**Securities purchased under Reverse Repo**								
	i. Govt. Securities	0.00	0.00	396.94	397.01	50.32	50.33	312.72	312.98
	ii. Corporate Debt Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	iii. Any Other Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
III	**Securities sold under RBI Repo (LAF)**								
	i. Govt. Securities	0.00	0.00	50.00	50.01	0.90	0.90	0.00	0.00
	ii. Corporate Debt Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	iii. Any Other Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
IV	**Securities purchased under RBI Reverse Repo (LAF)**								
	i. Govt. Securities	0.00	0.00	150.00	150.03	3.34	3.34	0.00	0.00
	ii. Corporate Debt Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	iii. Any Other Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
V	**Securities sold under CCIL Treps Borrowing**								
	i. Govt. Securities	0.00	0.00	374.93	375.00	56.89	56.91	0.00	0.00
	ii. Corporate Debt Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	iii. Any Other Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
VI	**Securities purchased under CCIL Treps Lending**								
	i. Govt. Securities	0.00	0.00	399.79	399.86	15.12	15.12	0.00	0.00
	ii. Corporate Debt Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	iii. Any Other Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

- Bank has not undertaken any Government Securities Lending (GSL) transactions during current year & previous year.

4. Asset Quality:

a) Classification of advances and provisions held as on 31.03.2026 (₹ in Crores)

Particulars	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	15,025.77	328.93	372.37	0.00	701.30	15,727.07
Add: Additions during the year	2,297.44				207.11	
Less: Reductions during the year					352.57	
Closing balance	17,323.21	177.34	378.50	0.00	555.84	17,879.05
Reductions in Gross NPAs due to:						
Up gradation					98.56	

Particulars	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Recoveries (excluding recoveries from upgraded a/c's)					92.88	
Write-offs					161.13	
Other Reductions					**0.00**	
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	55.32	74.02	372.37	0.00	446.39	501.71
Add: Fresh provisions made during the year	12.23				113.13	
Less: Excess provision reversed/ Write-off loans					162.39	
Closing balance of provisions held	67.55	32.13	365.00	0.00	397.13	464.68
Net NPAs						
Opening Balance		254.91	0.00	0.00	254.91	
Add: Fresh additions during the year					157.48	
Less: Reductions during the year					253.68	
Closing Balance		145.21	13.50	0.00	158.71	
Floating Provisions						
Opening Balance						0.00
Add: Additional provisions made during the year						0.00
Less: Amount drawn down during the year						0.00
Closing balance of floating provisions						0.00
Technical write-offs and the recoveries made thereon						
Opening balance of Technical/ Prudential written-off accounts						0.00
Add: Technical/ Prudential write-offs during the year						0.00
Less: Recoveries made from previously technical/ prudential written-off accounts during the year						0.00
Closing balance						0.00

Classification of advances and provisions held as on 31.03.2025

(₹ in Crores)

Particulars	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	14,702.08	207.67	281.87	0.00	489.54	15,191.62
Add: Additions during the year	323.69				714.51	
Less: Reductions during the year					502.75	
Closing balance	15,025.77	328.93	372.37	0.00	701.30	15,727.07
Reductions in Gross NPAs due to:						
Up gradation					98.10	98.10
Recoveries (excluding recoveries from upgraded a/c's)					96.86	96.86
Write-offs					277.90	277.90
Other Reductions					29.89	29.89
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	52.62	20.88	238.07	0.00	258.95	311.57
Add: Fresh provisions made during the year	2.70				465.34	
Less: Excess provision reversed/ Write-off loans					277.90	
Closing balance of provisions held	55.32	74.02	372.37	0.00	446.39	501.71
Net NPAs						
Opening Balance		186.78	43.81	0.00	230.59	
Add: Fresh additions during the year					365.59	
Less: Reductions during the year					341.27	
Closing Balance		254.91	0.00	0.00	254.91	
Floating Provisions						
Opening Balance						0.00
Add: Additional provisions made during the year						0.00
Less: Amount drawn down during the year						0.00
Closing balance of floating provi-sions						0.00
Technical write-offs and the re-coveries made thereon						
Opening balance of Technical/ Pru-dential written-off accounts						0.00
Add: Technical/ Prudential write-offs during the year						0.00
Less: Recoveries made from previ-ously technical/ prudential written-off accounts during the year						0.00

Ratios (in per cent)	31st March 2026	31st March 2025
Gross NPA to Gross Advances	3.11%	4.46%
Net NPA to Net Advances	0.91%	1.67%
Provision coverage ratio	71.45%	63.65%

b) Sector-wise Advances and Gross NPAs

(₹ in Crores)

Sr. No.	Sector@	Current Year (as at 31.03.2026)			Previous Year (as at 31.03.2025)		
	Particulars	Outstand-ing Total Advances	Gross NPAs	Percent-age of Gross NPAs to Total Ad-vances in that sec-tor	Outstand-ing Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Ad-vances in that sector
A	**Priority Sector**						
1	**Agriculture and allied activities**	116.34	7.37	6.33	76.95	7.74	10.06
2	**Advances to industries sector eligible as priority sector lending**	4,294.19	173.69	4.04	3,765.04	162.38	4.31
3	**Services**	3,114.76	132.57	4.26	2,486.31	130.66	5.26
4	**Personal loans**	1,433.66	30.29	2.11	1,082.73	20.69	1.91
	Sub-total (A)	**8,958.89**	**343.92**	**3.84**	**7,411.03**	**321.47**	**4.34**
B	**Non Priority Sector**						
1	**Agriculture and allied activities**	1,046.74	0.00	0.00	608.02	31.62	5.20
2	**Advances to industries sector**	1,196.81	11.80	0.99	1,291.43	39.63	3.07
3	**Services**	**1,902.90**	**139.47**	**7.33**	**1,835.51**	**163.58**	**8.91**
4	**Personal loans**	**4,773.71**	**60.65**	**1.27**	**4,581.08**	**145.00**	**3.16**
	Sub-total (B)	**8,920.16**	**211.92**	**2.38**	**8,316.04**	**379.83**	**4.57**
	TOTAL (A+B)	**17,879.05**	**555.84**	**3.11**	**15,727.07**	**701.30**	**4.46**

Sr. No.	Sector@	Current Year (as at 31.03.2026)			Previous Year (as at 31.03.2025)		
	Particulars	Outstanding Total Advances	Gross NPAs	% of Gross NPAs to Total Advances of sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
A	**Priority Sector**						
1	**Agriculture And Allied Activity**	116.34	7.37	6.33	76.95	7.74	10.06
2	**Advances to industries sector eligible as priority sector lending**						
	Textile (Cloth)-Ginning, Spinning, Weaving	1,569.54	47.41	3.02	1,394.87	61.04	4.38
3	**Services**						
	Pharmaceuticals	0.00	0.00	0.00	243.58	9.14	3.75
	Service Industry (other than IT Services)	438.42	15.84	3.63	308.57	12.75	4.13
4	**Personal loans**						
	Home Loan & CIVIL Repairs	1,338.14	30.13	2.26	999.96	20.60	2.06
B	**Non Priority Sector**						
1	**Agriculture and allied activities**						
	Sugar	919.71	0.00	0.00	479.80	0.00	0.00
	Agriculture and allied activities	124.31	0.00	0.00	124.06	31.62	25.49
2	**Advances to industries sector**						
	Automobile & Spares	157.75	0.00	0.00	259.67	0.00	0.00
	Steel & Iron	369.93	0.40	0.11	363.46	0.00	0.00

Sr. No.	Sector@	Current Year (as at 31.03.2026)			Previous Year (as at 31.03.2025)		
	Particulars	Outstanding Total Advances	Gross NPAs	% of Gross NPAs to Total Advances of sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
	Textile (Cloth)-Ginning, Spinning, Weaving	0.00	0.00	0.00	145.61	0.00	0.00
	Packing Industry	185.60	0.00	0.00	149.21	0.00	0.00
3	**Services**						
	Schools & Educational Institutions	275.09	83.34	30.30	283.44	87.38	30.83
	Jewellers	0.00	0.00	0.00	175.55	0.11	0.06
	Infrastructure Civil Construction Contractor	180.78	0.00	0.00	163.35	0.00	0.00
4	**Personal loans**						
	Home Loan & Civil Repairs	1,514.29	21.96	1.45	1,692.19	21.90	1.29
	Consumption of Personal/Vehicle/ Education Loan	2,164.09	23.36	1.08	1,952.56	62.60	3.19

Sector-wise Advances and Gross NPAs

@ - Sub-sectors where the outstanding advances exceeds 10% of the outstanding total advances to that sector is disclosed separately.

c) Overseas Assets, NPAs and revenue: Bank does not have overseas assets, NPA and Revenue during Previous Year and Current Year.

d) Particulars of resolution plan and restructuring

Details of borrowers subjected to restructuring:

(₹ in Crores)

Particulars	Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
	*C.Y.	*P.Y.	C.Y.	P.Y.	C.Y.	P.Y.	C.Y.	P.Y.	C.Y.	P.Y.
Standard	**31.03.26**	**31.03.25**	**31.03.26**	**31.03.25**	**31.03.26**	**31.03.25**	**31.03.26**	**31.03.25**	**31.03.26**	**31.03.25**
No. of Borrowers	Nil	Nil	Nil	Nil	1	3	Nil	Nil	1	3
Gross Amount	Nil	Nil	Nil	Nil	45.99	12.68	Nil	Nil	45.99	12.68
Provision held	Nil	Nil	Nil	Nil	0.72	0.21	Nil	Nil	0.72	0.21
Sub-standard										
No. of Bor-rowers	Nil	Nil	Nil	Nil	Nil	1	Nil	Nil	Nil	1
Gross Amount	Nil	Nil	Nil	Nil	Nil	43.45	Nil	Nil	Nil	43.45
Provision held	Nil	Nil	Nil	Nil	Nil	5.18	Nil	Nil	Nil	5.18
Doubtful										
No. of Bor-rowers	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Gross Amount	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Provision held	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Total										
No. of Bor-rowers	Nil	Nil	Nil	Nil	1	4	Nil	Nil	1	4
Gross Amount	Nil	Nil	Nil	Nil	45.99	56.13	Nil	Nil	45.99	56.13
Provision held	Nil	Nil	Nil	Nil	0.72	5.39	Nil	Nil	0.72	5.39

* C.Y. stands for Current Year i.e. 31st March 2026 and P.Y. stands for Previous Year i.e. 31st March 2025.

Note: Provisions held include Standard Asset provisions, FITL provisions @ 100 %, DCCO and BDDR provisions as applicable.

Information of borrowers whose limits were restructured under UCB guidelines is given in above table while information of borrowers whose limits were restructured under MSME or Covid guidelines is given in tables below. Total restructured loans constitute about 0.26 % (Previous Year: 0.36 %) of the total advances as at 31-03-2026.

Amount and number of borrowers in respect of which applications received and under process, but the restructuring packages have not yet been approved: NIL (Previous Year: 1 NPA borrower M/s Shubha Developers Mortgage OD limit ₹3 Crores - Restructuring proposal is sanctioned but not implemented as on 31.03.2025 due to pending compliance).

As per RBI Framework for Compromise Settlements and Technical Write-offs dt.08.06.2023, Compromise settlements where the time for payment of the agreed settlement amount exceeds three months shall be treated as restructuring as defined in terms of the Prudential framework on Resolution of Stressed Assets dated June 7, 2019. Accordingly, during F.Y.2025-26, there were 2 borrowers (Previous Year: 7 borrowers) who had been given time for payment of agreed settlement amount for a period of more than 3 months. The total One-time settlement amount sanctioned was ₹11.45 Crores (Previous Year: 27.04 Crores) which is not included in the above table. However, both these OTS were cancelled as the respective borrowers did not make payment during the sanctioned time period.

e) Diversion in the asset classification and provisioning:

In terms of the RBI guidelines, banks are required to disclose the diversions in asset classification and provisioning consequent to RBI's annual supervisory process in their notes to accounts to the financial statements, where the additional provisioning assessed/additional gross NPAs identified by RBI exceeds the threshold specified by RBI.

The Threshold for provisioning is 5 percent of the reported profit before provisions and contingencies for the reference period and that for additional gross NPAs is 15 percent of the published incremental Gross NPAs for the reference period.

There was no reportable divergence identified during RBI's annual supervisory process in asset classification and provisioning for NPAs in respect of the year ended 31st March 2025, and year ended March 31, 2024.

f) Disclosure of transfer of loan exposures

There are no outstanding investments in Security Receipts (SRs) issued by Asset Reconstruction Companies (ARCs) as on 31.03.2026 & 31.03.2025.

Details of non-performing financial assets purchased from other banks / Financial Institutions / NBFCs (excluding ARCs) are as follows:

(₹ in Crores)

Sr. No.	Particulars	31st March 2026	31st March 2025
a)	Number of accounts purchased during the year	Nil	Nil
b)	Aggregate outstanding	Nil	Nil
a)	Of these number of accounts restructured during the year	Nil	Nil
b)	Aggregate outstanding	Nil	Nil

Details of non-performing financial assets sold to other banks / Financial Institutions / NBFCs (excluding ARCs) are as follows:

(₹ in Crores)

Sr. No.	Particulars	31st March 2026	31st March 2025
a)	No. of accounts sold	Nil	Nil
b)	Aggregate outstanding	Nil	Nil
c)	Aggregate consideration received	Nil	Nil

g) Disclosure pertaining to the number and amount of frauds as well as the provisioning thereon is given below:

(₹ in Crores)

Particulars	31st March 2026	31st March 2025
Number of frauds reported	**9**	8
Amount involved in fraud	***5.56**	31.17
Amount of provision made for such frauds	***4.61**	^ 7.01
Amount of Unamortized provision debited from other reserves as at the end of the year.	**0.00**	^0.00

Total amount involved in the 9 fraud cases reported to RBI during FY 2025-26 was ₹5.56 Crores, against which the principal outstanding balance as on 31.03.2026 is ₹4.71 Crores. Out of this, one fraud account with a principal o/s balance of ₹0.10 Crores was written off after making 100% provision and, therefore, has not been included in the above provision amount. Accordingly, 100% provision amounting to ₹4.61 Crores has been made in respect of the fraud cases reported during FY 2025-26.

In addition to above 9 frauds (amount involved ₹5.56 Crores, principal outstanding 4.61 Crores), 1 fraud account involving ₹2.00 Crores was detected in March 2026 but reported to RBI in April 2026 within the timeline prescribed under the RBI Master Directions on Fraud Risk Management (FRM). The principal outstanding balance for aforementioned fraud in the account as on 31.03.2026 was ₹1.52 Crores. Accordingly, an additional provision of ₹1.52 Crore was made during March 2026.

Thus, total provision as on 31.03.2026 is ₹6.13 Crores (₹4.61 Crores + 1.52 Crores).

^ Three fraud cases amounting to ₹129.93 Lakh have been written off after making 100% provision during F.Y.2024-25 and

^^ In one fraud case amounting to ₹175.82 Lakh, provisioning is not required as fraud occurred outside the bank's books.

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

A] MSME Restructuring proposals sanctioned as per RBI Circular Ref No. DBR.No.BP.VC.18/21.04.048/2018-19 dated 01.01.2019 (extended under Resolution Framework 1.0 of Aug'20 and Resolution Framework 2.0 of May'21) are as under:

(₹ in Crores)

No. of borrowers restructured	Outstanding Loan Amount as on 31.03.2026	Outstanding Loan Amount as on 31.03.2025
Under Aug'20 package {1}	0.00	0.00
Under May'21 package {5}	12.22	18.47
Total {6}*	**12.22**	**18.47**

* Total 6 MSME borrowers had been restructured under both the Resolution Frameworks. Of these, 3 borrowers demonstrated satisfactory performance during specified period, 1 borrower had been classified as NPA due to unsatisfactory performance during specified period and was subsequently written-off while remaining 2 borrower accounts have been closed.

B] Restructuring proposals sanctioned as per RBI Circular Ref. No. DOR.No.BP.BC/3/ 21.04.048/2020-21 dated August 6, 2020 and RBI Circular Ref. No. DOR.STR.REC.11/21.04.048/2021-22 dated May 5, 2021 are as under:

Format - B

(₹ in Crores)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the previous year 31.03.2025	Of (A), aggregate debt that slipped into NPA till date	Of (A), amount written off during the year	Of (A) amount paid by the borrowers during the year (including interest)	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this year 31.03.2026
Aug'20 package					
Personal Loans {1}	17.10	Nil	Nil	11.68	6.90
Corporate persons*{2}	8.58	Nil	Nil	2.86	6.56
Of which,MSMEs	Nil	Nil	Nil	Nil	Nil
Others {2}	2.95	Nil	Nil	2.14	0.91
Total - A {5}	**28.63**	**Nil**	**Nil**	**16.68**	**14.37**
May'21 package					
Individual Loans {8}	0.65	0.07	Nil	0.15	0.56
Individual Loans – Business Purpose {2}	0.20	Nil	Nil	0.07	0.16
Small Business Loans {3}	17.69	Nil	Nil	4.64	13.75
Total - B {13}	**18.54**	**0.07**	**Nil**	**4.86**	**14.47**

(₹ in Crores)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the previous year 31.03.2025	Of (A), aggregate debt that slipped into NPA till date	Of (A), amount written off during the year	Of (A) amount paid by the borrowers during the year (including interest)	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this year 31.03.2026
A + B {18}**	47.17	0.07	Nil	21.54	28.84

*As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2016

**Total 18 borrowers had been restructured under both the Resolution Frameworks (other than those restructured under the Covid MSME Resolution Frameworks). Of these borrowers, 12 borrowers demonstrated satisfactory performance during specified period and remain standard, 1 borrower demonstrated satisfactory performance during specified period but slipped into NPA subsequently while 5 borrower accounts were closed.

5. Exposure

(a) Exposure to real estate sector

(₹ in Crores)

Sr. No.	Category	31st March 2026	31st March 2025
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. (Including Top Up Loans sanction to House Repair) (i)	2,966.71	2,798.54
	Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. (Including Top Up Loans sanction to House Repair)	1,375.22	1,017.43
	Exposure would also include non-fund based (NFB) limits. (ii)	NIL	NIL
b)	Commercial Real Estate (iii) Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.).	711.71	612.16
	Exposure would also include non-fund based (NFB) limits	3.46	7.69
c)	Investments in Mortgage-Backed Securities (MBS) and other securitized exposures(iv)	NIL	NIL
i.	Residential		
ii.	Commercial Real Estate		
	(A) Total of Direct Exposure (i to iv)	3,681.88	3,418.39
II)	**Indirect Exposure**		
	Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	NIL	NIL
	(B) Total of Indirect Exposure	NIL	NIL
	Total Exposure to Real Estate Sector (A+B)	3,681.88	3,418.39

(b) Exposure to capital market

(₹ in Crores)

Sr. No.	Particulars	31st March 2026	31st March 2025
i)	Direct investment in equity shares, convertible bonds, con-vertible debentures and units of equity oriented mutual funds the corpus of which is not exclusively invested in corporate debt;	**Nil**	4.34
ii)	Advances against shares / bonds / debentures or other secu-rities or on clean basis to individuals for investment in shares (including IPOs / ESOPs), convertible bonds, con-vertible debentures, and units of equity oriented mutual funds;	**Nil**	Nil
iii)	Advances for any other purposes where shares or converti-ble bonds or convertible debentures or units of equity ori-ented mutual funds are taken as primary security;	**2.68**	3.13
iv)	Advances for any other purposes to the extent secured by the collateral security of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds i.e. where the primary security other than shares / convertible bonds / convertible debentures / units of equity oriented mutual funds does not fully cover the advances;	**Nil**	Nil
v)	Secured and unsecured advances to stockbrokers and guarantees issued on behalf of stockbrokers and market makers;	**Nil**	Nil
vi)	Loans sanctioned to corporates against the security of shares / bonds / debentures or other securities or on clean basis for meeting promoters contribution to the equity of new companies in anticipation of raising resources;	**Nil**	Nil
vii)	Bridge loans to companies against expected equity flows / issues;	**Nil**	Nil
viii)	Underwriting commitments taken up by the banks in re-spect of primary issue of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds;	**Nil**	Nil
ix)	Financing to stockbrokers for margin trading;	**Nil**	Nil
x)	All exposures to Venture Capital Funds (both registered and unregistered)	**Nil**	Nil
	Total exposure to capital market	**2.68**	**7.47**

c) Bank does not have any foreign country exposure.

d) Unsecured advances

(₹ in Crores)

Particulars	31st March 2026	31st March 2025
Total unsecured advances of the bank	**262.90**	291.53
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	**Nil**	Nil
Estimated value of such intangible securities	**Nil**	Nil

e) Loans against gold and silver collateral

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

Particulars	Loan outstanding		Average Ticket Size (₹ in Crores)	Average LTV ratio	Gross NPA (%)
	(₹ in Crores)	As % of Total loans			
1. Opening balance of the FY [(a)+(b)]	12.69	0.08	0.02	65	0.55
(a) Consumption loans	12.61				
Of which bullet repayment loans	0.59				
(b) Income generating loans	0.08				

2. New loans sanctioned and disbursed during the FY [(c)+(d)]	40.64				NA
(c) Consumption loans	40.64				NA
Of which bullet repayment loans	0.96				NA
(d) Income generating loans	0				NA
3. Renewals sanctioned and disbursed during the FY	0				NA
4.Top-up loans sanctioned and disbursed during the FY	0				NA
5. Loans repaid during the FY [(e)+(f)]	20.05			NA	NA
(e) Consumption loans	19.97			NA	NA
of which bullet repayment loans	0.59			NA	NA
(f) Income generating loans	0.08			NA	NA
6. Non-Performing Loans recovered during the FY [(g) + (h)]	0.01			NA	NA
(g) Consumption loans	0.01			NA	NA
of which bullet repayment loans	0			NA	NA
(h) Income generating loans	0			NA	NA
7. Loans written off during the FY [(i) + (j)]	0			NA	NA
(i) Consumption loans	0			NA	NA
of which bullet repayment loans	0			NA	NA
(j) Income generating loans	0			NA	NA
8. Closing balance at the end of FY [(k) + (l)]	33.27	0.19	0.03	50.81	0
(k) Consumption loans	33.27				
of which bullet repayment loans	0.96				
(l) Income generating loans	0				

Note:

- The bank is guided by the Reserve Bank of India (Commercial Banks – Credit Facilities) Directions, 2025, as amended from time to time.
- Information is disclosed separately for loans against gold collateral and loans against silver collateral.
- Average LTV ratio is calculated as ratio of sum of LTVs of loans at the time of sanction to total number of such loans.

(ii) Details of gold and silver collateral and auctions:

Sr. No.	Particulars	Amount
(a)	Unclaimed gold or silver collateral at the end of the financial year (in grams)	NIL
(b)	Number of loan accounts in which auctions were conducted	NA
(c)	Total outstanding in loan accounts mentioned in (b)	NA
(d)	Gold or silver collateral acquired during the FY due to de-fault of loans (in grams)	NA
(e)	Gold or silver collateral auctioned during the FY (in grams)	NA
(f)	Recovery made through auctions during the FY (in ₹ Crores)	NIL

Disclosure – Project Finance:

Sr.	Item Description	Number of accounts	Total outstanding (31.12.2025) (₹ in Crores)	Number of accounts	Total outstanding (31.03.2026) (₹ in Crores)
1	Projects under implementa-tion accounts at the begin-ning of the quarter	207	213.64	181	287.52
2	Projects under implementa-tion accounts sanctioned during the quarter	64	114.77	58	152.72
3	Projects under implementation accounts where DCCO has been achieved during the quarter	90	80.68	90	93.67
4	Projects under implementa-tion accounts at the end of the quarter (1+2-3)	181*	287.52*	149^	373.20^
5	Out of '4' – accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked	5**	16.26**	2^^	7.20^^
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented	5**	16.26**	2^^	7.20^^
5.2	Out of '5' – accounts in respect of which Resolution plan is under implementation	N.A.	N.A.	N.A.	N.A.
5.3	Out of '5' – accounts in respect of which Resolution plan has failed	N.A.	N.A.	N.A.	N.A.
6	Out of '5', accounts in re-spect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked due to change in scope and size of the project	N.A.	N.A.	N.A.	N.A.
7	Out of '5', accounts in re-spect of which cost overrun associated with extension in original / extended DCCO, as the case may be, was funded	N.A.	N.A.	N.A.	N.A.
7.1	Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously	N.A.	N.A.	N.A.	N.A.
7.2	Out of '7', accounts where SBCF was not pre-sanctioned or renewed continuously	N.A.	N.A.	N.A.	N.A.
8	Out of '4' – accounts in respect of which resolution process not involving extension in original / extend-ed DCCO, as the case may be, has been invoked	N.A.	N.A.	N.A.	N.A.
8.1	Out of '8' – accounts in respect of which Resolution plan has been implemented	N.A.	N.A.	N.A.	N.A.
8.2	Out of '8' – accounts in respect of which Resolution plan is under implementation	N.A.	N.A.	N.A.	N.A.
8.3	Out of '8' – accounts in respect of which Resolution plan has failed	N.A.	N.A.	N.A.	N.A.

***** Difference of ₹39.79 Crores is due to increase in balances of some accounts during the quarter.

**Of the above-mentioned 5 accounts, DCCO was extended in case of 3 accounts (outstanding balance of ₹8.10 Crores) due to general delays in project while in the case of remaining 2 accounts (outstanding balance of ₹8.16 Crores) DCCO was extended due to delay in regulatory compliance.

^ Difference of ₹26.63 Crores is due to increase in balances of some accounts during the quarter.

^^DCCO was extended in case of the above-mentioned 2 accounts (outstanding balance of ₹7.20 Crores) due to general delays in project.

Note :

1. In the above-mentioned disclosures projects under implementation exclude loan accounts that were sanctioned but not disbursed at respective quarter-ends.
2. Opening and closing balances are excluding NPA accounts as at the end of the quarter.

6. Concentration of deposits, advances, exposures and NPAs

a) Concentration of deposits

(₹ in Crores)

Particulars	31st March 2026	31st March 2025
Total deposits of the twenty largest depositors	**1,219.96**	904.56
Percentage of deposits of twenty largest depositors to total deposits of the bank	**4.67%**	3.95%

b) Concentration of advances

(₹ in Crores)

Particulars	31st March 2026	31st March 2025
Total advances to the twenty largest borrowers	**2,972.07**	2,574.60
Percentage of advances to twenty largest borrowers to total advances of the bank	**14.52%**	13.93%

c) Concentration of exposures

(₹ in Crores)

Particulars	31st March 2026	31st March 2025
Total exposure to the twenty largest borrowers/customers	**2,972.07**	2,574.60
Percentage of exposures to the twenty largest borrowers / customers to the total exposure of the bank on borrowers / customers	**14.18%**	13.77%

d) Concentration of NPAs

(₹ in Crores)

Particulars	31st March 2026	31st March 2025
Total Exposure to the top twenty NPA accounts	**327.61**	380.62
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	**58.94%**	54.39%

e) RBI has mandated Urban Co-operative Banks vide circular No. RBI/2024-25/118 DoR.CRE.REC.62/07.10.002/2024-25 dated February 24,2025 regarding Review and rationalization of Prudential norms – UCBs to have at least 50% of their aggregate *loans and advances comprising loans of not more than ₹25.00 lakh or 0.4% of their Tier I Capital, whichever is higher, subject to a maximum of ₹3 Crores per borrower/party in a phased manner up to 31st March 2026. The Bank's present status is as below:

(₹ in Crores)

Sr. No.	Particulars	31st March 2026	31st March 2025
a.	Aggregate of loans and advances as per above RBI Circular dated February 24, 2025, not exceeding 0.4% of Tier 1 Capital subject to maximum ₹3 Crores.	10,747.67	9,431.17
b.	Exposure of Aggregate loans and advances	20,468.44	18,482.06
c.	Percentage of lending as per above (a/b)	52.51%	51.03%

7. Derivatives

Bank does not have transaction in derivatives in the current and previous financial years.

8. Disclosure of complaints

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

Sr. No		Particulars	31st March 2026	31st March 2025
		Complaints received by the bank from its customers		
1		Number of complaints pending at beginning of the year	**14**	01
2		Number of complaints received during the year	**4,111**	1,494
3		Number of complaints disposed during the year	**4,119**	1,481
	3.1	Of which, number of complaints rejected by the bank	**00**	00
4		Number of complaints pending at the end of the year	**06**	14
		Maintainable complaints received by the bank from OBOs & RBI	**RBI & BO**	RBI & BO
5		Number of maintainable complaints received by the bank from OBOs	**141**	169
	5.1	Of 5, Number of complaints resolved in favor of the bank by BOs	**138**	165
	5.2	Of 5, Number of complaints resolved through concilia-tion/mediation/ advisories issued by BOs	**03**	03
	5.3	Of 5, Number of complaints resolved after passing of Awards by BOs against the bank	**00**	01
	5.4	Of 5, Number of Awards unimplemented within the stip-ulated time (other than those appealed)	**00**	00

Note:

- Maintainable complaints refer to complaints on grounds specifically mentioned in BO scheme 2006 and covered within the ambit of the scheme.
- As per RBI instructions Bank has initiated consolidation of complaints Bank as a whole including Chargeback cases, CIC (credit), demat, call center, complaints from branches / regions etc. Accordingly, Bank initiated the process from **October 2024.** Therefore, comparative rise is observed in the current year **2025-26** compared to **2024-25.** The collation will be continued hereafter too & hence next **F.Y 2026-27** the comparison will match this current **F.Y. 2025-26.**
- Total complaints received directly from customers in **F.Y. 2024-25** (Excluding collation) were **196** and in **F.Y. 2025-26** are **191** where **(3) %** decrease is observed and in the same way, complaints received from RBI & BO in F.Y. 2024-25 were **169** and in **F.Y. 2025-26** are **141** where **(17) %** decrease is observed as compared to previous **F.Y. 2024-25.**
- An award was passed against Bank by RBI-BO related to KYC/AML monitoring, in F.Y. 2024-25, Bank represented the same at Appellate Authority and the same was denied by the authority according to the Award amount of ₹12,50,000/- was paid by the Bank in F.Y. 2025-26.
- An advisory was issued by RBI-BO related to KYC/AML monitoring in F.Y. 2025-26 of ₹25,000/- which was paid in current year by the Bank.

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

Ground	Grounds of complaints, (i.e. complaints relating to)	CY 31.03.2026 PY 31.03.2025	Number of Complaints pending at the beginning of the year	Number of Complaints received during the year	%increase / (decrease) in the number of com 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	7
1	Internet/Mobile / Electronic Banking	**2025-2026**	**02**	**3,378**	**177%**	0	**0**
		2024-2025	0	1,218	4772%	02	0
2	Loans and Advances	**2025-2026**	**12**	**678**	**153%**	**05**	**0**
		2024-2025	0	268	570 %	12	0

Ground	Grounds of complaints, (i.e. complaints relating to)	CY 31.03.2026 PY 31.03.2025	Number of Complaints pending at the beginning of the year	Number of Complaints received during the year	%increase / (decrease) in the number of com 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
3	Account opening / difficulty in operation of accounts	**2025-2026**	**0**	**115**	**49%**	**01**	**0**
		2024-2025	0	77	83%	0	0
4	Levy of Charges without prior notice/ excessive charges/ foreclosure charges	**2025-2026**	**0**	**34**	**467%**	**0**	**0**
		2024-2025	0	06	45%	0	0
5	Staff behaviour	**2025-2026**	**01**	**17**	**143%**	**01**	**0**
		2024-2025	0	7	63%	01	0
	Complaints received in other than above 5 grounds including others category	**2025-2026**	**03**	**30**	**(66) %**	**01**	**0**
		2024-2025	01	87	112 %	03	0
	Total	**2025-2026**	**18**	**4,252**	**156%**	**08**	**0**
		2024-2025	01	**1,663**	**834%**	**18**	**0**

Note: -

- Ground 1 to 5 are Top five grounds from above such as **Internet/Mobile/Electronic Banking, Loans and Advances, Account opening / difficulty in operation of accounts, Levy of Charges without prior notice/ excessive charges/ foreclosure charges & Staff behaviour** in which total complaints **4222** are categorised. Remaining 30 are categorised into other than top 5 grounds including "others'' category.
- As per RBI instructions, Bank has included chargeback cases in ground 1 i.e. **Internet/Mobile/Electronic Banking** in which regular cases of UPI/ATM disputes are included which are total **2792** in **F.Y. 2025-26** & hence there is rise observed in this ground. As mentioned above that Bank initiated collation since **October 2024,** overall rise is observed in each ground in **F.Y. 2025-26.**
- Similarly, in **F.Y 2024-25** rise was observed up to **834%** compared to **F.Y. 2023-24** as there was no collation of complaints initiated from April 2024 to September 2024. Only complaints received at customer care & from RBI & Banking Ombudsman were included in the complaint data.

As per Master List for identifying grounds of complaints as provided in Appendix 1 to circular CEPD.CO.PRD. Cir. No.01/13.01.013/2020-21 dated January 27, 2021, on 'Strengthening the Grievance Redress Mechanism of Banks'.

Sr. No.	Grounds of complaints
1	ATM/Debit Cards
2	Credit Cards
3	Internet / Mobile / Electronic Banking
4	Account opening / difficulty in operation of accounts
5	Misselling / Para-banking
6	Recovery Agents / Direct Sales Agents
7	Pension and facilities for senior citizens / differently abled
8	Loans and advances
9	Levy of charges without prior notice / excessive charges / foreclosure charges
10	Cheques / drafts / bills
11	Non-observance of Fair Practices Code
12	Exchange of coins, issuance / acceptance of small denomination notes and coins
13	Bank Guarantees / Letter of Credit and documentary credits
14	Staff behaviour
15	Facilities for customers visiting the branch/ adherence to prescribed working hours by the branch, etc
16	Others

9. Penalties imposed by Reserve Bank of India:

No penalty has been imposed by RBI on the Bank during the year.

No monetary penalty levied by The Reserve Bank of India (RBI) during the financial year ended 31st March 2026. (Previous Year ₹8.30 lakh).

10. Other Disclosures

a) Business ratios:

Sr. No.	Particular	31st March 2026	31st March 2025
i)	Interest Income as a percentage to Working Funds	**7.12%**	7.22%
ii)	Non-interest income as a percentage to Working Funds	**1.16%**	0.85%
iii)	Cost of Deposits	**5.89%**	5.76%
iv)	Net Interest Margin	**2.84%**	3.11%
v)	Operating Profit as a percentage to Working Funds	**1.34%**	1.26%
vi)	Return on Assets	**0.41%**	0.72%
vii)	Business (deposits plus advances) per employee (in Crores)	**13.71**	12.34
viii)	Profit per employee (in Crores)	**0.04**	0.06

b) The income for Bancassurance business for the period April' 2025 to March' 2026 is as follows -

(₹ in Crores)

Sr. No.	Nature of Income	31st March 2026	31st March 2025
1.	Commission from selling Life Insurance Policies	10.01	7.50
2.	Commission from selling Non-Life Insurance Policies	2.40	1.80
	Total	**12.41**	**9.30**

c) The income for Bank from Marketing & Distribution function for the period April' 2025 to March' 2026 is as follows -

(₹ in Crores)

Sr. No.	Nature of Income	31st March 2026	31st March 2025
1.	Commission from Mutual funds	**1.52**	1.43
	Total	**1.52**	1.43

d) Disclosures regarding Priority Sector Lending Certificates (PSLCs) purchased during the year

(₹ in Crores)

Sr. No.	PSLC Category	31st March 2026	31st March 2025
1	PSLC General	**1,825.00**	2,100.00
2	PSLC Micro	**0.00**	0.00
3	PSLC Small and Marginal Farmer	**1,275.00**	1,410.00
4	PSLC Sold during the year of Small and Marginal Farmer	**(35.00)**	0.00
	Total	**3,065.00**	3,510.00

Priority Sector Lending Certificates (PSLCs) of ₹35.00 Crores sold during the current year.

e) Provisions and contingencies:

(₹ in Crores)

Sr. No.	Provision debited to Profit and Loss Account	31st March 2026	31st March 2025
i)	Provisions for NPI	**-**	-
ii)	Provision towards NPA	**113.13**	172.07
iii)	Provision made towards Income tax	**55.27**	(6.56)
iv)	Other Provisions and Contingencies (with details)		
	Provision for Standard Assets	**12.23**	2.97
	Investment Depreciation Reserve	**97.45**	(13.19)
	Provision for Restructured Assets	**(0.72)**	(2.46)
	Provision for Special Reserve u/s 36(1)(viii) of I.Tax Act,1961	**13.00**	5.32

f) Payment of DICGC Insurance Premium

(₹ in Crores)

Sr. No.	Particulars	31st March 2026	31st March 2025
1	Payment of DICGC Insurance Premium	**32.25**	28.86
2	Arrears in payment of DICGC premium	**Nil**	Nil

The above amount includes payment of DICGC premium including GST.

g) Advances of ₹17,879.05 Crores (Previous Year: ₹15,727.07 Crores) shown in the Balance Sheet include Advance to Directors, their relatives and Companies/Firms in which they are interested.

(₹ in Crores)

Sr. No.	Particulars	31st March 2026	31st March 2025
1	Fund Based: Directors	**0.67**	0.59
	Fund Based: Director's Relatives	**0.40**	0.61
2	Non-Fund Based	**0.00**	0.00

* Note – Outstanding Credit Balance is not considered.

h) Investments:

Interest Rate Future (as per RBI Circular UBD (PCB)BPDCirNo.17/13.01.000/2009-10 October 28, 2009) - The bank has not undertaken any transaction during the Financial Year 2025-26.

i) Capital charge on market risk:

Market Risk in Trading Book-Standardized Modified Duration Approach.

Qualitative Disclosures:

Strategies and Processes:-

i. Investment Policy which includes Market Risk Management is in line with the RBI regulations vide circular RBI/DOR/2025-26/275 DOR.CAP.REC.194/09-18-201/2025-26 dated 28th November 2025 and business requirements.

ii. The overall objective of market risk management is to enhance profitability by improving the bank's competitive advantage and reducing loss from all types of market risk loss events.

Scope and Nature of Risk Reporting / Measurement Systems:-

i. The Bank has regulatory/internal limits for various Instruments in place.

ii. Various exposure limits for market risk management such as Overnight limit, VaR limit, Daylight limit, Aggregate Gap limit, Investment limit etc. are in place.

iii. The portfolio covered by Standardized Modified Duration Approach for computation of Capital Charge for Market Risk includes investment portfolio held under HFT and AFS and Forex Open positions.

Quantitative Disclosures:

(₹ in Crores)

Particulars	Amount of Capital required	
	31st March 2026	31st March 2025
Interest Rate Risk	**114.04**	58.34
Equity Position Risk	**0.00**	0.00
Foreign Exchange Risk	**0.41**	0.41

j) **Previous year's figures have been re-grouped / re-arranged wherever necessary to conform to the presentation of current year.**

Signature to Notes to Accounts

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

PRALHAD B. KOKARE
DIRECTOR

GHANSHYAMBHAI AMIN
DIRECTOR

ARVIND TAVARE
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 V. JOSHI
GENERAL MANAGER

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

PLACE: PUNE
DATE: 3rd June 2026

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

(₹ in Crores)

Sr. No.	PARTICULARS	FOR THE YEAR ENDED 31ST MARCH, 2026	FOR THE YEAR ENDED 31ST MARCH, 2025
	CASH FLOW FROM OPERATING ACTIVITIES		
	Profit before Income Tax	**173.39**	174.05
	Add: Adjustments for		
1	Depreciation on Property Plant and Equipment	**32.95**	30.99
2	Amortisation of Premium on Securities	**18.72**	25.76
3	Provision for Special Reserves	**13.00**	5.32
4	Provisions for BDDR	**113.13**	172.07
5	Provisions for Standard Assets	**12.23**	2.97
6	Provisions for Lease Rent Equalization Fund	**5.07**	0.79
7	Bad Debts wriiten-off	**161.13**	277.90
8	Death Benevolent Fund Provision	**(0.35)**	0.10
9	(Profit) / Loss on sale of PPE (Net)	**(0.20)**	(0.10)
10	Reversal of excess provisions of Merge Bank	**-**	-
11	Provisions for Restructured Assets	**(0.73)**	(2.46)
12	Provisions for Investment Depreciation Reserve	**95.15**	(13.19)
13	Reversal of excess provisions	**(1.39)**	(0.03)
14	Provisions for Other Receivable (Net)	**(4.58)**	0.44
15	Reversal of BDDR provisions due to write-off	**(161.13)**	(277.90)
16	Dividend Received from Subsidiary Company	**(0.38)**	(0.38)
17	Medical Assistance to members/staff /Death Benevolent	**-**	-
18	Reversal of interest income on account of FITL provision	**(1.26)**	(1.15)
19	Good will/Other Intangible Assets W/Off - Merged Banks	**26.03**	15.01
20	Reversal of NBA Income	**11.03**	-
	Operating profit before working capital changes	**491.80**	**410.21**
	Adjustments for working capital -		
21	(Increase) / Decrease in Investment	**(1,804.53)**	(1,196.29)
22	(Increase) / Decrease in Advances	**(2,313.11)**	(307.28)
23	Increase / (Decrease) in Borrowings	**125.95**	15.47
24	Increase / (Decrease) in Deposits	**3,214.44**	1,898.81
25	(Increase) / Decrease in Other Assets	**(53.81)**	97.94
26	Increase / (Decrease) in Other Liabilities	**(102.77)**	(101.68)
27	Taxes paid	**(43.71)**	(20.34)
28	Payment of Education Fund/Rehabilitation Fund	**(1.81)**	(3.84)
29	Co-operative Rehabilitation, Reconstruction & Development Fund	**(1.00)**	(1.00)
		(980.35)	**381.79**
	Net cash generated from Operating Activities	**(488.55)**	792.00
	CASH FLOW FROM INVESTING ACTIVITIES		
30	Purchase of Property, Plant and Equipment & Intangibles	**(34.92)**	(49.38)
30	Property, Plant and Equipment acquired in Amalgamation	**-**	-
31	Good Will	**-**	-
31	Sale of Property, Plant and Equipment & Intangibles	**4.79**	0.33
32	Profit on Sale of Property	**0.20**	-
33	Dividend Received	**0.38**	0.38
	Net Cash Flow from Investing activities	**(29.54)**	**(48.67)**
	CASH FLOW FROM FINANCING ACTIVITIES		
34	Issue of share capital during the year	**4.20**	21.58
35	Refund of share capital during the year	**-**	(16.28)

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

(₹ in Crores)

Sr. No.	PARTICULARS	FOR THE YEAR ENDED 31ST MARCH, 2026	FOR THE YEAR ENDED 31ST MARCH, 2025
36	Dividend Paid	**(33.62)**	(47.74)
37	Reserves (including against Assets) of Amalgamated Bank	**-**	-
	Net Cash Flow from financing activities	**(29.42)**	**(42.44)**
	Net Increase / (Decrease) in Cash & Cash equivalents	**(547.52)**	700.88
	Cash & Cash Equivalents at the beginning of the year	**2,531.39**	1,752.24
	Cash acquired at the time of Merger	**-**	78.28
	Cash & Cash Equivalents at the end of the year	**1,983.87**	2,531.39

NOTES	FOR THE YEAR ENDED 31ST MARCH, 2026	FOR THE YEAR ENDED 31ST MARCH, 2025
Cash & Cash Equivalents		
Cash	**96.42**	78.06
Balances with RBI Current Account & SDF	**1,397.03**	1,935.15
Balances with other Banks Held In Current Accounts	**250.54**	205.46
Fixed Deposits maturing within 3 months	**-**	-
Money at Call and Short Notice	**239.89**	312.72
	1,983.87	2,531.39

Cash & Cash Equivalents include cash in hand, balances with RBI and with Other Bank and an investment has a short maturity of, say, three months or less from the date of acquisition. These Cash & Cash Equivalents are included in Schedule H & I of Financial Statement.

* Above Cash Flow statement has been prepared using Indirect Method.

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
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CHARTERED ACCOUNTANTS
F.R.NO. 101745W

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

PLACE: PUNE
DATE: 3rd June 2026

Statement showing particulars of Loans & Advances to Directors and their Relatives outstanding as on 31st March 2026 [As per Multi-State Co-op. Society Act 2002 Section 39(3)]

३१ मार्च २०२६ अखेर संचालक व त्यांचे नातेवाईकांना दिलेल्या कर्जाची येणे बाकी दर्शविणारा तक्ता (मल्टिस्टेट को-ऑप. सोसायटी ऍक्ट २००२ कलम ३९ (३) अन्वये सादर)

Sr. No. अ.क्र.	Particulars तपशील	Amount of Loan outstanding at the end of the year 31-03-2026 वर्ष अखेरीस कर्ज येणे रक्कम ३१-३-२०२६ ₹
1.	Directors / संचालक	66,50,340.62
2.	Directors Relatives / संचालकांचे नातेवाईक	40,00,003.54
	Total / एकूण ₹	**1,06,50,344.16**

Note-Outstanding Credit balance is not considered.

CLASSIFICATION OF OVERDUES - TERMWISE AS ON 31ST March 2026.

थकबाकी दर्शविणारा तक्ता ३१ मार्च २०२६ अखेर

Sr. No. अ. क्र.	Type of Loan कर्ज प्रकार	No. of a/cs कर्जदार संख्या	Outstanding Balance येणे कर्ज बाकी ₹	No. of Defaulters थकबाकीदार	Overdue Amount थकबाकी रक्कम	% to out-standing थकबाकी शेकडा प्रमाण
1	Short Term Advances अल्प मुदत कर्जे	14282	53,03,15,12,241.48	228	1,03,93,86,290.39	0.58
2	Medium Term Advances मध्यम मुदत कर्जे	22783	33,07,35,45,496.89	2033	82,22,93,732.43	0.46
3	Long Term Advances दिर्घ मुदत कर्जे	32063	92,68,54,01,689.35	2212	1,55,70,65,651.96	0.87
	Total / एकूण	**69128**	**1,78,79,04,59,427.72**	**4473**	**3,41,87,45,674.78**	**1.91**

AMOUNT-WISE CLASSIFICATION OF THE DEPOSITORS AS ON 31ST MARCH 2026
ठेव रकमेनुसार ठेवीदारांचे वर्गीकरण शेकडा प्रमाण ३१ मार्च २०२६

Deposit Amount ठेव रक्कम	₹ 0.00 to 10000.00	₹ 10000.01 to 50000.00	₹ 50000.01 to 100000.00	₹ 100000.01 and above	Total एकूण
No. of Depositor / ठेवीदार संख्या	639517	168063	62743	228767	1099090
Percentage to total depositors एकूण ठेवीदारांशी शेकडा प्रमाण	58.19%	15.29%	5.71%	20.81%	100.00%

**The above information is furnished using unique customer ID. Office accounts are excluded.*

OUTSTANDING AMOUNT-WISE CLASSIFICATION OF ACCOUNTS AND BORROWERS AND ITS PERCENTAGE TO TOTAL ACCOUNTS AND BORROWERS AS ON 31ST MARCH 2026.
कर्ज येणेबाकी रकमेनुसार खातेदारांची संख्या व त्यांचे एकूण कर्जदारांशी शेकडा प्रमाण ३१ मार्च २०२६ अखेर

Loan Amount कर्ज रक्कम	₹ 1 to ₹ 50,000/-	₹ 50,001/- to ₹ 1,00,000/-	₹ 1,00,001/- to ₹ 10,00,000/-	₹ 10,00,001/- to ₹ 25,00,000/-	₹ 25,00,001 to ₹ 50,00,000/-	₹ 50,00,001/- & above	Total एकूण
No. of Accounts एकूण खाते संख्या	7430	3573	26012	14094	8001	10018	69128
Percentage to total accounts एकूण खात्यांशी शेकडा प्रमाण	10.75	5.17	37.63	20.39	11.57	14.49	100
No. of Borrowers एकूण खाते संख्या	7219	3446	23783	11531	6173	5971	58123
Percentage to total borrowers एकूण खात्यांशी शेकडा प्रमाण	12.42	5.93	40.92	19.84	10.62	10.27	100

PURPOSE-WISE CLASSIFICATION OF LOANS AS ON 31ST MARCH 2026.
कर्ज तक्ता ३१ मार्च २०२६ अखेर

(Amount in Lakh)

Particulars तपशील	No. of Accounts खाते संख्या	Amount of Loans कर्ज रक्कम ₹	% to Total Loans शेकडा प्रमाण
1. Industrial / औद्योगिक	5823	545417.19	30.51
2. Trade / व्यापारी	4005	204164.53	11.42
3. Allied to Agriculture / शेतीपूरक उद्योग	398	118276.28	6.62
4. Service Industry / सेवासुविधा उद्योग	4945	208645.26	11.67
5. Builders / बांधकाम व्यावसायिक	170	40095.27	2.24
6. Housing Construction & Repairs / घरबांधणी व दुरूस्ती	16341	302316.07	16.91
7. Consumption / वैयक्तिक	33532	313009.04	17.51
8. Professional & Self Employed / स्वयंरोजगार	2483	42164.35	2.36
9. Transport Operator / वाहतूक व्यवसाय	595	8836.96	0.49
10. Other	836	4979.67	0.28
Total / एकूण	**69128**	**1787904.59**	**100.00**

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) Membership	(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.

Cosmos e-Solutions & Services Private Limited

WHOLLY OWNED SUBSIDIARY OF THE BANK

CIN: U72300PN2007PTC130195

BOARD OF DIRECTORS

Arvind Taware
Chairman

Yashwant Kasar
Director

Balasaheb Sathe
Director

Ashutosh Joshi
Director

Rajesh Prasad
Director

Dr. Prashant Pansare
Director

Sanjay Hasabnis
Managing Director

Statutory Auditors

S. A. Damle & Associates
Chartered Accountants

Bankers

Cosmos Co-op. Bank Limited

Cosmos e-Solutions & Services Private Limited

DIRECTORS' REPORT

To,

The Shareholders:

Your Board of Directors are pleased to present the Nineteenth Annual Report on the business operations of the Company and the audited financial statements for the period ended 31st March 2026.

1. Financial Highlights

The financial results for the year ended 31st March 2026 are summarized below:

(Amounts in Lakhs)

Particulars	For the year ended 31st March 2026	For the year ended 31st March 2025
Revenue from operations	64.86	63.57
Other income	61.05	61.53
Total income	**125.92**	**125.10**
Operating expenses excluding depreciation and amortization	56.42	79.41
Profit before depreciation and tax	**69.50**	**45.69**
Depreciation and amortization	11.63	11.76
Profit before tax excluding prior period expenses	**57.87**	**33.93**
Prior Period Expenses	6.33	0.00
Profit before tax	**51.54**	**33.93**
Current Tax	12.81	7.65
Prior Period Taxes	-	14.22
Deferred Tax	0.27	0.84
Exceptional Items Gain / (Loss)	0.00	0.00
Profit after tax	**38.46**	**11.22**
Share Capital	25.00	25.00
Reserves and Surplus	994.25	980.79

2. State of Affairs

The Company operates efficiently and at full capacity. During the year under report the Company has achieved total turnover of ₹64.86 Lakhs which is increased by 2.03% as compared to F.Y. 2024-25.

3. Material Changes after Closure of Financial Year

There are no significant changes during F.Y. 2025-26 and between closure of the Financial Year ended on 31st March 2026 and the date of this Report in respect of Company's financial position, profitability, turnover, new business activity, suspension of any business activity, foreign collaborations, joint ventures etc.

4. Change in Nature of Business, if any

During the Financial Year 2025-26, there was no change in the nature of business of the Company.

5. Future Outlook

Cosmos Co-operative Bank Limited, the parent organisation of the Company, continues to be the Company's principal client. Cosmos e-Solutions remains committed to delivering innovative, reliable, and cost-effective technology solutions that enable banks to enhance operational efficiency and customer service. The Company continues to focus on understanding the evolving needs of the banking sector and developing products and services that support digital transformation and regulatory compliance.

The Company continues to strengthen its presence in the banking technology domain through its Document Exchange Module (DEM) services for CTS Clearing. During the year, two additional co-operative banks commenced availing DEM services, taking the total number of participating banks to four.

As part of its growth strategy, the Company has entered into a strategic tie-up with one fintech company for marketing and implementation of their Core Banking Solution (CBS). The Company has initiated discussions with several co-operative banks for deployment of the CBS solution. While these proposals are yet to be finalized, the Company is actively pursuing opportunities and strengthening engagement with industry consultants and stakeholders to effectively position the offering and expand its reach in the co-operative banking sector.

The Company will continue to explore new avenues in banking technology, digital solutions, and value-added services, while leveraging its expertise in core banking implementation and support services. Your Directors remain confident that these initiatives will contribute positively to the Company's growth and performance in the coming years.

6. Dividend

Considering the profits of the Company, the Board of Directors have recommended a Final Dividend at a rate of 100% on Equity Shares i.e. ₹100.00 per Equity Share amounting to total ₹25,00,000/-. in their meeting for Financial Year 2025-26 to the members as on 27th May 2026. The Board of Directors did not declare any Interim Dividend during the financial year under report.

7. Deposits

Your Company has not accepted any deposits from the public during the year under review.

8. Directors or Key Managerial Personnel (KMP)

The Company has duly constituted Board of Directors.

As per Articles of Association of the Company, none of the Directors are liable to retire by rotation.

There were following changes in the composition of Board of Directors:

- Mr. Yashwant Kasar (DIN: 03380039), was appointed as an Additional Director w.e.f. 29th April 2025 and his appointment as a Director was regularized in Annual General Meeting held on 21st July 2025.
- Ms. Arti Dhole (DIN: 07670787) and Mr. Mukund Abhyankar (DIN: 00881021) resigned from the post of Directorship w.e.f. 29th April 2025.
- Mr. Arvind Taware (DIN: 02459224) was appointed as Chairman of the Board w.e.f. 29th April 2025.
- Ms. Shubhangi Medhekar (DIN: 10090790) resigned from post of Managing Director as well as Director w.e.f. 3rd July 2025.
- Mr. Sanjay Hasabnis (DIN: 11181063), was appointed as an Additional Director and Managing Director w.e.f. 3rd July 2025 and his appointment as a Director was regularized in Annual General Meeting held on 21st July 2025.
- Mr. Balasaheb Sathe (DIN: 11179745), was appointed as an Additional Director w.e.f. 3rd July 2025 and his appointment as a Director was regularized in Annual General Meeting held on 21st July 2025.

The Company was not required to appoint KMP.

9. Statutory Auditors

M/s S. A. Damle & Associates (FRN: 102089W), Chartered Accountant have been appointed as the Statutory Auditors of the Company in the Annual General Meeting held in year 2021 till the conclusion of Annual General Meeting to be held in the year 2026.

Hence, the term of office of Statutory Auditors M/s S. A. Damle & Associates (FRN: 102089W), Chartered Accountant ends at the ensuing Annual General Meeting.

The Board of Directors have recommended the re-appointment of M/s S. A. Damle & Associates (FRN: 102089W), Chartered Accountant) as Statutory Auditors of the Company from the conclusion of ensuing Annual General Meeting till the conclusion of Annual General Meeting to be held in the year 2031.

The Company has received a letter from M/s S. A. Damle & Associates (FRN: 102089W), Chartered Accountant) stating that they are willing and eligible to be appointed as Statutory Auditors of the Company. You are requested to appoint auditors of the Company from the conclusion of this Annual General Meeting till the conclusion of Annual General Meeting to be held in the year 2031.

10. Remarks, Qualifications, Comments by Auditors in Audit Report

There were no qualifications, reservations or adverse remarks made by the Auditors in their report.

11. Details of Fraud committed, if any, u/s Section 143(12)

None of the employees or officers of the Company was involved in any fraud as mentioned under sub-section 12 of section 143 during the year under report.

12. Maintenance of Cost Records

Provisions of Section 148 of the Companies Act, 2013 regarding maintenance of cost records are not applicable to the Company. Hence there is no disclosure under this head.

13. Number of Board Meetings

Five Board Meetings were held during the year on:

- 29th April 2025
- 26th June 2025
- 3rd July 2025
- 29th October 2025
- 18th February 2026

The gap between two Board meetings did not exceed the maximum gap of 120 days.

14. Particulars of loans, guarantees or investments

Your Company has not granted loans, issued guarantees or made investments in terms of provisions of Section 186 of the Companies Act, 2013.

15. Particulars of contracts or arrangements made with related parties

There are no contracts or arrangements made with related parties referred to in Section 188(1) of the Companies Act, 2013. The transactions with Cosmos Co-operative Bank Limited, shareholder of the Company were at arm's length basis.

16. Transfer to reserves

No amount was transferred to any reserves from the current year's profit.

17. Report on Corporate Social Responsibility

As the Company does not fall under the criteria prescribed under Section 135 of the Companies Act, 2013, disclosure under this head is not required.

18. Matters required to be reported upon as per the Section 134(1)(m) of the Companies Act, 2013

In pursuance of the above requirements, we report as follows:

a) Conservation of Energy

The Company is engaged in rendering services in Information Technology field and electricity cost is not a major component of total cost. The Company recognizes the need and importance of conservation of energy. The Company uses energy efficient electrical and electronic equipment.

b) Technology absorption, adoption and innovation

As the Company is not engaged in any manufacturing activities, this section does not apply to the Company. The Company's employees keep upgrading their professional skills and are aware of the latest developments in the financial markets.

c) Foreign exchange earnings and outgo:-

Foreign exchange outgo during the year NIL

Foreign exchange earnings during the year NIL

19. Details of Subsidiary / Associate / Joint Venture Companies

The Company does not have any Subsidiary /Associate / Joint Venture Companies.

20. Orders Passed By Regulators / Courts/ Tribunals

During the year under report, the Company did not receive any statutory order / notification passed by any Regulator, Court or Tribunal under any law like income tax, sales tax, service tax, labour law, etc. which could have adversely impacted going concern status and Company's operations in future.

21. Internal Control and Risk Management Policy Statement

The Company has put in place adequate systems of internal controls commensurate with its size and nature of its operations. These have been designed to provide reasonable assurance with regard to recording and providing reliable financial and operational information, complying with applicable statutes, safeguarding assets from unauthorized use or losses, executing transactions with proper authorization and ensuring compliance of corporate policies.

For each critical activities, the Company has documented areas of risks and required checks for these activities and functions. This list is reviewed and updated on annual basis to ensure the risk profiling of all the activities are up-to date and in line with the actual/updated process flow.

22. Human Resource

The Company is recruiting employees at a gradual pace. All employees to perform key functions of the company and the support staff has been appointed.

23. Disclosure under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013

As per the provisions of the Act, the Company was not required to form an Internal Committee.

Further details of complaints received are as follows:

a.	Number of complaints of Sexual Harassment received in the Year	NIL
b.	Number of Complaints disposed of during the year	NIL
c.	Number of cases pending for more than ninety days	NIL

24. Maternity Benefit

Though the Company has in place the policies w.r.t. the Maternity Benefit Act 1961, there were no cases concerning the compliance of the said Act for the Financial Year 2025-2026.

25. Weblink of annual return

As the Company does not have its website, there is no disclosure under this head.

26. Details of application if any under Insolvency and Bankruptcy Code, 2016

There are no applications filed / pending by or against the Company under Insolvency and Bankruptcy Code, 2016.

27. Details of difference in valuation for borrowings

There was no one time settlement or Loan availed from any Bank or Financial Institution during the year under report. Hence disclosure of difference between amount of the valuation done during the said two transaction is not required.

28. Details of Secretarial Standard

The Company has adopted and is complying with applicable secretarial standards.

29. Directors' Responsibility Statement

Pursuant to the requirement under Section 134 (3) (c) and Section 134 (5) of the Companies Act, 2013, with respect to the Directors' Responsibility Statement, it is hereby confirmed that;

a. in the preparation of Annual Accounts, the applicable Accounting Standards have been followed with proper explanation relating to material departures;

b. the Directors have selected such accounting policies and applied them consistently and made judgments and estimates that are reasonable and prudent so as to give a true and fair view of the state of affairs of the Company at the end of the Financial Year and of the profit of the Company for the year under review;

c. the Directors have taken proper and sufficient care for the maintenance of adequate accounting records in accordance with the provisions of the Companies Act, 2013 for safeguarding the assets of the Company and for preventing and detecting fraud and other irregularities;

d. the Directors had prepared the Annual Accounts on a going concern basis;

e. the Directors have devised proper systems to ensure compliance with the provisions of applicable laws and that such systems were adequate and operating effectively.

30. Acknowledgement

The Board also takes this opportunity to thank our Shareholders, Employees and Bankers for their unstinting support. We wish to thank all who have assisted us in our journey so far.

For and on behalf of the Board of Directors,
Cosmos E-Solutions and Services Private Limited

Arvind Taware
Director
DIN: 02459224

Date: 27th May 2026
Place: Pune

Cosmos e-Solutions & Services Private Limited

INDEPENDENT AUDITOR'S REPORT

Report on the Audit of the Financial Statements

OPINION

1. We have audited the accompanying Financial Statements of **COSMOS E-SOLUTIONS & SERVICES PRIVATE LIMITED,** which comprise the Balance Sheet as at 31st March 2026, the statement of Profit and Loss and statement of Cash Flows for the year then ended and notes to the financial statements, including a summary of significant accounting policies and other explanatory information (hereinafter referred to as "Financial Statements").

2. In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements give the information required by the Act, gives a true and fair view in conformity with the accounting principles generally accepted in India, of the state of affairs of the Company as at 31st March 2026, its profit and its cash flows for the year ended on that date.

BASIS FOR OPINION

3. We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Companies Act, 2013. 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 Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Companies Act, 2013 and the Rules 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.

RESPONSIBILITY OF MANAGEMENT FOR FINANCIAL STATEMENTS

4. The Company's Board of Directors is responsible for the matters stated in section 134(5) of the Companies Act, 2013 ("the Act") with respect to the preparation of these financial statements that give a true and fair view of the financial position and financial performance of the Company in accordance with the accounting principles generally accepted in India, including the accounting Standards specified under section 133 of the Act.

5. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments 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 statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.

6. In preparing the financial statements, management is responsible for assessing the Company'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 Company or to cease operations, or has no realistic alternative but to do so.

   The Board of Directors is also responsible for overseeing the Company's financial reporting process.

AUDITOR'S RESPONSIBILITIES FOR THE AUDIT OF THE FINANCIAL STATEMENTS

7. 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 an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but 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 the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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

   a. 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.

b. Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the company has internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.

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

d. 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 Company'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.

e. 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.

9. 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.

REPORT ON OTHER LEGAL AND REGULATORY REQUIREMENTS

10. As required by the Companies (Auditor's Report) Order, 2020 ("the Order"), issued by the Central Government of India in terms of sub-section (11) of section 143 of the Companies Act, 2013, we give in the 'Annexure A' a statement on the matters specified in paragraphs 3 and 4 of the Order, to the extent applicable.

11. As required by Section 143(3) of the Act, we report that:

a. We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit.

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

c. The Balance Sheet, the Statement of Profit and Loss and of Cash Flow dealt with by this Report are in agreement with the books of account.

d. In our opinion, the aforesaid financial statements comply with the Accounting Standards specified under Section 133 of the Act, read with Rule 7 of the Companies (Accounts) Amendment Rules, 2021.

e. On the basis of the written representations received from the directors as on 31st March 2026 and taken on record by the Board of Directors, we report that none of the directors in office as at 31st March 2026 is disqualified from being appointed as a director in terms of Section 164(2) of the Companies Act, 2013.

f. As per section 143 (3) (i) of Companies Act, 2013, requirement relating to report on the adequacy of the internal financial controls over financial reporting of the Company and the operating effectiveness of such controls is not applicable.

g. With respect to the other matters to be included in the Auditor's Report in accordance with Rule 11 of the Companies (Audit and Auditors) Amendment Rules, 2021 as amended, in our opinion and to the best of our information and according to the explanations given to us:

i. The Company has no pending litigations impacting its financial position;

ii. The Company did not have any long-term contracts including derivative contracts for which there were any material foreseeable losses;

iii. There were no amounts which were required to be transferred to the Investor Education and Protection Fund by the Company, during the year.

iv. As regards other matters,

1. The Management has represented that, to the best of its knowledge and belief, no funds (which are material either individually or in the aggregate) have been advanced or loaned or invested (either from borrowed funds or share premium or any other sources or kind of funds) by the Company to or in any other person or entity, including foreign entity ("Intermediaries"), with the

understanding, whether recorded in writing or otherwise, that the Intermediary shall, whether, directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Company ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries.

2. The Management has represented, that, to the best of its knowledge and belief, no funds (which are material either individually or in the aggregate) have been received by the Company from any person or entity, including foreign entity ("Funding Parties"), with the understanding, whether recorded in writing or otherwise, that the Company shall, whether, directly or indirectly, lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Funding Party ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries.

3. Based on the audit procedures that have been considered reasonable and appropriate in the circumstances, nothing has come to our notice that has caused us to believe that the representations made by the management under sub-clause (i) and (ii) above, contain any material mis-statement;

v. The Company has declared and paid dividend of ₹25,00,000/- during the year which is in compliance with section 123 of the Act. And

vi. Based on our examination carried out in accordance with the Implementation Guidance on Reporting on Audit Trail under Rule 11(g) of the Companies (Audit and Auditors) Rules, 2014 (Revised 2024 Edition) issued by the Institute of Chartered Accountants of India, which included test checks, we report that the Company is using accounting software for maintaining its books of account which has a feature of recording audit trail (edit log) facility and the same has operated throughout the year for all relevant transactions recorded in the software. Further, during the course of our audit, we did not come across any instance of audit trail feature being tampered with Further, the audit trail has been preserved by the Company as per the statutory requirements for record retention for the requisite period covering period from 1st April 2023 and onwards.

12. In our opinion, according to information, explanations given to us, the provisions of Section 197 of the Act and the rules made thereunder are not applicable to the Company as it is a private Company.

For S. A. Damle & Associates
Chartered Accountants
Firm registration No. 102089W

Subhash A. Damle
Proprietor
Membership No. 039048
UDIN: 26039048KSZXHW8921

Place: Pune
Date: 27th May, 2026

Cosmos e-Solutions & Services Private Limited

Annexure ‘A’ to the Independent Auditor’s Report

With reference to the Annexure referred to in paragraph 10 under the heading “Report on Other Legal and Regulatory Requirements” of the Independent Auditors’ Report to the members of the Company on the financial statements for the year ended 31st March 2026, we report that:

i. As regards assets,

a) The Company is maintaining proper records showing full particulars, including quantitative details and situation of Property, Plant and Equipment.

The Company is maintaining proper records showing full particulars and situation of Intangible Assets.

b) The Company has a regular program of physical verification of its property, plant & equipment by which its property, plant & equipment are verified at each year end. In our opinion, this periodicity of physical verification is reasonable having regard to the size of the Company and the nature of its business. No material discrepancies were noticed on such verification.

c) According to the information and explanation given to us and on the basis of verification of relevant record evidencing title deeds provided to us, the title deeds relating to the immovable properties, which are freehold and owned by it, are held in name of the Company as at the balance sheet date.

d) As per the information and explanation given to us, the Company has not revalued its Property, Plant and Equipment (including Right of Use assets) or Intangible assets during the year.

e) As per the information and explanation given to us and verification of relevant record, no proceedings have been initiated or are pending against the Company for holding any benami property under the Benami Transactions (Prohibition) Act, 1988 (45 of 1988) and rules made thereunder.

ii. The Company is engaged in the business of rendering Information Technology related services in the banking sector. Major portion of inventory comprises of software licenses which is in intangible form. Hence reporting under Clause 3(ii) of the Order is not applicable to the Company to the extent of inventory of software licenses.

iii. The Company has not made any investments in or provided any guarantee or security or granted any loans or advances in the nature of loans, secured or unsecured, to companies, firms, Limited Liability partnerships or other parties during the year.

iv. In our opinion and according to the information and explanations given to us, the Company has not granted any loan to any of its directors or to any other person in whom the director is interested, under the provisions of section 185 of the Act. It has not given or provided any guarantee and security during the year. It has not made investments through more than two layers of investment companies and complied with provisions of section 186 of the Act.

v. As per the information and explanation given to us, the Company has not accepted any deposits from the public and there are also no amounts deemed to be deposits.

vi. The Central Government has not prescribed the maintenance of cost records under section 148(1) of the Act, for any of the products or services rendered by the Company.

vii. As regards statutory dues,

a) According to the information and explanations given to us and on the basis of our examination of the records of the Company, amounts deducted / accrued in the books of account in respect of undisputed statutory dues including Goods and Service Tax, Provident fund, Income tax, cess and any other material statutory dues have been regularly deposited during the year by the Company with the appropriate authorities.

b) According to the information and explanations given to us, no undisputed amounts payable in respect of these statutory dues were in arrear, as at 31st March 2026, for a period of more than six months from the date they became payable.

c) As per the information and explanation given, there are no material statutory dues outstanding which have not been deposited with government authorities on account of any dispute.

viii. As per the information and explanation given to us, there are no such transactions which are not recorded in the books of account which was surrendered or disclosed as income during the year in the tax assessments under the Income Tax Act, 1961.

ix. As regards loan or borrowing,

a) As per information and explanation given, the Company has not availed any loan or borrowing from banks, financial institution, Government and Debenture holders. Thus, reporting under clause 3(ix) of the order is not applicable.

x. As regards raising of funds,

a) Based upon the audit procedures performed and the information and explanations given by the management, the Company did not raise any money by way of initial public offer or further public offer including debt instruments during the year. Accordingly, the particulars in clause 3 (x)(a) of the Order are not applicable.

b) Based upon the audit procedures performed and the information and explanations given by the management, the Company has not made any preferential allotment or private placement of shares or convertible debentures (fully, partially or optionally convertible) during the year. Accordingly, the particulars in clause 3(x)(b) of the Order are not applicable.

xi. As regards fraud,

a) According to the information and explanations given to us, no material fraud on or by the Company has been noticed or reported during the course of our audit.

b) According to the information and explanations given to us, no report under sub-section (12) of section 143 of the Companies Act has been filed by the auditors in Form ADT-4 as prescribed under rule 13 of Companies (Audit and Auditors) Amendment Rules, 2021 with the Central Government.

c) As per information given, a requirement relating to whistle-blower complaints is not applicable to the Company.

xii. In our opinion and as per the information and explanation given to us, the Company is not a Nidhi company. Accordingly, the particulars in clause 3 (xii) of the Order are not applicable.

xiii. According to the information and explanations given to us, all transactions of the Company with the related parties are in compliance with section 177 and 188 of the Companies Act where applicable and the details have been disclosed in the financial statements, etc., as required by the applicable accounting standards.

xiv. The Company being a private limited company having turnover less than ₹200 crore and outstanding loans or borrowings less than ₹100 crore at any point of time during the preceding financial year, is exempt from requirement of getting internal audit as per the provisions of Section of 138 of Companies Act, 2013 Accordingly, the particulars in clause 3 (xiv) of the Order are not applicable.

xv. Based on the audit procedures performed and the information and explanations given by the management, the Company has not entered into any non-cash transactions with directors or persons connected with him. Accordingly, the particulars in clause 3 (xv) of the Order are not applicable.

xvi. In our opinion, the Company is not required to be registered under section 45-IA of the Reserve Bank of India Act, 1934. Accordingly, the particulars in clause 3 (xvi) of the Order are not applicable.

xvii. According to the information explanation provided to us, the Company has not incurred cash losses in the current financial year and in the immediately preceding financial year. Hence, the provisions stated in paragraph clause 3 (xvii) of the Order are not applicable.

xviii. As per the information and explanation given to us, there has been no case of resignation of statutory auditor during the year.

xix. On the basis of the financial ratios, ageing and expected dates of realization of financial assets and payment of financial liabilities, other information accompanying the financial statements, audit procedures performed and the information and explanations given by the management, we are of the opinion that no material uncertainty exists as on the date of the audit report and that the Company is capable of meeting its liabilities existing as at the date of balance sheet as and when they fall due within a period of one year from the balance sheet date.

xx. The Company being a private limited company meets the exemption criteria specified under the Act and is thus exempt from compliance with provisions of the Companies Act pertaining to CSR activity. Accordingly, the particulars in clause 3 (xx) of the Order are not applicable.

xxi. A requirement relating to preparation and presentation of Consolidated Financial Statements is not applicable to the Company.

For **S. A. Damle & Associates**
Chartered Accountants
Firm registration No. 102089W

S. A. Damle
Proprietor
Membership No. 039048
UDIN:- 26039048KSZXHW8921

Place: Pune
Date: 27th May, 2026

Cosmos e-Solutions & Services Private Limited

BALANCE SHEET AS AT 31ST MARCH 2026

(Amounts in Lakhs)

Particulars	Note	31st March 2026 (₹)	31st March 2025 (₹)
I. EQUITY AND LIABILITIES			
(1) Shareholders' funds			
(a) Share Capital	3	25.00	25.00
(b) Reserves and Surplus	4	994.25	980.79
Total		1019.25	1005.79
(2) Non-current liabilities			
(a) Deferred Tax Liabilities (net)		-	-
(b) Long-term Provisions	5	.84	.44
Total		.84	.44
(3) Current liabilities			
(a) Trade Payables	6		
- Due to Micro and Small Enterprises		-	-
- Due to Others		6.79	7.93
(b) Other Current Liabilities	7	2.80	4.11
(c) Short-term Provisions	8	20.45	7.65
Total		30.04	19.68
Total Equity and Liabilities		1050.14	1025.91
II. ASSETS			
(1) Non-current assets			
(a) Property, Plant and Equipment and Intangible Assets			
(i) Property, Plant and Equipment	9	74.29	85.69
(ii) Intangible Assets		.30	.54
(iii) Capital Work-in-progress		-	-
(b) Deferred Tax Assets (net)		6.02	6.29
(c) Long term Loans and Advances	10	16.80	9.56
(d) Other Non-current Assets	11	156.71	173.43
Total		254.12	275.51
(2) Current assets			
(a) Inventories	12	-	-
(b) Trade Receivables	13	3.93	12.42
(c) Cash and cash equivalents	14	742.08	639.73
(d) Other Current Assets	15	50.00	98.25
Total		796.01	750.40
Total Assets		**1050.14**	**1025.91**

See accompanying notes to the financial statements

As per our report of even date
For S A Damle & Associates
Chartered Accountants
Firm's Registration No. 102089W

For and on behalf of the Board

S A Damle
Proprietor
Membership No: 39048
UDIN: 26039048KSZXHW8921

Sanjay Hasabnis
Managing Director
DIN: 11181063

Arvind Taware
Director
DIN: 02459224

Place: Pune
Date: 27th May, 2026

Place: Pune
Date: 27th May, 2026

Cosmos e-Solutions & Services Private Limited

STATEMENT OF PROFIT AND LOSS FOR THE PERIOD ENDED 31ST MARCH 2026

(Amounts in Lakhs)

Particulars	Note No.	31st March 2026 (₹)	31st March 2025 (₹)
Revenue from Operations	16	64.86	63.57
Other Income	17	61.05	61.53
Total Income		**125.92**	**125.10**
Expenses			
Cost of Operating Activity	18	5.87	5.72
Change in Inventories of work in progress and finished goods	19	-	37.48
Employee Benefit Expenses	20	13.65	11.62
Depreciation and Amortization Expenses	9	11.63	11.76
Other Expenses	21	36.90	24.59
			.00
Total expenses		**68.05**	**91.17**
Profit/(Loss) before Exceptional and Extraordinary Item and Tax		57.86	33.93
Exceptional Item		-	-
Profit/(Loss) before Extraordinary Item and Tax		57.86	33.93
Extraordinary Item		-	-
Prior Period Adjusments (Net)	37	6.33	-
Profit/(Loss) before Tax		**51.54**	**33.93**
Tax Expenses	22		
- Current Tax		12.81	7.65
- Deferred Tax		.27	.84
- Prior Period Taxes		-	14.22
Profit/(Loss) after Tax		**38.46**	**11.22**
Earnings Per Share (Face Value per Share ₹100 each)			
- Basic	23	154	45
- Diluted	23	154	45

See accompanying notes to the financial statements

As per our report of even date
For S A Damle & Associates
Chartered Accountants
Firm's Registration No. 102089W

S A Damle
Proprietor
Membership No: 39048
UDIN: 26039048KSZXHW8921

Place: Pune
Date: 27th May, 2026

For and on behalf of the Board

Sanjay Hasabnis
Managing Director
DIN: 11181063

Arvind Taware
Director
DIN: 02459224

Place: Pune
Date: 27th May, 2026

Cosmos e-Solutions & Services Private Limited

CASH FLOW STATEMENT FOR THE PERIOD ENDED 31ST MARCH 2026

(Amounts in Lakhs)

	Particulars	Note	31st March 2026	31st March 2025
A.	**CASH FLOW FROM OPERATING ACTIVITIES**			
	Net Profit after tax		38.46	11.22
	Depreciation and Amortisation Expense		11.63	11.76
	Gain on sale of fixed asset		-	-
	Provision for tax		13.08	8.49
	Interest Income		-60.84	-61.53
	Finance Costs		-	-
	OPERATING PROFIT BEFORE WORKING CAPITAL CHANGES		2.33	-30.06
	Adustment for:			
	(Increase)/Decrease in Inventory		-	37.48
	(Increase)/Decrease in Trade receivables		8.49	-1.76
	(Increase)/Decrease in Other Current Assets		48.25	-47.19
	Increase/(Decrease) in Trade Payable		-1.14	4.72
	Increase/(Decrease) in Other current liability		-1.30	.93
	Increase/(Decrease) in Short Term Provision		12.81	-49.90
	Increase/(Decrease) in Long Term Provision		.40	.20
	(Increase)/Decrease in Short term loan and advances		-	-
	(Increase)/Decrease in Long Term Loans & Advances		-7.24	73.74
	Cash generated from Operations		62.60	-11.85
	Tax paid(Net)		12.81	7.65
	Net Cash from Operating Activities		49.80	-19.49
B.	**CASH FLOW FROM INVESTING ACTIVITIES**			
	Sale of Assets		-	-
	Purchase of Property, Plant and Equipment		-	-
	Investment in Term Deposits		16.72	-33.43
	Interest received		60.84	61.53
	Net Cash (Used in) Investing Activities		77.56	28.10
C.	**CASH FLOW FROM FINANCING ACTIVITIES**			
	Dividends Paid (including Dividend Distribution Tax)		-25.00	-25.00
	Net Cash (Used in) / Generated from Financing Activities		-25.00	-25.00
	Net (Decrease) in Cash and Cash Equivalents		102.36	-16.40
	Opening Balance of Cash and Cash Equivalents		639.73	656.13
	Exchange difference of Foreign Currency Cash and Cash equivalents		-	-
	Closing Balance of Cash and Cash Equivalents	14	**742.08**	**639.73**

Notes:

The above Cash Flow Statement has been prepared under the ‘Indirect Method’ as set out in the Accounting Standard 3 (AS-3), “Cash Flow Statements”.

See accompanying notes to the financial statements

As per our report of even date
For S A Damle & Associates
Chartered Accountants
Firm’s Registration No. 102089W

For and on behalf of the Board

S A Damle
Proprietor
Membership No: 39048
UDIN: 26039048KSZXHW8921

Sanjay Hasabnis
Managing Director
DIN: 11181063

Arvind Taware
Director
DIN: 02459224

Place: Pune
Date: 27th May, 2026

Place: Pune
Date: 27th May, 2026

Cosmos e-Solutions & Services Private Limited

Notes forming part of the financial statements for the year ended 31st March 2026

1 COMPANY INFORMATION

Cosmos e-Solutions & Services Private Limited ('the Company') has been incorporated on 23rd March, 2007 under the Companies Act, 1956 which is now the Companies Act, 2013 ('the Act'), and is a wholly owned subsidiary of Cosmos Co-operative Bank Limited.

The Company is primarily engaged in the business of rendering Information Technology related services in the banking sector.

2 SIGNIFICANT ACCOUNTING POLICIES

2.1 Basis of Preparation

These financial statements are prepared in accordance with Indian Generally Accepted Accounting Principles (GAAP) under the historical cost convention, on the accrual basis of accounting and on going concern basis. GAAP comprises mandatory accounting standards as prescribed under section 133 of the Companies Act, 2013 ("the Act") read with Rule 7 of the Companies (Accounts) Rules, 2014 and the relevant provisions of the Act. The Company has prepared these financial statements to comply, in all the material aspects with Accounting Standards.

Accounting policies have been consistently applied over the periods.

2.2 Use of estimates

The preparation of financial statements in conformity with generally accepted accounting principles ('GAAP') requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and the disclosure of contingent liabilities on the date of the financial statements and the reported amounts of revenues and expenses during the reported period. Management believes that the estimates made in the preparation of the financial statements are prudent and reasonable. Accounting estimates could change from period to period. Actual results could differ from those estimates. Any revision to accounting estimates is recognized prospectively in current and future periods.

2.3 Revenue recognition

Revenue is primarily derived from Information Technology (IT) Support and related services. Arrangements with the customers are either on fixed price, fixed time frame or on a time and material basis. Revenues from the end of last billing to the Balance Sheet date are recognised as unbilled revenues.

Annual Technical Services revenue and revenue from fixed-price maintenance contracts are recognized rateably over the period in which services are rendered.

Revenue from the sale of software application user licenses is recognised on transfer of the title of such user license, except in case of multiple element contracts, which require significant implementation services, where revenue for the entire arrangement is recognised over the implementation period based upon the percentage completion method.

Revenue from client training support and other services arising due to the sale of software products is recognised as and when the related services are performed.

Revenue from sale of software products, client support and other services is recognized as and when the services are performed.

Interest income is recognized using the time proportionate method, based on rates implicit in the transaction.

The Company presents revenue net of indirect taxes in its Statement of Profit and Loss.

2.4 a. Tangible assets and capital work-in-progress

Tangible assets are stated at cost, less accumulated depreciation and impairment, if any. Cost comprises of purchase price and any attributable cost such as duties, freight, borrowing costs, erection and commissioning expenses incurred in bringing the asset to its working condition for its intended use.

Capital work-in-progress comprises the cost of assets that are not yet ready for their intended use at the reporting date.

Borrowing costs, if any, attributable to assets, are capitalized in accordance with provisions of AS -16

b. Impairment

The carrying amounts of assets are reviewed at each balance sheet date. An impairment loss is recognized wherever the carrying amount of an asset exceeds its recoverable amount. The recoverable amount is the greater of the asset's net selling price and value in use. In assessing value in use, the Company has measured its 'value in use' on the basis of undiscounted cash flows of next five years projections estimated based on current prices

2.5 Intangible assets

Intangible assets are recorded at the consideration paid for acquisition of such assets and are carried at cost less accumulated amortisation and impairment, if any.

Research costs are debited to statement of Profit and Loss as and when incurred.

Software product development costs are expensed as incurred unless technical and commercial feasibility of the project is demonstrated, future economic benefits are probable, the Company has an intention and ability to complete and use or sell the software and the costs can be measured reliably.

2.6 Depreciation and amortisation

In respect of tangible assets acquired during the year, depreciation is provided on written down value method so as to write off the cost of the assets over the useful lives in the manner specified in Schedule II to the Companies Act, 2013.

For assets acquired prior to 1st April 2014, the carrying amount as on 1st April 2014 is depreciated over the remaining useful life. Additions made to an asset up to 15th of a month are subjected to pro-rata depreciation for the period commencing from that month and those made after 15th of a month are subjected to pro-rata depreciation from the start of the subsequent month keeping in view the materiality of amounts involved.

Intangible assets (Mobile Banking, Internet Banking Software Product-developed by the company) are amortised over their respective individual estimated useful lives on a straight-line basis, from the date they are available for use. The management estimated useful life for Software Products at 30 months.

Other intangible assets are amortised @ 40% on written down value method.

Depreciation and amortisation methods, useful lives and residual values are reviewed periodically, including at each financial year end, by the management.

2.7 Inventory valuation

Inventory (software licenses) is valued at cost or net realizable value whichever is lower. Costs are ascertained using FIFO method. The cost of inventories comprises of all costs of purchase, cost of conversion and other costs incurred in bringing the inventories to its present location and condition including taxes, other than those subsequently recoverable by the enterprise from the taxing authorities..

2.8 Employee benefits

(i) Short term employee benefits

Employee benefits payable wholly within twelve months of receiving employee services are classified as short-term employee benefits. These benefits include salaries, bonus and incentives. The undiscounted amount of short-term employee benefits to be paid in exchange for employee services is recognized as an expense as the related service rendered by employees. The company does have a policy for payment of leave encashment.

(ii) Post-employment benefits

Contribution to provident fund and superannuation for are accounted for on accrual basis.

The company provides for a gratuity, covering eligible employees. The plan provides a lump sum payment to vested employees at retirement of an amount based on the respective employee's salary and tenure of the employment with the Company. Liability for Gratuity as at the period end is provided on the basis of valuation done by actuary and is fully funded with Life Insurance Corporation of India.

2.9 Accounting for taxes on income

Income tax expense comprises of current tax (i.e. amount of tax for the period determined in accordance with the applicable income tax law) and deferred tax charge or credit (reflecting the tax effects of timing differences between accounting income and taxable income for the period).

Current tax is measured at the amount expected to be paid to (recovered from) the taxation authorities using applicable tax rate and tax laws.

Deferred tax is recognised in respect of timing differences between taxable income and accounting income i.e. differences that originate in one period and are capable of reversal in one or more subsequent periods. The deferred tax charge or credit and the corresponding deferred tax liabilities or assets are recognised using the tax rates that have been enacted or substantively enacted by the balance sheet date.

Deferred tax assets are recognised only to the extent there is reasonable certainty that the assets can be realised in future; however, where there is unabsorbed depreciation or carried forward loss under taxation laws, deferred tax assets are recognised only if there is a virtual certainty supported by convincing evidence that sufficient future taxable income will be available against which such deferred tax assets can be realised.

Deferred tax assets are reviewed as at each balance sheet date and written down or written up to reflect the amount that is reasonable/virtually certain (as the case may be) to be realised.

2.10 Operating leases

Lease rentals in respect of assets acquired on operating leases are recognized in the statement of profit and loss on a straight-line basis over the lease term except in case of immovable property wherein, having considered the materiality of amount involved, the operating leases are recognized on accrual basis by the management.

2.11 Earnings per share (EPS)

The basic earnings per share is computed by dividing the net profit/loss attributable to the equity shareholders for the year/ period by the weighted average number of equity shares outstanding during the reporting year/ period.

2.12 Goods and service Tax (GST)

The input tax credit in respect of inward supplies are availed as per the provisions of law and are adjusted against the tax payable on outward suppliers and any excess of tax payable over and above input tax credit is recognized as current liability.

Pre-GST regime Taxes and GST paid on advances as received from customers against services that are yet to be rendered are recognized as current assets. These are adjusted against the accruing tax liability as and when billed.

Tax and duty credits availed by way of input tax credit under the laws existing prior to commencement of GST regime have been claimed as transition credits eligible as input tax credit under the GST regime.

2.13 Provisions, contingent liabilities and contingent assets

The Company creates a provision when there is present obligation as a result of a past event that probably requires an outflow of resources and a reliable estimate can be made of the amount of the obligation. A disclosure for a contingent liability is made when there is a possible obligation or a present obligation that may, but probably will not, require an outflow of resources. When there is a possible obligation or a present obligation in respect of which the likelihood of outflow of resources is remote, no provision or disclosure is made.

Provisions are reviewed at each balance sheet date and adjusted to reflect the current best estimate. If it is no longer probable that the outflow of resources would be required to settle the obligation, the provision is reversed. Loss contingencies arising from claims, litigation, assessment, fines, penalties etc are recorded when it is probable that a liability has been incurred and the amount can be reasonably ascertained.

Contingent assets are not recognized in the financial statements. However, contingent assets are assessed continually and if it is virtually certain that an economic benefit will arise, the asset and related income are recognised in the period in which the change occurs.

Note 3 - Share Capital

(Amounts in Lakhs)

Particulars	31st March 2026	31st March 2025
Authorised Share Capital		
Equity Shares, ₹100 par value, 25000 (Previous Year -25000) Equity Shares	25.00	25.00
Issued, Subscribed and Fully Paid up Share Capital		
Equity Shares, ₹100 par value 25000 (Previous Year - 25000) Equity Shares paid up	25.00	25.00
Total	**25.00**	**25.00**

(i) Reconciliation of number of shares

Particulars	31st March 2026	31st March 2026	31st March 2025	31st March 2025
Equity Shares	**No. of shares**	**(Amounts in Lacs)**	No. of shares	(Amounts in Lacs)
Opening Balance	25,000	25.00	25,000	25.00
Issued during the year	-	-	-	-
Deletion during the year	-	-	-	-
Closing balance	**25,000**	**25.00**	25,000	25.00

(ii) Rights, preferences and restrictions attached to shares

The Company has a single class of equity shares. Accordingly, all equity shares rank equally with regard to dividends and share in the Company's residual assets. The equity shares are entitled to receive dividend as declared from time to time. The Company declares and pays dividend in Indian Rupees. The voting rights of an equity shareholder on a poll (not on show of hands) are in proportion to its share of the paid-up equity capital of the company. Voting rights cannot be exercised in respect of shares on which any call or other sums presently payable have not been paid.

Failure to pay any amount called up on shares may lead to forfeiture of the shares.

On winding up of the Company, the holders of equity shares will be entitled to receive the residual assets of the Company.

(iii) Shares held by Holding company, its Subsidiaries and Associates

Particulars	Tuesday, 31st March 2026		Monday, 31st March 2025	
	No. of shares	**(Amounts in ₹)**	No. of shares	(Amounts in ₹)
Cosmos Co-op Bank Limited *	**25,000**	**25.00**	25,000	25.00

*One Share is held in the name of Nominee

(iv) Details of Shares held by shareholders holding more than 5% of the aggregate shares in the company

Equity Shares	Tuesday, 31st March 2026		Monday, 31st March 2025	
Name of Shareholder	**No. of shares**	**In %**	No. of shares	In %
Cosmos Co-op Bank Limited	**25,000**	**100%**	25,000	100%

(v) Shares held by Promoters as on 31st March 2026

Name of Promoters	Class of Shares	No. of Shares	% of total shares	% Change during the year
Cosmos Co-op Bank Limited	Equity	25000	100%	0.00%

Shares held by Promoters at the end of the year 31st March 2025

Name of Promoter	Class of Shares	No. of Shares	% of total shares	% Change during the year
Cosmos Co-op Bank Limited	Equity	25000	100%	0.00%

The Company has not allotted any shares without payment being received in cash in 5 years immediately preceding year ended 31st March 2025.

Note 4 - Reserves and Surplus

(Amounts in Lakhs)

Particulars	31st March 2026 ₹	31st March 2025 ₹
General Reserve		
Opening Balance	13.00	13.00
Closing Balance	13.00	13.00
Statement of Profit and loss		
Balance at the beginning of the year	967.79	981.57
Add: Profit during the year	38.46	11.22
Less: Appropriation		
Final Dividend Paid on Equity Shares	25.00	25.00
Balance at the end of the year	981.25	967.79
Total	994.25	980.79

Note 5 - Long term provisions

(Amounts in Lakhs)

Particulars	31st March 2026 ₹	31st March 2025 ₹
Provision for employee benefits	.84	.44
Total	.84	.44

Note 6 - Trade payables

Particulars	31st March 2026 ₹	31st March 2025 ₹
Due to MSME	-	-
Due to others	6.79	7.93
Total	6.79	7.93

Note 6.1 - Trade Payable ageing schedule as at 31st March 2026

(Amounts in Lakhs)

Particulars	Outstanding for following periods from due date of payment				
	Less than 1 year	1-2 years	2-3 years	More than 3 years	Total
MSME		-	-	-	-
Others	6.79	-	-	-	6.79
Disputed dues- MSME	-	-	-	-	-
Disputed dues- Others	-	-	-	-	-
Sub total					**6.79**
MSME - Undue	-	-	-	-	-
Others - Undue	-	-	-	-	-
Total					**6.79**

Note 6.2 - Trade Payable ageing schedule as at 31st March 2025

(Amounts in Lakhs)

Particulars	Outstanding for following periods from due date of payment				
	Less than 1 year	1-2 years	2-3 years	More than 3 years	Total
MSME	-	-	-	-	-
Others	7.93	-	-	-	7.93
Disputed dues- MSME	-	-	-	-	-
Disputed dues- Others	-	-	-	-	-
Sub total					**7.93**
MSME - Undue	-	-	-	-	-
Others - Undue	-	-	-	-	-
Total	-	-	-	-	**7.93**

Note 7 - Other Current Liabilities

(Amounts in Lakhs)

Particulars	**31st March 2026** ₹	**31st March 2025** ₹
Other payables		
Salary Payable	**.38**	-
- GSLI To Employees	.03	.03
Statutory dues payable	2.39	4.08
Total	**2.80**	4.11

Note 8 - Short term provisions

(Amounts in Lakhs)

Particulars	**31st March 2026** ₹	**31st March 2025** ₹
Others		
- Provision for Income Tax	20.45	7.65
Total	**20.45**	7.65

Note 9 - Property, Plant and Equipment & Intangible Assets

(Amounts in Lakhs)

	Name of Assets	Gross Block				Depreciation and Amortization				Net Block	Net Block
		As on 1st Apr 25	Addition	Deduction / Adjustment	As on 31st Mar 26	As on 1st Apr 25	for the year	Deduction / Adjustment	As on 31st Mar 26	As on 31st Mar 26	As on 1st Apr 25
		(₹)	(₹)	(₹)	(₹)	(₹)	(₹)	(₹)	(₹)	(₹)	(₹)
(i)	**Property, Plant and Equipment**										
	Buildings	233.50	-	-	233.50	150.73	11.34	-	162.07	71.43	82.77
	Computer System - Hardware	53.37	-	-	53.37	50.59	-	-	50.59	2.77	2.77
	Furniture and Fixtures	2.39	-	-	2.39	2.27	.06	-	2.33	.06	.12
	Office Equipments	.46	-	-	.46	.45	-	-	.45	.01	.01
	Vehicles	.53	-	-	.53	.51	-	-	.51	.02	.02
	Total	**290.25**	**-**	**-**	**290.25**	**204.55**	**11.40**	**-**	**215.95**	**74.29**	**85.69**
	Previous Year	**290.25**	**-**	**-**	**290.25**	**193.15**	**11.40**	**-**	**204.55**	**85.69**	**97.09**
(ii)	**Intangible Assets**										
	Computer Software - Internet Banking	54.80	-	-	54.80	54.80	-	-	54.80	-	-
	Computer Software - Mobile Banking	-	-	-	-	-	-	-	-	-	-
	Computer System - Software	63.83	-	-	63.83	63.76	.05	-	63.81	.02	.07
	Oracle E-Business Suite Software	201.90	-	-	201.90	201.43	.19	-	201.62	.28	.47
	Total	**320.53**	-	-	320.53	319.99	.23	-	320.22	.30	.54
	Previous Year	320.53	-	-	320.53	319.63	.36	-	319.99	.54	.90

(iii) Capital Work-in-progress	-	-
(iv) Intangible Assets under Development	-	-

Capital Work-in-Progress Ageing Schedule

(Amounts in Lakhs)

Capital Work-in-Progress	Amount in CWIP for a period of				31st Mar 2025	Amount in CWIP for a period of				31st Mar 2024
	Less than 1 year	1 -2 Years	2-3 Years	More than 3 Years	Total	Less than 1 year	1 -2 Years	2-3 Years	More than 3 Years	Total
Projects in progress	-	-	-	-	-	-	-	-	-	-
Projects temporarily suspended	-	-	-	-	-	-	-	-	-	-

*In respect of Intangible Assets, it is Amortization of assets.
The Company has not revalued its Property, Plant and Equipment and Intangible assets during the year.

The tittle deeds and Lease deeds of immovable properties are in name of the Company.
There is no capital work in progress pending at the year end in respect of property plant and equipment and also no intangible asset is in progress at the year end.

Note 10 - Long term loans and advances

(Amounts in Lakhs)

Particulars	31st March 2026	31st March 2025
Advance Income Tax	**16.80**	9.56
Total	**16.80**	9.56

Note 11-Other non current assets

(Amounts in Lakhs)

Particulars	31st March 2026	31st March 2025
Bank Deposit having maturity of after 12 months from reporting date	156.71	173.43
Total	**156.71**	**173.43**

Note 12 - Inventories

(Amounts in Lakhs)

Particulars	31st March 2026	31st March 2025
Finished goods	-	-
Total	**-**	-

Note 13 - Trade receivables

(Amounts in Lakhs)

Particulars	31st March 2026	31st March 2025
Unsecured considered good	3.93	12.42
Total	**3.93**	12.42

Note 13.1 - Trade Receivables ageing schedule as at 31st March 2026

(Amounts in Lakhs)

Particulars	Outstanding for following periods from due date of payment					Total
	Less than 6 months	6 months-1 year	1-2 years	2-3 years	More than 3 years	
Undisputed Trade receivables- considered good	**3.93**	**-**	**-**	**-**	**-**	**3.93**
Undisputed Trade Receivables-considered doubtful	-	-	-	-	-	-
Disputed Trade Receivables considered good	-	-	-	-	-	-
Disputed Trade Receivables considered doubtful	-	-	-	-	-	-
Sub total						**3.93**
Undue - considered good						**-**
Total						**3.93**

Note 13.2 - Trade Receivables ageing schedule as at 31st March 2025

(Amounts in Lakhs)

Particulars	Outstanding for following periods from due date of payment					Total
	Less than 6 months	6 months- 1 year	1-2 years	2-3 years	More than 3 years	
Undisputed Trade receivables- considered good	-	6.30	-	-	6.12	12.42
Undisputed Trade Receivables- considered doubtful	-	-	-	-	-	-
Disputed Trade Receivables considered good	-	-	-	-	-	-
Disputed Trade Receivables considered doubtful	-	-	-	-	-	-
Sub total						**12.42**
Undue - considered good	**-**	**-**	**-**	**-**	**-**	**-**
Total						**12.42**

Note 14 - Cash and cash equivalents

(Amounts in Lakhs)

Particulars	31st March 2026	31st March 2025
Cash on hand	.03	.24
Balances with banks in current accounts	48.97	51.27
Cash and cash equivalents - total	49.01	51.51
Other Bank Balances		
Deposits with original maturity for less than 12 months from reporting date	693.08	588.22
Total	**742.08**	639.73

Note 15 - Other current assets

(Amounts in Lakhs)

Particulars	31st March 2026	31st March 2025
Balance with revenue authorities*	3.93	9.86
Deposits	-	.25
Interest Accrued But Not Due	46.07	88.14
Prepaid Expenses	-	-
Unbilled Revenue	**-**	-
Total	**50.00**	98.25

*GST Input Credit of ₹6,32,653/- (Previous Year ₹Nil) has been written off during the year, being not recoverable and adjustable.

Note 16 - Revenue from operations

(Amounts in Lakhs)

Particulars	31st March 2026	31st March 2025
Sale of products	-	-
Sale of services	64.86	63.57
Total	**64.86**	63.57

Note 17 - Other Income

(Amounts in Lakhs)

Particulars	**31st March 2026**	**31st March 2025**
Interest Income	60.84	61.53
Others		
- Interest on Refund	.21	-
- Excess Provisions Written Back (Net)	-	-
- Miscellaneous Income	-	-
Total	**61.05**	61.53

Note 18 - Cost of Operating Activity

(Amounts in Lakhs)

Particulars	**31st March 2026**	**31st March 2025**
Cost of Software Licenses Resold	-	-
Project Expesnes	5.26	5.32
Software Technical Support Cost	.62	.40
Total	**5.87**	5.72

Note 19 - Change in Inventories of work in progress and finished goods

(Amounts in Lakhs)

Particulars	**31st March 2026**	**31st March 2025**
Opening Inventories		
Finished Goods	-	37.48
Less: Closing Inventories		
Finished Goods	-	-
Total	**-**	37.48

Note 20 - Employee benefit expenses

(Amounts in Lakhs)

Particulars	**31st March 2026**	**31st March 2025**
Salaries and wages		
- Others	12.18	10.52
Contribution to provident and other funds		
- Others	1.46	1.09
Staff welfare expenses	-	-
Total	**13.65**	11.62

Note 21 - Other expenses

(Amounts in Lakhs)

Particulars	**31st March 2026**	**31st March 2025**
Auditors' Remuneration	.60	.60
Professional fees	28.08	22.58
Rent	.24	.24
Repairs to machinery	.01	.01
Total	**28.92**	23.43

Other expenses

Particulars	31st March 2026	31st March 2025
Total continued from previous page	28.92	23.43
Rates and taxes	.03	.03
Telephone expenses	.03	.03
Travelling Expenses	.00	.01
Miscellaneous expenses	1.55	1.11
Bad Debts Written Off	6.12	-
Sundry Balances Written Off	.25	-
Total	**36.90**	24.59

22 Tax Expenses

(Amounts in Lakhs)

Particulars	31st March 2026	31st March 2025
Current Tax	12.81	7.65
Deferred Tax	.27	.84
Prior Period Taxes	-	14.22
Total	**13.08**	22.71

23 Earning per share

(Amounts in Lakhs)

Particulars	31st March 2026	31st March 2025
Profit attributable to equity shareholders	38.46	7.37
Weighted average number of Equity Shares	25,000	25,000
Earnings per share basic (₹)	154	29
Earnings per share diluted (₹)	154	29
Face value per equity share (₹)	100	100

24 Auditors' Remuneration

(Amounts in Lakhs)

Particulars	31st March 2026	31st March 2025
Payments to auditor as		
- Auditor	.45	.45
- for taxation matters	-	-
- for other services	-	-
Total	**.45**	**.45**

25 Commitment

(Amounts in Lakhs)

Particulars	31st March 2026	31st March 2025
The estimated amount of contracts remaining to be executed on capital account (net of advances) and not provided for at the year / period end	-	-
Other commitments	-	-
Total	-	-

26 Contingent liability

(Amounts in Lakhs)

Particulars	31st March 2026	31st March 2025
Other claims not acknowledged as debts	-	-
Total		

27 Deferred tax asset (net)

(Amounts in Lakhs)

Particulars	31st March 2026	31st March 2025
Deferred Tax (Liability)/Asset (A)		
Difference in book value of fixed assets as per books of account and tax	5.80	2.88
Deferred Tax Asset/(Liability) (B)		
Disallowance of unpaid dues / liabilities under the income tax law	.21	.11
Net Deferred Tax Asset/(Liability) (B-A)	**6.02**	2.99

28 Related Party Disclosure

In accordance with the requirements of Accounting Standard 18 - Related Party transactions as prescribed under the Companies (Accounting Standards) Rules, 2006, the details of related party transactions are given below.

29 List of Related Parties

Nature of Relationship	Name of Related Party
Holding Organisation	Cosmos Co-operative Bank Ltd
Key Managerial Persons	Mrs. Arti Dhole, Director (Upto 29th April, 2025) Mrs. Shubhangi Medhekar, Managing Director (Upto 3rd July, 2025) Mr. Ashutosh Joshi, Director Mr. Yashwant Kasar, Director (w.e.f. 29th April, 2025) Mr. Arvind Taware, Chairman (w.e.f. 29th April, 2025) Mr. Prashant Pansare, Director Mr. Rajesh Prasad, Director Mr. Balasaheb Sathe, Director (w.e.f. 3rd July, 2025) Mr. Sanjay Hasabnis, Managing Director (w.e.f. 3rd July, 2025)

Transactions with related party

(Amounts in Lakhs)

Particulars	31st March 2026	31st March 2025
Holding Organisation		
Revenue and Expense Items		
Rendering of Services (Net of Taxes and Credits)	45.00	45.00
Interest Received on Term Deposit	60.84	61.13
Dividend Paid on Equity Shares	25.00	25.00
Closing Balances		
Trade receivable (net)	1.88	5.55
Balance in Current Accounts with Bank	48.97	51.27
Balance in Term Deposits with Bank	895.86	849.79
Dr. Mukund Abhyankar		
Directors Sitting Fees	-	.15
Mr. Yashwant Kasar		
Directors Sitting Fees (w.e.f. 29th April, 2025)	.20	.00
Mr. Ashutosh Joshi		
Directors Sitting Fees	.25	.15
Mrs Arti Dhole		

Particulars	31st March 2026	31st March 2025
Directors Sitting Fees (Upto 29th April, 2025)	.05	.20
Mr.Rajesh Prasad		
Directors Sitting Fees	.25	.15
Mr.Prashant Pansare		
Directors Sitting Fees	.20	.15
Mr.Arvind Taware		
Directors Sitting Fees (w.e.f. 29th April, 2025)	.25	.20
Mr. Balasaheb Sathe		
Directors Sitting Fees (w.e.f. 3rd July, 2025)	.05	-
Total		

30 Dues to micro and small suppliers

Under the Micro Small and Medium Enterprises Development Act, 2006, (MSMED) which came into force from 2nd October 2006, information has been determined to the extent such parties have been identified on the basis of information available with the Company**:**

(Amounts in Lakhs)

Particulars	31st March 2026	31st March 2025
Principal amount remaining unpaid to any supplier as at the year end	-	-
Interest due remaining unpaid to any supplier as at the year end	-	-
Amount of interest paid by the Company in terms of section 16 of the MSMED, along with the amount of the payment made to the supplier beyond the appointed day during the accounting year	-	-
Amount of interest due and payable for the period of delay in making payment (which have been paid but beyond the appointed day during the year) but without adding the interest specified under the MSMED	-	-
Amount of interest accrued and remaining unpaid at the end of the accounting year	-	-
Amount of further interest remaining due and payable even in the succeeding years, until such date when the interest dues as above are actually paid to the small enterprise for the purpose of disallowance as a deductible	-	-

31 Expenditure in foreign currency (on accrual basis)

(Amounts in Lakhs)

Particulars	31st March 2026	31st March 2025
Travelling Expenses	-	-
Total	-	-

Note 32 - Provision for Gratuity

Defined Benefit Plan: The Group provides for its liability towards gratuity as per the actuarial valuation. The present value of the accrued gratuity minus fund value is provided in the books of accounts.

I) Changes in benefit obligation for the Company:

(Amounts in Lakhs)

Particulars	31st March 2026	31st March 2025
Assumptions		
Discount Rate	0.07	0.07
Expected Return on Plan Assets	0.07	0.07
Salary Escalation	0.05	0.05
Table Showing Changes in Present Value of Obligations		
Present Value of Obligations as at Beginning of Year	.44	.23
Interest Costs	.03	.02
Current Service Costs	.23	.18
Benefits Paid	-	-
Actual (Gain) / Loss on Obligations	-.02	.01
Past Service Costs	.17	-
Present Value of Obligations as at end of year	.84	.44
Table Showing Changes In Fair Value of Plan Assets		
Fair Value of Plan Assets as at beginning of year	5.97	5.51
Expected Return on Plan Assets	.43	.39
Transfer In/(Out)	-	-
Contributions	-	-
Benefits Paid	-	-
Morality Charges & Taxes	-	-
Actuarial Gain / (Loss) on Plan Assets	-	.07
Fair Value of Plan Assets as at end of year	6.40	5.97
Funded Status	-	-
Actual Return on Plan Assets	.43	.46
Actual Gain / Loss Recognized	.	.
Actuarial Gain / (Loss) For the Year – Obligation	-	-
Actuarial Gain / (Loss) For the Year - Plan Assets	-	-
Total Gain / (Loss) for The Year	-	-
Actuarial Gain / (Loss) Recognized in The Year	-	-
Amounts to be Recognized in the Balance Sheet	-	-
Present Value of Obligations as at the end of the year	.84	.44
Fair Value of Plan Assets as at the end of the year	6.40	5.97
Funded Status Surplus / (Deficit)	-	-
Non-Current Liability	-	-
Amount Not Recognised as an Asset	-	-
Net Assets / (Liability) Recognized in Balance Sheet	-	-
Expenses Recognized in Statement of Profit & Loss		
Current Service Cost	.23	.18
Interest Cost	.03	.02
Expected Return on Plan Assets	-.43	-.39
Net Actuarial (Gain) / Loss recognized In the Year	-	-
Past Service Cost	-	-
Actuarial (Gain) / Loss recognized in the period	-.02	-.07

Particulars	31st March 2026	31st March 2025
Expenses Recognized in Statement of Profit and Loss	-.32	-.04
Expenses Recognized in Statement of Profit and Loss as Prior Period Item	-	-

33 Operating lease

The Company had taken office premise under operating lease which were vacated FY 2018-19. The Company has given refundable security deposit in accordance with the agreed terms. Lease payments of ₹ NIL (Previous Year NIL) in respect of such premise are recognised in the Statement of profit and loss under 'Rent' in Note no. 23 forming part of these financial statements on accrual basis.

With respect to non-cancellable operating lease agreements, the future minimum lease rent payable is as follows:

(Amounts in Lakhs)

Particulars	31st March 2026	31st March 2025
Not Later than one year	**Nil**	Nil
Later than one year and not later than five years	**Nil**	Nil
More than 5 years	**Nil**	Nil

34 Goods and service tax (GST)

The management of the Company is in process of reconciling GST Input Tax Credit as per books of account with the credit appearing on GST portal in Form GSTR 2A. Pending the same, credit reflecting in the books of account has been considered for preparation of the financial statements.

35 Additional disclosure required for Financial Statement

1. During the year, there is no change in method of depreciation.
2. During the year, there is no amount of loan & advances given to or received from director, KMP, Promotor and their relative.
3 The Company does not have any undisclosed income which is not recorded in the books of account that has been surrendered or disclosed as income during the year in the tax assessments under the Income Tax Act, 1961 (such as, search or survey or any other relevant provisions of the Income Tax Act, 1961.

4 As per Section 135 of the Companies Act, 2013, the Company is not meeting the applicable threshold, hence CSR related compliances / provisons are not applicable.

5 The Company has not traded or invested in Crypto currency or Virtual Currency during the year.

6 The Company does not have any Benami property, where any proceeding has been initiated or pending against the company for holding any Benami property.

7 All properties held by the Company are in its own name, there are no title deeds which are held in the name other than the Company.

8 During the year, the Company is not a declared as wilful defaulter by any bank or financial Institution or other lender.

9 The Company does not have any transactions with companies struck off under section 248 of the Companies Act, 2013 or section 560 of Companies Act, 1956.

10 The Company does not have any charges or satisfaction which is yet to be registered with ROC beyond the statutory period.

Additional disclosure required for Financial Statement

11. The Company has complied with the number of layers prescribed under clause (87) of section 2 of the Act read with the Companies (Restriction on number of Layers) Rules, 2017.

12. During the year, there is no scheme of arrangement in which company entered into.

    The Company has not advanced or loaned or invested funds to any other person(s) or entity(ies), including foreign entities (Intermediaries) with the understanding that the Intermediary shall:

13. a. directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Company (Ultimate Beneficiaries) or

    b. provide any guarantee, security or the like to or on behalf of the Ultimate Beneficiaries

    The Company has not received any fund from any person(s) or entity(ies), including foreign entities (Funding Party) with the understanding (whether recorded in writing or otherwise) that the Company shall:

14. a. directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Funding Party (Ultimate Beneficiaries) or

    b. provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries,

15. There is no borrowing of funds by company during the year.

16. During the year, there is no revaluation of property, plant and equipment and Intangible assets carried out by company.

17. During the year, there is no acquisition of any Property, Plant and Equipment and Intangible assets by way of business combination.

36 Other information

Information relating to other matters specified in Division I, revised Schedule III to the Act, is either nil or not applicable to the Company for the year/ period.

37 Prior period adjustments comprised of GST input credit items written off during the year.

The said item is an accumulated balance pertaining to earlier years and is shown as receivable in the accounts.

It has been reconciled with the underlying GST record inlcuding GST returns and its part which is not recoverable and adjustable, has been written off at the year end and thus expensed out.

38 Ratio Analysis

Particulars	Numerator/Denominator	31st March 2026	31st March 2025	Change in %
(a) Current Ratio	Current Assets Current Liabilities	26.49	38.13	-0.31
(b) Debt-Equity Ratio	Total Debts Shareholder's Equity	-	-	-
(c) Debt Service Coverage Ratio	Earning available for Debt Service Debt Service	-	-	-
(d) Return on Equity Ratio	Profit after Tax Average Shareholder's Equity	0.04	1.11	-0.97
(e) Inventory turnover ratio	Total Turnnover Average Inventories	-	3.39	-1.00
(f) Trade receivables turnover ratio	Total Turnover Average Account Receivable	7.93	5.51	0.44
(g) Trade payables turnover ratio	Total Purchases Average Account Payable	-	-	-
(h) Net capital turnover ratio	Total Turnover Net Working Capital	0.08	0.09	-0.03
(i) Net profit ratio	Net Profit Total Turnover	0.79	0.53	0.49
(j) Return on Capital employed	Earning before interest and taxes Capital Employed	0.05	0.03	0.49
(k) Return on investment	Return on Investment Total Investment	0.04	0.01	4.10

Ratio Analysis

As per our report of even date
For S A Damle & Associates
Chartered Accountants
Firm's Registration No. 102089W

For and on behalf of the Board

S A Damle
Proprietor
Membership No: 39048
UDIN: 26039048KSZXHW8921

Sanjay Hasabnis
Managing Director
DIN: 11181063

Arvind Taware
Director
DIN: 02459224

Place: Pune
Date: 27th May, 2026

Place: Pune
Date: 27th May, 2026

NOTES

Visit to the Corporate office of the Bank by
Shri. Suresh Prabhu, Former Union Minister.

Visit at the Corporate Office of the Bank by
Adv. Ujjwal Nikam, Member of Rajya Sabha,
on 25th September 2025.

20th May 2026, Colaba, Mumbai Branch Shifting Inauguration.
The Occasion was graced
by **Shri. Rahul Narvekar**, Hon. Speaker of
Legislative Assembly of Maharashtra State.

Visit at the Corporate Office of the Bank by
Prof. Ram Shinde, Chairman of the Maharashtra
Legislative Council, on 7th April 2026.

Visit to the Corporate Office of the Bank by
Mrs. Medha Kulkarni, Member of Rajya Sabha.

Visit to the Corporate Office of the Bank by
Mrs. Sivasri Skandaprasad Surya, Singer,
on 21st June 2025 on occasion of आषाढी वारी.

MILESTONES OF RECOGNITION

Bank's Chairman
Shri. Sachin Apte was invited
by Gulf Maharashtra Business Forum
for panel discussion in Maha Biz
Conclave 2026 -
"From Maharashtra to the World"
on 31st January 2026 at Dubai.

Bank's Director, **Shri. Arvind Tavare**
was invited by IBEX India National Banking
Technology Conference, as an Expert
Panel Speaker for the Technical Panel
discussion of "Tech Innovation Shaping
India's BFSI Future", held at Mumbai during
7th – 8th April 2026 and was felicitated for the
contribution to the National Conference.

Bank conferred with 2 Awards
in Co-operative Banking
Awards category: **Leading Bank Award &
Best IT Risk Management Award in 10th
All India Co-operative Banking Summit &
Awards 2026, organized by Crest Infomedia,
held on 9th May 2026 at Pune.**
Chairman and Managing Director
of the Bank have received
this honor on behalf of the Bank.

Bank conferred with 2 Awards
**Best Innovative Bank of the Year &
Best Tech Team of the Year in Top 100 CXO summit
and ICONIC Leader Award** 2025 event, organized by The Pune District
Urban Co-operative Banks Association in collaboration with
Eventalist Conference, held on 1st February 2026 at Karjat, Mumbai.

Bank's Managing Director **Mrs. Apekshita Thipsay**
conferred with **Women Leader of the Year Award &**
Bank was conferred with **Best SOC Transformation Award
during National Cooperative Banking Summit & Frontiers
in Cooperative Banking Awards (FCBA) 2025**
event held on 18th September 2025 at Goa.

Kargil Gaurav National Awards 2025 presented to then
Chairman, Adv. Pralhad Kokare in **Ladakh Festival &
Kargil Gaurav National Awards 2025**
event held on 11th January 2026 at Pune.

Bank conferred with **'सर्वोत्कृष्ट बँक पुरस्कार' 2025
- तृतीय क्रमांक by The Maharashtra Urban Co-Op. Banks'
Federation Ltd. (MUCBF)** during its 46th Annual General Meeting
held on 13th September 2025 at Nashik.

Visit to the Corporate Office of the Bank by **Shri. Vivek Wadekar**, Principal Chief Commissioner of Income Tax and **Mrs. Lila Poonawala,** Industrialist.

Corporate Gathering
Cosmos Executive Team, Kashmir

Bank clinched the Championship title in the **"Sahakar Karandak Cricket Tournament 2025"** organized by 'The Pune District Urban Co-operative Banks Association' on 9th November 2025.

Bank proudly clinched the Championship title in the **"Sahakar Karandak 2025" Inter Bank Women's Cricket Tournament** organized by 'The Pune District Urban Co-operative Banks Association' on 27th December 2025.

New Branch opening ceremony at **Vikhroli,** Mumbai on 6th May 2026.

New Branch opening at **Changodar,** Gujarat on 25th March 2026.

New Branch opening at Gandhinagar, Gujarat on 25th March 2026.

New Branch opening at South Bopal, Gujarat on 27th March 2026.

New Branch opening at Himmatnagar, Gujarat on 27th March 2026.

New Branch opening at Katargam, Surat in Gujarat on 27th March 2026.

New Branch opening at Science City, Gujarat on 30th March 2026.

New Branch opening at Nikol, Gujarat on 30th March 2026.

New Branch opening at Speedwell Chowk, Rajkot in Gujarat on 30th March 2026.

Submitting a memorandum for Bank related matters to **Shri. Devendra Fadnavis** Hon. Chief Minister of Maharashtra on 1st April 2026.

Visit to **Shri. Devendra Fadnavis** Hon. Chief Minister of Maharashtra to discuss about the possibilities of establishing mutual business cooperation between Co-operative Banks in Japan & Co-operative Banks in India.

Courtesy visit to **Shri. Murlidhar Mohol** Hon. Minister of State for Cooperation & Civil Aviation, Govt. of India on 29th April 2026.

Courtesy Visit to **Shri. Nitin Gadkari** Hon. Minister of Road Transport & Highways, Govt. of India on 3rd October 2025 at Nagpur.