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३१ वा

वार्षिक सर्वसाधारण
सभा अहवाल

संस्थापक अध्यक्ष
स्व.श्री मोतीरामजी अग्रवाल

मोतीराम अग्रवाल जालना मर्चंटस् को-ऑप बँक लि., जालना.

आर्थिक वर्ष २०२५-२०२६

श्रीकृष्ण चेंबर्स, डॉ.आर.पी. रोड, जालना.-431203,
☎ (02482) 237989, 237055, 236919
E-mail :contact@jmcbankjalna.com

मोतीराम अग्रवाल जालना मर्चंटस् को-ऑप. बँक लि., जालना.

संचालक मंडळ

०१)	सी.ए.श्री गोपाल शंकरलालजी अग्रवाल	अध्यक्ष
०२)	श्री. अनिल रमेशचंद्रजी सोनी	उपाध्यक्ष
०३)	श्री. अंकुश रामभाऊजी राऊत	संचालक
०४)	श्री. हेमंत प्रभुदासजी ठक्कर	संचालक
०५)	श्री. जितेंद्र मोतीरामजी अग्रवाल	संचालक
०६)	श्री. विरेंद्र घेवरचंदजी रुणवाल	संचालक
०७)	ॲड. श्री प्रविण गंगाबिशनजी लाहोटी	संचालक
०८)	श्री. सुभाष गोपीकिशनजी देविदान	संचालक
०९)	श्री. प्रदिप प्रेमराजजी मुथा	संचालक
१०)	श्री. आनंद जयकिशनजी जिंदल	संचालक
११)	डॉ. श्री संजय शंकररावजी राख	संचालक
१२)	श्री. मधुसुदन आशन्नाजी मुत्याल	संचालक
१३)	सौ. मिनाक्षी विजयजी दाड	संचालिका
१४)	सौ. उज्वला सखारामजी मिसाळ	संचालिका
१५)	सी.ए. श्री वरूण मधुसुदनजी भक्कड	तज्ञ संचालक
१६)	श्री कांचन अनिलजी केळकर	मुख्य कार्यकारी अधिकारी

बोर्ड ऑफ मॅनेजमेंट

०१)	श्री आनंद जयकिसनजी जिंदल	अध्यक्ष
०२)	श्री हेमंत प्रभुदासजी ठक्कर	सदस्य
०३)	श्री राहुल किशोरजी अग्रवाल	सदस्य
०४)	श्री राजेश नंदकिशोरजी कामड	सदस्य
०५)	सी.ए.श्री सागर मुरारीलालजी कावना	सदस्य
०६)	श्री कांचन अनिलजी केळकर	मुख्य कार्यकारी अधिकारी

कायदे सल्लागार :- ॲड. श्री सतीशजी तवरावाला, जालना

वैधानिक लेखा परिक्षक : बाहेती, दागडीया ॲण्ड असोसिएटस् चार्टर्ड अकाऊंटन्टस् जालना

कॉंकरंट ऑडीटर्स

मे.जे.एन.बी.एस.ॲण्ड असो.
मे.वाय.एच.ॲण्ड असोसिएटस
सीए निलेश सोमानी
मे.एस.एच.गोयल ॲण्ड असोसिएटस
(जीएसटी ऑडीट)

मे.सीए शांती मोतीवाला ॲण्ड असो.
पी.व्ही.ॲण्ड असोसिएटस्, छ.सं.नगर
मे.शंतणु अग्रवाल ॲण्ड कंपनी
सी.ए.श्री अक्षयजी खत्ती
(टॅक्स ऑडीट)

मे.फोनिक्स टेक्नोसायबर (IS,VA/PT & GAP Audit)

मोतीराम अग्रवाल जालना मर्चंटस् को-ऑप. बँक लि., जालना.

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* श्रद्धांजली *

अहवाल वर्षात देशातील जे राजकीय, सामाजिक, कला, साहित्य, सहकार क्षेत्रातील व्यक्ति,भारतीय जवान, बँकेचे सभासद, ग्राहक, हितचिंतक, ठेवीदार, खातेदार पंचतत्वात विलीन झाले, जे नैसर्गिक आपत्तीमुळे मरण पावले त्या सर्वांच्या कुटुंबियांच्या दु:खात आम्ही सहभागी आहोत. त्यांच्या पवित्र स्मृतीस भावपूर्ण श्रद्धांजली.

संचालक मंडळ व कर्मचारी वृंद

३१ वी वार्षिक सर्वसाधारण सभेची नोटीस

(फक्त सभासदांकरीता) सन २०२५-२०२६

मोतीराम अग्रवाल जालना मर्चंटस् को-ऑप बँक लि.जालना ची ३१ वी वार्षिक सर्वसाधारण सभा शुक्रवार दि.०७ ऑगस्ट,२०२६ रोजी दुपारी २.०० वाजता खालील विषयांचा विचार करण्यासाठी आयोजित करण्यात आली आहे. तरी सर्व सन्मानीय सभासदांनी खालील सभेच्या ठिकाणी वेळेवर उपस्थित रहावे हि विनंती.

सभेचे ठिकाण :- श्री गुरू गणेश मंगल कार्यालय, छ.शिवाजी महाराज प्रतिमेजवळ, जालना.

* सभेपुढील विषय..

०१) वार्षिक सर्वसाधारण सभेकरीता अध्यक्ष नियुक्त करणे बाबत.

०२) दि.२७/०९/२०२५ रोजी संपन्न झालेल्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचुन कायम करणे.

०३) दिनांक ३१/०३/२०२६ रोजी संपलेल्या आर्थिक वर्षाचा मा. संचालक मंडळाने सादर केलेला अहवाल, ताळेबंद व नफा तोटा पत्रकास मान्यता देणे.

०४) अ) सन २०२५-२०२६ चे अंदाजपत्रकापेक्षा जास्त झालेल्या खर्चास मान्यता देणे.
ब) सन २०२६-२०२७ या आर्थिक वर्षाचे अंदाजपत्रकास मान्यता देणे.

०५) इ.स २०२५-२०२६ या वर्षाच्या वैधानिक लेखा परिक्षण व दोष दुरुस्ती अहवालास मान्यता देणे.

०६) अ) इ.स २०२६-२०२७ या आर्थिक वर्षा करीता नियुक्त कॉंकरंट ऑडीटरला मान्यता देणे.
ब) इ.स २०२६-२०२७ या संपणाऱ्या आर्थिक वर्षा करीता वैधानिक लेखापरिक्षकांची नियुक्ती करणे बाबत.

०७) नासिक मर्चंटस को-ऑप.बँक लि.नासिक या बँकेत आपल्या बँकेचे विलीनीकरण करणे बाबत विचार विनीमय करून मान्यता देणे.

०८) नासिक मर्चंटस् को-ऑप.बँक लि.नासिक सोबत विलीनीकरण करणेकरीता तयार केलेल्या करारनाम्याच्या मसुद्यास मान्यता देणे.

०९) ओटीएस करण्यात आलेल्या खात्यास मंजुरी देणे बाबत.

१०) मा.अध्यक्ष यांचे परवानगीने ऐनवेळी येणाऱ्या विषयावर चर्चा करणे.

दिनांक : १५/०७/२०२६ मा. संचालक मंडळाच्या आदेशावरून
ठिकाण : जालना. स्वाक्षरीत

कांचन अनिल केळकर
मुख्य कार्यकारी अधिकारी

टिप :-

१. गणपुर्ती अभावी सभा तहकूब झाल्यास तहकूब झालेली सभा त्याच दिवशी त्याच ठिकाणी अर्ध्या तासानंतर घेण्यात येईल. सदर सभेस गणपूर्तीची आवश्यकता राहणार नाही.

२. सभासदांनी नोद घ्यावी विषयपत्रिकेतील विषय क्रं.७ व ८ नुसार मतदान आवश्यक असल्याने बँकेच्या उपविधिनुसार केवळ सभासदांना मतदानाची परवानगी दिली जाईल. कृपया येतांना ओळख पत्र सोबत ठेवावे.

३. विषय क्रं.८ नुसार विलीनीकरणाकरीता तयार केलेला करारनाम्याचा मसुदा बँकेच्या मुख्य कार्यालय,श्रीकृष्ण चेंबर्स, डॉ.आर.पी.रोड,जालना येथे ठेवण्यात आलेला आहे.

४. बँकेच्या विलीनीकरणासाठी मतदान करीता थकीत कर्जदारांनी कृपया खाते नियमित करावे नसता मतदान करता येणार नाही.

मोतीराम अग्रवाल जालना मर्चंटस् को-ऑप. बँक लि., जालना.

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सन्माननीय सभासद,

आदरणीय सभासद, ठेवीदार, ग्राहक व हितचितंक,

आर्थिक वर्ष २०२५-२६ हे वर्ष बँकेसाठी अत्यंत आव्हानात्मक ठरले. वाढलेली अनुत्पादक मालमत्ता (एन.पी.ए.) आवश्यक नियामक तरतुदी, उत्पन्नातील घट आणि वेअर हाऊस घोटाळ्यातील रक्कमेची तरतुद करावी लागल्यामुळे बँकेला या वर्षात रू.५१.७८ कोटींचा तोटा झाला आहे.

बँकेची आर्थिक स्थिती व हितधारकांच्या हिताचे संरक्षण करण्याच्या उद्देशाने भारतीय रिझर्व्ह बँकेने बँकींग रेग्युलेशन ॲक्ट १९४९ मधील कलम ३५ ए अंतर्गत बँकेवर AID (All Inclusive Direction) लागू केले आहेत. संचालक मंडळ व व्यवस्थापन भारतीय रिझर्व्ह बँकेच्या सर्व निर्देशांचे पालन करीत असुन, नियामकांनी सुचविलेल्या सुधारात्मक उपाययोजनांची प्रभावी अमंलबजावणी सुरू आहे.

बँकेच्या आर्थिक पुनरूज्जीवनासाठी कर्जवसुलीला गती देणे, अनुत्पादक मालमत्ता कमी करणे, खर्चावर नियंत्रण ठेवणे, जोखिम व्यवस्थापन व अंतर्गत नियत्रंण व्यवस्था मजबूत करणे, भांडवली पाया बळकट करणे तसेच व्यवसायाची गुणवत्ता सुधारण्यावर विशेष भर देण्यात येत आहे.

बँकेची आर्थिक स्थिती स्थिर करून संचालक मंडळांनी विशेष प्रयत्न करून बँकेचे ग्राहक, सभासद यांचे हित जोपासण्याच्या दृष्टिने आपल्या बँकेचे नासिक मर्चंटस् बँकेसोबत ऐच्छिक विलीनीकरण करण्याचा प्रस्ताव आपल्या समोर मांडत आहे.

या कठीण काळात बँकेवर विश्वास कायम ठेवणाऱ्या सभासद, ठेवीदार, ग्राहक, कर्मचारी तसेच भारतीय रिझर्व्ह बँक, सहकार विभाग, आणि सर्व संबंधितांचे संचालक मंडळ मनःपूर्वक आभार व्यक्त करते.

कार्यप्रणालीच्या अधारे वैधानिक अंकेक्षकांनी बँकेस 'ड' वर्ग दिला आहे, वर्ष २०२५-२६ बँकेची आर्थिक स्थिती पुढील प्रमाणे आहे.

आभार

मा. सहकार आयुक्त व निबंधक पुणे, जिल्हा उपनिबंधक, जिल्हा विशेष लेखा परिक्षक, सहाय्यक निबंधक वैधानिक लेखा परिक्षक बाहेती दागडीया ॲण्ड असो. कॉंकरंट ऑडीटर, टॅक्स ऑडीटर यांचे आभार व्यक्त करतो. अहवाल काळात सहकार खात्याचे अधिकारी व कर्मचारी, बँकेचे सभासद, ग्राहक, ठेवीदार, व्यापारी वर्ग यांनी बँकेला जे सहकार्य दिले. त्या बद्दल आम्ही सर्व सहकारी संचालक ऋणी आहोत.

धन्यवाद. आपले,
जय सहकार. संचालक मंडळ

सभासदांना/खाते धारकांना नम्र विनंती

१. बँकेचा अहवाल, ताळेबंद, नफा तोटा अथवा कामकाजाबाबत ज्यांना प्रश्न विचारावयाचे असतील त्यांनी सभेच्या तारखेच्या ७ दिवस अगोदर बँकेच्या कार्यालयात, कामकाजाच्या वेळेत लेखी स्वरूपात देणे आवश्यक आहे.
२. आपण घेतलेल्या कर्जाचे हप्ते मुदतीत व स्वंयफुर्तीने परत करा. दरमहा व्याज व कर्जाचे हफ्ते नियमित बँकेत भरणा करा.
३. कर्ज खात्याचे नुतणीकरण मुदत संपण्यापुर्वीच करून घेण्याची काळजी घ्या. स्टॉक स्टेटमेंट व इतर माहिती दरमहा बँकेकडे सादर करावी.
४. सभासदांना वार्षिक अहवाल व्हॉटसअप द्वारे पाठविण्यात येईल. तसेच www.jmcbankjalna.com या संकेतस्थळावर उपलब्ध आहे.
५. नजर चुकीने तांत्रिक दृष्ट्या अहवालात काही त्रुटी असण्याची शक्यता नाकारता येत नाही तरी सन्माननीय सभासदांनी क्षमा करावी.

Baheti Dagdiya & Associates
Chartered Accountants

' INDEPENDENT AUDITOR'S REPORT '

To,
The Shareholders
Motiram Agrawal Jalna Merchants' Co-operative Bank Ltd,
Jalna.

INTRODUCTION

We have been appointed as the Statutory Auditors of **Motiram Agrawal Jalna Merchants' Co-operative Bank Ltd., Jalna** for the year 2025-26 by Order No. MAJMC/HO/91/Audit/2025-26 dated 27/06/2025. Accordingly, we have completed the Audit work.

REPORT ON FINANCIAL STATEMENTS

We have conducted audit of the Head Office along with its 11 branches and audited the annexed Balance Sheet of **Motiram Agrawal Jalna Merchants' Co-operative Bank Ltd., Jalna** as on **31st March, 2026** and the Profit & Loss Account for the year ended on that date annexed thereto. These financial statements are the responsibility of the Bank's management. Our responsibility is to express an opinion on these financial statements based on our audit.

MANAGEMENT'S RESPONSIBILITY FOR THE FINANCIAL STATEMENTS

The Bank's Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position and financial performance of the Bank in accordance with the Banking Regulation Act, 1949 (As applicable to co-operative societies), Accounting Standards referred to in sub-section
(2) of section 81 of the Maharashtra Co-Operative Societies Act, 1960 ("the Act") and other applicable provisions of this act and in compliance with Reserve Bank of India's guidelines from time to time. This responsibility includes the design, implementation and maintenance of internal control 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.

AUDITOR'S RESPONSIBILITY

We have conducted our audit in accordance with the auditing practice generally accepted in India. These standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatements. An audit includes examining on test basis evidence supporting the amounts and disclosure in the financial statements. An audit also includes assessing the accounting principle used and significant estimates made by management as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

OPINION

In our opinion and to the best of our information and according to the explanations given to us, said accounts together with the notes thereon give the information required by the Banking Regulation Act, 1949 (A.A.C.S.) as well as the Maharashtra Co-operative Societies Act, 1960, in the manner so required for the Bank and give a true and fair view in conformity with the accounting principles generally accepted in India except as reported in "**Part A** – Serious Irregularities " of this report.

The Bank has incurred major losses due to suspected fraud detected after the Balance Sheet date. Considering the provisions of AS-04 (Contingencies and Events Occurring After the Balance Sheet Date) issued by ICAI relating to events occurring after the Balance Sheet date and their impact on the Financial Statements, the Bank has assessed the impact of the fraud on the Financial Statements of 31.03.2026. After considering the losses arising due to fraud and the related asset provisioning requirements, the loss asset provision amounts to Rs. 54,00,56,520/- including warehouse loans, gold loans and saving account fraud .

(i) in the case of the Balance Sheet, of the state of affairs of the Bank as at 31st March, 2026

(ii) in the case of the Statement of profit and loss of the loss for the year ended on that date 31st March, 2026Further, considering the provision required towards loss assets arising out of the fraud cases, the Bank has prepared revised Financial Statements as on the date of audit reporting.

The impact of such provisions has been considered while determining the revised financial position of the Bank, including the current CRAR (Capital to Risk-weighted Assets Ratio) and Net Worth of the Bank.

This may also affect banks capability to be going concern as per AS-1 issued by ICAI.

(for details please also refer our special report on serious irregularities given separately along with this audit report)

REPORT ON OTHER REGULATORY REQUIREMENTS

1. The Balance Sheet and the Profit & Loss Account have been drawn up in forms 'A' and 'B' respectively of the Third Schedule to the Banking Regulation Act, 1949, subject to limitation of audit indicated in Para 1 and 2 above and as required by Banking Regulation act, 1949 and subject to our observations mentioned **in Part B & C below** and the detailed remark in the Branch Audit Reports, they give the information as required to be given in accordance with the provisions of Maharashtra State Cooperative Societies Act, 1960.

2. We have obtained all the information and explanation, which to the best of our knowledge and belief were necessary for the purpose of our audit.

3. In our opinion, proper books of accounts, subject to our remarks in the Audit Report of Branches, as required by law have been kept by the Bank so far as it appears from our examination of such books.

4. We presumed that the computer entries/ transactions are strictly accurate and working as per standard software language / program and having no internal defect. The Bank will be solely responsible for any subsequent changes.

5. The returns received from the branches have generally been found adequate for the purpose of our audit.

6. The Balance Sheet and the Profit & Loss Account subject to our remarks in the Part A, B, & C given below and Audit Report of Branches, Special Audit Report Prepared dealt with this report are in agreement with the books of account.

7. After complying with the irregularities, Audit Compliance Report is to be submitted.

8. Considering effects for all the items as stated in our report – Part A, B and C profit of the year 2025-26 will be as follows :

NET PROFIT/LOSS CALCULATED BY STATUTORY AUDITOR:

No	Particulars	Amount
1	Profit as per Profit & Loss Account	22256666.00
2	Less :	
	Reversal of Interest on NPA A/c	NIL
	Loss in ware house Loans	(524761520.00)
	Loss in Gold Loans	(14844000.00)
	Loss in Other Frauds	(451000.00)
3	Profit/(Loss) after considering Audit Remarks	(517799854.00)

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

OR

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

10. We further report that for the year under audit; the Bank has been awarded **" D "** Classification.

For M/s Baheti Dagdiya & Associates
Chartered Accountants
F.R.N.: 122242W

C.A. NIKHIL K . BAHETI
Partner
Membership No.111332
Date : 29/06/2026
Place : **JALNA**
UDIN : 26111332YOZYGF3148

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मोतीराम अग्रवाल जालना मर्चंटस् को-ऑप. बँक लि., जालना.

BALANCE SHEET on 31st March 2026

दि.३१.०३.२०२६ अखेरचे ताळेबंद

Amt In Rupees

Capital and Liabilities	भांडवल आणि देणी	Schedule	As on 31-03-2026 (Current year)	As on31-03-2025 (Previous year)
Capital	वसुल भाग भांडवल	1	33797000.00	33967000.00
Reserves and Surplus	राखीव निधी. व नफा	2	-193625596.47	276124898.71
Deposits	ठेवी	3	2261942049.38	2453080476.04
Borrowings	घेतलेली कर्ज	4	0.00	0.00
Other liabilities and Provisions	इतर देणी आणि तरतुदी	5	605681064.10	51380921.39
Total	एकुण		**2707794517.01**	**2814553296.14**
Assets	मालमत्ता			
Cash and balances with Reserve Bank of India	रोख रक्कम आणि शिल्लक आर.बी.आय.	6	61891624.00	72414288.00
Balance with banks and money at call and short notice	इतर बँकेतील शिल्लक	7	19027084.24	38297228.59
Investments	गुंतवणूक	8	955987773.00	1127053123.00
Advances	कर्जे	9	1527606133.03	1482104978.35
Fixed Assets	स्थावर मालमत्ता	10	65879171.05	27903371.83
Other Assets	इतर येणी	11	77402731.69	66780306.37
Total	एकुण		**2707794517.01**	**2814553296.14**
Contingent liabilities	संभाव्य देणी व जबाबदाऱ्या	12	440000.00	980000.00
Bills for Collection	वसुलीस आलेली बिले	12(a)	0.00	0.00
DEAF Amount Transfer to RBI	खात्यावर दहा वर्षापासुन व्यवहार नसलेली रक्कम आरबीआयकडे	12(b)	9360434.00	9543753.00

As per report of even date

M/S Baheti Dagdiya & Associates
Chartarted Accountants

FRN No.122242W
CA Nikhil K Baheti
(Partner)
MRN No. 111332
Date: 29/06/2026
Place : Jalna
UDIN : 26111332YOZYGF3148

For : Motiram Agrawal Jalna Merchant's Co-Op.Bank Ltd.Jalna

Mr. Hemant P. Thakkar
Director

Mr.Ankush R. Raut
Director

Mr.Kanchan Anil Kelkar
Chief Executive Officer

Mr. Pravin G. Lahoti
Director

मोतीराम अग्रवाल जालना मर्चंटस् को-ऑप. बँक लि., जालना.

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PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED AS ON 31st March 2026

दि.३१.०३.२०२६ रोजी संपलेल्या आर्थिक वर्षाचे नफा-तोटा पत्रक

Amt In Rupees

		Schedule	As on 31-03-2026 (Current year)	As on 31-03-2025 (Previous year)
I) Income :	१) उत्पन्न :			
Interest Earned	जमा व्याज	13	225738471.02	222578530.05
Other Income	इतर उत्पन्न	14	12890478.83	14323301.47
Total	एकुण		**238628949.85**	**236901831.52**
II) Expenditure :	२) खर्च :			
Interest Expended	ठेवी व कर्जावरील व्याज	15	124474147.26	119150406.32
Operating Expenses	प्रशासकीय खर्च	16	73998136.77	70381075.20
Provisions and Contingencies	तरतुदी	17	557956520.00	22250000.00
Total	एकुण		**756428804.03**	**211781481.52**
III) Profit/(Loss)	३) नफा/(तोटा)			
Net Loss of the year	वर्षअखेरचा निव्वळ नफा		**-517799854.18**	**25120350.00**
Profit brought forward	नफा पुढे आणला		0.00	0.00
Total	एकुण		**-517799854.18**	**25120350.00**
The accompanying notes form an integral part of the financial statements	सोबतच्या नोट्स आर्थिक स्टेटमेंटचा अविभाज्य भाग आहे.			

As per report of even date

M/S Baheti Dagdiya & Associates
Chartarted Accountants

For : Motiram Agrawal Jalna Merchant's Co-Op.Bank Ltd.Jalna

CA Nikhil K Baheti
(Partner)
FRN No.122242W
MRN No. 111332
Date: 29/06/2026
Place : Jalna
UDIN : 26111332YOZYGF3148

Mr. Hemant P. Thakkar
Director

Mr.Ankush R. Raut
Director

Mr.Kanchan Anil Kelkar
Chief Executive Officer

Mr. Pravin G. Lahoti
Director

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Shedules Forming Part Of Balance sheet

Amt In Rupees

Schedule 1		As on31-03-2026	As on31-03-2025
Share Capital		(Current year)	(Previous year)
a) Authorized Capital Shares of Rs.1000/- each		50000000.00	50000000.00
b) Subscribed Capital		33797000.00	33967000.00
	Schedule1 Total	**33797000.00**	**33967000.00**

Schedule 2		As on31-03-2026	As on31-03-2025
Reserve and Surpluse		**(Current year)**	**(Previous year)**
a) Statutory Reserve Fund	Sub Total	**85145267.50**	**72778855.50**
Opening Balance		72778855.50	61116613.50
Additions During the year		12366412.00	11662242.00
b) Building Fund	Sub Total	**72892807.87**	**63469724.87**
Opening Balance		63469724.87	45317985.50
Additions During the year		9423083.00	18151739.37
c) Bad & Doubtful Debts Reserve Fund	Sub Total	**54058014.64**	**44022844.64**
Opening Balance		44022844.64	35506590.83
Additions During the year		10035170.00	8516253.81
d) Election Fund	Sub Total	**596000.00**	**381085.00**
Opening Balance		381085.00	166000.00
Additions During the year		214915.00	215085.00
e) Dividend Equilisation Fund	Sub Total	**0.00**	**4661807.00**
Opening Balance		4661807.00	4661807.00
Additions During the year		-4661807.00	0.00
f) Co Operative Propoganda Fund	Sub Total	**6937535.00**	**6937535.00**
Opening Balance		6937535.00	6948535.00
Additions During the year		0.00	-11000.00
g) Staff Welfare Fund	Sub Total	**1614980.00**	**1386980.00**
Opening Balance		1386980.00	1083980.00
Additions During the year		228000.00	303000.00
h) General Fund	Sub Total	**303192.90**	**303192.90**
Opening Balance		303192.90	303192.90
Additions During the year		0.00	0.00
i) Development Fund	Sub Total	**14827188.00**	**13571170.00**
Opening Balance		13571170.00	11071170.00
Additions During the year		1256018.00	2500000.00
j) Contingent Prov.A/g Std.Assets	Sub Total	**5500000.00**	**5500000.00**
Opening Balance		5500000.00	5350000.00
Additions During the year		0.00	150000.00
k) Investment Fluctuation Fund	Sub Total	**23774874.80**	**20774874.80**
Opening Balance		20774874.80	18774874.80
Additions During the year		3000000.00	2000000.00

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Shedules Forming Part Of Balance sheet

Amt In Rupees

l) Member Welfare Fund	Sub Total	**2717269.00**	**2338269.00**
Opening Balance		2338269.00	1588269.00
Additions During the year		379000.00	750000.00
m) Investment Deprecation Fund	Sub Total	**14878210.00**	**14878210.00**
Opening Balance		14878210.00	14878210.00
Additions During the year		0.00	0.00
o) Revaluation Reserve	Sub Total	**40928918.00**	**0.00**
Opening Balance		40928918.00	0.00
Additions During the year		0.00	0.00
n) Balance in profit and Loss Ac	Sub Total	**-517799854.18**	**25120350.00**
Profit of Current Year		-517799854.18	25120350.00
Accumulated Profit		0.00	0.00
	Grand Total	**-193625596.47**	**276124898.71**

Schedule 3	**As on31-03-2026**	**As on 31-03-2025**
Deposits	**(Current year)**	**(Previous year)**
3.1) Demand Deposite	**289087493.19**	**376669788.44**
a) From Bank	0.00	0.00
b) From Other	289087493.19	376669788.44
3.2) Saving Bank Deposite	**520370888.76**	**508242110.00**
3.3) Term Deposite	**1452483667.43**	**1568168577.60**
a) From Bank	0.00	0.00
b) From Other	1452483667.43	1568168577.60
Total	**2261942049.38**	**2453080476.04**

Schedule 4	**As on31-03-2026**	**As on 31-03-2025**
Borrowings	**(Current year)**	**(Previous year)**
1) Borrowings In India	**0.00**	**0.00**
a) HDFC BANK	0.00	0.00
b) AU SMALL FINANCE BANK	0.00	0.00
2) Other Institutions and agencies	**0.00**	**0.00**
Total	**0.00**	**0.00**

Schedule 5	**As on 31-03-2026**	**As on 31-03-2025**
Other Liabilites and Provisons	**(Current year)**	**(Previous year)**
a) Interest Payable	656087.00	635240.00
b) Sundries Creditors	7707525.14	9049966.08
c) Draft Payable	224880.00	83335.00
d) Members Divident / Dividend payable	3312347.70	3114960.70
e) Employee Providend Fund Cont.	272522.00	253621.00
f) Tax Dedudected at Source	1683796.22	1717551.28
g) Unclaimed Drafts	2589797.00	2457799.00

Shedules Forming Part Of Balance sheet

Amt In Rupees

h) Income Tax Payable Provision	7900000.00	12100000.00
i) ATM NPCI Charges(Bank Commission)	0.00	3000.00
j) GST Payable	519948.78	540115.80
k) Locker Rent Receivable	76408.00	111480.00
l) Overdue Interest Reserve	34045055.13	14199404.93
m) Surcharge on Award Recd	34185.00	34185.00
n) OIR on Technical WriteOff	6596719.13	7077830.60
o) Cost of Process (Surcharge)	0.00	2432.00
p) Advance paid for Franking	5273.00	0.00
q) Loss Asset Provision	540056520.00	0.00
Total	**605681064.10**	**51380921.39**

Schedule 6	As on 31-03-2026	As on 31-03-2025
Cash and balances with Reserve Bank of India	**(Current year)**	**(Previous year)**
a) Cash in hand	58680624.00	68337488.00
b) Cash in Atm	3211000.00	4076800.00
Total	**61891624.00**	**72414288.00**

Schedule 7	As on 31-03-2026	As on 31-03-2025
Balance with banks and money at call and short notice	**(Current year)**	**(Previous year)**
a) Balance with the SBI & it's Subsidianies	14451850.52	23392984.63
b) State Co-Op. Bank & Dist.Central Co-Op. Bank	368245.91	475014.26
c) Other Banks	4206987.81	14429229.70
Total	**19027084.24**	**38297228.59**

Schedule 8	As on 31-03-2026	As on 31-03-2025
Investments	**(Current year)**	**(Previous year)**
a) Government Securities & T Bill	**581392806.00**	**610659156.00**
b) Shares in Other Co-Op. Institutions (M.S.C bank)	**1000.00**	**1000.00**
c) Other Investment	**374593967.00**	**516392967.00**
c. i) Mutual Funds	0.00	180000000.00
c. ii) F.D.R with JDCC Bank	0.00	0.00
c. iii) FDR with M.S.C	500000.00	500000.00
c. iv) FDR with other Banks	374093967.00	335892967.00
Total	**955987773.00**	**1127053123.00**

Schedule 9	As on 31-03-2026	As on 31-03-2025
Advances	**(Current year)**	**(Previous year)**
9.1) Bill purchesed and discounted	0.00	0.00
9.2) cash credits, overdraft and loans repayble	442081384.46	465070886.07
9.3) Term Loans	1085524748.57	1017034092.28
Sub Total	**1527606133.03**	**1482104978.35**

Shedules Forming Part Of Balance sheet

Amt In Rupees

9.4) Secured advances	1520471612.03	1475331654.35
9.5) Covered by bank /gov Gurantees	0.00	0.00
9.6) Unsecured	7134521.00	6773324.00
Sub Total	**1527606133.03**	**1482104978.35**
9.7) Advances in india		
9.7.1 Priority sector	1057377016.08	1014679529.03
9.7.2 Public sector	0.00	0.00
9.7.3 Bank	0.00	0.00
9.7.4 Other	470229116.95	467425449.32
Sub Total	**1527606133.03**	**1482104978.35**
9.8) Advances outside india	**0.00**	**0.00**
Grand Total	**1527606133.03**	**1482104978.35**

Schedule 10 Fixed Assets	As on 31-03-2026 (Current year)	As on 31-03-2025 (Previous year)
10.1) Premises (Safe & Furniture)		
Cost as on 31st March 2025	5871463.00	6343296.00
Add: Additions during the year	0.00	0.00
Less: Sales	0.00	0.00
Less: Depreciation for Current Year	424649.00	471833.00
Sub Total	**5446814.00**	**5871463.00**
10.2) Furniture & Fixture		
Cost as on 31st March 2025	14173948.82	13861035.71
Add: Additions during the year	1312004.76	6586725.82
Less: Sales	0.00	0.00
Less: Depreciation for Current Year	3572425.85	6273812.71
Sub Total	**11913527.73**	**14173948.82**
10.3) Vehicle		
Cost as on 31st March 2025	1653660.01	1945483.56
Add: Additions during the year	0.00	1327.00
Less: Sales	0.00	0.00
Less: Depreciation for Current Year	248048.69	293150.55
Sub Total	**1405611.32**	**1653660.01**
10.4) LeaseHold Property		
Cost as on 31st March 2025	320000.00	340000.00
Add: Additions during the year	0.00	0.00
Less: Sales	0.00	0.00
Less: Depreciation for Current Year	20000.00	20000.00
Sub Total	**300000.00**	**320000.00**

Shedules Forming Part Of Balance sheet

Amt In Rupees

10.5) Non Banking Assets		
Cost as on 31st March 2025	5884300.00	5884300.00
Add: Additions during the year	0.00	0.00
Less: Sales	0.00	0.00
Less: Depreciation for Current Year	0.00	0.00
Sub Total	**5884300.00**	**5884300.00**
10.6) Head Office Building Revaluation Asset		
Cost as on 31st March 2025	0.00	0.00
Add: Additions during the year	-40928918.00	0.00
Less: Sales	0.00	0.00
Less: Depreciation for Current Year	0.00	0.00
Sub Total	**40928918.00**	**0.00**
Grand Total	**65879171.05**	**27903371.83**

Schedule 11	**As on 31-03-2026**	**As on 31-03-2025**
Other Assets	**(Current year)**	**(Previous year)**
a) Stock of printing	2386196.00	2860759.11
b) Int. receivable on investment	19895165.72	25819924.84
c) Telephone and mscb deposit	175667.00	165481.00
d) Locker rent reciveble	76408.00	111480.00
e) Festival advance	286700.00	268500.00
f) Sundry debtors	169507.00	139014.00
g) TDS reciveble	51750.10	35823.04
h) Income tax recievable	1253304.00	872290.00
i) Advance income tax	10000000.00	12500000.00
j) GST receivable	73906.89	189643.37
k) Premium paid on g.sec.	103200.00	252100.00
l) Technical write-off unrecoverable loans	7753028.94	8205469.41
m) Advance prof. tax paid	4559.00	0.00
n) ATM-npci commission receivable/payable	96283.91	23043.67
o) Security deposit against building rent	1032000.00	1032000.00
p) Accured Interest On Loan And Advance	34045055.13	14199404.93
q) Advance paid for Franking	0.00	105373.00
Total	**77402731.69**	**66780306.37**

Schedule 12	**As on 31-03-2026**	**As on 31-03-2025**
Contingent Liabilities	**(Current year)**	**(Previous year)**
12.01) Bank Guarantees	440000.00	980000.00
Total	**440000.00**	**980000.00**

Schedule 12a	As on 31-03-2026	As on 31-03-2025
Bills for Collections	**(Current year)**	**(Previous year)**
12 a 1) Bills for Collections	0.00	0.00
Total	**0.00**	**0.00**

Schedule 12b	As on 31-03-2026	As on 31-03-2025
Deposit Unclaim Payble	**(Current year)**	**(Previous year)**
12 b 1) DEAF Amount Transfer to RBI	9360434.00	9543753.00
Total	**9360434.00**	**9543753.00**

Schedule 13	As on 31-03-2026	As on 31-03-2025
Interest Earned	**(Current year)**	**(Previous year)**
13.1) Interest/ Discount on Advances / Bills	148018101.98	153952240.64
13.2) Income On Investment	72609619.04	31091930.74
13.3) Subventions and Others (Int Rec From Govt	5110750.00	37534358.67
Total	**225738471.02**	**222578530.05**

Schedule 14	As on 31-03-2026	As on 31-03-2025
Other Income	**(Current year)**	**(Previous year)**
Locker Rent	760404.04	659764.74
Printing & Stationary	1089619.19	507269.60
Miscellaneous Recipt	7818408.84	9480178.89
Pradhanmantri Jivan Joyti Yojna	1189.00	1173.18
Commission and Exchange	1031666.31	1149466.85
Commission Recd/Paid on IMPS Acquirer	139888.20	492886.50
Income on Insurance	424472.00	63559.32
Commission Recd/Paid on ATM	804485.24	864432.04
UPI Issuer Commison Account	753766.93	786152.35
Commission on Bank Guarantee	0.00	229120.00
Commission Received Paid on Franking	66579.08	89298.00
Total	**12890478.83**	**14323301.47**

Schedule 15	As on 31-03-2026	As on 31-03-2025
Interest Expended	**(Current year)**	**(Previous year)**
15.1) Interest on Deposits	124445455.78	119105427.40
15.2) Interest on Borrowing	28691.48	44978.92
Total	**124474147.26**	**119150406.32**

Schedule 16	As on 31-03-2026	As on 31-03-2025
Operting Expenses	**(Current year)**	**(Previous year)**
16.01) Salary & Wages	29041543.00	27389968.00
16.02) Honaroium	4674632.00	3881071.00
16.03) Gratuity Premium	1200000.00	2449485.10
16.04) Staff Provident Fund	3769090.00	3102279.00
16.05) Incentive to Staff	3007151.00	2800000.00
16.06) Stationary And Printing Expen	1181549.88	923673.33
16.07) Post,T.Gram,T.Phone	1376872.84	1142639.81
16.08) Audit Fees	514600.00	344950.00
16.09) Advertisement Expenditure	203929.75	144381.28
16.10) Rent,Light,Taxes And Insuranc	8297952.20	6459411.72
16.11) Directors Fee And Allowances	269000.00	317470.00
16.12) Depreciation	4091554.91	4534696.68
16.13) Repairs and Maintenance	587537.12	897690.22
16.14) Travelling Account	797215.00	636434.00
16.15) A.G.M Expenses	156683.58	158425.00
16.16) Annual Subscripition & Membership	87961.00	102681.00
16.17) Maharashtra Labour Welfare Fund Cont.	12736.80	11914.80
16.18) Commission paid Pigmy Deposit	1338343.00	1076829.00
16.19) Staff & DirectorsTraining Expenses	87216.36	8662.00
16.20) Computer Expenses	63279.15	31606.54
16.21) Staff Expenses	925846.64	434188.00
16.22) Recovery Expenses	76628.50	146213.39
16.23) Premium Paid to DICGS	3086479.19	2873315.76
16.24) Bord Expenses	54862.00	108435.90
16.25) Generator Expenses	0.00	1500.00
16.26) Annual Maintaince Contract	1146924.04	1268693.00
16.27) Legal & Advisary Expense	25792.10	160363.00
16.28) Donation	23500.00	12000.00
16.29) Vechicle Expenditure	474496.50	544586.78
16.30) General Expense	465872.29	530971.60
16.31) Income Tax Paid	19085.00	219649.96
16.32) Rebate In Interest (OTS)	0.00	828825.00
16.33) Aws Data Center Charges	474089.87	603532.86
16.34) Credit Information Charges	1234.44	12219.70
16.35) Premium paid on gov security(amortised)	12900.00	12900.00
16.36) Vardhapan Expenses	6180.52	5175.00
16.37) Npci Certificate Fees	109000.00	0.00
16.38) UPI Acquirer Commission Account	1276118.09	1260236.77
16.39) Transaction switching fees	4460280.00	4578000.00
16.40) Loss on Sale of Govt. Security	0.00	366000.00
16.41) RBI Penalty	600000.00	0.00
Total	**73998136.77**	**70381075.20**

Schedule 17	As on 31-03-2026	As on 31-03-2025
Provisions and Contingencies	**(Current year)**	**(Previous year)**
17.01) Provision Agst Std Assets	0.00	150000.00
17.02) Income Tax Provision	7900000.00	12100000.00
17.03) Bad And Doughtful Debts (Exp.)	10000000.00	10000000.00
17.04) Loss Asset Provision	540056520.00	0.00
Total	**557956520.00**	**22250000.00**

Schedul - 18

NOTES TO ACCOUNTS AND SIGNIFICANT ACCOUNTING POLICIES

SIGNIFICANT ACCOUNTING POLICIES:

A. Basis of Preparation:

The financial statements of the Bank have been prepared and presented in accordance with the generally accepted accounting principles in India. The Bank has prepared these financial statements as stipulated under the Reserve Bank of India (Financial Statements - Presentation and Disclosures) Directions 2021 to comply in all material respects with the accounting standards issued by the Institute of Chartered Accountants of India (ICAI) to the extent applicable applicable statutory provisions under the Banking Regulation Act 1949 (as applicable to Cooperative Societies) circulars and guidelines issued by the Reserve Bank of India ('RBI') from time to time and current practices prevalent in the co-operative banking sector in India.

The financial statements have been prepared following the going concern concept on the accrual basis under the historical cost convention. The accounting policies adopted in the current year are consistent with those of previous year except otherwise specified.

B SIGINIFICANT ACCOUNTING POLICIES:

- **INVESTMENTS**

  All the investments are stated at cost except the investments in Government Securities. The investments in Government Securities are categorized by the bank under the head "Held to Maturity" (HTM) and "Available for Sale" (AFS) in accordance with the Reserve Bank of India (RBI) guidelines on Classification and Valuation of Investments for Co-operative Banks. The investments under the category "Held to Maturity" are valued at cost where cost price is less than it's face value and those which are purchased at premium are valued by deferring the premium amount equally on the remaining period of maturity. Securities held under AFS category are valued at lower of cost or market value.

- **ADVANCES**

  The classification of advances into Standard Substandard Doubtful and Loss assets as well as provisioning on Standard Advances and Non-Performing Advances has been arrived at in accordance with the Income Recognition Assets Classification and provisioning Norms prescribed by the Reserve Bank of India from time to time. Bank has not yet followed these provisions on ongoing basis.

  The unrealized interest in respect of advances classified as Non-Performing Advances is disclosed as "Overdue Interest Reserve" as per RBI directives. In addition to provisions on Non-Performing Advances general provisions are made on following categories of standard assets as per RBI guidelines as under:

Category	Provision (%)
Standard Assets	0.40%
Commercial and Real Estate Loans – Residential Housing	0.75%
Commercial and Real Estate Loans	1.00%

- **FIXED ASSETS AND DEPRECIATION**

  Fixed assets other than those that have been revalued are stated at cost less depreciation. Cost includes cost of purchase and all expenditure incurred to bring the asset at site and in usable condition.

Revalued assets are carried at revalued amounts less amortization/depreciation accumulated thereon. Surplus arising out of revaluation is reflected under Revaluation Reserve in the Balance Sheet.

DEPRECIATION

All fixed assets except computers & software's, batteries and inverters are depreciated on written down value where as computers are depreciated by Straight Line Method.

- **RECOGNATION OF INCOME AND EXPENDITURE**
  - ✓ Interest on standard advances is accounted for on mercantile system of accounting.
  - ✓ In pursuance with the guidelines issued by the Reserve Bank of India interest on non - performing assets is recognized on receipt basis.
  - ✓ Commission exchange penal interest on advances and locker rent are accounted for on receipt basis.
- **RETIRMENT BENEFITS**

  Bank has contributed towards Employees' Provident Fund and remitted contribution towards group gratuity and leave encashment to LIC.

- **Provisions Contingent Liabilities & Contingent Assets**

  A provision is recognized when the Bank has a present obligation as result of past events and it is probable that an outflow of resources will be required to settle the obligation in respect of which a reliable estimate can be made. Provisions are not discounted to their present value and are determined based on best estimate required to settle the obligation at the Balance sheet date. These are reviewed at each Balance sheet date and adjusted to reflect the current best estimates.
- **Accounting of Goods and Services Tax:**

  GST Collected is accounted in GST on Income Account and GST paid to Vendor is accounted in GST on Expenses Account. Out of the GST on Expenses Account eligible Input Tax Credit is availed as set off. In case eligible Input Tax credit remains unutilized the same is carried forward and set off subsequently. The Input Tax credit on expenses which is not allowable to be set off as per GST Law is expensed out.

  In case of fixed assets eligible Input Tax Credit of GST paid to the vendor is utilised against the amount of GST collected from the customers and disallowed portion of Input Tax Credit is added back to the value of the asset i.e. the same is capitalised.

As per report of even date

M/S Baheti Dagdiya & Associates
Chartarted Accountants

FRN No.122242W
CA Nikhil K Baheti
(Partner)
MRN No. 111332
Date: 29/06/2026
Place : Jalna
UDIN : 25111332BMHVPY3143

Schedule 19. **Annexure III**

1. REGULATORY CAPITAL

a) Composition of Regulatory Capital

Sr.	Particulars	Current Year 2025_26	Previous Year 2024_25
i)	Common Equity Tier 1 capital (CET 1) / Paid up share capital and reserves (net of deductions, if any)	33797000.00	33967000.00
ii)	Additional Tier 1 capital/ Other Tier 1 capital	**-338076456.00**	176403263.37
iii)	Tier 1 capital (i + ii)	-304279456.00	210370263.37
iv)	Tier 2 capital	52088972.60	26578067.70
v)	Total capital (Tier 1+Tier 2)	**-252190483.40**	**236948331.07**
vi)	Total Risk Weighted Assets (RWAs)	**1455458044**	1647284925.05
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs)/ Paid-up share capital and reserves as percentage of RWAs	2.32	2.06
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	-20.91	12.77
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	3.58	1.61
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	**-17.33**	**14.38**
xi)	Leverage Ratio	-NA-	-NA-
xii)	Percentage of the shareholding of a) Government of India b) State Government c) Sponsor Bank	 NA NA NA	 NA NA NA
xiii)	Amount of paid-up equity capital raised during the year	-NA-	-NA-
xiv)	Amount of non-equity Tier 1 capital raised during the year, of which:-	**-521587254.18**	**56819208.37**
	a) Paid-up capital	-170000.00	2583521.00
	b) Statutory reserve	12287012.00	11662242.00
	c) Building Fund	9423083.00	18151739.37
	d) Divident Equilisation Fund	-4661807.00	0.00
	e) Development Funds	1256018.00	2500000.00
	f) Surpluse in P&L	-539721560.18	21921706.00
xv)	Amount of Tier 2 capital raised during the year, of which :-	**25510904.90**	**2150000.00**
	Undisclosed reserves/ General Reserve	0.00	0.00
	General provisions and loss reserves 1.25%	0.00	150000.00
	Investment Fluctuation reserves	3000000.00	2000000.00
	Revalution reserve	22510904.90	0.00

2. ASSET LIABILITY MANAGEMENT 31 MARCH 2026

Maturity pattern of certain items of assets and liabilities

	Day 1	2 to 7 days	8 to 14 days	15 to 30 Days	31 days to 2 months	Over 2 months and to 3 months	Over 3 months and up to 6 Months	Over 6 months and up to 1 year	Over 1 year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits	29061407	48435678	116245628	86432573	93655732	173932073.3	331742556	448591156.5	927019118	5679722	1146406	**2261942049**
Advances	30269001	50448335	121076004	103471735	99126798	184092624.9	114679115	364824470.1	75675793	281891881	102050376	**1527606133**
Investments	7492748	12487913	29970989	0	21175000	39325000	121000000	174092967	89853000	35204906	425385250	**955987773**

3. INVESTMENTS

a) Composition of Investment Portfolio IN India as at 31-3-2026

	Govt Securities	others (FDR+Mutual Funds)	Shares	Total
HTM				
Gross	245205556.00	374593967.00	1000.00	**619800523.00**
Less: Prov for NPI	0.00	0.00	0.00	**0.00**
Net	**245205556.00**	**374593967.00**	**1000.00**	619800523.00
AFS				
Gross	238921000.00	0.00	0.00	**238921000.00**
Less: Prov for depr & NPI	0.00	0.00	0.00	**0.00**
Net	**238921000.00**	**0.00**	0.00	**238921000.00**
HFT				
Gross	97266250.00	0.00	0.00	**97266250.00**
Less: Prov for depr & NPI	0.00	0.00	0.00	**0.00**
Net	97266250.00	0.00	0.00	**97266250.00**
Total Investments	**581392806.00**	**374593967.00**	**1000.00**	**955987773.00**
Less: Prov for NPI	0.00	0.00	0.00	0.00
Net	**581392806.00**	**374593967.00**	**1000.00**	**955987773.00**

b) Composition of Investment Portfolio IN India as at 31-3-2026

	Govt Securities	others (FDR+Mutual Funds)	Shares	Total
HTM				
Gross	195254906.00	336392967.00	1000.00	**531648873.00**
Less: Prov for NPI	0.00	0.00	0.00	**0.00**
Net	**195254906.00**	**336392967.00**	**1000.00**	531648873.00
AFS				
Gross	415404250.00	180000000.00	0.00	**595404250.00**
Less: Prov for depr & NPI	0.00	0.00	0.00	**0.00**
Net	**415404250.00**	**180000000.00**	**0.00**	595404250.00
HFT				
Gross	0.00	0.00	0.00	**0.00**
Less: Prov for depr & NPI	0.00	0.00	0.00	**0.00**
Net	**0.00**	**0.00**	**0.00**	**0.00**
Total Investments	**610659156.00**	**516392967.00**	**1000.00**	**1127053123.00**
Less: Prov for NPI	0.00	0.00	0.00	0.00
Net	**610659156.00**	**0.00**	**0.00**	**1127053123.00**

b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

Particulars	Current Year 31/03/2026	Previous Year 31/03/2025
i) Movement of provisions held towards depreciation on investments		
a) Opening balance	14878210.00	14878210.00
b) Add: Provisions made during the year	0.00	0.00
c) Less: Write off / write back of excess provisions during the year	0.00	0.00
d) Closing balance	**14878210.00**	**14878210.00**
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	20774874.80	18774874.80
b) Add: Amount transferred during the year	3000000.00	2000000.00
c) Less: Drawdown	0.00	0.00
d) Closing balance	**23774874.80**	**20774874.80**
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	9.95%	5.00%

c) Sale and transfers to/from HTM category

There are Nill Transfer of Govt Security form/to HTM category to AFS category In FY 2025-26

d) Non-SLR investment portfolio

(i) Non-performing non-SLR investments

There is no Non-performing non-SLR investments during the FY 2025 - 26

(ii) Issuer composition of non-SLR investments

There is no Issuer composition of non-SLR investments during the FY 2025 - 26

4. ASSET QUALITY

a) Classification of advances and provisions held — 31/03/2026

	Standard	Non-Performing Total				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	1396000097.34	61902472.15	24197656.86	0.00	86100129.01	1482100226.35
Closing balance	1213102939.04	240405293.82	74097900.09	303731476.50	618234670.41	1831337609.45
Provisions (excluding Floating						
Opening balance of provisions held	5500000.00	19825187.78	24197656.86	0.00	44022844.64	49522844.64
Closing balance of provisions held	5500000.00	19860357.78	34197656.86	532346703.00	586404717.64	591904717.64
Net NPAs						
Opening Balance					42077284.37	
Closing Balance					260445179.27	

Ratios (in per cent)	Current year	Previous Year
Gross NPA to Gross Advances	40.47%	5.80%
Net NPA to Net Advances	38.27%	3.00%
Provision coverage ratio	100.00%	52.91%

b) Sector-wise Advances and Gross NPAs

Sr	Sector*	Current Year 31-03-2026			Previous Year 31-03-2025		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
i)	**Priority Sector**						
a	Agriculture and allied activities	576335483.53	501756844.82	87.06%	531954265.26	11312202.68	2.13%
b	Advances to industries sector eligible as priority sector lending	283251955.83	69066697.49	24.38%	294661213.73	43515820.61	14.77%
c	Services	35601454.78	3427175.00	9.63%	9234620.97	292651.00	3.17%
d	Personal loans	170777.00		0.00%	7291924.00	982561.00	13.47%
e	Other Priority	162017344.94	1484599.00	0.92%	221487305.07	17336187.69	7.83%
	Sub - total (i)	**1057377016.08**	**575735316.31**		**1064629329.03**	**73439422.98**	
ii)	**Non-priority Sector**						
a	Agriculture and allied activities	0.00	0.00	0.00%	0.00	0.00	0.00%
b	Industry	7352338.80	0.00	0.00%	5855338.90	0.00	0.00%
c	Services	0.00	0.00	0.00%	0.00	0.00	0.00%
d	Personal loans	0.00	0.00	0.00%	0.00	0.00	0.00%
e	Other Non -Priority	462876778.15	42499354.18	9.18%	411620310.42	12665458.03	3.08%
	Sub-total (ii)	**470229116.95**	**42499354.18**		**417475649.32**	**12665458.03**	
	Total (I + ii)	**1527606133.03**	**618234670.49**	**40.47%**	**1482104978.35**	**86104881.01**	**5.81%**

C) Fraud accounts

There are 159 Panchmukhi Ware House Loan Amt 5077.48 Lakh and 24 Asha Ware House Loan Amt 170.13 Lakh is Fraud in Ware House Loan. 31 Gold Loan Account Ambad Branch Fraud amt is 148.44 Lakh and Saving Account ambad Branch Fraud is 4.51 Lakh Total Fraud in FY 2025-26 is 5400.56 Lakh.

5. EXPOSURES

a) Exposure to real estate sector

5. EXPOSURES - a) Exposure to real estate sector

Category	Current Year 31/03/2026	Previous Year 31/03/2025
i) Direct exposure	10230767	9389005
a) Residential Mortgages - Lending fully secured by mortgages on residential property	12196134	11192667
b) Commercial Real Estate - Lending secured by mortgages on commercial real estate Exposure	21455045	19689778
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures - i. Residential - Nil, ii. Commercial Real Estate - Nil		
ii) Indirect Exposure - Nil		
Total Exposure to Real Estate Sector	**43881947**	**40271450**
% of Real Estate Sector to Total Loans	**2.87%**	**2.42%**

b) Exposure to capital market

There is NO Exposure to capital market during the FY 2025-26

c) Unsecured advances

Particulars	Current Year 31/03/2026	Previous Year 31/03/2025
Total unsecured advances of the bank	7134521	6773324
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been	7134521	6773324
Estimated value of such intangible securities	7134521	6773324

6. CONCENTRATION OF DEPOSITS, ADVANCES, EXPOSURES AND NPAS - a) Concentration of deposits

Particulars	Current Year 31/03/2026	Previous Year 31/03/2025
Total deposits of the 20 largest depositors	381517846	436614202
% of deposits of 20 largest depositors to total deposits of the bank	16.87%	17.80%
b) Concentration of advances		
Total advances to the 20 largest borrowers	303947094	331263864
% of advances to 20 largest borrowers to total advances of the bank	19.90%	22.35%
c) Concentration of exposures		
Total exposure to the 20 largest borrowers/customers	303947094	331263864
% of exposures to the 20 largest borrowers/	19.90%	22.35%
d) Concentration of NPAs		
Total Exposure to the top 20 NPA accounts	112317748	76621043
% of exposures to the 20 largest NPA exposure to total Gross NPAs.	35.71%	92.10%

b) Exposure to capital market

There is NO Exposure to capital market during the FY 2025-26

7. TRANSFERS TO DEPOSITOR EDUCATION AND AWARENESS FUND (DEA FUND)			
Sr.	**Particulars**	**Current Year 31/03/2026**	**Previous Year 31/03/2025**
i)	Opening balance of amounts transferred to DEA Fund	9543753	7954796
ii)	Add: Amounts transferred to DEA Fund during the year	38764	1626687
iii)	Less: Amounts reimbursed by DEA Fund towards claims	222083	37730
iv)	Closing balance of amounts transferred to DEA Fund	**9360434**	**9543753**

8. DISCLOSURE OF COMPLAINTS

There is no complaints Received by costumer or from the Offices of Ombudsman

9. DISCLOSURE OF PENALTIES IMPOSED BY RBI

The Reserve Bank of India (RBI), based on the findings of the inspection conducted for the period from 01/04/2022 to 31/03/2024, has imposed the following monetary penalties on the Bank:

1) Rs. 5.00 lakh (Rupees Five Lakh only) for sanctioning director related loans. and
2) Rs. 1.00 lakh (Rupees One Lakh only) for breaching group borrower exposure limit.

The aggregate monetary penalty imposed by the RBI amounts to ¹ 6.00 lakh (Rupees Six Lakh only).

10. DISCLOSER ON REMUNERATION TO CEO / MD

The MD / CEO is drawing Remuneration of Rs. 18,12000 /- P.Y.

11. OTHER DISCLOSURES

a) Business ratios

Particular	Current Year 31/03/2026	Previous Year 31/03/2025
i) Interest Income as a percentage to Working Funds	3.60%	3.68%
ii) Non-interest income as a percentage to Working Funds	0.67%	0.48%
iii) Cost of Deposits	5.43%	5.30%
iv) Net Interest Margin	0.99%	1.52%
v) Operating Profit as a percentage to Working Funds	1.13%	1.36%
vi) Return on Assets	0.82%	0.97%
vii) Business (deposits plus advances) per employee	34450438	37477957
viii) Profit per employee	202333	239241

b) Bancassurance business

Bank has taking Bajaj Alianze Insurance Agency & Receiving Commission of customer loans insurance

Sr.	**Particulars**	**Current Year 31/03/2026**	**Previous Year 31/03/2025**
i)	income From insurance	424472.00	63559.32

c) Marketing and distribution
Bank is not functioning marketing & distribution

d) Disclosures regarding Priority Sector Lending Certificates (PSLCs)
There is no amount of PSLCs sold / purchase during the financial year

e) Provisions and contingencies

Provision debited to Profit and Loss Account	Current Year 31/03/2026	Previous Year 31/03/2025
i) Provision for NPI	Nill	Nill
ii) Provision towards NPA	10000000.00	8516253.81
iii) Provision made towards Income tax	7900000.00	12100000.00
iv) Other Provisions and Contingencies (with details)		
iv. A) Depreciation on Investment	0.00	0.00
iv. B) Standard Asstes	0.00	150000.00
iv. C) Loss Asstes (as per Statutory Auditor)	540056520.00	0.00
Total	**557956520.00**	**20766253.81**

12. OTHER DISCLOSURES

Payment of DICGC Insurance Premium

Particulars	Current Year 31/03/2026	Previous Year 31/03/2025
Payment of DICGC Insurance Premium	2935549	3305136
Arrears in payment of DICGC premium	0	0

13. The Discloser which are not applicable to our bank are not reported

As per our Report of even date

M/S Baheti Dagdiya & Associates

M/S Baheti Dagdiya & Associates
Chartarted Accountant

For : Motiram Agrawal Jalna Merchant's Co-Op.Bank Ltd.Jalna

FRN No.122242W
CA Nikhil K. Baheti
(Partner)
MRN No. 111332
Date: 29/06/2026
Place : Jalna
UDIN : 26111332YOZYGF3148

Mr. Hemant P. Thakkar
Director

Mr.Ankush R. Raut
Director

Mr.Kanchan Anil Kelkar
Chief Executive Officer

Mr. Pravin G. Lahoti
Director

Budget 01.04.2026 to 31.03.2027					Rs.In Lakh
Sr. No.	Particulars of Expenditure	Budget 2025-26	Expenditure 2025-26	Increase(-) Decrease(+)	Budget 2026-27
1	INT. PAID ON DEPOSITS	1389.50	1244.46	145.04	225.00
2	INT PAID ON BORROWINGS	1.00	0.29	0.71	0.00
3	SALARY AND WAGES	332.71	290.42	42.29	245.00
4	PIGMY COMMISSION	11.38	13.38	-2.00	0.00
5	PF ON PIGMY COMM	1.49	1.61	-0.12	0.00
6	STATIONARY AND PRINTING EXPENSES	10.16	11.82	-1.66	10.00
7	REPAIRS & MAINTENANCE EXPENCSES	9.88	5.88	4.00	3.00
8	TRAVELLING & CONVEYANCE ALLOWANCE	8.00	7.97	0.03	4.00
9	ADVERTISEMENT EXPENDITURE	1.58	2.04	-0.46	1.00
10	HONAROIUM	51.31	46.75	4.56	10.00
11	AGM EXPENCES	1.74	1.57	0.17	1.25
12	AUDIT FEES	3.80	5.15	-1.35	4.00
13	RENT,LIGHT,TAXES & INSURANCE	71.36	56.48	14.88	45.00
14	POST,TELEGRAM & TELEPHONE	12.57	40.27	-27.70	35.00
15	GENERAL EXPENCES	5.84	4.66	1.18	5.00
16	SUBSCRIPTION AND MEMBERSHIP FEES	1.13	0.88	0.25	0.50
17	PREMIUM PAID TO DICGC	32.60	30.86	1.74	12.41
18	STAFF AND DIRECTORS TRAINING	0.25	0.87	-0.62	0.20
19	VEHICLE MAINTENANCE & FUEL	6.50	4.74	1.76	3.00
20	LEGAL EXPENCES	1.76	0.26	1.50	20.00
21	DIRECTORS FEE & ALLOWANCES	3.49	2.69	0.80	0.50
22	GRATUITY PREMIUM	25.00	12.00	13.00	10.00
23	STAFF LABOUR WELFARE FUND	0.20	0.13	0.07	0.10
24	RECOVERY EXPENSES	1.61	0.77	0.84	7.00
25	GENERATOR EXPENCESS	0.10	0.00	0.10	0.10
26	DONATION A/C	0.13	0.24	-0.11	0.00
27	STAFF P. F. BANK CONTRIBUTION	39.00	36.08	2.92	30.00
28	DEPRECIATION (Fixed Assets)	48.89	40.92	7.97	36.00
29	INCENTIVE TO STAFF (PROVI)	31.80	30.07	1.73	0.00
30	PROV. AGST. STD. ASSET	1.50	0.00	1.50	0.00
31	REBATE ON LOANS AND ADV.	9.12	0.00	9.12	0.00
32	COMPUTER EXPENCES	0.50	0.63	-0.13	1.00
33	INCOME TAX PAID + PROV.	132.10	79.00	53.10	0.00
34	ANNUAL MAINTENANCE CONTRACT + CHR	13.97	11.47	2.50	7.00

35	COMM RECD PAID ON IMPS+UPI+Credit info	13.99	12.76	1.23	0.00
36	BAD AND DOUGHTFUL DEBTS	0.00	100.00	-100.00	0.00
37	LOSS ON SALE OF ASSETS	5.00	0.00	5.00	0.00
38	STAFF EXPENSES	5.00	9.26	-4.26	5.00
39	BOARD EXPENSES	1.50	0.55	0.95	0.50
40	VARDHAPAN EXPENSES	0.10	0.06	0.04	0.04
41	INCOME TAX RECD/PAID	0.00	0.19	-0.19	0.00
43	AWS DATA CENTER CHARGES	6.65	4.74	1.91	4.00
44	PREMIUM PAID ON GOV SECURITY	0.14	0.13	0.01	0.13
45	TRANSACTION SWITCHING FEE	45.78	44.60	1.18	25.00
46	NPCI CERTIFICATE FEES	0.00	1.09	-1.09	0.00
47	CREDIT INFORMATION CHARGES	0.00	0.01	-0.01	0.00
48	RBI PENALTY	0.00	6.00	-6.00	0.00
49	LOSS ON SALE OF GOVT.SEC.	0.00	0.00	0.00	27.00
50	LOSS ASSET PROVISION	0.00	5400.56	-5400.56	0.00
	Sub Total	**2340.13**	**7564.31**		**777.73**
	Net Profit / Loss (After Tax)	**404.71**	**-5177.99**		**753.54**
	Total	**2744.84**	**2386.32**		**1531.27**

Sr. No.	**Particulars of Income**	**Budget 2025-26**	**Income 2024-25**	**Increase / Decrease**	**Budget 2026-27**
1	INT. RECD. ON ADVANCES	1715.32	1480.19	-235.13	361.00
2	INT. RECD.ON INVESTMENTS (Gsec+FDR)	753.67	660.28	-93.39	402.00
3	COMMISSION AND EXCHANGE	13.64	10.32	-3.32	1.00
4	MISCELLANEOUS RECEIPTS	113.76	78.18	-35.58	5.00
5	LOCKER RENT	7.00	7.60	0.60	3.00
6	INCOME FROM INSURANCE	11.00	4.24	-6.76	0.27
7	INCOME FROM PRINTING & STATIONARY	7.61	10.90	3.29	1.00
8	INCOME FROM SALE OF GOVT.SECURITIES	0.00	51.11	51.11	18.00
9	INT. RECD.ON INVEST. OF MUTUAL FUND	88.00	65.84	-22.16	0.00
10	COMMISSION RECD/PAID ON ATM	10.85	8.04	-2.81	0.00
11	UPI ISSUER COMMISSION ACCOUNT	11.79	7.54	-4.25	0.00
12	COMMISSION RCD PAID ON IMPS ACQUIRER	7.40	1.40	-6.00	0.00
13	COMMISSION RECEIVED PAID ON FRANKING	1.34	0.67	-0.67	0.00
14	PRADHANMANTRI JIVAN JOYTI YOJNA	0.02	0.01	-0.01	0.00
15	COMMISSION ON BANK GUARANTEE	3.44	0.00	-3.44	0.00
16	RECOVERY IN LOSS ASSET	0.00	0.00	0.00	740.00
	Total	**2744.84**	**2386.32**		**1531.27**

मोतीराम अग्रवाल जालना मर्चंटस् को-ऑप. बँक लि., जालना.

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परिशिष्ट 'अ'

बँकेचे नाव	:	मोतीराम अग्रवाल जालना मर्चंट्स को-ऑप बँक लि.जालना.
नोंदणीकृत पत्ता	:	श्री कृष्ण चेंबर्स डॉ. आर.पी. रोड जालना- ४३१२०३
फोन नं.	:	(०२४८२) २४०२४० (चेअरमन कॅबीन) २३६९९९,२३७९८९,२३७०५५,२३६९११
ई-मेल	:	jmcbankjalna@gmail.com
वेब साईट	:	www.jmcbankjalna.com
नोंदणी दिनांक व क्रमांक	:	JAL/JAL/BNK/O-119/97, Date 26.03.1997
रिझर्व्ह बँक लायसेन्स क्रमांक व दिनांक	:	U.B.D. MAH. 1466 P, Date 19.09.1997
कार्यक्षेत्र	:	जालना,बीड,बुलढाणा,छ.संभाजीनगर व परभणी

३१ मार्च २०२६ तपशील (रूपये लाखात)

सभासद		:	९३२२
नाममात्र सभासद		:	८११
वसूल भाग भांडवल		:	३३७.९७
एकूण निधी		:	३२४१.७४
एकूण ठेवी		:	२२६१९.४१
एकुण गुंतवणूक		:	९५५९.८८
सरकारी कर्ज रोखे	पुस्तकी मुल्य	:	५८१३.९३
	बाजार मुल्य	:	५७६६.३५
एकूण कर्जे		:	१५२७६.०६
घेतलेली कर्जे		:	निरंक
अग्रक्रमीक कर्जाचे एकूण कर्जाशी प्रमाण		:	६८.४६%
दुर्बल घटक कर्जाचे एकूण कर्जाशी प्रमाण		:	११.८३%
निव्वळ तोटा		:	५१७७.९९
खेळते भांडवल		:	२६७३७.७४
एकूण कर्मचारी		:	८७+२५
सी.आर.ए.आर.		:	-१७.३३%
सी.डी. रेशो		:	६७.५४
ग्रॉस एन.पी.ए.		:	६१८२.३५
ग्रॉस एनपीए प्रमाण		:	४०.४७%
निव्वळ एन.पी.ए.		:	५१४१.७७
निव्वळ एन.पी.ए.प्रमाणे		:	३८.२९%
ऑडिट वर्ग ३१/०३/२०२६		:	'D'

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बँकेच्या विलीनीकरणाकरीता आपले सहयोग व मतदान महत्वाचे आहे....

✻ प्रेषक ✻

सर्व संचालक मंडळ

मोतीराम अग्रवाल जालना मर्चंटस् को-ऑप.बँक लि.जालना.

श्रीकृष्ण चेंबर्स, डॉ.आर.पी.रोड,जालना - ४३१२०३

✻ बँकेच्या शाखा :

- मुख्य शाखा	:-	श्रीकृष्ण चेंबर्स, डॉ.राजेंद्र प्रसाद रोड,जालना.फोनः ०२४८२-२३६९१९/२३७९८९
- जुना जालना शाखा	:-	शनि मंदिर, कचेरी रोड, जुना जालना. फोन : ०२४८२-२३५९८९
- भोकरदन शाखा	:-	शेरकर कॉम्पलेक्स,सिल्लोड रोड,भोकरदन.फोन : ०२४८२-२४०६६६
- न्यु मार्केट यार्ड	:-	छत्रपती शिवाजी महाराज व्यापारी संकुल,न्यु मार्केट यार्ड जालना.०२४८२-२२९६६
- अंबड शाखा	:-	नविन मोंढ्यासमोर, महावीर चौक, जालना-बीड रोड,अंबड.०२४८३-२७५४९९
- देऊळगावराजा	:-	जालना-चिखली रोड, देऊळगावराजा, जिल्हा बुलढाणा : ७७४१०७४२५३
- गेवराई शाखा	:-	मोंढा रोड, गेवराई जि.बीड. ०२४७७-२६३५७१
- मंठा शाखा	:-	मार्केट यार्ड मंठा. ०२४८४-२७०३३०
- बीड शाखा	:-	संत सावतामाळी चौक, मोंढा रोड,जालना ०२४४२-२२७९९९
- सिल्लोड शाखा	:-	शिवसेना भवनसमोर, सिल्लोड-जळगाव रोड,सिल्लोड,जि.छ.संभाजीनगर ०२४३०-२९९२९९
- छ.संभाजीनगर	:-	अपना बाजार, सेवन हिल, बिल्डींग क्रं.५, जालना रोड,छ.संभाजीनगर ९०२८२५५५७१

मुद्रक : नंदादीप ऑफसेट मो. ९०२८९०९४३४