४४ वा वार्षिक अहवाल

ओमप्रकाश देवडा पीपल्स को-ऑपरेटिव्ह बँक लि., हिंगोली

(मल्टीस्टेट बँक)

Phone No.: 9172046955, 02456-220518, 222205

www.odpc.bank.in मुख्य कार्यालय, "ओमभवन" तिरुपतीनगर अकोला रोड हिंगोली - 431513 Email:hng_pcbhnl@odpc.bank.in

विनम्र अभिवादन !

स्व. ओमप्रकाशजी देवडा
(बँकेचे संस्थापक अध्यक्ष)

ओमप्रकाश देवडा पीपल्स को-ऑप. बँक लि; हिंगोली (मल्टीस्टेट बँक)

• मुख्य कार्यालय, "ओमभवन" तिरुपतीनगर अकोला रोड हिंगोली - 431513 • फोन क्र. ९१७२०४६९५५, ०२४५६-२२०५१८, २२२२०५

वार्षिक सर्वसाधारण सभेची नोटीस
(फक्त बँकेच्या सभासदांसाठी)

बँकेच्या सर्व भागधारकांना कळविण्यात येते की, बँकेची **४४ वी वार्षिक सर्वसाधारण सभा रविवार, दिनांक ०२/०८/२०२६** रोजी सकाळी ११.३० वाजता बँकेचे अध्यक्ष **मा.श्री. प्रकाशचंदजी सोनी** यांच्या अध्यक्षतेखाली हिंगोली येथे दर्शविलेल्या ठिकाणी खालील विषयांचा विचार करण्यासाठी बोलाविण्यात आली आहे. तरी सर्व सभासदांनी वेळेवर उपस्थित रहावे ही विनंती.

सभेचे ठिकाण :- "ओमभवन", तिरुपतीनगर, अकोला रोड, हिंगोली (बँकेचे नवीन मुख्य कार्यालय)

सभेपुढील विषय :-

१. दिनांक ०३/०८/२०२५ रोजी झालेल्या मागील वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून कायम करणे.
२. दिनांक ३१/०३/२०२६ अखेर संपलेल्या वर्षाचा वार्षिक अहवाल ताळेबंद व नफा-तोटा पत्रकास मंजुरी देणे.
३. सन २०२५-२०२६ चे वैधानिक लेखापरिक्षण अहवाल व दोष दुरुस्ती अहवालास मंजूरी देणे.
४. मा. संचालक मंडळाने केलेल्या शिफारशीनुसार सन २०२५-२६ या वर्षाच्या नफ्याचे वाटप करणे .
५. सन २०२५-२६ सालात अंदाज पत्रकापेक्षा जादा झालेल्या खर्चास मंजूरी देणे.
६. मा. संचालक मंडळाने सूचविलेल्या सन २०२६-२७ अंदाजपत्रकास मंजूरी देणे.
७. वर्ष २०२६-२७ करीता वैधानिक तपासनिसांची नियुक्ती करणे.
८. सन २०२६-२७ या आर्थिक वर्षा करीता बँकेने समवर्ती (concurrent) तपासणीस यांची नियुक्ती केली आहे त्यास मान्यता देणे.
९. बँकेचे संचालक व त्यांचे नातेवाईक यांचेकडे २०२५-२०२६ या आर्थिक वर्षात येणेबाकी असलेल्या कर्जांची माहिती घेणे (मल्टीस्टेट को-ऑप. सोसायटीज् ॲक्ट २००२ कलम ३९(३) नुसार)
१०. सन २०२५-२६ मध्ये write off करण्यात आलेल्या एन.पी.ए. खात्यास मंजुरी देणे.
११. सन २०२५-२६ मध्ये OTS करण्यात आलेल्या खात्यास मंजुरी देणे.
१२. वार्षिक सर्वसाधारण सभेस उपस्थित नसलेल्या सभासदांच्या अनुपस्थितीस मान्यता देणे.
१३. मा. अध्यक्ष साहेब यांचे परवानगीने आयत्यावेळी येणा-या विषयांवर विचार करणे.

ठिकाण - हिंगोली
दिनांक - १७/०७/२०२६

संचालक मंडळाच्या आदेशानुसार

सुधीर जालनापूरे
(एम.डी / सी.ई.ओ.)

विशेष सूचना :-

१. गणसंख्येच्या कोरम अभावी सभा तहकुब झाल्यास सभा त्याच दिवशी व त्याच ठिकाणी एक तासानंतर घेण्यात येईल. त्या सभेस गणसंख्येची आवश्यकता राहणार नाही.
२. सभासदांनी वार्षिक सर्वसाधारण सभेस येतांना आपल्या अहवालाची प्रत सोबत आणणे आवश्यक आहे.
३. बँकेच्या कामकाजाविषयी प्रश्न विचारावयाचे असल्यास सभेच्या तारखेपुर्वी आठ दिवस आधी बँकेच्या मुख्य कार्यालयात लेखी सादर करावेत. मुदतीनंतर आलेले प्रश्न विचारात घेतले जाणार नाहीत. याची कृपया नोंद घ्यावी.

नोट- सर्व सभासदांना वार्षिक अहवाल पाठविण्यात आला आहे. अनावधानाने न मिळाल्यास कृपया जवळच्या शाखेतून प्राप्त करावा ही विनंती.

Omprakash Deora People's Co-Op. Bank Ltd., Hingoli. (Multi-state Bank)

• Head Office, "Ombhavan" Tirupati Nagar Akola Road Hingoli - 431513 (M.S.) • Tel No. 9172046955, 02456 -220518, 222205

Notice of The Annual General Meeting
(Only those who are member of the Bank)

44th Annual General Meeting of the Bank will be held on 02nd **August 2026 at 11.30 am in presence with Hon'ble Chairman Shri Prakashchandji Soni at "OMBHAWAN" Tirupati Nagar, Akola Road, Hingoli (New Head Office)** to transact following business. All Member's are requested to attend the meeting on time.

1. To read & confirm the proceedings of the last Annual General Meeting held on 03/08/2025.
2. To adopt the Annual Report for the financial year ended as on 31.03.2026 along with Balance sheet, Profit & Loss A/c.
3. To approve Statutory Auditors Report & rectification report for the year 2025-26.
4. To consider and approve the appropriation of Profit for the year 2025-26 and declare the Dividend as recommended by the Hon'ble Board of Directors.
5. To consider and approve the expenditure which is in excess than the budget for the year 2025-2026.
6. To consider and adopt the budget for the year 2026-27 as recommended by the Hon'ble Board of Directors.
7. To consider and approve Appointment of Statutory Auditor for the year 2026-27.
8. To approve the appointment of concurrent auditors appointed by the Bank for the year 2026-2027.
9. To acquire information about the outstanding loans of bank directors and their relatives for the financial year 2025-2026 (as per Section 39(3) of the Multistate Co-op. Societies Act 2002)
10. Approval of write off of the NPA accounts in the Financial Year 2025-26.
11. Approval of OTS cases in the Financial Year 2025-26
12. To grant leave of absence to those members of the Bank who have not attended this AGM.
13. To discuss any other subject with the permission of Hon'ble. Chairman.

Place : Hingoli
Date : 17/07/2026

By order of the Board of Directors

(Sudhir Jalanapure)
(M.D. / C.E.O.)

Notes:

1. If there is no requisite quorum, the meeting will stand adjourned and the same will be conducted after one hour and for which no quorum will be necessary.
2. Members are requested to bring their copy of Annual Report at the time of meeting.
3. Member who wish to have any additional information or those who wish to make any suggestion should submit their request in writing at Head Office of the Bank on or before 8 days of the meeting during office hours.
   Note - A copy of the Report is sent to all the members. In case any member has not received, please collect it from any branch office during working days and hours.

ओमप्रकाश देवडा पीपल्स को-ऑपरेटिव्ह बँक लि., हिंगोली
(मल्टीस्टेट बँक)

श्री प्रकाशचंद सोनी
(अध्यक्ष)

श्री सुनिल देवडा
(उपाध्यक्ष)

संचालक मंडळ

बँकेचे बोर्ड ऑफ मॅनेजमेन्ट

https://odpc.bank.in आमच्या बँके विषयी अद्यावत माहिती वेबसाईट वर उपलब्ध आहे.

४४ वा वार्षिक अहवाल

प्रिय सभासदांनो,

आपल्या बँकेच्या ४४ व्या वार्षिक सर्वसाधारण सभेमध्ये आपणा सर्वांचे मनःपुर्वक स्वागत करतांना तसेच दि. ३१/०३/२०२६ अखेर बँकेचा वार्षिक अहवाल सोबत ऑडीटेड आर्थिक पत्रके आपणा सर्वासमक्ष प्रस्तुत करतांना मला अत्यंत आनंद होत आहे. सदर वार्षिक अहवाला मध्ये निवडक सांख्यिकीय माहिती आणि मा. संचालक मंडळाने भारतीय रिज़र्व बँकेच्या निर्देशांचे अधिन राहुन केलेल्या नियोजनांची व ध्येय धोरणांची माहिती समाविष्ट आहे. मित्रांनो, बँकेचे सर्व सन्माननीय सभासद, खातेदार ग्राहक व हितचिंतक यांची सक्रिय सेवा करण्याची सुवर्ण संधी, मला अध्यक्ष नात्याने प्राप्त झाली आहे ते कार्य मी पूर्णत्वास नेईन असे आपणांस आश्वासन देतो. बँकेच्या सुरक्षिततेस सर्वोच्च प्राधान्य देण्यात येईल. या विश्वासा सोबतच मला आपणासमोर सांगतांना अभिमान वाटतो की.

i) बँकेचे निष्पादन, गुणवत्तापूर्ण प्रबंधन, नियंत्रण व कार्य प्रणालीच्या आधारे संवैधानिक अंकेक्षकांनी बँकेस सतत 'A' ग्रेड दिले आहेत. वर्ष २०२५-२६ मध्ये देखील बँकेस 'A' ग्रेड मिळाला आहे.

ii) बँकेच्या माननीय संचालक मंडळाने व व्यवस्थापकीय मंडळ तथा शाखा सल्लागार समितीच्या सदस्यांनी त्यांची एकजुटता, समर्पितता, तत्परता, व प्रतिबध्दतेच्या आधारे घेतलेला प्रत्येक निर्णय, ठरविलेले धोरण व भविष्यासाठी बँकेच्या स्थापने पासून करीत आलेल्या नियोजनाच्या बळावर बँकेने सतत व्यवसाय विकास साधणारी, लाभप्रदता व उत्पादकता अर्जित करणारी तसेच आपल्या सन्माननीय सभासदांना सतत ४३ वर्षा पासून लाभांश देणारी बँक म्हणून ख्याती अर्जित केली आहे.

स्मृतीदिन व विनम्र अभिवादन :

आपल्या बँकेचे संस्थापक अध्यक्ष सहकारत्न धर्मालंकार स्व. ओमप्रकाशजी देवडा ह्यांच्या अकराव्या पुण्यतिथी निमित्त बँकेच्या प्रांगणात त्यांच्या स्मृतीस अभिवादन करण्यात आले. याप्रसंगी ओमप्रकाश देवडा पीपल्स को-ऑप. बँकेचे सर्व संचालक, सर्व कर्मचारी वृंद, मातोश्री गंगादेवी देवडा अंध विद्यालयाचे मुख्याध्यापक व कर्मचारी, श्री शंकरराव चव्हाण उर्दू स्कुल व हायस्कुलचे मुख्याध्यापक व कर्मचारी वृंदानी भावपूर्ण श्रद्धांजली अर्पण केली.

आर्थिक परिदृष्य :

सन २०२५-२६ या वर्षात देशाची आर्थिक क्षेत्राची प्रगती होतांना दिसत आहे. बँकेची प्रगती करण्यासाठी मुख्यत्वे खालील गोष्टींचा अवलंब करुन बँकेची प्रगती गतवर्षा प्रमाणे करता आली. मुख्यत्वे करुन बँकांमधील स्पर्धा, खर्चावर नियंत्रण, कर्मचा-यांची उत्पादकता आणि संचालकांचे मार्गदर्शन याचा प्रामुख्याने अवलंब करण्यात आला. आपल्या बँकेचे सांघीक प्रयत्न आणि ग्राहकांचा विश्वास आणि सहकार्य यामुळेच आतापर्यंतची प्रगती साध्य करता आली आहे.

सन २०२५-२०२६ या वर्षातील बँकेच्या प्रगतीची वैशिष्ट्ये :

अहवाल वर्षात बँकेने एकूण रुपये १४२१.४१ कोटी रुपये इतका व्यवसाय केलेला आहे. एवढेच नव्हे तर आपल्या बँकेने ECBA (Eligibility Criteria for Business Authorisation) करिता आवशय्क अशा रिझर्व्ह बँकेच्या सर्व निर्देशांचे पालन देखील केलेले आहे. आपली बँक ही रिझर्व्ह बँकेच्या वरील नियमाप्रमाणे आर्थिक दृष्ट्या मजबूत व चांगले व्यवस्थापन असलेली बँक या वर्गात आलेली आहे. ही गोष्ट आपल्या सर्वांसाठी अभिमानास्पद आहे.

सभासदत्व व भाग भांडवल :

अहवाल वर्षामध्ये बँकेच्या नियमित सभासदांची संख्या १९५२१ एवढी झालेली आहे. बँकेच्या भाग भांडवलामध्ये ६८.२० लाख रुपयांची वृद्धी झालेली असून भाग भांडवल हे २० कोटी ४४ लाख रुपयांवर पोहोचले आहे.

व्यवस्थापन मंडळ (बोर्ड ऑफ मॅनेजमेन्ट)

अहवाल वर्षात व्यवस्थापन मंडळाच्या एकुण १६ सभा झाल्या. व्यवस्थापन मंडळाच्या सदस्यांचा बँकिंग क्षेत्रातील कामकाजाचा अनुभव व त्यांचे ज्ञान, बँकेच्या कामकाजामध्ये अपेक्षित उपयोग होत आहे. व्यवस्थापन मंडळाच्या अध्यक्ष पदी बँकेचे तज्ञ संचालक श्री एम.एम. बुदुक साहेब व प्रतिनिधी श्री शशिकांत दोडल, श्री ज्ञानेश्वर मामडे व बाह्य सदस्य श्री बालाजी सोनवणे, श्री नवनित राठोर, श्री कमलकिशोर बगडीया हे बी.ओ.एम.ची कामे पाहत आहेत.

जमा संग्रहण ठेवी :

सन २०२५-२६ या वर्षात बँकेच्या ठेवी रु. ८६०.८५ कोटींच्या झालेल्या आहेत. बँकेने High Cost (जास्त व्याजाच्या ठेवी) ह्या कमी करण्याचा निर्णय घेतला, ज्यायोगे बँकेची नफा क्षमता ही वाढू शकेल. बँकेच्या करंट व सेव्हींग खात्याच्या ठेवी रुपये २७५.५५ कोटी एवढ्या झालेल्या असून छोट्या ठेवी वाढवण्यावर आपण भर देत आहोत. CASA ठेवींमुळे बँकेच्या Cost of Deposit मध्ये घट झालेली दिसून येते. ही अतिशय समाधानाची बाब आहे.

कर्ज व्यवहार:

अहवाल वर्षात बँकेने ५५७.५६ कोटी रुपयांचा कर्ज व्यवहार केलेला आहे. बँकेने यावर्षी काटेकोर नियम लावून नविन कर्ज प्रकरणे केलेली आहेत. रिझर्व्ह बँकेने ठरवून दिलेले अग्रक्रम क्षेत्राचे उद्दिष्ट बँकेने पार पाडले आहे व एकूण कर्ज व्यवहाराच्या ६०% पेक्षा जास्त कर्ज व्यवहार हा आपण अग्रक्रम क्षेत्रात केलेला आहे. तसेच लहान कर्ज (Small Loan) एकुण कर्जाच्या ४६.१५% आहेत.

अनुत्पादक जिंदगींचे (एन.पी.ए.) व्यवस्थापन व वसुली :

सेक्युरीटायझेशन ॲन्ड रिकन्स्ट्रक्शन ऑफ फायनांसियल ॲसेटस ॲन्ड एन्फोर्समेंट ऑफ सेक्युरिटी इन्ट्रेस्ट ॲक्ट २००२ चे कलम १३(२) चे अधिकारानुसार मा. जिल्हाधिकारी महोदयां कडून तारण मालमत्तेचे अधिग्रहण करुन एन.पी.ए. खाती कमी केली आहेत.

बँकेने अनुत्पादक जिंदगींच्या (NPA) व्यवस्थापनेला सर्वाधिक महत्व देवुन, उत्पादक जिंदगींच्या गुणवत्तेत (Standard Asset) सुधारणा सुनिश्चित करण्यावर विशेष लक्ष देवून, संवेदनशिल कर्जखात्यांची एन.पी.ए. मध्ये घसरण रोखण्या करीता सतत लक्ष ठेवले. तरी सुद्धा बँकेचे ३१ मार्च २०२६ अखेरचे ग्रॉस एन.पी.ए. रु. २९.६२ कोटी राहिले. त्याचाच परिणाम आहे की, बँकेचे एकूण कर्जाशी ग्रॉस एन.पी.ए. चे प्रमाण ५.३१% आहे. आपल्या बँकेचा नक्त अनुत्पादीत कर्जाचे प्रमाण ०.६८% आहे अनुत्पादक जिंदगीसाठी २६ कोटी रु. तरतुद केली आहे. ज्या सभासदांनी आपल्या कर्ज रक्कमेची परतफेड नियमित केली व करित आहे अशा सभासदांची बँक आभारी आहे.

कर्जदारांनी नियमानुसार कर्ज रकमेची परतफेड करुन कर्ज खाते नियमित ठेवणे अत्यंत आवश्यक आहे. त्यामुळे कर्जदाराच्या क्रेडीट स्कोअर मध्ये वाढ होऊन भविष्यात कर्ज त्वरीत मिळण्यास मदत होते. तेंव्हा सर्व कर्जदार सभासदांना कर्ज रक्कमेची नियमित परतफेड करण्यासाठी प्रयत्नशील रहावे अशी विनंती आहे.

गुंतवणुक व निधी व्यवस्थापन :

बँकेने आपले ट्रेझरी ऑपरेशन्स परिस्थितीनुरूप परिचालीत केले, आपल्या बँकेची दि.३१/०३/२०२६ अखेरची केंद्र शासनाच्या रोख्यांमध्ये गुंतवणुक रु.२३४.७७कोटी पर्यंत केली आहे. सरकारी रोख्यातील खरेदी-विक्रीवर नफा रु. ६४.७९ लाख मिळवला आहे.बँकेने सर्व वैधानिक आवश्यकतांचे जसे सीआरआर/ एसएलआरचे अनुपालन केले आहे. यावर्षी बँकेने लिक्वीडीटी फंड या मध्ये बँकेचा काही निधी गुंतवून बँकेच्या उत्पन्न मध्ये वाढ केली आहे. सदर गुंतवणूकीवर बँकेला रु. २.८० कोटी एवढा नफा झालेला आहे.

जोखीम व्यवस्थापन (Risk Management):

व्यवसाय वृद्धी होण्याकरीता व्यवसायामध्ये असणाया अनेक नवनवीन जोखीमांना सामोरे जाणे अपरिहार्य असते. जोखीम हे बँकींग व्यवसायाचे अविभाज्य अंग असून व्यवसायाची वाढ व स्थिरता याकरीता जोखीम व्यवस्थापन बँकेसाठी महत्वाचे ठरते. बँकींग व्यवसायात प्रामुख्याने क्रेडीट रिस्क, मार्केट रिस्क, इंटरेस्ट रेट रिस्क व ऑपरेशनल रिस्क या जोखीमांना सामोरे जावे लागते. आपल्या बँकेने अहवाल वर्षात विविध प्रकारच्या जोखीमा अंतर्भूत असलेले व्यापक जोखीम व्यवस्थापन धोरण तयार केले असून, त्याकरीता सुप्रमाणित योजना व नियमावली देखील कार्यान्वित केली आहे. बँकेचा व्यवसाय लक्षात घेवून बँकेचे संचालक मंडळ जोखीम व्यवस्थापन धोरणाचा वेळोवेळी आढावा घेत असते.

राखीव निधी, कमाल कर्ज मर्यादा :

यावर्षी सुद्धा बँकेने आपल्या नफ्यामधील एका मोठ्या हिश्याचे भांडवलीकरण करण्याचे ठरविले आहे. परिणाम स्वरुप दि. ३१/०३/२०२५ ला बँके मध्ये असलेले रिझर्वस् आणि सरप्लस रु. १०५.०० कोटी वरुन दि. ३१/०३/२०२६ अखेर रु.१०८.९४ कोटी झाले आहेत. एकल व ग्रुप कर्जदारां करिता बँकेची कमाल कर्ज मर्यादा (Exposure limit) ही तिच्या कॅपीटल फंड नुसार खालील प्रमाणे वाढली आहे.

	विवरण	मार्च २०२५	मार्च २०२६
अ.	एकल कर्जदारासाठी कमाल मर्यादा (कॅपीटल फंडच्या १५%)	१०.८९ (कोटी)	११.२८ (कोटी)
ब.	कर्जदारांच्या ग्रुपकरीता कमाल मर्यादा (कॅपीटल फंडच्या २५%)	१८.१५ (कोटी)	१८.८० (कोटी)

लाभप्रदता, नफा आणि नफ्याचे समायोजन :

यावर्षी आपल्या बँकेने रु. ६.५४ कोटी ढोबळ नफा कमविला असून इन्कम टॅक्स व इतर तरतुदी वजा करुन बँकेचा नक्त नफा रु.४.९४ कोटी झाला आहे तसेच बँकेने यावर्षात रु.१.६० कोटी अग्रिम कर भरणा केला आहे.

लाभांश :

वर्ष २०२५-२६ करीता मा. संचालक मंडळाद्वारे १०% लाभांश देण्याची शिफारश करण्यात आली आहे. त्यास आपण मान्यता द्यावी.

२०२५-२६ च्या नफ्याचे प्रस्तावित समायोजन :

अ.क्र.	तपशील	रक्कम (रु.)
१.	वैधानिक राखीव निधी २५%	१२३४१६७५.४७
२.	कॉन्टीजन्सी रिझर्व्ह १०%	४९३६६७०.१९
३.	लाभांश १० % (प्रस्तावीत)	१९५०११२५.००
४.	जनरल निधी	५५८७१६०.००
५.	आय.टी. फंड	५०००००.००
६.	इमारत निधी	२०००००.००
७.	पुढील वर्षा करीता नफा	७१.२२
	एकूण -	**४९३६६७०१.८८**

व्याजा व्यतिरीक्त उत्पन्न :

बँकेद्वारा गैर व्याज आधारीत उत्पन्न प्राप्त करणे तसेच आपल्या ग्राहकांना विम्याची सुविधा सुद्धा एका छताखालीच उपलब्ध करुन देण्याच्या उद्देशाने आपली बँक विमा कंपन्यांच्या उत्पादनांचे विपणन करीत आहे. शुल्क आधारीत उत्पन्न प्राप्त करण्याच्यादृष्टीने बँक उत्पादन (प्रॉडक्टस) ICICI Lombard यांच्या मार्फत गैर जीवन विमा प्रॉडक्टसचे विपणन करीत आहे. बँकेने गतवर्षी रु. २.८४ लाख कमीशन रुपाने मिळवले आहेत.

ग्राहक सेवा :

अहवाल वर्षामध्ये ग्राहक सेवा आणि त्यांच्या तक्रारीचे निवारणा करीता बँकेने प्राथमिकता दिली आहे. बँके मध्ये सुपरिभाषित व व्यवस्थित तक्रार निवारण प्रणाली विद्यमान आहे आणि आम्हाला येथे नमूद करतांना आनंद होतो की, प्रधान कार्यालयाकडे आज एकही तक्रार प्रलंबित नाही.

बँकेने आपल्या ग्राहकांचे सोई करीता व त्यांना एकाच वेळी एकाच ठिकाणी बँकेविषयी सविस्तर माहिती मिळावी याकरीता वेबसाईट (website) उपलब्ध करुन दिली आहे. ज्याचा आय.डी https://odpc.bank.in असा असून ज्या मध्ये बँकेच्या सर्व शाखांचे नांव, पत्ते व दूरध्वनी क्रमांक आणि शाखाधिकारी यांची नावे तसेच शाखेचा व्यवसाय व्यवस्थित चालणेकरीता व मार्गदर्शन करणेकरीता प्रधान कार्यालयाने नियुक्त केलेल्या शाखासल्लागार समिती मधील सर्व सदस्यांची सविस्तर माहिती. बँकेत सध्या प्रचलित असलेल्या सर्व प्रॉडक्टची माहिती जसे- सेव्हींग, करंट, आर.डी., फिक्स डिपॉझीट व इतर ठेवी आणि सर्व प्रकारचे कर्ज व त्यावरील व्याजदर, व ग्राहकांना देत असलेल्या सेवा आणि त्यावर आकारण्यात येणारे दर तसेच बँकेतील सभासद संख्या व त्यांना देण्यात येणारा लाभांश (डिव्हीडंड) बाबतची माहिती दिली आहे.

सध्या बँकेच्या असलेल्या ठेवी, कर्ज, थकबाकी (एन.पी.ए.), वसूली, नफातोटा इत्यादी बाबत सविस्तर माहिती या वेबसाईट वर ग्राहकांना केव्हाही पहावयास मिळेल.

सुचना व प्रौद्योगिकी :

या अहवाल वर्षा मध्ये व्यवसाय वृध्दी, उन्नत कार्यक्षमता आणि परिचालन खर्चामध्ये कमी करण्याच्या उद्देशाने, बँके मध्ये प्रौद्योगिकी चालीत समाधान प्रक्रिया त्वरीत लागू करण्यात आली आहे. बँके मध्ये सर्व सोयीयुक्त संगणक विभागाची स्थापना प्रधान कार्यालयामध्ये करण्यात आली आहे.

आपल्या बँकेने CBS प्रणाली कोअर बँकींग सुविधा ग्राहकांच्या सेवेसाठी सुरु केली आहे त्यासाठी बी.एस.जी आय.टी. सॉफ्ट प्रा.लि.मुंबई यांचे ट्युरिंग (Turing Version - 3) सॉफ्टवेअर अगोदर होते, सध्या आधुनिक Turing Version -4 मध्ये कन्वर्जन झाले आहे. UPI ची सेवा बँकेने सुरु केली असून बँकेच्या ग्राहकांना फोन-पे, गुगल पे, इतर UPI APP ची सेवा ग्राहकांना मिळत आहे.

रुपे डेबीट कार्डची सुविधा आपल्या ग्राहकांसाठी सुरु केली आहे. आपल्या बँकेच्या ग्राहकांना सुमारे दोन लाख ATM सेंटर मधून देशातील कोणत्याही ठिकाणाहून पैसे काढण्याची सुविधा सुरु केली आहे. आपल्या बँकेने Pull संदेश (Message) सिस्टीमद्वारे ग्राहकांना मिस कॉल (९०२९०७२८६३) या नंबरवर आपल्या खात्याचे बॅलेन्स SMS द्वारे प्राप्त करता येते. आपल्या बँकेने सर्व ग्राहकांसाठी मोबाईल बँकींगची (IMPS) सुविधा उपलब्ध करुन दिलेली आहे व ती अत्यंत सुरळीतणे सुरु आहे. बँकेच्या दैनंदिन व्यवहार, संगणकावरील Cyber Security सुरक्षितते बाबत प्राधान्य देण्यात येते. अत्याधुनिक यंत्रणा बसविणे बाबत आम्ही जागरुक आहोत.

सायबर सेक्युरीटी :

तंत्रज्ञान व डिजीटल साधने या माध्यमातून होणा-या व्यवहारामध्ये खूप मोठ्या प्रमाणात वाढ झालेली आहे. यामुळे बँक व ग्राहक यांच्या आर्थिक व्यवहाराच्या सुरक्षेच्या दृष्टीने सायबर सुरक्षा क्षमता भक्कम केलेली आहे. सायबर सुरक्षाप्रणाली अधिक मजबूत करणेसाठी वेळोवेळी जारी करण्यात आलेल्या परिपत्रकांनुसार, सायबर सिक्युरिटीची पूर्तता करण्यात आलेली आहे. सायबर सिक्युरीटी या माध्यमातील धोके व त्यातून निर्माण होणारे दुष्परिणाम टाळण्यासाठी बँकेने ग्राहकांच्यामध्ये जागृती करणे, बँक सेवकांना व संचालक मंडळ यांना वेगवेगळे प्रशिक्षण / माहिती देण्याचे उपक्रम राबविण्यात येत आहेत. त्यामुळे बँक व खातेदारांचे आर्थिक हितरक्षण होणेस मदत होत आहे.

जोखीम व्यवस्थापन व संचालक मंडळ सभा :

आर्थिक वर्ष २०२५-२६ मध्ये संचालक मंडळाच्या -१५, व्यवस्थापन मंडळाच्या-१६, कर्ज उपसमिती -१७, आय.टी. उपसमिती -४, ऑडीट उपसमिती-३ , गुंतवणुक उपसमिती -४, वसुली ओ.टी.एस. सेटलमेन्ट कमिटी-५, एक्झिक्युटीव कमिटी-२, स्टाफ कमिटी-५, ए.एल.एम. कमिटी -४, स्पेशल मॉनेटरिंग कमिटी हाय व्हॅल्यु फ्राड-४ अशा ७९ सभा घेण्यात येवून निरनिराळ्या विषयावर निर्णय घेण्यात आले. संचालक मंडळाच्या सर्व सदस्यां कडून सदरील सर्व सभांना चांगले सहकार्य मिळाले. तसेच व्यवस्थापकीय मंडळच्या (Board of Management) सर्व सदस्यांकडून चांगला प्रतिसाद मिळाला.

रिस्क बेसड् इंटर्नल ऑडीट-

रिझर्व्ह बँकेने नुकतेच रिस्क बेसड् इंटर्नल ऑडीट सर्व नागरी सहकारी बँकांना लागू केले आहे. आपल्या बँकेने सदर ऑडीट त्वरीत अंमलात आणून त्याची योग्य ती कार्यवाही सुरु केलेली आहे.

निरीक्षण, लेखा परिक्षण आणि सतर्कता :

बँकेतील जोखीम व्यवस्थापन व नियंत्रणाचा अभ्यास अंकेक्षणाद्वारे होतो. अहवाल वर्षा करीता बँकेने आपल्या सर्व शाखा आणि मुख्य कार्यालयाचे संवैधानिक अंकेक्षण पुर्ण केले आहे. या शिवाय बँकेने नियुक्त केलेल्या वेगवेगळ्या सी.ए. मार्फत कंकरंट (Concurrent Audit) अंतर्गत लेखा परिक्षण करुन घेतले आहे. VAPT, IS Audit, २०२६ चे यावर्षीचे Audit पुर्ण झाले आहे.

रिझर्व्ह बँक ऑफ इंडियाची तपासणी :

रिझर्व्ह बँक ऑफ इंडिया, नागपूर यांचे कडून दि. ०९/०२/२०२६ रोजी सिलेक्ट तपासणी झाले असून त्यातील मुद्यांची योग्य ती पूर्तता करण्यात आली आहे.. त्यांच्या पहिला Compliance report चे उतर दि. १४/०५/२०२६ रोजी दिले व शेवटच्या Compliance report चे उतर हे दि. १६/०६/२०२६ रोजी दिले आहे. त्यांनी केलेल्या सूचना, मार्गदर्शन व सहकार्याबद्दल मी त्यांचा आभारी आहे. तसेच रिझर्व्ह बँकेचे मुख्य महाव्यवस्थापक बँकिंग सुपरविजन मुंबई, नागपूर प्रादेशिक ऑफीस, मध्यवर्ती कार्यालय व बँकिंग रेग्युलेशन यांनी वेळोवेळी केलेल्या मार्गदर्शन व सहकार्याबद्दल मी त्यांचा आभारी आहे.

पान क्र. ८ वर....

44th Annual Report

Dear Shareholders,

It gives me immense pleasure to extend a warm welcome to all of you to the 44th Annual General Meeting of your bank, and to present the Annual Report along with the audited financial statements for the year ended March 31, 2026. This annual report includes selected statistical data along with information regarding the planning, goals, and policies implemented by the Honorable Board of Directors in compliance with the directives of the Reserve Bank of India (RBI).

Friends, I have been granted the golden opportunity to actively serve all the esteemed shareholders, account holders, customers, and well-wishers of the bank, and I assure you that I will fulfill this duty to the best of my abilities. The highest priority will be given to the security and safety of the bank. Along with this trust, I feel proud to share the following highlights with you:

i) Based on the bank's performance, quality management, control, and operational systems, the Statutory Auditors have consistently awarded the bank an **'A' Grade**. The bank has successfully maintained this 'A' Grade for the year 2025-26 as well.

ii) Through the unity, dedication, promptness, and commitment of the bank's Honorable Board of Directors, Board of Management, and Branch Advisory Committee members, every decision taken and policy formulated has driven continuous business growth. Building on this solid planning since its inception, the bank has earned a reputation for achieving profitability, productivity, and consistently distributing dividends to its esteemed shareholders for the past 43 years.

Remembrance Day and Humble Tributes

On the occasion of the 11th death anniversary of the bank's Founder Chairman, Sahakar Ratna Dharmalankar, the Late Omprakashji Deora, a tribute was paid to his memory on the bank premises. On this occasion, heartfelt tributes were offered by all the directors and staff of the Omprakash Deora People's Co-operative Bank, the principal and staff of Matoshri Gangadevi Deora Blind School, and the principal and staff of Shri Shankarrao Chavan Urdu School & High School.

Economic Scenario

During the year 2025-26, the country's economic sector showed progressive growth. To drive the bank's progress, the following key strategies were adopted, allowing us to maintain growth on par with the previous year, minimizing competition among banks, strict control over expenses, improving employee productivity, and leveraging the guidance of the Board of Directors.

The progress achieved so far has been possible entirely due to the collective efforts of our bank's team, alongside the trust and cooperation of our customers.

Key Highlights of the Bank's Progress in the Year 2025-2026

- Total Business: During the report year, the bank achieved a total business turnover of ₹ 1,421.41 crore.
- Regulatory Compliance: Not only this, but your bank has also fully complied with all the RBI directives under the ECBA (Eligibility Criteria for Business Authorisation). As per these regulatory standards, our bank is now classified under the category of financially strong and well-managed banks. This is a matter of great pride for all of us.

Membership and Share Capital

During the report year, the number of regular members of the bank reached ₹ 19,521. The bank's share capital witnessed an increase of 68.20 lakh, bringing the total share capital to ₹ 20 crore 44 lakh.

Board of Management (BOM)

A total of 16 meetings of the Board of Management were held during the report year. The extensive banking experience and knowledge of the BOM members are being effectively utilized in the bank's day-to-day operations. The BOM functions under the leadership of the bank's expert director, Chairman Shri M.M. Budruk, alongside representatives Shri Shashikant Dodal and Shri Dnyaneshwar Mamde, and external members Shri Balaji Sonwane, Shri Navneet Rathod, and Shri Kamalkishor Bagadiya.

Deposit Mobilization

In the year 2025-26, the bank's total deposits stood at ₹ 860.85 crore. The bank took a conscious decision to reduce High-Cost (high-interest) deposits to boost profitability. Consequently, the bank's CASA (Current and Savings Account) deposits reached ₹ 275.55 crore, with a renewed focus on increasing small deposits. This shift has successfully reduced the bank's overall Cost of Deposit, which is a highly satisfying development.

Loan Portfolios

The bank executed credit/loan transactions worth ₹ 557.56 crore during the report year, implementing stringent scrutiny for new loan sanctions. The bank successfully met the priority sector lending targets set by the Reserve Bank of India, allocating more than 60% of its total loan portfolio to the priority sector. Our Bank's small loan are 46.15%.

Non-Performing Assets (NPA) Management and Recovery

Under Section 13(2) of the SARFAESI Act, 2002 (Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act), the bank reduced its NPA accounts by taking possession of mortgaged properties with the authorization of the District Magistrate.

The bank placed the highest emphasis on NPA management, focusing on upgrading asset quality to Standard Assets and maintaining continuous vigilance to prevent slippages in sensitive accounts. Despite these efforts, the bank's Gross NPA as of March 31, 2026, stood at ₹ 29.62 crore, which translates to a Gross NPA ratio of 5.31%. The bank's Net NPA ratio is exceptionally low at 0.68%. A provision of 26 crore has been set aside for non-performing assets.

The bank extends its gratitude to those members who have been regular in repaying their loan amounts. Borrowers must maintain regularity in clearings as it enhances their credit score, helping them secure quick loans in the future. We request all borrowing members to make sincere efforts toward timely repayments.

Investment and Fund Management

The bank managed its treasury operations dynamically based on prevailing market conditions. As of March 31, 2026, the bank's investment in Central Government securities reached ₹ 234.70 crore, earning a profit of ₹ 64.79 lakh from the purchase and sale of government securities. The bank has fully complied with all statutory requirements, such as CRR (Cash Reserve Ratio) and SLR (Statutory Liquidity Ratio). This year, the bank also parked a portion of its funds in liquidity funds to maximize returns, generating a profit of ₹ 2.80 crore from these investments.

Risk Management

In order to expand operations, confronting various emerging risks is inevitable. Risk is an inseparable part of the banking business; hence, robust risk management is vital for growth and financial stability. The banking business primarily faces Credit Risk, Market Risk, Interest Rate Risk, and Operational Risk. During the report year, your bank drafted a comprehensive Risk Management Policy incorporating various risk parameters and implemented standard operational guidelines. The Board of Directors routinely reviews this policy keeping the bank's business dynamics in mind.

Reserve Funds and Maximum Credit Limit

This year as well, the bank has decided to reinvest a large portion of its net profits back into the institution. As a result, the bank's Reserves and Surplus grew from 105.00 crore as of March 31, 2025, to ₹ 108.94 crore as of March 31, 2026.

Based on its capital funds, the bank's maximum exposure limit for individual and group borrowers has increased as follows:

Particulars	March 2025	March 2026
A. Maximum Limit for Single Borrower *(15% of Capital Fund)*	10.89 (Crore)	11.28 (Crore)
B. Maximum Limit for Borrower Groups *(25% of Capital Fund)*	18.15 (Crore)	18.80 (Crore)

Profitability, Net Profit, and Appropriation

This year, your bank has earned a Gross Profit of ₹ 6.54 crore. After deducting income tax and making other necessary provisions, the bank's Net Profit stands at ₹ 4.94 crore. Additionally, the bank made an advance tax payment of ₹ 1.60 crore during the year.

Dividend:

For the year 2025-26, the Honorable Board of Directors has recommended a 10% dividend distribution, which is presented for your approval.

Proposed Appropriation of Net Profit (2025-26):

Sr. No.	Particulars	Amount (₹)
1.	Statutory Reserve Fund (25%)	1,23,41,675.47
2.	Contingency Reserve (10%)	49,36,670.19
3.	Proposed Dividend (10%)	1,95,01,125.00
4.	General Fund	55,87,160.00
5.	I.T. Fund	50,00,000.00
6.	Building Fund	20,00,000.00
7.	Profit Carried Forward to Next Year	71.22
	Total	**4,93,66,701.88**

Non-Interest Income

With the objective of generating non-interest fee income and offering insurance products to our clients under one roof, our bank cross-sells insurance products from third-party companies. To boost fee-based income, the bank markets non-life insurance products through ICICI Lombard. The bank earned ₹ 2.84 lakh as commission through this channel in the previous year.

Customer Service

During the report year, the bank placed top priority on customer service and grievance redressal. The bank maintains a well-defined and structured grievance redressal mechanism, and we are happy to report we do not have a single complaint pending.

For the convenience of our customers and to provide comprehensive information about the bank under one roof, the bank has launched its official website: **https://odpc.bank.in**. The website features details of all branches (names, addresses, telephone numbers, and branch managers' names), along with information regarding the Branch Advisory Committee appointed by the Head Office. It also displays details on all existing products, such as Savings, Current, RD, Fixed Deposits, loan types, corresponding interest rates, service charges, total membership statistics, and historical dividend data. Customers can access detailed accounts of the bank's deposits, loans, NPAs, recoveries, and financial statements at any time via the website.

Information and Technology

To expand operations, improve efficiency, and reduce operational expenses, advanced technology solutions were swiftly implemented in the bank during the report year. A fully equipped IT department has been established at the Head Office.

The bank offers Core Banking Solution (CBS) facilities for its customers. Previously, the Bank utilized Turing Version-3 software from BSG IT Soft Pvt. Ltd., Mumbai, and has now conversion of modern Turing Version-4. UPI services have been rolled out, allowing customers to use digital payment platforms like PhonePe, Google Pay, and other UPI applications seamlessly.

Rupay Debit Card facilities are operational, enabling customers to withdraw money from approximately 2 lakh ATM centers across the nation. The Bank has also introduced a Pull Message System, allowing customers to check their account balance via SMS by giving a missed call to 9029072863. Mobile Banking (IMPS) facilities are also operational and running smoothly. High priority is given to Cyber Security across all banking transactions and computer networks, and we remain vigilant in deploying state-of-the-art security mechanisms.

Cyber Security

With the rapid increase in digital and technology-driven transactions, cyber security capabilities have been significantly reinforced to secure the financial transactions of both the bank and its customers. Cyber security compliances have been implemented in accordance with periodic circulars issued by Regulatory Authorities to mitigate cyber risks and prevent potential adverse impacts, the bank regularly conducts awareness initiatives for customers, alongside specialized training programs for bank staff and the Board of Directors. This actively safeguards the financial interests of both the bank and its account holders.

Risk Management and Board Meetings

In the financial year 2025-26, a total of 79 meetings were held to deliberate and pass resolutions on various matters, including: Board of Directors (15), Board of Management (16), Loan Sub-Committee (17), IT Sub-Committee (4), Audit Sub-Committee (3), Investment Sub-Committee (4), Recovery & OTS Settlement Committee (5), Executive Committee (2), Staff Committee (5), ALM Committee (4), and Special Monitoring Committee for High-Value Fraud (4). Excellent cooperation and responses were received from all members of the Board of Directors and the Board of Management across these meetings.

Risk-Based Internal Audit

The Reserve Bank of India recently mandated a Risk-Based Internal Audit framework for all Urban Co-operative Banks. Our bank swiftly executed the framework and initiated the necessary procedural actions.

Inspection, Audit, and Vigilance

Internal audit helps evaluate risk management and control mechanisms within the bank. For the report year, the bank completed the Statutory Audit for all its branches and the Head Office. Additionally, concurrent audits were conducted through various Chartered Accountant (CA) firms appointed by the bank. The VAPT and IS Audit for the year 2026 have also been successfully completed.

Reserve Bank of India Inspection

The Reserve Bank of India, Nagpur, conducted a Select Audit of the bank on 09/02/2026 and submitted its report on 07/04/2026. The Bank has submitted the compliance report to the RBI in a timely manner. I express my sincere gratitude to the RBI officials for their guidance, suggestions, and cooperation. I am also extremely grateful to the Chief General Manager of Banking Supervision (Mumbai), the Nagpur Regional Office, the Central Office, and the Banking Regulation Department for their continuous guidance and support.

Cont.. on page 8

ओमप्रकाश देवडा पीपल्स को-ऑपरेटिव्ह बँक लि., हिंगोली

"ओमभवन" तिरुपतीनगर, अकोला रोड हिंगोली - ४३१५१३ (मल्टीस्टेट बँक)

OMPRAKASH DEORA PEOPLE'S CO-OPERATIVE BANK LIMITED, HINGOLI

Head Office, "Ombhavan", Tirupati Nagar Akola Road, Hingoli - 431513

Tel. Ph 9172046955, 02456-220518, 222205

BALANCE SHEET AS ON 31/03/2026

३१ मार्च २०२६ पूर्ण होणा-या वर्षाचे ताळेबंद पत्रक

31.03.2025 ३१.०३.२०२५ रु. पै.	CAPITAL AND LIABILITIES भांडवल व देणे	रु. पै.	31.03.2026 ३१.०३.२०२५ रु. पै.
	1 CAPITAL - भाग भांडवल		
	1A AUTHORISED SHARE CAPITAL		
250000000	(2,50,000 Shares of 1000/- each)		250000000
	अ) अधिकृत भाग भांडवल (२५०००० भाग प्रत्येकी रु. १०००/- प्रमाणे)		
197595850	1B ISSUED, SUBSCRIBED AND PAID UP		
204415475	SHARE CAPITAL		
	ब) वसुल भाग भांडवल		
	2 RESERVE FUND AND OTHER RESERVES राखीव व इतर निधी		
	2A BUILDING FUND		
147500000	Building Fund (इमारत निधी)	149500000	
	2B STATUTORY RESERVES - राखीव निधी		
277807011	Statutory Reserve Fund(25% of N.p.)राखीव निधी	286447683	
86730567	Contingency Reserve (10% of Net Profit) (संभाव्य निधी)	90186836	
15100000	Special Reserve u/s 36(1) (viii) of I.T. Act. (विशेष तरतुद सेक्शन ३६(१) (viii) आयकर कायदा नुसार	16097434	
527137578		542231953	
	2C RESERVES FOR ADVANCES		
250000000	Bad & Doubtful Debts Reserve(BDDR) (बुडीत व संशयीत निधी)	260000000	
21155000	Contingency Provision Against Standard Assets (उत्तम जिंदगीवरील तरतुद)	22500000	
271155000		282500000	
	2D RESERVES FOR INVESTMENTS		
57800000	Investment Fluctuation Reserve (IFR) (गुंतवणुक चढ उतार निधी)	57800000	
16300000	Investment Depreciation Reserve (IDR) (गुंतवणुकीवरील घसारा)	35200000	
74100000		93000000	
	2E REVENUE & OTHER RESERVES		
1900000	Advertisement Fund (जाहीरात निधी)	1900000	
3000000	Charity Fund (धर्मदाय निधी)	3000000	
0	Dividend Equalisation Fund (लाभांश समिकरण निधी)		
256767	Education Fund (शिक्षण निधी)	256767	
49756403	General Reserve (सर्वसाधारण गंगाजळी)	52304963	
10000000	Member Welfare Fund (सभासद कल्याण निधी)	10000000	
179000	Staff Welfare Fund (कर्मचारी कल्याण निधी)	179000	
10000000	IT Fund माहिती तंत्रज्ञान निधी	11500000	
3000000	Training & Other Expenses Fund (प्रशिक्षण व इतर खर्च निधी)	3000000	
78092170	Total Revenue & Other Reserves एकुण महसुल व इतर राखीव	82140730	
99521726	2F Provision for loss on account of fraud (अफरातफर)	99521726	
	2G PROFIT AND LOSS ACCOUNT		
34562535	Current Year (चालू वर्षाचा नफा)	49366645	
155	B/d Balance of Previous Year Profit (मागील वर्षाचा नफा)	57	
34562690		49366702	
1084569164	TOTAL RESERVES (एकुण निधी)		1148761111
	3 DEPOSITS (ठेवी व इतर खाती)		
	3A FIXED DEPOSITS & OTHER DEPOSITS (मुदत ठेवी व इतर ठेवी)		
4766649774	a) Individuals (व्यक्तीगत) 4998742045		
767055646	b) Co-op. Societies (सहकारी संस्था) 854320534	5853062579	
	3B SAVINGS BANK DEPOSITS (बचत ठेव खाते)		
1210977010	a) Individuals (व्यक्तीगत) 1342338050		
9480567	b) Co-op. Societies (सहकारी संस्था) 1863260	1344201310	
	3C CURRENT DEPOSITS (चालू ठेव खाते)		
998731606	a) Individuals (व्यक्तीगत) 1021415258		
312116791	b) Co-op. Societies - सहकारी संस्था 389859536	1411274794	8608538683
8065011395	TOTAL OF ALL DEPOSITS- एकुण ठेवी		8608538683
0	4 BORROWINGS (कर्ज)		0
	5 OTHER LIABILITIES AND PROVISIONS		
0	5A CONTRA GROUP (वसुली साठी पाठविलेले बीले)		0
16264900	(Bank Guarantees) (हमी पोटीचे दायत्व)	17115750	
52384242			
68649142	2 Deaf Payable (ठेवीदार शिक्षण जागरुकता निधी देणे)	59520783	76636533
0	5B BRANCH ADJUSTMENTS (शाखा जुळवणी)		0
178255910	5C OVERDUE INTEREST RESERVE-II (contra) (थकीत व्याज राखीव निधी)		216638253
130028178	5D INTEREST PAYABLE ON DEPOSITS (व्याज देणे ठेवी वरील)		118861502
	5E OTHER LIABILITIES (INCLUDING PROVISIONS) (इतर देणी)		
8032075	Pay Order & Demand Draft Payable (पे-ऑर्डर व डिमांड ड्राफ्ट देणे)	1933447	
1181550	Audit Fee Payable (लेखा परिक्षण शुल्क)	1289300	
6478886	Unclaimed Dividend (लाभांष देणे)	5123845	
500000	Education Fund Payable (शिक्षण निधी देणे)	500000	

31.03.2025 ३१.०३.२०२५ रु. पै.	PROPERTY AND ASSTES जिंदगी व येणे	रु. पै.	31.03.2026 ३१.०३.२०२६ रु. पै.
	6 CASH AND BALANCES WITH RBI (रोख व बँकेतील शिल्लक)		
227314945	Cash in Hand (हातातील शिल्लक)	280044033	
100000000	Balances with RBI रिझर्व बँक करंट खात्यातील शिल्लक	100000000	
327314945			380044033
	7 BALANCE WITH BANKS & CALL MONEY		
	7A BALANCES WITH BANKS IN CURRENT A/CS		
236501387	State Bank of India & Subsidiaries (स्टेट बँक ऑफ इंडिया आणि सहाय्यकारी बँका)	76592940	
88470	Maharashtra State Co-op. Bank Ltd. (महाराष्ट्र राज्य सहकारी बँक लि.)	91070	
79872360	District Central Co-op. Banks (जिल्हा मध्यवर्ती बँकेतील शिल्लक.)	58293606	
59680622	Nationalised Banks (राष्ट्रीयकृत बँकातील चालू खाती)	7574061	
621155415	Other Banks (इतर बँका मधील चालू खाती)	516005709	
997298254	TOTAL BALANCES WITH NATIONLISED BANK	658557385	
	7B BALANCES WITH BANKS IN OTHER DEPOSITS		
100000000	Fixed Deposit With State & DCC Banks (राज्य व जिल्हा बँकेमधील मुदत ठेव खाती)	50000000	
115500000	Fixed Deposit With Other Banks	20000000	
215500000	TOTAL BALANCES WITH OTHER BANKS		7000000
600000000	7C MONEY AT CALL & SHORT NOTICE (कमी कालावधीसाठी केलेली गुंतवणुक)		750000000
1812798254	TOTAL BALANCES		1478557385
	8 INVESTMENTS (गुंतवणुक)		
	8A IN GOVERNMENT SECURITIES		
2329763682	In Central & State Govt. Securities(SLR) (केंद्र सरकारी रोखे)	2346996700	
	Face Value (दर्शनी मुल्य) 2346996700		
	Market Value (बाजार मुल्य) 2397256430		
	8B IN OTHER APPROVED SECURITIES		
33042940	PNCPS & Warrants of Unity S.F.Bank स्मॉल फायनान्स युनिटीचे शेअर्स आणि वारंट	33042940.00	
	8C IN SHARES		
2526050	Shares in Co-op Institutions सहकारी संस्था मधील समभाग	5526050	
2365332672	TOTAL INV IN GOVT SECURITIES & SHARES		2385565690
	9 ADVANCES (कर्ज)		
	9A SHORT TERM C.C., OVER DRAFTS & BILLS DISCOUNTED) (अल्प मुदतीचे कर्ज, नजरगहाण,ओव्हर ड्राफ्ट, बिल डिस्काऊंटेड)		
2973429378	CC / SCC / CC Pledge / Gold Loans (नजरगहाण कर्जे / सोने तारण कर्ज)	3242083491	
	9B MEDIUM TERM (मध्यम मुदतीचे कर्ज)		
70932112	Salary Loans (पगार तारण कर्ज)	68184730	
579524769	Loans Secured by FDs / NSCs / KVPs etc. (ठेवी तारणा वरील कर्ज)	1048817264	
	9C LONG TERM (दीर्घ मुदतीचे कर्ज)		
976388843	Term Loans (इमारत, घर, मशिनरी तारणावरील कर्ज)	1059888282	
122018877	9D Hire Purchase Loans वाहन कर्ज	156670408	
4722293979	TOTAL LOANS & ADVANCES		5575644175
	10 FIXED ASSETS (स्थिर मालमत्ता)		
	10A LAND AND BUILDING (जमीन व इमारत)		
	Balance as per last B/s 22085152		
	Addition during the year(net) 66861784		
22085152	Less- depn on Bldg (वजा - घसारा) 7559121	81387815	
	10B FURNITURE & FIXTURES (फर्निचर व फिक्शचर्स)		
	Balance as per last B/s 28105816 (मागील ताळेबंद पत्रका प्रमाणे)		
	Addition during the year(net) 18337990 (अधिक चालू वर्षातील खरेदी)		
28105816	less- depreciation (वजा - घसारा) -4535094	41908712	
	10C VEHICLES (वाहने)		
	Balance as per last B/s 3113588 (मागील ताळेबंद पत्रका प्रमाणे)		
	addition during the year(net) Nil (अधिक चालू वर्षातील खरेदी)		
3113588	less- depreciation (वजा - घसारा) -467039	2646549	
	10D COMPUTER & COMPUTER ACCESSORIES (संगणक व साहित्य)		
	Balance as per last B/s 7256063 (मागील ताळेबंद पत्रका प्रमाणे)		
	Addition during the year 614653 (अधिक चालू वर्षातील खरेदी)		
7256063	less- depreciation (वजा - घसारा) -4080135	3790581	
	10E OFFICE MACHINERIES & EQUIPMENTS (कार्यालयीन यंत्रे इ.)		
	Balance as per last B/s 7129380 (मागील ताळेबंद पत्रका प्रमाणे)		
	Addition during the year 4793707 (अधिक चालू वर्षातील खरेदी)		
7129380	less- depreciation(वजा - घसारा) -1760049	10163038	
67689999	*TOTAL FIXED ASSETS*		139896694
	11 OTHER ASSETS		
	11A BRANCH ADJUSTMENTS - शाखा जुळवणी	0	0
	11B INTEREST RECEIVABLE (येणे व्याज)		
53717032	On Investments (गुंतवणुकीवरील व्याज)		48188078
	11C CONTRA GROUP		
16264900	1 (Bank Guarantees) (हमी पोटीचे दायत्व)	17115750	
52384242	2 Deaf Receivable (ठेवीदार शिक्षण जागरुकता निधी येणे)	59520783	76636533
178255910	11D OVERDUE INTEREST RESERVE - II (contra) (थकीत व्याज राखीव निधी)	216638253	
27667809	11E Advance Tax & TDS (आगाऊ भरणा प्राप्तीकर)		16524357
1748336	11F Stock of Stationery (स्टेशनरी साठा)		1494281

OMPRAKASH DEORA PEOPLE'S CO-OPERATIVE BANK LIMITED, HINGOLI

Head Office, "Ombhavan", Tirupati Nagar Akola Road, Hingoli - 431513
Tel. Ph 9172046955, 02456-220518, 222205

BALANCE SHEET AS ON 31/03/2026

३१ मार्च २०२६ पूर्ण होणा-या वर्षाचे ताळेबंद पत्रक

31.03.2025 ३१.०३.२०२५ रु. पै.	CAPITAL AND LIABILITIES भांडवल व देणे		रु. पै.	31.03.2026 ३१.०३.२०२५ रु. पै.
2725987		Sundry Creditors (किरकोळ देणी)	2091992	
20000000		Provision for Income Tax (आयकर देणे)	16000000	
27040584		Provision for PMC Bank Deposits (तरतुद पी.एम.सी.बँक)	27040584	
9269340		Provision for HO Lease Rent (मुख्य कार्यालय भाडे तरतुद)	9269340	
3087710		Tender & Security Deposits (निविदा एवम् सिक्युरीटीची जमा)	1137151	
6648612		Other Liabilities (इतर देणी)	5401701	
10605154		Other Provisions (इतर तरतुदी)	11519407	
95569898		**TOTAL OF 5 E**		**81306766**
472503128		**TOTAL OF OTHER LIABILITIES & PROVISIONS** एकुण इतर दायित्वे आणि तरतुदी		**493443054**
9819679538		**Total (एकूण)**		**10455158323**
2540000	12	**Contingent Liabilities** Claims against bank not acknowledged as debts बँके वरील दावे कर्ज म्हणून स्विकालेले नाहीत)		2696569

31.03.2025 ३१.०३.२०२४ रु. पै.	PROPERTY AND ASSTES जिंदगी व येणे		रु. पै.	31.03.2026 ३१.०३.२०२५ रु. पै.
	11G	**OTHER ASSETS (इतर मालमत्ता)**		
4107746		a) Deposits Paid (अनामत ठेव दुरध्वनी व विद्युत)	4398240	
6552000		b) Non Banking Assets Acquired नॉन बँकींग मालमत्ता अधिग्रहित	6552000	
77818827		c) Advance Paid A/c(अग्रीम अदा रक्कम)	2787750	
4778818		d) I.T. Refund due (आयकर येणे)	18695906	
245108		e) Other Receivables (इतर येणे)	12976	
2669665		f) GST excess input (वस्तु व सेवा कर घेणे बाकी)	5482677	
98039294		g) Recoverable(on a/c of fraud)(इतर येणे)	98039295	
135968843			**135968843**	
194211459		**TOTAL OF OTHER ASSETS**		**495450345**
9819679538		**Grand Total**		**10455158323**
2540000	12	**Contingent Liabilities** Claims against bank not acknowledged as debts बँके वरील दावे कर्ज म्हणून स्विकालेले नाहीत)		2696569

Notes forming part of Accounts and Significant Accounting Policies - Schedule -17

As per our report of even date
For ARTH & ASSOCIATES (Chartered Accountants)
(FRN 100868W)

Date : 19/06/2026
Place : Hingoli

(CA RAMESHCHANDRA B. BAHETI)
Partner (Membership No.030998) UDIN:-26030998KMURTN3380

For Omprakash Deora People's Co-operative Bank Ltd., Hingoli

S.R. Jalanapure (MD / CEO) | S.R. Dodal (Director) | S.O.Deora (Vice Chairman) | P.S. Soni (Chairman)

OMPRAKASH DEORA PEOPLE'S CO-OPERATIVE BANK LIMITED, HINGOLI

Head Office, "Ombhavan", Tirupati Nagar Akola Road, Hingoli - 431513
Tel. Ph 9172046955, 02456-220518, 222205

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

३१ मार्च २०२६ पूर्ण होणा-या वर्षाचे नफा तोटा पत्रक

31.03.2025 ३१.०३.२०२५ रु. पै.	EXPENDITURE खर्च		रु. पै.	31.03.2026 ३१.०३.२०२६ रु. पै.
	15	**INTEREST EXPENDED** (ठेवी आणि घेतलेल्या कर्जावरील व्याज)		
436370368		A) On Deposits (ठेवी वरील)	429268759	
0		B) Borrowings (घेतलेले कर्ज)	0	429268759
	16	**OPERATING EXPENSES**		
	A	**Salaries** (पगार व भत्ते)		
82576545		Salary and Allowances	90821611	
2745707		Staff Leave Encashmant Paid (कर्मचायांची रजा रोखीकरण)	3753174	
10000000		Bonus (बोनस)	10000000	
6903329		Bank cont. P.F. and Administration Charges (बँके कॅन्ट्रीब्युशन पी.एफ आणि प्रशासनिक खर्च)	7656925	**112231710**
1169770	B	**Directors Meeting Allowances** (संचालक मिटींग भत्ता)		**1282087**
	C	**Rent, Tax, Insurance & Lighting** (भाडे कर विमा व विज)		
17480444		Rent, Taxes (भाडे व कर)	19582716	
3721120		Lighting (विद्युत)	3004203	
2308713		Insurance (विमा)	2401043	
8857973		DICGC Insurance Premium (ठेव विमा हप्ता)	9287528	**34275490**
2532149	D	**Legal Charges and Professional Expenses** (कायदे विषयक व व्यवसायिक खर्च)		**5701846**
898123	E	**Postage Telegram & Telephone** (टपाल, तार व दुरध्वनी)		**916342**
2535169	F	**Audit Fee (statutory , internal & other)** (हिशेब तपासणीस फी)		**3206786**
9143490	G	**Depreciation** (मालमत्तेवरील झीज)		**18401436**
	H	**Printing, Stationery and Advertisement** (प्रिंटींग, स्टेशनरी व जाहिरात)		
2113985		Printing and Stationery (स्टेशनरी छपाई)	1670775	
1497951		Advertisement (जाहिरात)	1706211	**3376986**
7861211	I	**AMC & Connectivity Charges** (संगणक देखभाल खर्च)	8952070	
1517040	J	**Amortisation on HTM Securities** (कर्ज रोखे तरतुद)	1490416	
	K	**OTHER EXPENSES(इतर खर्च)**		
1306794		AGM Expenses (वार्षिक सभा खर्च)	971780	
3858918		Ceremony Expenses (समारंभ खर्च)	753811	
2119403		Conveyances & Travelling Expenses (वाहन व प्रवास खर्च)	2040718	
776700		Education & Training Expenses (प्रशिक्षण खर्च)	692591	
5364982		GST/S.T. Input Cost w/off (वस्तु व सेवा कर खर्च)	5662155	
1791527		Group Gratuity Premium (ग्रॅच्युईटी हप्ता)	1999977	
5141996		Miscellaneous Expenses (किरकोळ खर्च)	5101300	
3469456		Godown Charges (गोडाऊन चार्जेस)	5793881	
945604		Repairs & Maintenance (दुरुस्ती व देखभाल)	1650361	
214000		Subscription (वर्गणी)	214000	
915966		Vehicle Expenses (वाहन खर्च)	1056740	
0		Election Expenses (निवडणुक खर्च)	0	**36379800**
		PROVISIONS & CONTINGENCIES(तरतुदी)		
2000000		Contingent Provision against Standard Assets (उत्तम जिदंगीवरील तरतुद)	1345000	
10142991		Provision for Bad & Doubtful Debts (बुडीत / संशयीत कर्ज तरतुद)	10000000	
1000000		Special Reserve U/s 36(1) (viii) of IT Act (विशेष तरतुद अधिनियम ३६(१)(viii) of IT Act	1000000	

31.03.2025 ३१.०३.२०२५ रु. पै.	INCOME उत्पन्न		रु. पै.	31.03.2026 ३१.०३.२०२६ रु. पै.
	13	**INTEREST EARNED** (व्याज व कसर)		
402090926	A	On Loan (कर्जावरील)	511502730	
202037477	B	On Investment (गुंतवणुकीवरील)	164071450	**675574180**
	14	**OTHER INCOME**		
2843450	A	**Commission Exchange** (कमिशन, वटाव, आणि हुंडणावळ)		3263326
5961250	B	**Profit on Sale of Investments** (गुंतवणुक विक्रीवरील नफा)		6478634
990992	C	**Referral Insurance Commission & Other** (विमा दलाली)	284095	
31700000	D	**Transfer of excess Reserves to P & L A/c** Investment Depreciation Reserve - Transfer (गुंतवणुक घसारा राखीव हस्तांतरण)		
0	E	**Profit on sale of Assets** (मालमतेच्या विक्रीवरील नफा)		108930
	F	**Other Receipts** (इतर जमा)		
11518457		Other Income (इतर मिळकत)	17216127	
2327335		Locker Rent (लॉकर भाडे)	2888779	
28239940		STCG on Mutual Funds (म्युच्युअल फंड)	27699044	
6695479		Processing Fees (प्रोसेसिग फीस)	8639772	56443722

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

३१ मार्च २०२६ पूर्ण होणा-या वर्षाचे नफा तोटा पत्रक

31.03.2025 ३१.०३.२०२५ रु. पै.	EXPENDITURE खर्च	रु. पै.	31.03.2026 ३१.०३.२०२६ रु. पै.	31.03.2025 ३१.०३.२०२५ रु. पै.	INCOME उत्पन्न	रु. पै.	31.03.2026 ३१.०३.२०२६ रु. पै.
0	Provision for depreciation on AFS Securities (विक्रीसाठी उपलब्ध प्रतिभूतीवरील घसारा)						
0	Provision For PMC Bank (पी.एम.सी. बँक तरतुद)	0					
0	Investment Dep. Reserve (गुंतवणुक घसारा राखीव निधी)	18900000					
501396	Education Fund (शिक्षण निधी)	500000	31745000				
639782819	**GRAND TOTAL OF ALL EXPENSES (एकूण खर्च)**		**676786242**				
	PROFIT (नफा)						
54622488	Profit before Tax c/o (प्राप्तीकरा पुर्वीचा नफा)		**65366645**				
694405307	**Total**		**742152886**	**694405307**	**Total**		**742152886**
54622488	Profit Before Tax b/d in P & L Appr. (प्राप्तीकरा पुर्वीचा नफा)		**65366645**				
	Taxation						
20000000	Current Year Income Tax Provision (चालू वर्षाचा प्राप्तीकर)	16000000					
59953	Taxes Previous Year (मागील वर्षाचा प्राप्तीकर)		16000000				
34562535	**Net Profit after Tax (प्राप्तीकर पश्चात नफा)**		**49366645**				

Notes forming part of Accounts and Significant Accounting Policies - Schedule -17
As per our report of even date
For ARTH & ASSOCIATES (Chartered Accountants)
(FRN 100868W)

Date : 19/06/2026
Place : Hingoli

(CA RAMESHCHANDRA B. BAHETI)
Partner (Membership No.030998)
UDIN:-26030998KMURTN3380

For Omprakash Deora People's Co-operative Bank Ltd., Hingoli

S.R. Jalanapure (Chief Executive Officer) | S.R. Dodal (Director) | S.O.Deora (Vice Chairman) | P.S. Soni (Chairman)

SCHEDULE -17
NOTES FORMING PART OF ACCOUNTS AND SIGNIFICANT ACCOUNTING POLICIES OF OMPRAKASH DEORA PEOPLE'S COOPERATIVE BANK LTD., HINGOLI FOR THE YEAR ENDED 31 MARCH 2026

I. SIGNIFICANT ACCOUNTING POLICIES

1. ACCOUNTING CONVENTION

The financial statements are drawn up keeping in mind the historical cost and going concern concept and in accordance with generally accepted accounting principles and practices prevailing in Multi-State Co-operative Banks, except otherwise stated.

2. REVENUE RECOGNITION (AS-9)

Income and expenditure are generally accounted for on accrual basis except as stated below:

2.1 Interest on Advances classified as Sub-standard, Doubtful or Loss Assets is recognized on its actual realization. Interest on NPA accounts till the end of accounting year is computed by the system on memorandum basis without crediting to the P & L a/c & is shown under the head, "Overdue Interest Reserve"-II (OIR –II) in the balance sheet.

2.2 Interest income, referral insurance commission income, income on sale of assets / investments are recognized on accrual basis. All other receipts and fees, including commission and exchange, dividend etc. are recognized as income on cash basis.

3. ADVANCES

3.1 Advances are classified into Standard, Sub-standard, Doubtful and Loss Assets in accordance with the guidelines issued by the Reserve Bank of India from time to time.

3.2 Provisions on Advances categorised under Standard, Sub-standard, Doubtful and Loss Assets are made in accordance with the guidelines issued by the Reserve Bank of India.

3.3 The bank is maintaining loan exposure limit of 15% to individual borrowers & 25% to group borrowers as a percentage of its Tier-1 capital funds.

4. VALUATION OF STATIONERY STOCK

Stationery stock in hand has been valued at cost.

5. FIXED ASSETS & DEPRECIATION (AS-6 AND AS-10)

5.1 Land and Building include leasehold land of Hingoli H.O. amounting to Rs. Nil (previous year Rs. Nil) as on 31.03.2026.

5.2 All fixed assets chargeable to depreciation are stated at written down value. Cost includes incidental expenses incurred on the acquisition of fixed assets.

5.3 Depreciation on fixed assets (except on computers and computer Accessories) is provided for on the W.D.V. method at the following rates:-

a) Building - 10%
b) Vehicles - 15%
c) Office Machineries and Equipment's - 15%
d) Furniture & Fixtures - 10%

On computers and computer accessories, depreciation is charged @ 33.33% on SLM method as per direction of RBI dated 05.05.03.

5.4 Depreciation on fixed assets purchased during the year is charged for the entire year, if the asset i purchased on / before 30th September, otherwise at 50% of the normal deprecation rate. No depreciation is charged on the assets sold during the year.

6. ACCOUNTING FOR INVESTMENTS

6.1 Investments are being classified in the following categories for calculation purpose, as required by the R.B.I. guidelines:

a) Held to Maturity (HTM) – To be held till maturity
b) Available for Sale (AFS) – Held for resale within 90 days
c) Held for Trading (HFT) – Any other Investments.

Bank decides the category of each investment at the time of acquisition and classifies the same accordingly. If required, it shifts investments to / from HTM and AFS category, with the approval of Board of Directors once in a year. Transfer of scrips from one category to another is done at acquisition cost and depreciation if any on such transfer is fully provided for, by way of Investment Depreciation Reserve.

6.2 In the Balance Sheet, the disclosure and presentation is as per the R.B.I. guidelines in the following categories:-

a) Government Securities
b) Other Approved Securities
c) Fixed Deposits
d) Shares

6.3 The cost of investment is arrived at after adding/ deducting brokerage, commissions and incidental expenses if any. Broken period interest paid in respect of investments in Government securities is charged to interest income on Government Securities.

6.4 Investments in "Available for Sale" / "Held for trading" are valued at lower of book value (cost), face value or market value and depreciation, if any, in each category is provided for. Net appreciation, if any, is ignored. The market value for the purpose of valuation of investments included in the "Available for Sale" and the "Held for Trading" categories is the market price of the scrip as available from the trades / quotes on the stock exchanges, SGL account, FBIL, or Bloomberg. State Government securities are valued by applying the YTM method by marking them up by 25 basis points above the yields of the Central Govt. Securities of equivalent maturity.

6.5 Investments classified under "Held to Maturity" category, have been valued at acquisition cost. The premium amount, if any, being the difference between the book value (cost) and face value is being amortized in equal installments over the period remaining to maturity. If the security purchase is at a discount to the face value, the difference is being booked as profit only at the time of maturity of the security.

6.6 Interest income on the investments is recognized on accrual basis.

6.7 In case any investment is classified as non-performing, the necessary provision is done on that account.

7. ACCOUNTING FOR RETIREMENT BENEFITS (AS-15)

7.1 The Bank is contributing the current service cost and LIC premium cost to a separate Employees' Group Gratuity Fund maintained with L.I.C.

7.2 The Bank's contribution to Provident Fund is accounted for on the basis of contribution to the Fund.

8. EVENTS OCCURRING AFTER THE BALANCE SHEET DATE (AS-4)

The management gives due regard to the events occurring after the Balance Sheet date, such as fire, frauds, recoveries etc, if any, which may have the effect of altering the status of the accounts or any material impact on the financial statements.

9. TREATMENT OF TAXES (AS-22)

The bank provides for current year income tax based on its assessment of the tax payable as per prevailing provisions of the Income Tax Act 1961. Any difference in the provision and the actual tax liability is charged to the revenue of the subsequent period. The Bank does not make any provision for deferred tax.

10 SEGMENT REPORTING (AS-17)

The entire operation of the bank is one composite banking business, not liable to different risk and rewards. Consequently, in the opinion of the bank, Accounting Standard "17" on "Segment Reporting" issued by The Institute of Chartered Accountants of India, is not applicable to the bank.

11. RELATED PARTY DISCLOSURES (AS-18)

The management has ascertained and certified that the bank does not have any transaction, with any person or persons, firms or entities qualifying as related party during the year.

12. IMPAIRMENT OF ASSETS (AS-28)

In view of Accounting Standard 28 on Impairment of Assets, issued by The Institute of Chartered Accountants of India, impairment if any in the assets is provided for as and when required.

II NOTES ON ACCOUNTS

1. CRR AND SLR RATIOS

As per the Banking Regulation Act, 1949, under Section 18 and 24, the bank is required to maintain S.L.R. at 18% and C.R.R. at 4% (earlier 4.25% till 27.12.24) . The bank is maintaining CRR and SLR well above the prescribed limits.

2. ASSET LIABILITY MANAGEMENT

a) Maturity pattern on certain assets & liabilities (Rs. in crores)

Particulars	Day1	2-7	8-14	15-30	31-2m	>2 & upto 3 mths	>3 & upto 6 mths	>6m & upto 1 yr	>1yr & upto 3yrs	>3yr & upto 5 yrs	Over 5 years	Total
Deposits	0.00	17.18	11.88	8.31	3.44	35.16	78.28	200.86	227.91	277.10	0.73	860.85
Advances	0.10	1.34	2.05	4.33	16.14	52.58	44.32	241.53	60.41	71.77	62.99	557.56
Investments	0.00	75.00	0.00	0.50	0.00	1.00	0.00	0.00	5.50	134.26	104.29	320.55
Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Currency assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Currency liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

3. INVESTMENTS

a. Composition of Investment Portfolio in India
(As at 31.03.2026) (Rs. in crores)

	Investments in India						
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries nd / or joint ventures	Others	Total investments in India
Held to Maturity							
Gross	144.31	3.30	0.56	0.00	0.00	0.00	148.17
Less: Provision for non-performing investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	144.31	3.30	0.56	0.00	0.00	0.00	148.17
Available for Sale							
Gross	90.39	7.00	0.00	0.00	0.00	75.00	172.39
Less: Provision for depreciation and NPI	3.52	0.00	0.00	0.00	0.00	0.00	0.00
Net	86.87	7.00	0.00	0.00	0.00	75.00	168.87
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	234.70	10.30	0.56	0.00	0.00	75.00	320.56
Less: Provision for non-performing investments	3.52	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	3.52	0.00	0.00	0.00	0.00	0.00	3.52
Net	227.66	10.30	0.56	0.00	0.00	75.00	317.04

cont..on page 6

Composition of Investment Portfolio in India (as at 31.03.2025) **(Rs. in crores)**

Particulars	Govt. Securities	Other Appr. Securities	Shares	Total
HTM				
Gross	142.75	0.00	0.00	142.75
Less:- prov for npi	0.00	0.00	0.00	0.00
Net	**142.75**	**0.00**	**0.00**	**142.75**
AFS				
Gross	115.59	51.50	3.31	170.40
Less:- prov for depn & npi	4.80	0.00	2.70	7.50
Net	**110.79**	**51.50**	**0.61**	**162.90**
HFT				
Gross	0.00	0.00	0.00	0.00
Less:- prov for depn & npi	0.00	0.00	0.00	0.00
Net	**0.00**	**0.00**	**0.00**	**0.00**
TOTAL INV.	**258.34**	**51.50**	**3.31**	**313.15**
Less:- prov for npi	4.80	0.00	2.70	7.50
Net	**253.54**	**51.50**	**0.61**	**305.65**

b. Movement of provisions for depreciation and Investment Fluctuation Reserve

(Rs. in Crores)

No	Particulars	Current Year	Previous Year
I)	**Movement of provisions held towards depreciation of investment and NPIs**		
a)	Opening balance	1.63	4.80
b)	Add: Provisions made during the year	1.89	0.00
c)	Less: Write off / write back of excess provisions during the year	0.00	3.17
d)	Closing Balance	3.52	1.63
i)	**Movement of Investment Fluctuation Reserve**		
a)	Opening balance	5.78	5.77
b)	Add: Provisions made during the year	0.00	0.01
c)	Less: Write off / write back of excess provisions during the year	0.00	0.00
d)	Closing Balance	**5.78**	**5.78**
ii)	Closing balance in IFR as a percentage of closing balance of investments [Carrying value less net depreciation (ignoring net appreciation) i.e., the net amount reflected in the balance sheet] in AFS and HFT.	1.50	0.70

c. Sale & transfer to / from HTM category.

During F.Y. 2025-26, The bank has transferred securities from HTM category to AFS category. Amounting to Rs. 23.12 Corres to AFS Category. During F.Y. 2025-26, The bank has transferred securities from AFS category to HTM category. Amounting to Rs. 20.03 Corres to AFS Category. No provision is needed for the difference in view of the fact that the bank intends to hold the same till maturity.

(iv) **Non-SLR investment portfolio**

(a) **Non-performing non - SLR investments** (Amount in crore)

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

(vi) **Government Security Lending (GSL) transactions (in market value terms)**

As at 31-03-2026 (current year balance sheet date) (Amount in crore)

	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Total volume of transactions during the year	Outstanding as on March 31
Securities lent through GSL transactions	0.00	0.00	0.00	0.00	0.00
Securities **borrowed** through GSL transactions	0.00	0.00	0.00	0.00	0.00
Securities placed as collateral under GSL transactions	0.00	0.00	0.00	0.00	0.00
Securities received as collateral under GSL Transactions	0.00	0.00	0.00	0.00	0.00

As at 31-03-2025 (previous year balance sheet date) **(Amount in crore)**

	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Total volume of transactions during the year	Outstanding as on March 31
Securities lent through GSL transactions	0.00	0.00	0.00	0.00	0.00
Securities **borrowed** through GSL transactions	0.00	0.00	0.00	0.00	0.00
Securities placed as collateral under GSL transactions	0.00	0.00	0.00	0.00	0.00
Securities received as collateral under GSL Transactions	0.00	0.00	0.00	0.00	0.00

4. ASSET QUALITY

a. Classification of advances and provisions held

(4) **Asset quality**

(i) **Classification of advances and provisions held** **(Amount in crore)**

	Standard		Non Performing			
	Total standard Advances	Sub-Standard	Doubtful	Loss	Total Non-Perfo--rming Advances	Total
Opening Balance	442.11	11.96	18.16	0.00	30.12	472.23
Closing balance	527.95	3.69	25.93	0.00	29.62	557.56
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	2.12	2.08	22.92	0.00	25.00	27.12
Closing balance of provisions held	2.25	2.08	23.92	0.00	26.00	28.25
Net NPAs						
Opening Balance	0.00	9.88	-4.76	0.00	5.12	
Closing Balance	0.00	1.61	2.01	0.00	3.62	
Floating Provisions						
Opening Balance	0.00	0.00	0.00	0.00	0.00	
Closing balance of floating provisions	0.00	0.00	0.00	0.00	0.00	
Technical write-offs and the recoveries made thereon						
Opening balance of Technical / Prudential written - off accounts	0.00	0.00	0.00	0.00	0.00	0.00
Add: Technical / Prudential write-offs during the year	0.00	0.00	0.00	0.00	0.00	0.00
Less: Recoveries made from previously technical / prudential written-off accounts during the year	0.00	0.00	0.00	0.00	0.00	0.00
Closing balance	0.00	0.00	0.00	0.00	0.00	0.00

Note:

1) While making disclosures in audited annual financial statements, a bank should invariably provide the figures for both the current and previous year to facilitate comparison.

2) Technical or prudential write-off is the amount of non-performing loans which are outstanding in the books of the branches but have been written-off (fully or partially) at Head Office level. Amount of Technical write-off should be certified by statutory auditors.

3) To the extent that floating provisions have not been reckoned for Tier 2 capital, they may be netted off from Gross NPAs to arrive at Net NPAs.

Ratios (in percent) (to be computed as per applicable regulatory instructions)	Current Year	Previous Year
Gross NPA to Gross Advances	5.31%	6.38%
Net NPA to Net Advances	0.68%	1.14%
Provision coverage ratio	87.78%	83.03%

b. (ii) Sector wise advances and Gross NPAs (Amounts in crore)

Sr.No.	Current Year			Previous Year		
	Outstanding Total Advances	Gross NPA to Total Advances	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPA to Total Advance	Percentage of Gross NPAs to Total Advance in that sector
i) Priority Sector						
a) Agriculture and allied activities	48.76	4.83	0.87	32.89	3.38	0.72
b) Advances to industries sector eligible as priority sector lending	146.93	8.46	1.52	133.70	13.53	2.87
c) Services	1.02	1.00	0.18	0.13	0.00	0.00
d) Education	0.20	0.20	0.04	0.00	0.00	0.00
e) other priority	58.76	3.80	0.68	92.17	1.46	0.31
f) Housing	27.93	2.76	0.50	45.26	4.32	0.91
g) Transport	60.47	1.45	0.26	0.00	0.00	0.00
Subtotal (i)	**344.07**	**22.50**	**4.04**	**304.15**	**22.69**	**4.80**
ii) Non-priority Sector						
a) Agriculture and allied activities	0.00	0.00	0.00	0.00	0.00	0.00
b) Industry	0.00	0.00	0.00	0.00	0.00	0.00
c) Real estate	14.68	4.00	0.72	21.17	4.14	0.88
d) other non- priority	198.81	3.12	0.56	146.91	3.29	0.70
Subtotal (ii)	**213.49**	**7.12**	**1.28**	**168.08**	**7.43**	**1.57**
Total (i) + (ii)	**557.56**	**29.62**	**5.31**	**472.23**	**30.12**	**6.38**

(iii) **Overseas assets, NPAs and revenue**

(Amount in crore)

Particulars	Current Year	Previous Year
Total Assets	0.00	0.00
Total NPAs	0.00	0.00
Total Revenue	0.00	0.00

Note: If a bank does not have any overseas assets, NPAs and revenues, in both the current and previous year it

(iv) Details of accounts subjected to restructuring (restructuring as defined as per applicable regulations)

		Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Standard	Number of borrowers Gross Amount (Rs.crore) Provision held (Rs.crore)	NIL		NIL		NIL		NIL		NIL	
Sub-standard	borrowers Number of Gross Amount (Rs.crore) Provision held (Rs.crore)	NIL		NIL		NIL		NIL		NIL	
Doubtful	Number of borrowers Gross Amount (Rs.crore) Provision held (Rs.crore)	NIL		NIL		NIL		NIL		NIL	
Total	Number of borrowers Gross Amount (Rs.crore) Provision held (Rs.crore)	NIL		NIL		NIL		NIL		NIL	

A bank shall disclose in its published Annual Balance Sheets the amount and number of accounts in respect of which applications for restructuring are under process, but the restructuring packages have not yet been approved.

v) Divergence in NPAs

A bank shall make suitable disclosures as tabulated below, if either or both of the following conditions are satisfied:

(a) the additional provisioning for NPAs assessed by Reserve Bank of India as part of its supervisory process, exceeds five percent of the reported profit before provisions and contingencies for the reference period, and *Note*: To determine this threshold, a bank shall add back (i) tax expense, and (ii) provisions for standard and non-performing assets (recognised as expenses in its Profit and Loss Account) to its reported net profits for the year.(b) the additional Gross NPAs identified by the Reserve Bank of India as part of its supervisory process exceed 15 per cent of the reported incremental Gross NPAs for the reference period. *Explanation*: Reported incremental Gross NPAs refers to additions during the reference year to the Gross NPAs as disclosed in the Notes to the Financial Statements of the reference period. *Note*: This threshold may be reduced progressively in a phased manner, after review.

(Amount in crore)

Sr.	Particulars	31-03-2025 Amount	31-03-2026 Amount
1.	Gross NPAs as on March 31, 2026* as reported by the bank	29.75	29.17
2.	Gross NPAs as on March 31, 2026 as assessed by Reserve Bank of India	30.12	29.62
3.	Divergence in Gross NPAs (2-1)	00.37	00.45
4.	Net NPAs as on March 31, 2026 as reported by the bank	4.75	3.17
5.	Net NPAs as on March 31, 2026 as assessed by Reserve Bank of India	5.12	3.62
6.	Divergence in Net NPAs (5-4)	0.37	0.45
7.	Provisions for NPAs as on March 31, 2026 as reported by the bank	25.00	26.00
8.	Provisions for NPAs as on March 31, 2026 as assessed by Reserve Bank of India	25.00	26.00
9.	Divergence in provisioning (8-7)	0.00	0.00
10	Reported Profit before Provisions and Contingencies for the year ended March 31, 2026	7.19	8.26
11.	Reported Net Profit after Tax (PAT) for the year ended March 31, 2026	3.82	4.94
12.	Adjusted (notional) Net Profit after Tax (PAT) for the year ended March 31, 2026 after considering the divergence in provisioning	3.45	4.94

(vi) Disclosure of transfer of loan exposure

* March 31, 2026 is the close of the reference period in respect of which divergences were assessedThe disclosures, as above, shall be made in the 'Notes to Accounts' in the ensuing Annual Financial Statements published immediately following communication of such divergence by Reserve Bank of India to the bank.

(vi) **Disclosure of transfer of loan exposure**

A bank shall make appropriate disclosures in its financial statements, under 'Notes to Accounts', relating to the total amount of loans not in default / stressed loans transferred and acquired to / from other entities as prescribed below, on a quarterly basis:

(a) In respect of loans not in default that are transferred or acquired, the disclosures should cover, inter alia, aspects such as weighted average maturity, weighted average holding period, retention of beneficial economic interest, coverage of tangible security coverage, and rating-wise distribution of rated loans. Specifically, a transferor should disclose all instances where it has agreed to replace loans transferred to transferee(s) or pay damages arising out of any representation or warranty. The disclosures should also provide break-up of loans transferred / acquired through assignment / novation and loan participation

(b) In the case of stressed loans transferred or acquired, the following disclosures should be made:

Details of stressed loans transferred during the year (to be made separately for loans classified as NPA and SMA)

(all amounts in crore)

	To ARCs	To permitted transferees	To other transferees (please specify)
No: of accounts	0	0	0
Aggregate Principal outstanding of loans transferred	0.00	0.00	0.00
Weighted average residual tenor of the	0.00	0.00	0.00
Details of stressed loans transferred during the year (to be made separately for loans classified as NPA and SMA)			
loans transferred	NIL	NIL	NIL
Net book value of loans transferred (at the time of transfer)	NIL	NIL	NIL
Aggregate consideration	NIL	NIL	NIL
Additional consideration realised in respect of accounts transferred in earlier years	NIL	NIL	NIL

Details of loans acquired during the year

(all amounts in crore)

	From Scheduled Commercial Banks, Regional Rural Bank, Co-operative Banks, All India Financial Institutions, Small Finance Banks and Non- Banking Finance Companies including Housing Finance Companies	From ARCs
Aggregate principal outstanding of loans acquired	NIL	NIL
Aggregate consideration paid	NIL	NIL
Weighted average residual tenor of loans acquired	NIL	NIL

(c) The transferor(s) should also make appropriate disclosures with regard to the quantum of excess provisions reversed to the profit and loss account on account of sale of stressed loans. Also, the lender should disclose the distribution of the SRs held by it across the various categories of Recovery Ratings assigned to such SRs by the credit rating agencies.

Note: While making disclosures in audited annual financial statements, a bank should invariably provide the figures for both the current and previous year to facilitate comparison.

(vii) **Non – Fund Based Credit Facilities**

A bank shall disclose the details of NFB credit facilities in the format given below.

	Particulars	As at March 31, 2026 Secured* Portion	As at March 31, 2026 Unsecured Portion	Previous Year Secured* Portion	Previous Year Unsecured Portion
I	Outstanding Guarantees (Rs.crore)				
	i) In India	1.71	0.00	1.63	0.00
	ii) Outside India	0.00	0.00	0.00	0.00
II	Acceptances, Endorsements and other Obligations (Rs. crore)	0.00	0.00	0.00	0.00
III	Other NFB Credit facilities (Rs.crore)	0.00	0.00	0.00	0.00

* Secured portion is as defined under the Reserve Bank of India (Urban Co-operative Banks – Credit Facilities) Directions, 2025.

Note: As regards NFB credit limits, the bank shall be guided by the Reserve Bank of India (Urban Co-operative Banks – Credit Facilities) Directions, 2025, as amended from time to time. These Directions shall come into force from April 1, 2026, or from any earlier date as decided by a bank as per its internal policy ("effective date"). Extension of any new NFB facility and renewal of an existing NFB facility after the effective date, shall be governed in terms of these Directions. All existing NFB facilities extended/ renewed till the effective date shall be governed by the existing instructions as applicable to the respective bank.

(viii) Fraud accounts

A bank shall disclose details of the number and the amount involved in frauds as well as the provisioning thereon as per template given below.

Details	Current Year	Previous year	Facts
Number of frauds reported	0.00	1.00	in Number
Amount involved in fraud (crore)	0.00	0.15	in Corers
Amount of provision made for such frauds (crore)	0.00	0.15	in Corers
Amount of unamortised provision debited from 'other reserves' as at the end of the year (crore)	0.00	0.00	in Corers

(ix) Disclosures related to Project Finance

A lender shall make appropriate disclosures related to project finance as below:

No	Item Description	Number of accounts (in Rs.crore)	Total outstanding
1	Projects under implementation accounts at the beginning of the quarter.	Nil	Nil
2	Projects under implementation accounts sanctioned during the quarter.	Nil	Nil
3	Projects under implementation accounts where DCCO has been achieved during the quarter	Nil	Nil
4	Projects under implementation accounts at the end of the quarter. (1+2-3)	Nil	Nil
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.	Nil	Nil
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented.	Nil	Nil
5.2	Out of '5' – accounts in respect of which Resolution plan is under implementation.	Nil	Nil
5.3	Out of '5' – accounts in respect of which Resolution plan has failed.	Nil	Nil
6	Out of '5', accounts in respect 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.	Nil	Nil
7	Out of '5', account in respect of which cost overrun associated with extension in original/extended DCCO, as the case may be, was funded	Nil	Nil
7.1	Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously	Nil	Nil
7.2	Out of '7', accounts where SBCF was not pre- sanctioned or renewed continuously	Nil	Nil
8	Out of '4' – accounts in respect of which resolution process not involving extension in original/extended DCCO, as the case may be, has been invoked.	Nil	Nil
8.1	Out of '8' – accounts in respect of which Resolution plan has been implemented.	Nil	Nil
8.2	Out of '8' – accounts in respect of which Resolution plan is under implementation.	Nil	Nil
8.3	Out of '8' – accounts in respect of which Resolution plan has failed.	Nil	Nil

Note: This is a quarterly disclosure applicable from October 1, 2025. The bank shall be guided by the Reserve Bank of India (Urban Co-operative Banks – Resolution of Stressed Assets) Directions, 2025, as amended from time to time.

(x) Disclosure under resolution framework for COVID-19-related Stress

A special window under the Prudential Framework extended to enable the lenders to implement a resolution plan in respect of eligible corporate exposures, and personal loans, while classifying such exposures as Standard. A bank shall make disclosures in the format prescribed below every half - year, i.e., in the financial statements as on September 30 and March 31, starting from the half-year ending September 30, 2021, till all exposures on which resolution plan was implemented are either fully extinguished or completely slip into NPA, whichever is earlier.

Format for disclosures to be made half yearly starting September 30, 2021 **(Amounts in crore)**

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan– Position as at the end of the previous half-year (A)	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half-year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year
Personal Loans	Nil	Nil	Nil	Nil	Nil
Corporate persons*	Nil	Nil	Nil	Nil	Nil
Of which MSMEs	Nil	Nil	Nil	Nil	Nil
Others	Nil	Nil	Nil	Nil	Nil
Total	Nil	Nil	Nil	Nil	Nil

* As defined in section 3(7) of the Insolvency and Bankruptcy Code, 2016*Note*: A bank that is not required by the listing requirements or otherwise to publish quarterly / half-yearly statements, shall make the disclosures for the full year in the annual financial statements.

5. EXPOSURES

a. Exposure to real estate sector

(Amount in crore)

	Category	Previous Year	Current Year
i)	Direct exposure	0.00	0.00
a)	Residential Mortgages Lending fully secured by mortgages on residential property that is or be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.	45.25	27.93
b)	Commercial Real Estate Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits.	21.17	18.68
c)	Investments in Mortgage-Backed Securities (MBS) and other securitised exposures	0.00	0.00
	i. Residential	0.00	0.00
	ii. Commercial Real Estate	0.00	0.00
	ii) Indirect ExposureFund based and non-fund-based exposures on . National Housing Bank and Housing Finance Companies	0.00	0.00
	Total Exposure to Real Estate Sector	66.42	46.61
	(ii) Exposure to capital market (iii) Risk category wise country exposure	Nil Nil	

*Till a ank moves over to internal rating systems, it shall use the seven-category classification followed by Export Credit Guarantee Corporation of India Ltd. (ECGC) for the purpose of classification and making provisions for country risk exposures. ECGC shall provide to a bank, on request, quarterly updates of their country classifications and shall also inform banks in case of any sudden major changes in country classification in the interim period. Note - If a bank has no exposure to country risk in both the current and previous year, it may omit disclosure of the table while mentioning that it has no exposure to country risk.

(iv) Unsecured advances

(Rs in crores)

Particulars	Current year	Previous year
Total unsecured advances of the bank (salary loans)	6.81	7.09
Out of the above, advances for which intangible securities such as charge over the rights , licenses etc. have been taken	6.81	7.09
Estimated value of such intangible securities	6.81	7.09

(v) Factoring exposures: Factoring exposures shall be separately disclosed.
THERES ARE NO SUCH EXPOSURE GIVEN TO ANY BORROWER BY BANK

(vi) Unhedged foreign currency exposure: A bank shall disclose its policies to manage currency Induced credit risk.
THERES ARE NO SUCH EXPOSURE GIVEN TO ANY BORROWER BY BANK

(vii) Loans against gold and silver collateral
Details of loans extended against eligible gold and silver collateral

Particulars	Loan outstanding				
	crore of Total Loans	As% ticket size (Rs.crore)	Average LTV ratio	Average NPA (%)	Gross
1. **Opening balance of the FY** [(a)+(b)]	**1.55**	**0.00**	**0.01**	**26.85**	**0.00**
(a) Consumption loans of which bullet repayment loans	1.55	0.00	0.01	53.69	0.00
(b) Income generating loans	0.00	0.00	0.00	0.00	0.00
2. **New loans sanctioned and disbursed during the FY** [(c)+(d)]	**9.88**	**1.77**	**0.06**	**26.85**	NA
(c) Consumption loans of					NA
which bullet repayment loans	5.87	1.05	0.02	56.00	NA
(d) Income generating loans	4.01	0.72	0.10	85.00	NA
3 **Renewals sanctioned and disbursed during the FY**	0.00	0.00	0.00	0.00	NA
4. **Top-up loans sanctioned and disbursed during the FY**	0.00	0.00	0.00	0.00	NA
5. **Loans repaid during the FY** [(e)+(f)]	**4.04**	**0.73**	**20.50**	NA	NA
(e) Consumption loans of which bullet repayment loans				NA	NA
(f) Income generating loans	0.92	0.17	18.40	NA	NA
6. **Non-Performing Loans recovered during the FY** [(g) + (h)]	**0.00**	**0.00**	**0.00**	NA	NA
(g) Consumption loans of which bullet repayment loans				NA	NA
(h) Income generating loans	0.00	0.00	0.00	NA	NA
7. **Loans written off during the FY** [(i) + (j)]	**0.00**	**0.00**	**0.00**	NA	NA
(i) Consumption loans of which bullet repayment loans				NA	NA
(j) Income generating loans	0.00	0.00	0.00	NA	NA
8. **Closing balance at the end of FY** [(k) + (l)]	**7.40**	**1.33**	**0.05**	**73.50**	**0.00**
(k) Consumption loans of which bullet repayment loans	4.30	0.77	0.01	62.00	0.00
(l) Income generating loans	3.10	0.56	0.04	85.00	0.00

Note: (i) Information may be disclosed separately for loans against gold collateral and loans against silver collateral
(ii) Average LTV ratio is calculated as ratio of sum of LTVs of loans at the time of sanction to total number of such loans.

(b) **Details of gold and silver collateral and auctions**

Sr.No.	Particulars	Amount in Corers	Fact
(a)	Unclaimed gold or silver collateral at the end of the financial year (in grams)	0.00	Gram
(b)	Number of loan accounts in which auctions were conducted	0.00	Number
(c)	Total outstanding in loan accounts mentioned in (b)	0.00	Amount
(d)	Gold or silver collateral acquired during the FY due to default of loans (in grams)	0.00	Gram
(e)	Gold or silver collateral auctioned during the FY (in grams)	0.00	Gram
(f)	Recovery made through auctions during the FY (in crore)	0.00	amount
(g)	Recovery percentage:	0.00	%
(h)	as % of value of gold or silver collateral	0.00	%
(I)	as % of outstanding loan	0.00	%

6. CONCENTRATION OF DEPOSITS, ADVANCES, EXPOSURES AND NPAS

i) Concentration of deposits

Particulars	Current year	Previous year
Total deposits of top 20 depositors (Rs. Crores)	75.66	35.88
% of deposits of 20 largest depositors to total deposits of the bank	8.80 %	4.45%

ii) Concentration of advances

Particulars	Current year	Previous year
Total advances to the top 20 borrowers (Rs. Crores)	114.99	75.14
% of advances to 20 largest borrowers to total advances of the bank	20.62	15.90%

iii) Concentration of exposures

Particulars	Current year	Previous year
Total exposure to top 20 borrowers (Rs. Crores)	114.99	75.14
% of exposure to 20 largest borrowers to total exposure of the bank	20.62%	15.90%

iv) Concentration of NPAs

Particulars	Current year	Previous year
Total exposure to top 20 NPAs (Rs. Crores)	20.16	18.79
% of exposure to 20 largest NPAs to total Gross NPAs	69.23%	62.00%

v) Trading in Derivatives, Swaps

(i) Forward rate agreement / Interest rate swap

The Bank has not entered into any transactions in Forward rate agreement / Interest rate swap in the current and previous years.

(ii) Exchange traded interest rate derivatives

The Bank has not entered into any transactions in derivatives in the current and previous years.

(iii) Payment of DICGC Insurance Premium

Deposit insurance premium as applicable paid to DICGC within the prescribed timelines.

(iv) Disclosure of facilities granted to directors and their relatives

A bank has not sanctioned any fund or non-fund (guarantees, letters of credit, etc.) facilities Extended to directors, their relatives, companies or firms in which they are interested.

7. AMOUNT TRANSFERRED TO DEAF (Deposit Education Awareness Fund)

Savings, current account and all other deposit balances in inoperative accounts > 10 years old transferred to this account. Details of transfers during the year are as follows:-

(Rs. In Corers)

	31.03.26	31.03.25
Opening balance as on 01.04.2025	5.23	4.36
Add: Amount transferred during the year	0.72	0.88
Less: Amount reimbursed by DEAF towards claim	0.01	0.01
Closing balance as on 31.03.2026	5.94	5.23

8. DISCLOSURE OF COMPLAINTS

S.N.	Particulars	Current year	Previous year
1	**Complaints received by bank from it's customers**	**0**	**0**
a	At the beginning	0	0
b	Complaints received during the year	0	0
c	Complaints disposed during the year	0	0
	Of which no. of complaints rejected by the bank	0	0
d	Complaints pending at year end	0	0
2	**Maintainable Complaints received by bank from the office of ombudsman**	**3**	**4**
a	Resolved in favor of the bank	3	4
b	Resolved through Conciliation / mediation / advisories	0	0
c	Complaints resolved after passing of awards by office of Ombudsman against the bank	0	0
d	No. of awards remaining unimplemented within the stipulated time (other than those appealed)	0	0

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

Grounds of complaints,(i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase / decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
		Current Year			
Ground - 1	0	1	100	0	0
Ground - 2	0	1	100	0	0
Ground - 3	0	1	100	0	0
Ground - 4	0	0	0	0	0
Ground - 5	0	0	0	0	0
Others	0	0	0	0	0
Total	0	0	0	0	0
		Previous Year			
Ground - 1	0	0	0	0	0
Ground - 2	0	0	0	0	0
Ground - 3	0	0	0	0	0
Ground - 4	0	0	0	0	0
Ground - 5	0	0	0	0	0
Others	0	0	0	0	0
Total	0	0	0	0	0

Note: 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'.

1. ATM / Debit Cards	2. Credit Cards	3. Internet / Mobile / Electronic Banking	4. Account opening / difficulty in operation of accounts
5. Mis-selling / Para- banking	6. RecoveryAgents / Direct Sales Agents	7. Pension and facilitiesfor 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

(10) Disclosure of penalties imposed by the Reserve Bank of India NIL

11. PAYMENT OF DICGC INSURANCE PREMIUM (Rs. in crores)

S.N.	PARTICULARS	CURRENT YEAR	PREVIOUS YEAR
1	Payment of DICGC insurance premium	1.02	0.89
2	Arrears in payment of DICGC premium	0	0

12. HOUSE KEEPING

(a) Confirmation of balances with other banks have generally been obtained & reconciliations have been carried out.

(b) Reconciliation of the entries as on 31.03.2026 in the inter branch and H.O. accounts have been completed. As on date there are nil standing entries in the said reconciliation.

13. NPAs, UNREALISED INTEREST AND PROVISIONS THEREON

a) In terms of the guidelines of RBI, advances are classified as "Performing" and "Non- Performing Assets (N.P.A.s)" based on income recognition and provisioning norms for loans and advances. N.P.A.s are further classified as Sub-standard, Doubtful and Loss Assets for the purpose of working out provisions thereon.

b) In respect of N.P.A.s, the corresponding unreversed and unrealized interest and charges on these advances, up to the date of NPA recognition, are reversed in the Profit and Loss A/c. Memorandum interest, post NPA recognition, is shown as a contra under "Overdue Interest Reserve-II (OIR-II)."

c) The bank has taken possession of two immoveable pproperties of a NPA borrower being a/c no. 202819020000001, at the principal overdue amount of Rs. 397 lakhs , under Section 13 of the SARFESI Act 2002 & Section 9 of the Banking Regulation Act 1949 , pursuant to the approved Board policy of the Bank. The bank intends to hold this property as a non banking asset till it is sold off the appropriate time, sell of the same will be done and recover the balance unrecovered dues, being the unrealised interest on the said NPA a/c i.e. (OIR-

1) which as on 31.03.26 , stood at Principle Outstanding Rs. 0.00 Lakhs. And OIR stood of Rs 155.90

2) In total O/s 397 Lakhs one property is sale Amt.Rs.360 Lakhs recovered, as on 31.03.2026 O/s. Balance Rs.155.90 Lakhs remaining still pending.

14. PNCPS & WARRANTS OF UNITY SMALL FINANCE BANK

As per the amalgamation scheme of PMC Bank with Unity Small Finance Bank (USFB), which came into effect on 25.01.22 ("the appointed date"), the USFB has issued 26,43,435 Perpetual Non-Cumulative Preference Shares (PNCPS) of USFB amounting to Rs. 2,64,34,350/- bearing dividend @ 1 % P.A., payable annually **& e**quity Warrants of Rs. 66,08,590/- which will be convertible into Equity Shares of USFB at the time of its IPO. The allotment of the said PNCPS & Warrants, pursuant to the amalgamation scheme has been completed during the year.

15. LEASEHOLD LAND & OTHER IMMOVEABLE PROPERTIES

a. The bank is a leaseholder of a piece of land where its H.O. operates from at Hingoli. The last lease period for 30 years expired on 10.08.14. The Tahsildar of Hingoli had served a Notice dated 24/03/15, working out rent at higher rates for the period 2006 to 2014 at Rs. 97,69,340/-. The bank paid deposit of Rs. 5 lakhs under protest & is presently contesting the claim in District Court, Hingoli. Out of the total contested liability of Rs. 97.69 lakhs, We are informed that the lease renewal issue has been taken up with the state Government.

a. The bank is owner of open plots at 4 places viz:- Parbhani, Akhada Balapur, Bori & Jintur , which had been acquired more than 7 years back for the purpose of bank premises Construction. Heasd office is constructed at Tirupatinagar Hingoli. In respect of the rest of the plots, the bank has requested to RBI for extension, to either put the said plots to use or dispose off the same, in view of the provisions of Section 9 the Banking Regulation Act.

16. AMORTISATION OF PREMIUM PAID ON HTM (HELD TO MATURITY) INVESTMENTS

The amortization required on account of premium paid on HTM securities of Rs.14,90,416/- (p.y. net figure Rs. 15,17,040/-) for F.Y. 2025-26, has been charged to the Profit and Loss A/c and corresponding amount is reduced from the value of the investments.

17. INVESTMENT IN HELD TO MATURITY (HTM) SLR SECURITIES

The investment in HTM SLR Securities as on 31.03.26 (net of amortization of premium paid on purchase) is Rs.14431.35 lakhs (p.y. Rs. 14259.94 lakhs) which is 61.49% (p.y. 61.21%) of the bank's total investments in SLR of Rs. 23469.947 lakhs .The HTM Securities formed 21.58% f the applicable NDTL of Rs. 66885.25 Lakhs (p.y. Rs. 77109.57 lakhs) i.e. it was within the prescribed limit of 25% of NDTL. Investment in non-SLR category is Rs. 385.69 Lakhs (p.y. Rs. 355.69).

18. STATUS OF NON - SLR INVESTMENT BONDS AS ON 31ST MARCH 2025

Rate	Issuer	Issuer Type	Total Face Value (Rs. Lakhs)	Grade	Listed	Cost Price (Rs. Lakhs)	Market Value (Rs. Lakhs)
			NIL				

Note:- However the bank has been allotted PNCPS & Equity warrants of USFB bank amounting to Rs. 330.43 lakhs which is a Non-SLR investment. For details refer note no. 14.

NON PÉRFORMING – NON SLR INVESTMENT AS ON 31 MARCH 2025:

Particulars	Previous Year	Current Year
Opening Balance	Nil	Nil
Addition during the year	Nil	Nil
Reduction during the year	Nil	Nil
Closing Balance as on 31 March 25	Nil	Nil
Total Provision held	not required	not required

19. EMPLOYEE RETIREMENT BENEFITS (AS-15)

The bank has got the actuarial valuation of it's gratuity liability done from a registered valuer, as per AS- 15 (Revised). The Bank is assessing the report & shall act accordingly. For meeting out the gratuity liability of the employees, the bank is currently having 3 Group Gratuity Schemes with LIC. The position of the balance in the accumulated fund under the said schemes is as follows:

Opening balance of the fund on 01/04/2025 (275.72+51.16+26.09)		332.41
Add – Premium paid during the year		19.30
Less – Gratuity paid to the employees during the year		83.00
Less:- Policy admin & other charges		0.92
Add – Interest credited during the year		19.28
Closing balance as on 31st March 2026		287.07
Note : Valuation Method	:	Projected Unit Credit Method
Discount Rate	:	7.68 % p.a.
Escalation Rate	:	3%
Withdrawal Rate	:	1-3% depending on age

20. PROVISION AGAINST DEPOSITS IN PMC BANK

The bank had FD balance of Rs. 300 lakhs & current a/c balance of Rs. 30.41 lakhs in the erstwhile P.M.C. Bank, in respect of which restrictions were imposed by RBI under Section 35A & Section 56 of the B.R.A. w.e.f. 24.09.19 as it went under administration. In accordance with RBI circulars & guidelines on provisioning, the bank had provided total Rs.240.41 Lakhs up to 31.03.2023. It has further provided Rs. 30.00 lakhs during F.Y. 2023-24, taking the total provision to Rs. 270.41 lakhs. The provision has been made as per RBI circulars & directions in this regard.

21. **DISCLOSURE OF INFORMATION AS REQUIRED BY RBI/DOR/2025-26/289 DOR.ACC.REC.NO. 208/21.04.018/2025-26 DATED NOVEMBER 28, 2025**

No	Particulars	Current Year 31-03-2026	Previous Year 31-03-2025
1	**Capital to Risk Asset Ratio (CRAR)**		
	i) Tier I Ratio (core CRAR)	16.50%	16.30%
	ii) Tier II Ratio	3.89%	2.55%
2	**Movement of CRAR (Rs in Lakhs)**		
	i) Tier I Capital	7577.19	7258.31
	ii) Tier II Capital	1785.38	1134.58
	iii) Risk Weighted Assets	45871.20	44526.53
	iv) Total CRAR (%)	20.39%	18.85%
3	**INVESTMENTS**		
	I) Fixed Deposits		
	- Cost	700.00	2155.00
	- Face Value	700.00	2155.00
	- Market Value	700.00	2155.00
	II) Government Securities		
	- Cost	23469.97	23297.64
	- Face Value	23500.00	23300.00
	- Market Value	22720.50	22972.56
	III) Non-SLR Investments		
	- Cost	385.69	355.69
	- Face Value	385.69	355.69
	- Market Value		
4	**Advances against Real Estate, Construction Business, Housing (Rs. In Lakhs)**	5024.59	5814.87
	a. Residential Mortgages	3157.01	3697.93
	b. Commercial Mortgages	1867.58	2116.94
5	**Advances against Shares and Debentures**	NIL	NIL
6	**Status of Advances to Directores, their relatives, companies / firms in which they are interested**	NIL	NIL
	a) Fund Based	NIL	NIL
	b) Non Fund Based	NIL	NIL
7	**Average Cost of Deposits**	5.90%	6.25%
8	**Non-Performaing Assets**		
	a) Gross NPAs	5.31%	6.38%
	b) Net NPAs	0.68%	1.14%
9	**Movement in NPAs**		
	Gross NPAs Opening (Principal)	3011.94	2317.00
	Net Addition (+) / Diduction (-) during the year (Principal)	-50.17	694.94
	Gross NPAs closing (Principal)	2961.77	3011.94
10	**Profitability**		
	Inetrest Income as % of Working Funds	7.71%	7.13%
	Non-Interest Income as % of working Funds	0.77%	1.06%
	Operating Profit as % of Working Funds	1.38%	0.81%
	Return on Assets (Net Profit/Working Funds)	0.56%	0.64%
	Business per Employee (Avg Deposits+Avg Advances/ No of Employees (Rs in Lakhs)	451.03	438.08
11	**Movement in Provisions**		
	i) Bad and Doubtful Debts Reserve-towards NPAs	2600.00	2500.00
	Opening Additions (+) Deductions (-) Closing	(2500.00+100.00)	(2500.00+101.43-101.43)
	ii) Towards Standard Assets	225.00	211.55
	Opening Additions (+) Deductions (-) Closing	(211.55+13.45)	(191.55+20.00)
	iii) Towards Investment Depreciation Reserve	352.00	163.00
	Opening Additions (+) Deductions (-) Closing	(163.00+189.00)	(480.00-317.00)
12	**Foreign Currency Assets and Liabilities**	NIL	NIL
13	**NPA Provision Coverage Ratio (BDDR/Total NPAs)**	89.15%	83.00%
14	**Credit Deposit Ratio (CD Ratio)** (Loans and Advances /Total Deposits)	64.77%	58.65%

Notes forming part of Accounts and Significant Accounting Policies - Schedule -17

As per our report of even date

For ARTH & ASSOCIATES (Chartered Accountants)
(FRN 100868W)

(CA RAMESHCHANDRA B. BAHETI)
Partner (Membership No.030998)
UDIN:-26030998KMURTN3380

Date :19/06/2025
Place : Hingoli

For Omprakash Deora People's Co-operative Bank Ltd., Hingoli

S.O.Deora (Vice Chairman) — P.S.Soni (Chairman)

S.R. Jalanapure (M.D. / C.E.O.) — S.R. Dodal (Director)

सभासद पात्रता निकष - जाहीर सूचना

बँकेच्या पोटनियम अनुक्रमांक 8 (b) अनुसार, सभासदाने सलग दोन वर्षे बँकेच्या पोटनियम 8 (b) मध्ये नमूद केलेल्या सेवा सुविधांचा लाभ घेतला नसल्यास सदर व्यक्ती सभासद म्हणून अपात्र होईल. बँकेच्या पोटनियम क्रमांक 8 (b) अनुसार आपले सभासदत्व कायम राहण्यासाठी प्रत्येक सभासदाने बँकेतील त्यांच्या बचत वा चालू खाते खात्यांमध्ये किमान रु. ५,०००/- सरासरी तिमाही शिल्लक ठेवणे आवश्यक आहे किंवा सभासदाने किमान रु.५,०००/- मुदत ठेव वा किमान रु. ५०००/- कर्ज घेणे आवश्यक आहे. तरी सर्व सभासदांना सूचित करण्यात येते की, ज्या सभासदांनी याबाबींची पूर्तता केली नसेल अशा सभासदांनी सदर बाबींची त्वरीत पूर्तता करावी अन्यथा ते सभासद म्हणून अपात्र ठरतील.

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CTS चेक बुक सुविधा, मोबाईल बँकींग

IMPS इ. सुविधा उपलब्ध आहेत.

Miss Call द्वारे 9029072863 वर Balance Enquiry

ARTH & ASSOCIATES

Chartered Accountants

Baheti Arcade, 375, Alsi Plot, Akola - 444001

Ph: 07242437085, www.arth.net.in, Email:jalaj@arth.net.in, ramesh@arth.net.in

To,
The Members,
Omprakash Deora People's Co-operative Bank Ltd.
Hingoli.

INDEPENDENT AUDITOR'S REPORT

(As required by Section 31 of Banking Regulation Act, 1949 as applicable to Cooperative Societies and under Section 73 of The Multi-State Co-op. Societies Act, 2002 & Rule 27 of The Multi State Co-op. Societies Rules, 2002.)

Report on Audit of Financial Statements

Opinion

1. We have audited the accompanying financial statements of the **OMPRAKASH DEORA PEOPLE'S CO-OPERATIVE BANK LTD., HINGOLI** which comprises the Balance Sheet as at **31st March, 2026** and the Statement of Profit and Loss Statement for the year then ended and a summary of significant accounting policies & notes and other explanatory information. Incorporated in these financial statements are the returns of all 33 branches audited by us.
2. In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Financial Statements together with Form-7, Appendix-A, LFAR and PART-A, B & C of main audit report and notes thereon give the information required by The Banking Regulation Act, 1949, The Multi State Cooperative Societies Act, 2002 and rules made there under, the guidelines issued by the Reserve Bank of India (RBI) and the Central Registrar of Cooperative Societies, (CRCS), in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India, of the state of affairs of the Bank as at 31 March 2025, and Profit, for the year ended on that date.

Basis for Opinion

3. We conducted our audit of in accordance with the Standard on Auditing (SAs) issued by the Institute of Chartered Accountants of India. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the Institute of Chartered Accountant of India (ICAI) together with the ethical independence requirements that are relevant to our audit of the Financial Statements under the provisions of The Banking Regulation Act, 1949, The Multi State Cooperative Societies Act, 2002 and rules made there under, and we have fulfilled our other Ethical Responsibilities in accordance with these requirements and the ICAI's code of ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other Information

4. The Bank's management and Board of Directors are responsible for the preparation of the other information. The other information comprises the information included in the Report of Board of Directors, but does not include the Financial Statements and auditor's report thereon. Our opinion on 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 responsibilities are to read the other information and, in doing so, considered 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. Based on the work we have performed, we conclude that there is no material misstatement of this other information; we are required to report that fact. We have nothing to report in this regard.

Management's Responsibility for the Financial Statements:

5. The Bank's management and Board of Directors are responsible for the preparation of these financial statements that give a true and fair view of the financial position (state of affairs), and financial performance (Profit / Loss), of the Bank in accordance with the accounting principles generally accepted in India, including the Accounting Standards (Ind AS) issued by ICAI, provisions of the Banking Regulation Act, 1949 & The Multi State Cooperative Societies Act, 2002 and rules made there under and circulars and guidelines issued by the RBI and CRCS. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Acts for safeguarding of the assets of the Bank and for preventing and detecting frauds and irregularities; selections 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 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 are 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 Bank or to cease operations, or has no realistic alternative but to do so.
   The Board of Directors is also responsible for overseeing the Bank's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

6. Our objectives are to obtain reasonable assurance about whether the Financial Statements as a whole are free from material misstatement, whether due fraud or error, and to issue an auditor's report that include our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Standard on Auditing will always detect a material misstatement when it exists. Misstatement 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 standalone
7. Financial Statements. As part of an audit in accordance with Standards of Auditing, we exercise professional judgment and maintain professional skepticism 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 procedure 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 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 Financial Controls 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 entity's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosure 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 disclosure is in adequate, to modify our opinion. Our conclusion is 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 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 significance audit findings, including any significant deficiencies in internal controls 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 relationship 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

8. The Balance Sheet and the Profit and Loss Account have been drawn up in the Form "A" and "B" respectively of the third Schedule to the Banking Regulation Act, 1949 and they give the information as required to be given in accordance with the provisions of Banking Regulation Act, 1949 and Multi State Cooperatives Societies Act, 2002.
9. As required by Section 73(4) of the Multi State Cooperative Societies Act, 2002, and Rules there under, we report that:
   a. 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 and have found them to be satisfactory.
   b. In our opinion, proper books of account as required by law have been kept by the bank, so far as appears from our examination of those books.
   c. The Balance Sheet and Profit and Loss Account dealt in by this report, are in agreement with the books of accounts and returns maintained by the Bank.
   d. The accounting standards adopted by the Bank are consistent with those laid down by ICAI and accounting principles generally accepted in India, so far as applicable to the Banks.
   e. The transactions of the Bank, which have come to our notice are within the power of the Bank except as reported elsewhere in this report.
   f. The returns received from the branches of the Bank have generally been found adequate for the purpose of our audit.
   g. The transactions which have come to our notice have been within powers of the bank and which are represented merely by book entries, are not prejudicial to the interest of the bank.
   h. No personal expenses have been charged to the revenue account of the bank as appears from the audit.
   i. The loans and advances made by the bank on the basis of the security have been properly secured and the terms on which they have been made are not prejudicial to the interest of the bank or its members.
   j. There has been no material impropriety or irregularity in the expenditure or in the realization of money due to the bank, which have come to our notice.
   k. The bank has generally adhered to the Reserve Bank of India guidelines.
   l. The position as stated in the account books and the balance sheet of the Bank in respect of shares allotted for cash or otherwise is proper, correct regular and not misleading.
   m. The bank has not given loans to the members of the Board of Directors contravening RBI directives.
   n. That summary of comments is at Appendix 1, and the detailed Audit Report is as per Part A, B, C & LFAR attached herewith.
   Considering the Bank's Score as per CAMELS Rating, the Bank has been awarded audit classification **"A"** for the year 2025-26

Place: Hingoli
Date: 19-06-2026

For ARTH & Associates,
Chartered Accountants
FRN 100868W

Rameshchandra B. Baheti - Partner
Memb. No. 030998
UDIN: 26030998KMURTN3380

बँकेचे आर्थिक वर्ष २०२५-२६ मध्ये महत्वाच्या नोंदी.....

बँकेची आर्थिक स्थिती

बँकेची गेल्या तीन वर्षाची उत्कर्षवर्धक आर्थिक स्थिती

(रु. लाखात)

अ.क्रं.	विवरण	2023-24	2024-25	2025-26
1.	ऑडीट वर्ग	"अ"	"अ"	"अ"
2.	सभासद	18834	19056	19521
3.	भाग भांडवल	1824.97	1975.96	2044.15
4.	राखी व अन्य निधी	10302.74	10500.15	10993.97
5.	ठेवी	75973.29	80650.11	86085.39
6.	गुंतवणुक	31319.28	31808.33	32055.66
7.	कर्ज वाटप	41603.36	47222.94	55756.44
8.	नफा (निव्वळ)	664.40	345.63	493.67
9.	बाहेरुन काढलेली कर्जे	निरंक	निरंक	निरंक
10.	खेळते भांडवल	85712.01	90901.78	101618.64
11.	लाभांश	10 %	10 %	10 % शिफारस

बँकेची वैशिष्टये

कोअर बँकींग प्रणालीसह सर्व ३३ शाखा कार्यान्वित

ABB, RTGS, NEFT, ATM, WEBSITE, PAN CARD, SMS Alert, CTS 2010 Chq. IMPS सुविधेसह..

आधार लिकींग बचत खाते सुविधा

Maharashtra GST No : 27AAABP0329B1Z3

PAN No.: AAABP0329B

Telangana GST No: 36AAABP0329BZ4

TAN No.: NSKP01563C

ANNEXTURE `A'

NAME OF THE BANK	-	OMPRAKASH DEORA PEOPLES' CO-OPERATIVE BANK LTD., HINGOLI
HEAD OFFICE ADDRESS	-	Hingoli - 431 513 Tq. Dist. Hingoli (Maharashtra)
DATE OF REGISTRATION	-	14-12-1982 (No. PBN / BNK / 906 / 82)
DATE OF REG. UNDER RBI LICENCE NO. & DATE	-	21.1.1983 DBOD/UBD/MH/330P
MULTI-STATE REGISTRATION No. & Date	-	MSCS/CR/98-99 Date 9/12/1999

As on (31-03-2026)

No. of Branches including H.O.		33+1
Membership Regular	19521	
Nominal	975	
Paid up Share Capital (Rs).		2044.15
Total Reserve		
1. Reserve Fund	Rs.	3927.32
2. Other Funds	Rs.	4366.63
3. Reserve for bad & doubtful Debts	Rs.	2600.00
Total	**Rs.**	**10893.95**
Deposits		
1. Saving 15.13%	Rs.	13442.01
2. Current 16.25 %	Rs.	14112.75
3. Fixed 68.62 %	Rs.	58530.63
Total 100.00%	**Rs.**	**86085.39**

Loans & Advances		
1. Secured		98.78 %
2. Unsecured		1.22 %
3. Priority Sector		72.86%
4. Weaker Section		17.65%
Investment		
1. D.C.C. Bank	Rs.	---
2. M.S. Bank	Rs.	0.26
3. Govt. Securities	Rs.	23460.97
4. Other	Rs.	8585.69
Overdue (Percentage)	Rs.	1.43 %
Audit Class 2024-2025		'A'
Total Staff		
1. Other Staff	207	
2. Sub Staff	57	

Excluding No of Branches, Members & Staff remaining figures are in Rs. Lacs.
नोट - शाखांची संख्या, सभासद संख्या व कर्मचारी संख्या वगळुन बाकी आकडे रुपये लाखात

अध्यक्षीय भाषण पान क्र. २ वरुन....

मनुष्यबळ व्यवस्थापन विकास :

बँक मनुष्य बळ व्यवस्थापक विकासासाठी कार्यक्रमा सोबतच आपले परामर्श आणि योग्यतेमध्ये विविध सदेव कटिबध्द आहे. मार्च २०२६ अखेर बँके मध्ये एकूण कर्मचारी वृंदांची संख्या २६४ होती त्यामध्ये ८७ अधिकारी, १२० लिपीक, ५७ सेवकांचा समावेश आहे.बँकेच्या व्यवहारावर नियंत्रण ठेवण्याकरीता तसेच व्यवसाय वृद्धी करीता मुख्य कार्यालयात पदाकरीता अनुभवी व तज्ञ अशा नवीन कर्मचायांची (स्टॉफ) नियुक्ती करणे तसेच जुन्या कर्मचारी वृंदास नवीन व आधुनिक सॉफ्टवेअर संबंधी आवश्यक ते प्रशिक्षण देण्यात येत आहे. कॉलेज ऑफ अॅग्रीकल्चर बँकींग, रिझर्व बँक ऑफ इंडिया पुणे, मराठवाडा असोसिएशन औरंगाबाद व महाराष्ट्र फेडरेशन मुंबई व इतर बँके मार्फत ट्रेनींग देण्यात येत आहे. तसेच यावर्षात देखील बँकेने सर्व स्टाफ साठी रु. २ लाखाचा वैद्यकीय विमा काढला आहे. सर्व कर्मचा-यांच्या उन्नतीसाठी व्यवस्थापन कटिबध्द आहे.

वैधानिक लेखा तपासणी :

दिनांक ३१ मार्च २०२६ अखेर बँकेचे रिझर्व्ह बँक ऑफ इंडिया तर्फे बँकींग रेग्युलेशन अॅक्ट अंतर्गत वैधानिक तपासणी घेण्यात आली. तपासणी अधिकायांनी बँकेच्या कामकाजाबद्दल समाधान व्यक्त केले. बँकेने नियुक्त केलेले अर्थ अॅन्ड असोसिएटस् (सनदी लेखापरिक्षक) अकोला यांनी सन २०२५-२६ चे वैधानिक लेखा परिक्षणाचे काम पुर्ण केले. त्यांच्या मार्गदर्शनाबद्दल व वेळेत काम केल्या बद्दल आम्ही त्यांचे आभारी आहोत.

पुरस्कार :

बँकेचे उपाध्यक्ष श्री सुनिलजी देवडा यांना ई-पल्स तर्फे आयोजित को-ऑपरेटिव्ह बँक्स टॉप १०० को-ऑप. समिट तर्फे ICONIC Leader Award 2025 पुरस्कार खोपोली, पुणे येथे प्रदान करण्यात आला ही बाब आपल्या बँकेच्या दृष्टीने अभिमानाची आहे. बँकेचे अध्यक्ष श्री प्रकाशचंदजी सोनी यांना सामाजिक क्षेत्रात शिव छत्रपती गौरव पुरस्कार २०२६ देवून गौरविण्यात आले. तसेच लॉयन्स क्लब ऑफ रॅपिडचे अध्यक्ष तथा बँकेचे संचालक श्री नरेंद्रजी मोदी यांना सहकार बँकिंग क्षेत्रातील अतुलनीय योगदानाबद्दल महाराष्ट्र सहकारभूषण पुरस्काराने जालना येथे गौरविण्यात आले या सर्वांचे बँकेतर्फे हार्दिक अभिनंदन.

मान्यवरांच्या भेटी व आभार :

बँकींग क्षेत्र व इतर महत्वपुर्ण क्षेत्रातील मान्यवरांनी विविध प्रसंगी भेटी देवून आपले अमूल्य मार्गदर्शन दिले आहे. ज्याचा उपयोग आम्ही यशस्वी बँक संचलनामध्ये केला आहे.

आमच्या बँकेला वेळोवेळी मा. मंत्रीमहोदय, मा. खासदार, मा. आमदार, विविध राज्यकीय पक्षांचे तसेच विविध संस्थांचे अध्यक्ष आणि पदाधिकारी यांनी भेटी दिल्या आहेत. त्यांचे कडून तसेच भारतीय रिझर्व बँकेचे केंद्रीय तथा विभागीय कार्यालयातील अधिकारी आणि कर्मचारी यांचे कडून, केंद्र सरकार व राज्य सरकारचे सहकार खात्या कडून तसेच बँकेला वेळोवेळी भेटी देणा-या मान्यवरांकडून प्राप्त झालेले मौल्यवान मार्गदर्शन आणि समर्थना बद्दल मी त्यांचे प्रती हार्दिक कृतज्ञता व आभार व्यक्त करतो.

मी या समयी आपल्या मौल्यवान ग्राहकांचा, सन्माननीय सदस्यांचा आणि बँकेचे सर्व हितचिंतकांचा त्यांच्या सतत सहभाग आणि सद्भावनेबद्दल, पत्रकारांचा त्यांचे सहकार्या करीता आभारी आहे. तसेच अंतिम परंतु महत्वपूर्ण की 'ओमप्रकाश देवडा पीपल्स बँक परिवारातील' सर्व कर्मचायांचा बँके प्रती त्यांचे प्रतिबध्दता व बँकेच्या सर्वांगीण विकास आणि संवृद्धि मध्ये उन्नती करीता त्यांच्या निष्ठापूर्वक सेवेची मी प्रशंसा करतो.

धन्यवाद् ! .....

संचालक मंडळाच्यावतीने

प्रकाशचंद सोनी
(अध्यक्ष)

Chairman Speech Cont.. from page 2..

Human Resource Development and Personnel

The bank remains committed to nurturing its human resources through various development, counseling, and capability-enhancement programs. As of March 2026, the bank's total staff strength stood at 264, which includes 87 Officers, 120 Clerks, and 57 Sub-staff. To maintain control over operations and drive business growth, experienced professionals and experts have been inducted at the Head Office. Concurrently, necessary training regarding new and modern software updates is being imparted to existing staff. Training programs are conducted through institutions like the College of Agricultural Banking (RBI Pune), Marathwada Association (Aurangabad), and the Maharashtra Federation (Mumbai). Furthermore, the bank has provided a 2 lakh medical insurance cover for all staff members this year. The management remains fully committed to employee welfare.

Statutory Audit

The Statutory Inspection under the Banking Regulation Act was carried out by the Reserve Bank of India for the period ending March 31, 2026. The inspection officers expressed satisfaction regarding the bank's operations. The statutory audit for the year 2025-26 was completed on time by the bank-appointed auditors, M/s Arth & Associates (Chartered Accountants), Akola. We are grateful to them for their timely completion and expert guidance.

Awards and Accolades

The Bank's Vice-Chairman, Shri Sunilji Deora, was honored with the *ICONIC Leader Award 2025* at the Top 100 Co-operative Sommit organized by E-Pals. This is a matter of great pride for our bank.

The Bank's Chairman, Shri Prakashchandji Soni, was honored with the *Shiv Chhatrapati Gaurav Puraskar 2026* for his outstanding contributions to the social sector.

Bank's Director and President of the Lions Club of Rapid, Shri Narendraji Modi, was conferred with the *Maharashtra Sahakar Bhushan Award* for his unparalleled contributions to the co-operative banking sector.

A hearty congratulations to all of them on behalf of the bank!

Visits of Dignitaries and Acknowledgments

Distinguished personalities from banking and other key sectors visited us on various occasions, providing invaluable guidance that helped us steer the bank successfully.

We have received timely visits and support from Honorable Ministers, Members of Parliament (MPs), Members of the Legislative Assembly (MLAs), presidents and office-bearers of various political parties, and diverse institutions. I express my heartfelt gratitude for the valuable guidance and support received from them, as well as from the officials and staff of the Central and Regional Offices of the Reserve Bank of India, and the Co-operation Departments of both the Central and State Governments.

I would also like to take this opportunity to thank our valuable customers, esteemed shareholders, well-wishers, and members of the press for their continuous participation, trust, and cooperation. Last but certainly not least, I highly commend the deep commitment and loyal services of all the employees belonging to the 'Om Prakash Deora People's Bank Family' toward the comprehensive development and prosperity of the bank.

Thank you!

On behalf of the Board of Directors

Prakashchand Soni
(Chairman)

भावपूर्ण श्रद्धांजली

बँकेचे संचालक

स्व. राजुजी मुदीराज

मृत्यू दि.३०/०८/२०२५

।। विनम्र श्रद्धांजली ।।

अहवाल वर्षामध्ये जागतिक आणि भारतीय किर्तीचे राजधुरंधर, शास्त्रज्ञ, साहित्यिक, सामाजिक कार्यकर्ते, शिक्षणतज्ञ, बँकेचे ज्ञात, अज्ञात, ठेवीदार, सभासद, हित चिंतकांसहीत ज्या थोर विभूती पंचतत्वात विलीन झाल्या त्यांच्या पवित्र स्मृतीस

विनम्र व भावपूर्ण श्रद्धांजली

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आमच्या बँके विषयी अद्यावत माहिती वेबसाईट वर उपलब्ध आहे.

४४ वा वार्षिक अहवाल

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"ओमभवन" तिरुपतीनगर, अकोला रोड हिंगोली - ४३१५१३