सहयोग द्वारा स्वावलंबन

MOBILE BANKING

DIGITAL BANKING

UPI

DEBIT CARD

SECURE BANKING

TRUST & SAFETY

THE PRATAP CO-OPERATIVE BANK LTD.

ESTABLISHED 1981

45th ANNUAL REPORT

2025-2026

45वीं वार्षिक साधारण सभा

Empowering Every Dream,
Strengthening Every Community

COMMUNITY FOCUSED | TRUST BUILT OVER YEARS | GROWTH WITH STABILITY | CUSTOMER CENTRIC | INNOVATING FOR A BETTER TOMORROW

Serving Communities • Building Trust • Creating Prosperity

LATE SHRI M. L. SINGH
Founder Director

SHRI C. K. SINGH
Chairman

SHRI K. S. RATHOUR
Vice-Chairman

SHRI NARAYAN T. ATAL
Director

SHRI S. B. SINGH
Director

SHRI U. P. SINGH
Director

SMT. SUMITA C. SINGH
Director

SHRI S. K. SINGH
Director

SHRI J. R. SINGH
Director

SHRI SANJAY A. CHAUHAN
Director

SHRI SATYAJEET C. SINGH
Director

SHRI R. R. KHARWAR
Director

SHRI R. K. RATHOUR
Director

SHRI A. R. VARGHESE
Chief Executive Officer

SMT. SAVITA R. SINGH
Staff Representative

SHRI KAMLESH C. DUBEY
Staff Representative

PRESENT BOARD OF DIRECTORS YEAR 2025-26

Late Shri M. L. SINGH
Founder Director

Shri CHANDRA KUMAR SINGH
Chairman and Members on BOM

Shri KULDEEP SINGH RATHOUR
Vice-Chairman and Chairman on BOM

Shri Narayan T. Atal Director & Member on BOM

Shri Sant Bahadur Singh Director
Smt. Sumita C. Singh Director
Shri Jaishankar R. Singh Director
Shri Satyajeet Singh Director
Shri Rajkumar Rathour, Director
Shri Umesh Pratap Singh Director
Shri Surendra Kumar Singh Director
Shri Sanjay A. Chauhan Director
Shri Ravindranath R. Kharwar Director

Smt. Savita Ravi Singh Staff Representative
Shri Kamlesh C. Dubey Staff Representative

Board of Management
External Member

Shri Ashok Mahadeshwar **Shri Subash Soni** **Shri Rajeev Bhura**

Chief Executive Officer
Shri Varghese Raphael Aiyinikkal

Statutory Auditors
Shri Piyush Pitroda
M/s. R. Devendra Kumar & Associates

Concurrent Auditors
Shri Vijay Khemka
M/s. V. P. Khemka & Associates

BANKERS

Maharashtra State Co-op. Bank Ltd.
Fort, Mumbai-400 001.

The Mumbai Dist. Central Co-op. Bank Ltd.
Fort Branch and Vile Parle Branch

Union Bank of India
Zaveri Bazar & Matunga (E) Branch

IDBI BANK Ltd.
Pydhonie Branch

ICICI BANK Ltd.
Kandivli (East) Branch

Thane Janta Sahakari Bank Ltd.
Badlapur (West) & Shreenagar, Thane Branch

Unity Small Finance Bank Ltd.
Kandivli (East) Branch

THE PRATAP CO-OPERATIVE BANK LTD.

(Regn. No. BNK-C-171 dated 27.11.1981)
(RBI Lic No. DBOD(UBD)/MH-311P DT.: 04.08.1982)
Regd. Off.: 40/42, Shree Mansion, 1st Floor, Nagdevi Street, Mumbai-400 003.
Tel.: 022-4500 1001 / 2241 2241 • E-mail : headoffice@pratapbank.in

❖ N O T I C E ❖

Notice is hereby given that the **45th Annual General Body Meeting** of Shareholders of **The Pratap Co-op. Bank Ltd.** will be held on **Saturday, 29th August 2026 at 4.00 P.M.** at Shri Dayanand Balak/Balika Vidyalaya, Opp. Napoo Garden, Matunga (E.), Mumbai-400 019 to transact the following business.

❖ A G E N D A ❖

1. To read and confirm the minutes of the 44th Annual General Body Meeting held on Saturday, 13th September, 2025.
2. To receive and adopt the 45th Annual Report of the Board of Directors and the Audited Balance Sheet, Profit and Loss A/c. of the Bank for the year ended 31.03.2026.
3. To ratify the appropriation of profits for the year ended 31st March 2026.
4. To consider and adopt the Statutory Audit Report along with compliance for the year 2025-26.
5. To ratify the action of Board of Directors in re-appointing Statutory Auditors for year 2026-27 duly approved by Reserve Bank of India and fixing their remuneration.
6. To ratify the action of Board of Directors in appointing Concurrent Auditors for year 2026-27 and fixing their remuneration.
7. To grant Leave of Absence to the members of the Bank who have not attended this Annual General Meeting.
8. Any other Business with the permission of the Chair.

By Order of the Board of Directors
Sd/-
Varghese Raphael Aiyinikkal
Chief Executive Officer

Place : Mumbai
Dated : 31st July, 2026

Notice : 1) The members who have not completed the KYC are requested to contact their respective branches for complliance.
2) As per new standard by-laws in order to maintain the active member status following terms and conditions have to be fulfilled :
a) Share holders having shares worth less than Rs. 1000/- are required to pay balance amount.
b) All share holders have to maintain a fix deposit of Rs. 3000/- or avail a loan of Rs.50000/- of more than 2 years tenure.
c) In a span of 5 years all the share holders should attend annual AGM atleast once.
d) All share holders should have a savings bank account in the bank and maintain a minimum balance of Rs.500/- in it.
e) All share holders are requested to submit their photograph for photo ID, in the central office. In case of the above mentioned conditions are not met, the said share holders will be considered inactive members and will not be eligible to contest any elections held by the bank nor be able to vote in the elections.

THE PRATAP CO-OPERATIVE BANK LTD.

(पंजीयन सं. बैकिंग-सी-171 दिनांक 27-11-1981)

(आरबीआई लाइसेंस नं. डीबीओबी(यूबीडी)/एमएच-311 डेटेड : 04.08.1982)

रजि. ऑफिस : 40/42, श्री मेंशन, पहला माला, नागदेवी गली, मुम्बई-400 003.

दूरभाष : 022-4500 1001 / 2241 2241 • E-mail : headoffice@pratapbank.in

• सूचना •

सभी अंशधारकों को सूचित किया जाता है कि **दि प्रताप को-ऑपरेटिव्ह बैंक लि.** के अंशधारकों की **45वीं वार्षिक साधारण सभा शनिवार, दिनांक 29 अगस्त 2026 को दोपहर बाद 4.00 बजे** श्री दयानंद बालक/बालिका विद्यालय, नप्पू गार्डेन के सामने, माटुंगा (पूर्व) में संपन्न होगी। जिसमें निम्नलिखित विषयों पर चर्चा होगी जो इस प्रकार हैं।

• विषय •

1. 44वीं वार्षिक साधारण सभा शनिवार, दिनांक 13 सितंबर 2025 की कार्यवाही की पुष्टि करना।
2. 45वीं वार्षिक साधारण सभा का विवरण और लेखा परीक्षित तुलनपत्र और लाभ हानि खाता 31वीं मार्च 2026 तक का प्राप्त कर स्वीकृति प्रदान करना।
3. लाभ-उपयोग को समापन वर्ष 31वीं मार्च 2026 के लिये औपचारिक रूप से पुष्टि करना।
4. वित्त वर्ष 2025-26 के बैंक का संवैधानिक लेखा परीक्षण की जानकारी तथा विचार-विमर्श।
5. औपचारिक रूप से निदेशक मंडल के कार्यवाही के अनुसार वित्त वर्ष 2026-27 के लिए संवैधानिक लेखा परीक्षक की नियुक्ति करना तथा उनका मानधन निर्धारित करना।
6. औपचारिक रूप से निदेशक मंडल के कार्यवाही के अनुसार वित्त वर्ष 2026-27 तक के लिए समकालीन लेखा परीक्षक की नियुक्ति के साथ मानधन निर्धारित करना।
7. पिछले वार्षिक साधारण सभा में अनुपस्थित सदस्यों को अनुमति प्रदान करना।
8. अध्यक्ष की अनुमति से अन्य किसी विषय पर चर्चा।

निर्देशक मंडल की आज्ञा से

मुंबई

दिनांक : 31वीं जुलाई, 2026

Sd/-

वर्गिस रॉफेल ऐनिक्कल

मुख्य कार्यकारी अधिकारी

सूचना : 1) जिन सदस्यों ने केवाइसी जमा नहीं किया है, कृपया संबंधित शाखा में जाकर जमा कर दें।

2) नये बॉय-लॉज के अनुसार सक्रिय सदस्य नये नियम का अच्छी तरह निम्न प्रकार से पालन करें।

अ) अंशधारक जिनका शेयर 1000/-रु.से कम है, कृपया बाकी रकम जल्द जमा कर दें।

ब) सभी अंशधारक 3000/-रु. की जमा राशि बनाए रखें अथवा 50000/-रु की कर्ज राशि 2 वर्ष के लिए लें।

स) 5 वर्ष के अंतराल में अंशधारक कम से कम एक बार वार्षिक साधारण सभा में उपस्थित हों।

द) सभी अंशधारक बैंक में एक बचत खाता खोलें और उसमें न्यूनतम 500/-रु.की राशी बनाए रखें।

इ) सभी अंशधारकों से अनुरोध है कि अपना फोटो, आई.डी. बनाने के लिए मुख्य कार्यालय में जमा करें। यदि अंशधारक ऊपर लिखे नियमों का पालन नहीं करते हैं तो उन असक्रिय अंशधारकों की सदस्यता रद्द कर दी जायेगी और वे किसी भी चुनाव में भाग अथवा मतदान नहीं कर पायेंगे।

DIRECTOR'S REPORT FOR THE YEAR 2025-26

Dear Members,

On behalf of the Board of Directors, it gives us immense pleasure to welcom you to the Fourty-Fifth Annual General Meeting of The Pratap Co-operative Bank Ltd. The Board has great pleasure in presenting the 45th Annual Report, together with the Audited Financial Statements– including the Balance Sheet and the Statement of Profit and Loss – for the financial year 31st March 2026, for the consideration of the Members.

The financial year 2025-26 was marked by a continued focus on strengthening the Bank's financial position, enhancing operational efficiency, improving customer service and reinforcing sound governance practices. Despite an evolving economic and regulatory environment, the Bank remained steadfast on its commitment to prudent banking principles, sustainable growth, regulatory compliance and protection of members' interests.

During the year, the Bank continued to strengthen its business operations through disciplined financial management, improved risk management practices, technology-driven initiatives, customer-centric services and enhanced internal controls. These collective efforts have enabled the Bank to maintain financial stability while laying a strong foundation for future growth and long-term sustainability.

The Board remains committed to upholding the highest standards of corporate governance, transparency, accountability and ethical banking practices. We continue to focus on creating sustainable value for our members through responsible decision-making, effective risk management and continuous improvement in the quality of products and services offered by the Bank.

The Directors take this opportunity to express their sincere gratitude to our esteemed members, customers, depositors, regulators, employees and all other stakeholders for their unwavering trust, condfidence and continued support. It is this enduring partnership that inspires us to strive for excellence and reinforces our commitment to building a stronger, more resilient and progressive institution.

1. BANK'S ACTIVITIES & PROGRESS :

The financial year 2025-26 marked another year of steady growth and strengthened financial performance for The Pratap Co-operative Bank Ltd. The Bank continued its journey with a clear focus on sustainable growth, prudent risk management, technological advancement, regulatory compliance, customer centric banking services and social resposibility. Despite a challenging and competitive banking environment, the Bank successfully enhanced its business operations while maintaining sound financial fundamentals and preserving the confidence reposed by its members, depositors and customers.

The Bank continued to remain financially strong with Net Worth of ₹ 2,551.47 lakh and a Capital to Risk Weighted Assets Ratio (CRAR) of 35.55%, which is significantly above the minimum regulatory requirement prescribed by the Reserve Bank of India. The Tier-I-Capital increased from ₹ 2,515.82 lakh to ₹ 2,551.47 lakh, registering a growth of 1.42%, thereby providing a strong capital base for future bhsiness expansion and reinforcing the Bank's financial resilience.

The confidence of depositors continued to strengthen during the year, resilting in Total Deposits increasing from ₹ 12,050.58 lakh to ₹ 13,333.19 lakh, recording a healthy growth of 10.64%. Simultaneously, Gross Advances increased from ₹ 8,141.45 lakh to 9,136.82 lakh, registering a growth of 12.23%, reflecting the Bank's continued support to retail customers, small business, self-employed professionals and priority sector borrowers. The overall business growth demonstrates the growing trust of customers and the Bank's commitment towards inclusive and responsible banking.

Credit demand witnessed encouraging momentum during the year, particularly in Housing Loans, Business Loans, Gold Loans, Personal Loans and other retail lending segments. The Bank capitalised on these opportunities while maintaining stringent credit appraisal standards, resulting in advances growth exceeding 10%. The Bank continued to maintain statutory liquidity requirements comfortably and managed its investment portfolio prudently with due regard to safety, liquidity and optimum returns.

The Bank maintained excellent asset quality through disciplined credit monitoring, consistent recovery efforts and effective risk management practices. Gross Non-Performing Assets (GNPA) remained well under control at approximately 0.98%, while the Bank continued to maintain Nil Net Non-Performing Assets (NNPA), reflecting the high quality of its lending portfolio and the effectiveness of its recovery mechanism. All loan sanctions were processed with strict adherence to Know Your Customer (KYC(norms, comprehensive credit appraisal, legal scrutiny, valuation of securities and applicable regulatory guidelines, thereby minimizing future credit risks and ensuring prudent credit administration.

Technology continued to remain a key strategic focus area during the year. The Bank undertook several significant initiatives to strengthen its digital infrastructure, operational efficiency and customer convenience. The Bank successfully completed the implementation of enhanced cyber security measures in accordance with the guidelines issued by the Reserve Bank of India. A comprehensive Cyber Security Audit was conducted by a CERT-In empanelled auditor and the recommendations made during the audit have substantially implemented to further safeguard customer information, strengthen digital channels and enhance the overall security posture of the Bank.

During the year, the Bank successfully established its own Clearing House at the Badlapur Branch and formulated a comprehensive Clearing House Policy with clearly defined operational responsibilities for the staff deployed at the clearing centre. Further, in compliance with RBI guidelines the Bank implemented the Continuous Clearing and Settlement System, under which cheques presented in clearing are processed continuously during business hours, with settlement effected upon realisation, thereby facilitating same day credit to customers. These initiatives have significantly strengthened the Bank's cheque clearing mechanism, enhanced operational efficiency and improved customer service. The Bank has entered into tie-up arrangements with leading insurance providers to offer a wide range of insurance products and services to ots members and customers. These include Health Insurance through Care Health Insurance. General Insurance through Universal Sompo General Insurance and Life Insurance through India First Life Insurance. In addition, the Bank also facilitates enrollment under the Government-sponsored social security insurance schemes, namely Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY). Through these initiatives, the Bank aims to promote financial security and provide comprehensive insurance solutions to its customers under one roof.

During the year, in compliance with the RBI's directions aimed at strengthening cybersecurity in the banking sector, the Bank migrated its official website domain from .com to bank.in. This migration provides enhanced security, authenticity and resilience against cyber threats, thereby helping safeguard the Bank's digital banking from potential cyber-attacks. Simultaneously, the Bank redesigned and upgrated its official website with a modern, customer-centric interface and improved digital service capabilities. The revamped website enables customers to conveniently submit various service requests and complaints online, enhancing accessibility, reducing turnaround time and improving the overall customer experience. These initiatives have further strengthened the Bank's cybersecurity framework while enhancing public confidence in its digital banking and payment services.

Further, the Bank successfully implemented a QR Code-based Merchant Acquring Solution in association with NPST, enabling merchants to accept seamless digital payments through interoperable QR codes. This initiative supports the Government's vision of promoting digital payments, expands the Bank's digital banking ecosystem and provides convenient, secure and cashless payment solutions to merchants and customers alike.

The Bank remains committed to continuously investing in technology, digital innovation and cyber resilience to deliver secure, efficient and customer-friendly banking services while ensuring full compliance with evolving regulatory requirements.

The Bank continued to enhance its operational efficiency through strengthened internal controls, robust risk management practices, improved regulatory compliance and ongoing enhancements to its Core Banking System (CBS). Continuous efforts were undertaken to improve data quality and ensure timely implementation of various RBI guidelines relating to cybersecurity, digital banking, customer service and corporate governance. To reinforce its governance and control framework, the Bank has established a comprehensive three-tier audit mechanism comprising Statutory Audit, Concurrent Audit and Internal Audit, which operate throughout the year to assess financial reporting, operational efficiency, regulatory compliance and risk management. Further, the Bank regularly conducts specialized Information System (IS) Audit, Cyber Security Audit and Vulnerability Assessment and Penetration Testing (VAPT) to evaluate the security, resilience and effectiveness of its IT infrastructure, applications and digital banking channels. The observations arising from these audits and security assessment are reviewed by the Board and corrective actions are implemented in a time-bound manner. These initiatives have significantly strengthened the Bank's internal control environment, cybersecurity framework and overall governance, while ensuring continued compliance with the regulatory requirements prescribed by the Reserve Bank of India.

In line with its philosophy of inclusive banking and social commitment, the Bank continued to undertake initiatives that contribute to the welfare of societywhile simultaneously strengthening its business portfolio. During the year, Student Loan Scheme continued to support economically deserving students by facilitating educational loans for payment of college fees, thereby promoting higher education and empowering future generations. The Bank also successfully expanded its Gold Loan Scheme across all branches, enabling customers to avail quick and convenient financial assistance against gold ornaments during emergencies and business requirements. These initiatives have not only fulfilled inportant social objectives but have also contributed towards the growth and diversification of the Bank's advance portfolio.

The Bank remains committed to serving the local community by extending timely financial assistance to individuals, small business, traders, salaried persons, self-employed professionals and priority sector borrowers. In line with the Reserve Bank of India's objective of promoting inclusive and equitable growth, the Bank has consistently focused on priority sector lending. As on 31st March 2026, the Bank's Priority Sector Advances stood at ₹ 65.68 crore, accounting for 73.46% of the previous year's Average Adjusted Net Bank Credit (ANBC), significantly surpassing the regulatory target prescribed by the Reserve Bank of India. Within the priority sector portfolio, advances to the Micro, Small and Medium Enterprise (MSME) sector amounted to ₹ 27.44 crore (30.91% of ANBC) while lending to Weaker Sections reached ₹14.43 crore (17.25% of ANBC), both comfortably surprising the prescribed sub-targets. These achievements reflect the Bank's unwavering commitment to financial inclusion, promotion of entrepreneurship, support for small business and socioeconomic development. Through its customer-centric approach, transparent banking practices and personalized services, the Bank continues to strengthen long-standing relationships with its members and customers while contributing meaningfully to the economic development and prosperity of the communities it serves.

The Board of Directors places on record its appreciation for the dedicated efforts of the management team, officers and staff members whose commitment, professionalism and customer-focused approach have significantly contributed to the Bank's continued progress during the year.

Award & Recognition

The Financial Year 2025-26 was a year of consolidation, strengthening of fundamentals and laying a robust foundation for sustainable future growth. While the Bank did not receive any major institutional awards during the year, it achieved significant progress across several key operational and strtegic areas, including business growth, technology upgradation, strengthening of cyber security, expansion of digital banking services, improvement in operational efficiency and enhancement of customer service standards.

The Board believes that these initiatives have substantially strengthened the Bank's overall performance and competitive position. With a strong capital base, sound asset quality, heailthy business growth, continued regulatory compliance and an unwavering commitment to customer-centric banking, the Bank has successfully positioned itself for next phase of growth.

The various reforms and development initiatives undertaken during the year are expected to yield substantial benefits in the coming years. The Board is confident that the Bank's sustained efforts, prudent management practices and collective commitment towards excellence will enable it to achieve higher levels of performance and earn prestigious recognitions in the coming years.

The Board expresses its sincere gratitude to all members, customers, depositors, borrowers, regulators and other stakeholders for their continued trust, confidence and unwavering support. It also place on records its appreciation for the dedication and hard work of the Bank's enployees, whose collective efforts continue to drive the Bank's progress. With this strong foundation, the Bank remains optimise about the future and its committed to creating sustainable value for all its stakeholders while further strengthening its position as a trusted and progressive co-operative bank.

2. OPERATIONAL RESULTS :

During the year under review, The Pratap Co-operativd Bank Ltd. continued its growth trajectory by strengthening its financial position and enhancing shareholder value through prudent financial management, disciplined risk practices and customer-focused business strategies. The Bank's consistent progress across all major financial parameters reflects the confidence reposed by its members, depositors and customers and reaffirms its position as a financially sound and professionally managed Urban Co-operative Bank.

Bank's financial position was as under: **(₹ in lakhs)**

PARTICULARS	As on 31.03.2026	As on 31.03.2025
Paid up Capital & Reserves	2551.47	2515.82
Deposits	13333.19	12050.58
Advances	9136.82	8141.45
Investment	5263.30	5122.76
Working Capital	16583.09	15180.56

The financial performance of the Bank during the year reflects a strong and sustainable growth pattern. The Bank recorded growth across all key business indicators, demonstrating the effectiveness of its business strategy, prudent governance and unwavering commitment to financial discipline. Deposits increased by 10.64% to ₹13,333.19 lakh, highlighting the continued confidence of members and depositors in the Bank's safety, stability and customer centric services. Gross Advances registered a healthy growth of 12.23%, reaching ₹ 9,136.82 lakh, reflecting the Bank's active support to retail customers, small business, entrepreneurs and priority sector borrowers while maintaining prudent credit underwriting standards.

The Bank;s investment portfolio increased to ₹ 5,263.30 lakh, ensuring adequate liquidity and optimal returns while maintaining compliance with all statutory investment requirements. Consequently, the Bank's Working Capital increased to ₹16,583.09 lakh, further strengthening its balance sheet and providing a solid plateform for future business expansion.

One of the strongest indicators of the Bank's financial soundness continues to be its capital position. As on 31st March 2026, the Bank's Net Worth stood at ₹ 2,551.47 lakh, while the Capital to Risk Weighted Assets Ration (CRAR) stood at an impressive 35.55%, which is nearly three times the regulatory requirement presented by the Reserve Bank of India for Urban Co-operative Banks. This exceptionally strong capital adequacy reflects the Bank's conservative financial management, sound risk management framework and ability to absorb future business growth while safeguarding the interests of its members and depositors.

The Bank also continued to maintain excellent asset quality, adequate liquidity and strong regulatory compliance, thereby reinforcing its reputation as a stable, secure and well capitalized financial institution. These have been possible because of the unwavering trust of our members and customers, the strategic guidance of the Board of Directors and the dedicated efforts of the management and staff.

Looking ahead, the Board is cofident that the strong financial foundation built over the years, coupled with continuous investments in technology, digital banking, customer service and business expansion initiatives, will enable the Bank to achieve higher levels of growth and profitability in the coming years. The Bank remains committed to creating long-term value for its members while continuing to uphold the highest standards of governance, transparency and co-operative banking principles.

3. SHAREHOLDING AND MEMBERSHIP :

The continued growth in the Bank's shareholder base reflects the enduring cofidence and trust reposed by members in the institutiion's sound financial position, transparent governance and long-term vision. As on 31st March 2026, The Pratap Co-operative Bank Ltd. had a total of 7,225 shareholders, forming a strong foundation of member participation in the co-operative movement.

During the year under review, the Bank had the privilege of welcoming 189 new shareholders, whose decision to associate with the Bank is a testimony to its growing credibility, customer-centric approach and sustained business performance. Simultaneously, the membership of 66 shareholders ceased during the year on account of voluntary surrender of membership, in accordance with the provisions of the Maharashtra Co-operative Societies Act, the Rules framed thereunder and the Bank's Bye-laws.

The net increase in membership during the year reflects the Bank's continued attractiveness as a trusted and financially sound co-operative institution. The Board views the steady expansion of its shareholder base as an encouraging indicator of growing public confidence in the Bank's future

prospects. It remains committed to safeguarding the interests of all members through prudent financial management, ehtical governance, technological advancement and sustained value creation.
The Board expresses its sincere gratitude to all shareholders for their continued faith, uneavering support and active participation in the Bank's journey. It firmly believes that with the collective support of its members, customers and employees, the Bank is well positioned to achieve greater milestones and create enduring value for all stakeholders in the years ahead.

4. CAPITAL ADEEQUACY, NET WORTH AND RESERVES :

The Bank continued to strengthen its capital base during the year through prudent financial management and disciplined reserve creation. As on 31st March 2026, the Net Worth increased to ₹ 2,551.47 lakh to ₹ 2,515.82 lakh in the previous year, reflecting the Bank's growing financial strength and long-term stability. The Statutory Reserve Fund increased to ₹ 867.91 lakh, while the General Reserve remained robust at ₹ 893.92 lakh, reinforcing the Bank's capital structure and resilience. Despite maintaining a stable Share Capital, the Bank recorded a remarkable improvement in profitability, with the year's profit increasing from ₹ 13.41 lakh to ₹ 39.52 lakh, demonstrating the effectiveness of the Bank's business strategy, operational efficiency and prudent financial management. These achievements further strengthen the Bank's ability to support future growth, safeguard the interests of its members and continue creating sustainable value for all stakeholders.
The Board firmly believes that the Bank's robust capital adequacy, strong reserve position and healthy net worth are clear indicators of its financial stability, sound governance and prudent management practices. These strengths not only ensure compliance with regulatory requirements but also position the Bank favourably to capitalize on emerging business opportunities, invest in technology, expand customer services and deliver sustained value to its members and stakeholders. With such a strong financial foundation, the Bank is well poised to achieve higher milestones and continue its journey as a trusted, resilient and progressive co-operative banking institution.

(₹ in lakhs)

PARTICULARS	As on 31.03.2026	As on 31.03.2025
1) Share Capital	474.43	474.94
2) Statutory Reserve Fund	867.91	857.21
3) Building Fund	270.00	270.00
4) Div. Equalization Fund	0.00	0.00
5) Bad & Doubtful Debts	0.00	0.00
6) Contingent Provision against Standard Assets	0.00	0.00
7) Members Welfare Fund	1.69	2.34
8) Staff Gratuity Fund	0.00	0.00
9) General Reserve	893.92	893.92
10) Staff Welfare Fund	4.00	4.00
11) Investment Fluctuation Reserve	0.00	0.00
12) Staff Group Gratuity Fund	0.00	0.00
13) Investment Depreciation Reserve	0.00	0.00
14) Profit and Loss during the year	39.52	13.41
TOTAL	**2551.47**	**2515.82**

5. DEPOSITS :

The Bank continued to witness strong depositor confidence during the Financial Year 2025-26, resulting in a healthy and well-diversified deposit portfolio. As on 31st March 2026, the Bank's Total Deposits increased to ₹ 13,333.19 lakh from ₹ 12,050.58 lakh in the previous year, registering a robust of ₹1,282.61 lakh (10.64%). This sustained growth reflects the confidence of members and customers in the Bank's financial strength, safety of deposits and quality of customer service.

The Bank recorded encouraging growth across all major deposit segments. Current Deposits increased to ₹ 1,129.33 lakh from ₹ 975.95 lakh, while Savings Deposits grew to ₹ 2,741.16 lakh from ₹ 2,670.80 lakh, demonstrating the continued expansion of the Bank's low-cost deposit base. Term Deposits registered the highest growth, increasing by ₹ 1,058.87 lakh to ₹ 9,462.70 lakh, reflecting customers' preference for the bank's attractive deposit schemes, competitive interest rates and confidence reposed in the institution.

The steady growth in deposits has further strengthened the Bank's liquidity position and resource base, enabling it to support expanding credit requirements, enhance customer services and pursue sustainable business growth. The Board places on record its sincere appreciation to all members, depositors and customers for their continued trust and patronage, which remain the cirnerstone of the Bank's progress and future success.

Comparative position of Bank's Deposit is as under :

(₹ in lakhs)

NATURE OF DEPOSIT	As on 31.03.2026	As on 31.03.2025
Current Deposit	1129.33	975.95
Saving Deposit	2741.16	2670.80
Term Deposit	9462.70	8403.83
Total	**13333.19**	**12050.58**

6. DEPOSIT INSURANCE :

The Bank continues to accord the highest priority to safeguarding the interests of its depositors. In accordance with the provisions of the Deposit Insurance and Credit Guarantee Corporation (DICGC), all eligible deposits upto ₹ 5.00 lakh per depositor are covered under the Deposit Insurance Scheme. The Bank regularly remits the prescribed insurance premium to the Corporation, thereby ensuring uninterrupted insurance protection for eligible depositors. This continued compliance reflects the Bank's commitment to depositor safety, financial stability and maintaining the trust and confidence of its members and customers.

7. ADVANCES :

The Bank continued its growth momentum in its lending operations during the Financial Year 2025-26 by extending timely and need-based financial assistance to individuals, businesses, entrepreneurs and priority sector borrowers. As on 31st March 2026, the Bank's Gross Advances increased to ₹ 9,136.82 lakh from ₹ 8.141.45 lakh in the previous year, registering a healthy growth of ₹ 995.37 lakh (12.23%). This robust growth reflects the Bank's prudent credit appraisal systems, disciplined risk management practices and the continued cofidence reposed by borrowers in the Bank's customer0centric approach.

The Bank witnessed encouraging growth across several lending segments. Cash Credit and Overdraft

(₹ in lakhs)

facilities increased to ₹ 3,376.33 lakh, supporting the working capital requirements of businesses and traders, while Housing Loans reached ₹ 2,437.61 lakh, reaffirming the Bank's commitment to fulfilling the housing aspirations of its customers. The year also witnessed a remarkable response to the Bank's Gold Loan Scheme, with outstanding Gold Loans increasing more than ten-fold from ₹ 57.09 lakh to ₹ 581.35 lakh, making it one of the fastest-growing segments of the Bank's loan portfolio. loans against Deposits also recorded substantial growth, reflecting customers' increasing preference for convenient and secured credit facilities.

The Bank continued to support economic development by providing finance to Micro, Small and Medium Enterprises (MSMEs), self-employed professionals, educational borrowers, salaried individuals and other productive sectors of the economy. Every credit proposal was sanctioned after comprehensive appraisal, strict adherence to regulatory guidelines and robust risk assessment processes, ensuring the maintenance of a healthy and quality loan portfolio.

The diversified advances portfolio, coupled with sound credit monitoring and effective recovery mechanism, has enabled the Bank to sustain business growth while maintaining excellent asset quality. Going forward, the Bank will continue to focus on identifying quality lending opportunities, strengthening relationships with existing customers and expanding its credit portfolio through safe, sustainable and lending practices. The Board remains confident that the Bank's prudent credit strategy and customer-focused approach will continue to drive sustainable business growth and long-term value for its members and stakeholders.

(₹ in lakhs)

Type of Loans / Advances	Outstanding position as on	
	31.03.2026	**31.03.2025**
Cash Credit / Overdrafts Loans	3,376.33	3,232.05
Housing Loans	2,437.61	2,429.24
Business Loans	636.83	631.54
Vehicle Loans	128.51	121.65
Loans Against Deposits	470.18	228.99
Loan Against NSC/KVP/LIC	15.86	22.61
Surety Loans	46.10	54.23
Staff Loans	310.27	335.15
Premises Loans	1085.84	979.69
Education Loans	43.43	46.77
Gold Loans	581.35	57.09
Loan Against Daily Deposit	3.82	2.17
Student Loans	0.69	0.27
Total	**9,136.82**	**8,141.45**

8. PRIORITY SECTOR ADVANCES :

The Bank continued to demonstrate its strong commitment towards Priority Sector Lending (PSL) by substantially exceedingIn the regulatory benchmarks prescribed by the Reserve Bank of India.

As on 31st March 2026, the Bank's Priority Sector Advances aggregated to ₹ 65.68 crore, constituting 73.46% of Adjusted Net Bank Credit (ANBC) against the prescribed target of 60%. Lending to MSMEs stood at ₹ 27.44 crore (30.91%) of ANBC), while advances to Weaker Sections amounted to ₹14.43 crore (17.25% of ANBC), both comfortably surpassing the stipulated sub-targets.

These achievements underscore the Bank's unwavering commitment to financial inclusion, entrepreneurship development and the socio-economic upliftment of the communities it serves. By maintaining a well-diversified and quality priority sector portfolio, the Bank continues to support small businesses, self-employed professionals, students, housing and other productive sectors of the economy, while simultaneously ensuring prudent credit management and sustainable business growth.

9. INVESTMENTS :

The Bank continued to adopt a prudent and conservative investment strategy during the Financial Year 2025-26, with emphasis on safety, liquidity and optimum returns. Surplus funds available after meeting the credit requirements of customers were judiciously deployed in Government Securities, fixed deposits with scheduled/nationalised banks and other approved investments in accordance with policy approved by the Board and the prudential norms prescribed by the Reserve Bank of India.

As on 31st March 2026, the Bank's total investment portfolio stood at ₹ 5,263.30 lakh. Investments in Government Securities increased to ₹ 4,269.18 lakh from ₹ 4,078.64 lakh during the previous year, reflecting the Bank's continued focus on maintaining a high-quality, low-risk investment portfolio while ensuring adequate liquidity. Fixed Deposits placed with scheduled/nationalised banks stood at 770.00 lakh, strategically maintained after securing competitive interest rates to optimize returns without compromising safety and RBI compliance. Investments in Shares remained stable at 224.12 lakh, resulting in a diversified and well-balanced investment portfolio.

The Bank has consistently maintained impeccable compliance with the statutory liquidity requirements prescribed by the Reserve Bank of India. Bank has never defaulted in maintaining the Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR). Throughout the year, the Bank maintained these regulatory requirements comfortably through eligible cash balances with banks and investments in Government Securities. This unwavering compliance reflects the bank's strong treasury management practices, sound liquidity position and prudent financial discipline, further reinforcing the confidence of members, depositors and regulators alike.

Comparative Position of Investments (₹ in lakhs)

Particulars	As on 31.03.2026	As on 31.03.2025
Government Securities	4,269.18	4,078.64
Fixed Deposits with Bank	770.00	820.00
Shares	224.12	224.12
Total Investments	5,263.30	5,122.76

10. DEPOSITOR EDUCATION AND AWARENESS FUND (DEAF) :

The Bank continues to comply with the Reserve Bank of India guidelines relating to the Depositor Education and Awareness Fund (DEAF) by transferring eligible unclaimed deposits outstanding for ten years or more to the Fund. As on 31st March 2026, a total of 7,130 unclaimed accounts amounting to ₹ 129.36 lakh stood transferred to the DEAF.

The Bank is making continuous efforts to help depositors and their legal heirs claim their unclaimed deposits through customer awareness initiatives, periodic advertisements and by displaying the list of DEAF-related unclaimed deposit accounts on the Bank's official website. The Bank remains committed to facilitating prompt settlement of grnuine claims in accordance with the RBI guidelines.

11. BOARD OF DIRECTORS :

The Board of Directors continued to provide strategic leadership and the effective guidence in steering the Bank towards sustainable growth and long-term value creation during the year. The Board actively deliberated on the approved key initiatives relating to business development, strategic planning, formulation of policies, human resource development, sanction of credit proposals, strengthening of recovery mechanism, risk management, regulatory compliance and he introduction of customer-centric products and services. These deliberations reflect the Board's unwavering commitment to maintaining high standards of corporate governance, prudent decision-making and sound financial management.

In line with the regulatory guidelines issued by the Reserve Bank of India, the Bank's specialised committees–namely the Board of Management, Audit Committee, Investment Committee, Loan Committee, Asset Liability Management Committee (ALCO), and Human Resource Committee–continued to discharge their responsibilities effectively. These Committees met regularly throughout the year to review operational and strategic matters within their respective domains, enabling timely decision-making, robust oversight and continuous monitoring of key business functions. Their collective efforts have strengthened the Bank's governance framework, enhanced operational efficiency and ensured full compliance with applicable regulatory requirements.

The active participation and guidance of the Board of Directors and its various committees have significantly contributed to the Bank's continued progress. Their strategic vision, prudent oversight and commitment to transparency, accountability and ethical governance have laid a strong foundation for sustainable growth while reinforcing the confidence of members, customers, regulators and all other stakeholders.

12. AUDIT :

The Statutory Audit of the Bank and its branches for the financial year 2025-26 was conducted by M/s. R. Devendra Kumar and Associates, Chartered Accountants. The Board places on record its sincere appreciation for the valuable insights and constructive suggestions extended by the auditors during the course of the audit, which have contributed to the overall improvement in the Bank's operations and governance framework.

The Concurrent audit of the Bank is being conducted by V. P. Khemka and Associates. The Board acknowledges with gratitude their continued and recommendations, which have significantly aided in strengthening the Bank's internal controls and operational efficiency.

13. STAFF :

The total staff strength of Bank as on 31st March, 2025 stood at 45. The business productivity per employee during the year was maintained at ₹ 499.33 lakhs, reflecting the continued efficiency of the Bank's workforce.

The Board places on record its sincere appreciation for the dedicated services rendered by all staff members of the Bank. Their commitment and efforts have been instrumental in promoting business development and ensuring customer satisfaction through prompt and courteous service.

14. PROFIT APPROPRIATION :

The Board of Directors is pleased to report that the Bank has achieved a Net Profit of ₹ 39,45,989.74 for the financial year ended 31st March 2026, reflecting the Bank's prudent financial management, operational efficiency and continued focus on sustainable growth. After making all statutory provisions and appropriations as required under the provisions of the Maharashtra Co-operative Societies Act, 1960 and the Rules framed thereunder, the balance of profit has been carried forward to the ensuing financial year.

The Board recommends the following appropriation of profit for the approval of the members.

	Gross Profit for the year ending 31st March, 2026		**58,14,655.74**
	Less :		
1	Income Tax Provision	15,00,000.00	
2	Statutory Audit Fees	3,68,666.00	
			18,68,666.00
	Net Profit		39,45,989.74
	Add : Net Profit of last year 31.03.2025		5,566.49
	Less :		
	25% Statutory Reserve Fund	9,88,000.00	
	Dividend For Year 2025-26	28,46,596.00	
	Member Welfare Fund	1,10,000.00	
	Balance of Profit (Net) for next year		**6,960.23**

15. UNCLAIMED DIVIDEND :

The Board of Directors is pleased to recommend the declaration of dividend for the financial year ended 31st March 2026, subject to the approval of the members at the ensuing Annual General Meeting and compliance with the applicable provisions of the Maharashtra Co-operative Societies Act, 1960, the Rules framed thereunder, the Bank's Bye-laws and the directives issued by the Reserve Bank of India.

The Bank has consistently endeavoured to reward the continued confidence and support of its members while maintaining a prudent approach towards capital adequacy and financial stability. The proposed distribution of dividend reflects the Bank's sound financial performance and its commitment to creating long-term value for its shareholders.

Members are requested to ascertain whether any dividend declared in their favour during the preceeding three financial years remains unclaimed and, if so, to collect the same by completing the necessary formalities with the Bank. In terms of the Bank's Bye-laws, any dividend remaining unclaimed or undrawn for a period of three years from the date of its declaration is required to be forfeited and transferred to the Statutory Reserve Fund.

As on 31st March 2026, the cumulative amount of unclaimed dividend stood at ₹ 7.67 lakh. The Board appeals to all concerned members to claim their outstanding dividend within the prescribed period. Members are also encouraged to keep their bank account particulars, postal address, contact details and KYC records updated with the Bank to facilitate prompt credit of future dividend payments and other member communications.

The Bank remains committed to ensuring a transparent, efficient and member-friendly dividend distribution process while adhering to all statutory and regulatory requirements.

16) HEARTFELT CONDOLENCES :

During the year under review, several distinguised personalities, known and unknown well wishers, members and other eminent national and international figures from various walks of life passed away. We pay ourheartfelt tribute to all the departed souls and pray to the Almighty to grant them eternal peace.

The entire Pratap Bank's family extends its deepest sympathies to the bereaved families and stands with them in their hour of grief.

16) ACKNOWLEDGEMENTS :

The Board of Directors expresses its sincere gratitude and appreciation to all the institutions regulatory authorities, stakeholders and well-wishers whose continued guidance, support and cooperation have significantly contributed to the Bank's performance and progress during the financial year.

The Board places on record its heartfelt thanks to :

1. The Reserve Bank of India, particularly the officials of the Department of Supervision and the Urban Banks Department at the Mumbai Regional office and Central office for their continuous guidance, regulatory support and valuable advice.
2. The Commissioner for Co-operation & Registrar of Co-operative Societies, Maharashtra State, Pune, the Divisional Joint Registrar, the District Deputy Registrars and the Assistant Registrar (B-ward) for their encouragement, guidance and cooperation in ensuring compliance with the provisions of the Maharashtra Societies Act and other applicable regulations.
3. The Maharashtra Urban Co-operative Banks Federation Ltd., Mumbai, for its valuable guidance, training initiatives and continued support to the urban co-operative banking sector.
4. The Maharashtra Urban Co-op. Banks Association Ltd., Mumbai, for its constant assistance and contribution towards the development of the co-operative banking movement.
5. The Brihan Mumbai Nagarik Sahakari Banks Association Ltd., Mumbai, for its continued support, guidance and coordination on matters concerning urbal co-operative banks.
6. M/s. R. Devendra Kumar & Associates, Statutory Auditors,for their professional services, constructive observations and and valuable guidance during the statutory audit of the Bank

7. M/s. V. P. Khemka & Associates (concurrent Auditor) and Shri Ganesh Ghavate (Internal Auditor), Shri Vivek Arya (Empanelled Advocate) for their continued support, insightful recommendations and assistance in strengthening the Bank's internal control systems, legal and governance framework.
8. The management and staff of The Maharashtra State Co-op. Bank Ltd., Fort, Mumbai.
9. The management and staff of Mumbai Dist. Central Co-op. Bank Ltd., Fort, Mumbai.
10. The management and staff of Union Bank of India - Zaveri Bazar Branch & Matunga (E.) Br.
11. The management and staff of IDBI Bank Ltd., Pydhonie Branch.
12. The management and staff of ICICI Bank Ltd., Kandivli East Branch.
13. The management and staff of The Thane Janata Sahakari Bank Ltd., Badlapur West & Thane Branch.
14. The management and staff of Unity Small Finance Bank, Kandivli East Branch.
15. The officer bearers of Co-op. Bank Employees' Union, Mumbai, for their constuctive cooperation and continued support.

The Board also extends its deepest appreciation to the Bank's esteemed members, customers, shareholders, depositors, borrowers, business associates and correspondent institutions for their continued confidence and unwavering trust in the Bank.

The Board places on record its sincere appreciation for the dedication, professionalism and tireless efforts of the Chief Executive Officer, senior management, officers and staff members, whose commitment and teamwork have enabled the Bank to achieve its operational and financial objectives during the year.

Finally, the Board conveys its heartfelt gratitude to its esteemed Directors for their valuable guidance, strategic vision and unwavering commitment towards strengthening the Bank' governance, enhancing its financial performance and ensuring sustainable growth. The Board remains committed to creating value for all stakeholders while upholding the highest standards of integrity, transparency and corporate governance.

On Behalf of Board of Directors

Sd/-

SHRI C. K. SINGH

CHAIRMAN

Mumbai

Date : 31st July, 2026

दि प्रताप को-ऑपरेटिव्ह बैंक लिमिटेड

निर्देशक मण्डल का वर्ष 2025- 2026 का वार्षिक वृत्तांत

प्रिय सदस्यों,

निदेशक मंडल की ओर से बैंक की 45वीं वार्षिक साधारण सभा में आपका स्वागत करते हुए अत्यंत प्रसन्नता हो रही है। निदेशक मंडल 31 मार्च 2026 को समाप्त वित्तीय वर्ष के लिए लेखापरीक्षित वित्तीय विवरणों– जिसमें बैलेंस शीट तथा लाभ और हानि का विवरण शामिल है, के साथ 45वीं वार्षिक रिपोर्ट सदस्यों के विचारार्थ प्रस्तुत करते हुए प्रसन्न है। वित्तीय वर्ष 2025-26 बैंक की वित्तीय स्थिति मजबूत करने, परिचालन दक्षता बढ़ाने, ग्राहक सेवा सुधारने और सुदृढ़ शासन पद्धतियों को मजबूत करने पर निरंतर ध्यान देनेवाला वर्ष रहा। बदलते आर्थिक एवं नियामकीय वातावरण के बावजूद बैंक विवेकपूर्ण बैंकिंग सिद्धांतों, टिकाऊ विकास, नियामकीय अनुपालन और सदस्यों के हितों की सुरक्षा के प्रति दृढ़ प्रतिबद्ध रहा।

वर्ष के दौरान बैंक ने अनुशासित वित्तीय प्रबंधन, बेहतर जोखिम प्रबंधन पद्धतियों, प्रौद्योगिकी-आधारित पहलों, ग्राहक-केंद्रित सेवाओं और मजबूत आंतरिक नियंत्रणों के माध्यम से अपने व्यवसाय संचालन को लगातार सुदृढ़ किया। इन सामूहिक प्रयासों से बैंक वित्तीय स्थिरता बनाए रखने के साथ भविष्य के विकास और दीर्घकालीन स्थिरता के लिए मजबूत आधार तैयार करने में सक्षम हुआ।

निदेशक मंडल कॉरपोरेट गवर्नेंस, पारदर्शिता, जवाबदेही और नैतिक बैंकिंग के उच्चतम मानकों को बनाए रखने के लिए प्रतिबद्ध है। जिम्मेदार निर्णय-निर्माण, प्रभावी जोखिम प्रबंधन तथा बैंक द्वारा प्रदान किए जाने वाले उत्पादों एवं सेवाओं की गुणवत्ता में निरंतर सुधार के माध्यम से सदस्यों के लिए टिकाऊ मूल्य सृजित करने पर हमारा निरंतर ध्यान है।

निदेशक हमारे सम्मानित सदस्यों, ग्राहकों, जमाकर्ताओं, नियामकों, कर्मचारियों और अन्य सभी हितधारकों के अटूट विश्वास, भरोसे और निरंतर सहयोग के लिए हार्दिक आभार व्यक्त करते हैं। यही दीर्घकालीन साझेदारी हमें उत्कृष्टता के लिए प्रयास करने और एक अधिक मजबूत, सक्षम एवं प्रगतिशील संस्था बनाने की हमारी प्रतिबद्धता को सुदृढ़ करने के लिए प्रेरित करती है।

1) बैंक की गतिविधियां एवं प्रगति :

वित्तीय वर्ष 2025-26 द प्रताप को-ऑपरेटिव बैंक के लिए स्थिर विकास और मजबूत वित्तीय प्रदर्शन का एक और वर्ष रहा। बैंक ने टिकाऊ विकास, विवेकपूर्ण जोखिम प्रबंधन, तकनीकी उन्नति, नियामकीय अनुपालन, ग्राहक-केंद्रित बैंकिंग सेवाओं और सामाजिक उत्तरदायित्व पर स्पष्ट ध्यान के साथ अपनी यात्रा जारी रखी। चुनौतीपूर्ण एवं प्रतिस्पर्धी बैंकिंग वातावरण के बावजूद बैंक ने सदस्यों, जमाकर्ताओं और ग्राहकों के विश्वास को बनाए रखते हुए अपने व्यवसाय संचालन में सफलतापूर्वक सुधार किया।

बैंक ₹ 2,551.47 लाख की नेटवर्थ और 35.35% के पूंजी से जोखिम-भारित परिसंपत्ति अनुपात (सी.आर.ए.आर.) के साथ वित्तीय रूप से मजबूत बना रहा, जो भारतीय रिजर्व बैंक द्वारा निर्धारित न्यूनतम नियामकीय आवश्यकता से काफी अधिक है। टियर-1 पूंजी ₹ 2,515.82 लाख से बढ़कर ₹ 2,551.47 लाख हुई, अर्थात 1.42% की वृद्धि, जिससे भविष्य के व्यवसाय विस्तार के लिए मजबूत पूंजी आधार और वित्तीय लचीलापन मिला।

जमाकर्ताओं का विश्वास मजबूत हुआ, जिसके परिणामस्वरूप कुल जमा ₹ 12,050.58 लाख से बढ़कर 13,333.19 लाख हुई, अर्थात 10.64% की स्वस्थ वृद्धि। इसी समय सकल अग्रिम ₹ 8,141.45 लाख से बढ़कर ₹ 19,136.82 लाख हो चुकी है, अर्थात 12.23% की वृद्धि। यह खुदरा ग्राहकों, छोटे व्यवसायों, स्व-रोजगार पेशेवरों और प्राथमिक क्षेत्र के उधारकर्ताओं को बैंक द्वारा निरंतर मिले सहयोग को दर्शाता है।

वर्ष के दौरान ऋण मांग में उत्साहजनक तेजी देखी गई, विशेष रूप से आवास ऋण, व्यवसाय ऋण, स्वर्ण ऋण, व्यक्तिगत ऋण और खुदरा ऋण क्षेत्रों में। बैंक ने सख्त ऋण मूल्यांकन मानकों को बनाए रखते हुए इन अवसरों का लाभ उठाया, जिसके परिणामस्वरूप अग्रिमों में 10% से अधिक वृद्धि हुई। बैंक ने वैधानिक तरलता आवश्यकताओं को आसानी से बनाए रखा और सुरक्षा, तरलता तथा सर्वोत्तम प्रतिफल को ध्यान में रखते हुए निवेश पोर्टफोलियो का विवेकपूर्ण प्रबंधन किया।

अनुशासित ऋण निगरानी, लगातार वसूली प्रयासों और प्रभावी जोखिम प्रबंधन के माध्यम से बैंक ने उत्कृष्ट परिसंपत्ति गुणवत्ता बनाए रखी। सकल गैर-निष्पादित परिसंपत्तियां (GNPA) लगभग 0.98% पर नियंत्रण में रही, जबकि नेट गैर-निष्पादित परिसंपत्तियां (NNPA) शून्य रही। सभी ऋण स्वीकृतियां केवाईसी मानदंडों, व्यापक क्रेडिट मूल्यांकन, कानूनी जांच, प्रतिभूतियों के मूल्यांकन और लागू नियामकीय दिशानिर्देशों के कड़ाई से पालन के साथ की गईं।

प्रौद्योगिकी वर्ष के दौरान प्रमुख रणनीतिक क्षेत्र बनी रही। बैंक ने डिजिटल अवसंरचना, परिचालन दक्षता और ग्राहक सुविधा मजबूत करने के लिए कई महत्वपूर्ण पहल की। भारतीय रिजर्व बैंक के दिशानिर्देशों के अनुरूप उन्नत साइबर सुरक्षा उपाय सफलतापूर्वक लागू किए गए। CERT-in से पैनल में शामिल ऑडीटर द्वारा व्यापक साइबर सुरक्षा, डिजिटल चैनलों को मजबूत करने तथा बैंक की समग्र सुरक्षा स्थिति बनाने के लिए काफी हद तक लागू किया गया।

वर्ष के दौरान बैंक ने बदलापुर शाखा में अपना स्वयं का 'क्लीयरिंग हाउस' सफलतापूर्वक स्थापित किया और क्लीयरिंग हाउस पॉलिसी बनाई, जिसमें क्लीयरिंग केंद्र पर तैनात कर्मचारियों की परिचालन जिम्मेदारियां स्पष्ट की गईं। आरबीआई दिशानिर्देशों के अनुपालन में कंटीनिवस क्लीयरिंग और सेटलमेंट सिस्टम भी लागू किया गया, जिसके अंतर्गत क्यिरिंग में प्रस्तुत चेकों को कारोबारी घंटों के दौरान लगातार संसाधित किया जाता है और प्राप्ति पर निपटान किया जाता है, जिससे ग्राहकों को उसी दिन क्रेडिट की सुविधा मिलती है। इन पहलों में चेक क्लियरिंग व्यवस्था, परिचालन दक्षता और ग्राहक सेवा मजबूत हुई।

बैंक ने अपने सदस्यों और ग्राहकों को विभिन्न बीमा उत्पाद एवं सेवाएं उपलब्ध कराने के लिए प्रमुख बीमा प्रदाताओं के साथ समझौते किए हैं। इनमें केयर हेल्थ इन्सुरेन्श के माध्यम से स्वास्थ्य बीमा, यूनिवर्सल शॉम्पो जनरल इन्सुरेन्श के माध्यम से सामान्य बीमा और इंडिया फर्स्ट लाइफ इन्सुरेन्श के माध्यम से जीवन बीमा शामिल है। बैंक प्रधानमंत्री सुरक्षा बीमा योजना (PMSBY) और प्रधानमंत्री जीवन ज्योति बीमा योजना (PMJJBY) जैसी सरकार प्रायोजित सामाजिक सुरक्षा बीमा योजनाओं में नामांकन की सुविधा भी देता है।

बैंक का उद्देश्य इन पहलों के माध्यम से वित्तीय सुरक्षा को बढ़ावा देना और ग्राहकों को एक ही स्थान पर व्यापक बीमा समाधान उपलब्ध कराना है।

बैंकिंग क्षेत्र में साइबर सुरक्षा मजबूत करने संबंधी आरबीआई के निर्देशों के अनुपालन में बैंक ने अपनी आधिकारिक वेबसाइट को आधुनिक, ग्राहक-केंद्रित इंटरफेस और बेहतर डिजिटल सेवा क्षमताओं के साथ पुनः डिजाइन एवं उन्नत किया गया। ग्राहक अब विभिन्न सेवा अनुरोध और शिकायतें ऑनलाइन प्रस्तुत कर सकते हैं।

इसके अतिरिक्त बैंक ने NPST के सहयोग से QR Code आधारित 'मर्चेंट एक्यूरिंग सोल्युशन' सफलतापूर्वक लागू किया, जिसमें व्यापारी इंटरऑपरेबल QR कोड के माध्यम से निर्बाध डिजिटल भुगतान स्वीकार कर सकते हैं। यह पहल डिजिटल भुगतान को बढ़ावा देने की सरकार की दृष्टि का समर्थन करती है, बैंक के डिजिटल बैंकिंग इकोसिस्टम का विस्तार करती है और व्यापारियों तथा ग्राहकों को सुविधाजनक, सुरक्षित एवं नकदरहित भुगतान समाधान देती है।

बैंक बदलती नियामकीय आवश्यकताओं का पूर्ण अनुपालन सुनिश्चित करते हुए सुरक्षित, कुशल और ग्राहक-अनुकूल बैंकिंग सेवाएं देने के लिए प्रौद्योगिकी, डिजिटल नवाचार और साइबर लचीलापन में निरंतर निवेश करने के लिए प्रतिबद्ध है।

मजबूत आंतरिक नियंत्रण, सुरक्षा जोखिम प्रबंधन, बेहतर नियामकीय अनपालन और कोर बैंकिंग सिस्टम (CBS) में निरंतर

सुधार के माध्यम से परिचालन दक्षता बढ़ाई गई। साइबर सुरक्षा, डिजिटल बैंकिंग, ग्राहक सेवा और कॉरपोरेट गवर्नेंस से संबंधित आरबीआई दिशानिर्देशों को समय पर लागू करने तथा डेटा गुणवत्ता सुधारने के प्रयास किए गए। शासन एवं नियंत्रण ढांचे को मजबूत करने के लिए बैंक ने तीन-स्तरीय ऑडिट व्यवस्था स्थापित की है, जिसमें वैधानिक लेखापरीक्षण, समवर्ती लेखापरीक्षण और आंतरिक लेखापरीक्षण शामिल हैं।

बैंक नियमित रूप से इनफॉर्मेशन सिस्टम ऑडिट, सायबर सिक्युरिटी ऑडिट तथा वुलनेरैबिलिटी असेसमेंट और पेनिट्रेशन टेस्टिंग (VAPT) भी करता है, ताकि आईटी अवसंरचना, अनुप्रयोगों और डिजिटल बैंकिंग चैनलों की सुरक्षा, लचीलापन और प्रभावशीलता का मूल्यांकन किया जा सके। इन ऑडिटों एवं सुरक्षा आकलनों से प्राप्त टिप्पणियों की समीक्षा बोर्ड द्वारा की जाती है और सुधारात्मक कार्रवाई समयबद्ध तरीके से की जाती है।

समावेशी बैंकिंग और सामाजिक प्रतिबद्धता की भावना के अनुरूप बैंक ने समाज के कल्याण में योगदान देने वाली तथा अपने व्यवसाय पोर्टफोलियो को मजबूत करने वाली पहले जारी रखीं। स्टूडेंट लोन स्कीम (छात्र कर्ज योजना) के माध्यम से आर्थिक रूप से जरूरतमंद विद्यार्थियों को कॉलेज फीस के लिए शैक्षणिक ऋण उपलब्ध कराए गए। गोल्ड लोन स्कीम को सभी शाखाओं में विस्तारित किया गया, जिससे ग्राहक आपातकाल और व्यावसायिक आवश्यकताओं में स्वर्ण आभूषणों के सामने त्वरित एवं सुविधाजनक वित्तीय सहायता प्राप्त कर सकें।

बैंक स्थानीय समुदाय की सेवा के लिए व्यक्तियों, छोटे व्यवसायों, व्यापारियों, वेतनभोगी व्यक्तियों, स्व-रोजगार पेशेवरों और प्राथमिक क्षेत्र के उधारकर्ताओं को समय पर वित्तीय सहायता देता रहा। 31 मार्च 2026 को बैंक के प्राथमिक क्षेत्र अग्रिम ऋण राशि ₹ 65.66 करोड़ रही, जो पिछले वर्ष के औसत अनुमानित नेट बैंक क्रेडिट (ANBC) का 73.46% है और आरबीआई के निर्धारित लक्ष्य से बहुत अधिक है। MSME क्षेत्र को 27.44 करोड़ (ANBC का 30.91%)और कमजोर वर्गों को ₹ 14.43 (ANBC का 17.25%) अग्रिम दिए गए, निर्धारित किए गए उपलक्ष्यों से भी अधिक है।

ग्राहक-केंद्रित दृष्टिकोण, पारदर्शी बैंकिंग पद्धतियों और व्यक्तिगत सेवाओं के माध्यम से बैंक अपने सदस्यों और ग्राहकों के साथ दीर्घकालीन संबंध मजबूत करता रहा है और सेवा प्राप्त समुदायों के आर्थिक विकास एवं समृद्धि में सार्थक योगदान देता रहा है।

निदेशक मंडल प्रबंधन टीम, अधिकारियों और स्टाफ सदस्यों के समर्पित प्रयासों की सराहना करता है, जिनकी पहचान, पेशेवर दृष्टिकोण और ग्राहक-केंद्रित कार्यशैली ने चालू वर्ष के दौरान बैंक की निरंतर पद्धति में महत्वपूर्ण योगदान दिया।

पुरस्कार एवं मान्यता

वित्तीय वर्ष 2025-26 आधारभूत मजबूत समीकरण और टिकाऊ भविष्य के विकास के लिए मजबूत आधार तैयार करने का वर्ष रहा। यद्यपि बैंक को वर्ष के दौरान कोई प्रमुख संस्थागत पुरस्कार प्राप्त नहीं हुआ, फिर भी व्यवसाय वृद्धि, प्रौद्योगिकी उन्नयन, साइबर सुरक्षा को मजबूत करने, डिजिटल बैंकिंग सेवाओं के विस्तार, परिचालन दक्षता सुधार और ग्राहक सेवा मानकों को बढ़ाने सहित कई प्रमुख परिचालन एवं रणनीतिक क्षेत्रों में महत्वपूर्ण प्रगति हुई।

बोर्ड का मानना है कि इन पहलों ने बैंक के समग्र प्रदर्शन और प्रतिस्पर्धी स्थिति को काफी मजबूत किया है। मजबूत पूंजी आधार, अच्छी परिसंपत्ति गुणवत्ता, स्वस्थ व्यवसाय वृद्धि, निरंतर नियामकीय अनुपालन और ग्राहक-केंद्रित बैंकिंग के प्रति अटूट प्रतिबद्धता के साथ बैंक ने विकास के अगले चरण के लिए स्वयं को सफलतापूर्वक तैयार किया है।

वर्ष के दौरान किए गए विभिन्न सुधार एवं विकासात्मक पहलों से आने वाले वर्षों में पर्याप्त लाभ मिलने की उम्मीद है। बोर्ड को विश्वास है कि बैंक के निरंतर प्रयास, विवेकपूर्ण प्रबंधन पद्धतियां और उत्कृष्टता के प्रति सामूहिक प्रतिबद्धता उसे उच्च प्रदर्शन स्तर प्राप्त करने और आने वाले वर्षों में प्रतिष्ठित मान्यताएं अर्जित करने में सक्षम बनाएगी।

बोर्ड सभी सदस्यों, ग्राहकों, जमाकर्ताओं, उधारकर्ताओं, नियामकों और अन्य हितधारकों के निरंतर विश्वास एवं अटूट सहयोग

के लिए हार्दिक आभार व्यक्त करता है। बैंक के कर्मचारियों की लगन और परिश्रम की भी सराहना की जाती है। मजबूत आधार के साथ बैंक भविष्य के प्रति आशावादी है और सभी हितधारकों के लिए टिकाऊ मूल्य सृजित करने तथा एक विश्वसनीय एवं प्रगतिशील सहकारी बैंक के रूप में अपनी स्थिति और मजबूत करने के लिए प्रतिबद्ध है।

2) वित्तीय परिचालन परिणाम :

वर्ष के दौरान द प्रताप बैंक लि. ने विवेकपूर्ण वित्तीय प्रबंधन, अनुशासित जोखिम पद्धतियों और ग्राहक-केंद्रित व्यावसायिक रणनीतियों के माध्यम से अपनी वित्तीय स्थिति मजबूत करते हुए और शेयरधारक मूल्य बढ़ाते हुए विकास की गति जारी रखी। प्रमुख वित्तीय मानकों में निरंतर प्रगति सदस्यों, जमाकर्ताओं और ग्राहकों के विश्वास को दर्शाती है तथा बैंक की वित्तीय सुदृढ़ता एवं पेशेवर प्रबंधन की पुष्टि करती है।

वर्तमान वित्तीय वर्ष अवलोकन के दरम्यान बैंक की वित्तीय स्थिति इस प्रकार रही। **(₹ लाखों में)**

विवरण	31-03-2026	31-03-2025
आरक्षित और भुगतान की हुई राशि	2,551.47	2,515.82
जमा पूँजी	13,333.19	12,050.58
अग्रिम राशि	9,136.82	8,141.45
निवेश राशि	5,263.30	5,122.76
लागत कार्य पूँजी	16,583.09	15,180.56

वर्तमान वर्ष के दौरान बैंक का वित्तीय प्रदर्शन मजबूत और टिकाऊ विकास का पैटर्न दर्शाता है। बैंक ने सभी प्रमुख व्यवसाय संकेतकों में वृद्धि दर्ज की, जो उसकी व्यावसायिक रणनीति, विवेकपूर्ण शासन और वित्तीय अनुशासन के प्रति अटूट प्रतिबद्धता की प्रभावशीलता को दर्शाता है।

बैंक की जमा राशि 10.64% बढ़कर ₹ 13.333 लाख हुई, जो बैंक की सुरक्षा, स्थिरता और ग्राहक-केंद्रित सेवाओं में सदस्यों एवं जमाकर्ताओं के निरंतर विश्वास को दर्शाती है। सकल अग्रिम 12.23% की स्वस्थ वृद्धि के साथ ₹ 9,136.82 लाख पहुंचा, जो विवेकपूर्ण ऋण मूल्यांकन मानकों को बनाए रखते हुए सुदरा ग्राहकों, छोटे व्यवसायों, उद्यमियों और प्राथमिकता क्षेत्र के उधारकर्ताओं को बैंक के सक्रिय सहयोग को दर्शाता है।

बैंक का निवेश पोर्टफोलियो बढ़कर रु. 5,263.30 लाख हुआ, जिससे पर्याप्त तरलता और सर्वोत्तम प्रतिफल सुनिश्चित हुआ तथा सभी वैधानिक निवेश आवश्यकताओ का अनुपालन बना रहा। परिणामस्वरूप कार्यशील पूंजी बढ़कर रु. 16,583.09 लाख हुई और भविष्य के व्यवसाय विस्तार के लिए ठोस आधार मिला।

बैंक की वित्तीय सुदृढ़ता के सबसे मजबूत संकेतकों में से एक उसकी पूंजी स्थिति एकदम बढ़िया है। 31 मार्च 2026 को बैंक की नेटवर्थ रु. 2,551.47 लाख रही और सीआरएआर अनुपात 35.55% रहा, जो शहरी सहकारी बैंकों के लिए आरबीआई की नियामकीय आवश्यकता से तीन गुना अधिक है। यह मजबूत पूंजी पर्याप्तता बैंक के रूढ़िवादी वित्तीय प्रबंधन, सुदृढ़ जोखिम प्रबंधन ढांचे और भविष्य की व्यवसाय वृद्धि को अवशोषित करने की क्षमता को दर्शाती है, साथ ही सदस्यों एवं जमाकर्ताओं के हितों की रक्षा करती है।

बैंक ने उत्कृष्ट परिसंपदा गुणवत्ता, पर्याप्त तरलता और मजबूत नियामकीय अनुपालन बनाए रखा, जिससे एक स्थिर, सुरक्षित और अच्छी तरह पूंजीकृत वित्तीय संस्था के रूप में उसकी प्रतिष्ठा मजबूत हुई। यह सदस्यों और ग्राहकों के अटूट विश्वास, निदेशक मंडल के रणनीतिक मार्गदर्शन तथा प्रबंधन एवं कर्मचारियों के समर्पित प्रयासों से संभव हुआ।

बोर्ड को आगे विश्वास है कि वर्षों में निर्मित मजबूत वित्तीय आधार, प्रौद्योगिकी, डिजिटल बैंकिंग, ग्राहक सेवा और व्यवसाय विस्तार पहलों में निरंतर निवेश के साथ, बैंक को आने वाले वर्षों में उच्च वृद्धि और लाभप्रदता हासिल करने में सक्षम बनाएगा। बैंक सदस्यों के लिए दीर्घकालीन मूल्य सृजित करते हुए शासन, पारदर्शिता और सहकारी बैंकिंग सिद्धांतों के उच्चतम मानकों को बनाए रखने के लिए प्रतिबद्ध है।

3) शेयरधारिता एवं सदस्यता :

बैंक के अंशधारक आधार में निरंतर वृद्धि सदस्यों द्वारा संस्था की मजबूत वित्तीय स्थिति, पारदर्शी शासन और दीर्घकालीन दृष्टिकोण में रखे गए विश्वास को दर्शाता है। 31 मार्च 2026 को बैंक के कुल 7,225 शेयरधारक थे, जो सहकारी आंदोलन में सदस्य भागीदारी का मजबूत आधार बनाते हैं।

वर्ष के दौरान 189 नए शेयरधारकों का स्वागत किया गया। साथ ही महाराष्ट्र सहकारी समितियां अधिनियम, उसके अंतर्गत बनाए गए नियमों और बैंक के उपनियमों के अनुसार सदस्यता के स्वैच्छिक समर्पण के कारण 66 शोयरधारकों की सदस्यता समाप्त हुई।

सदस्यता में शुल्क वृद्धि बैंक की एक विश्वसनीय एवं वित्तीय रूप से सुदृढ़ सहकारी संस्था के रूप में निरंतर आकर्षण को दर्शाती है। बोर्ड शेयरधारक आधार के स्थिर विस्तार को बैंक के भविष्य में बढ़ते सार्वजनिक विश्वास का उत्साहजनक संकेत मानता है।

बैंक विवेकपूर्ण वित्तीय प्रबंधन, नैतिक शासन, तकनीकी उन्नति और सतत मूल्य सृजन के माध्यम से सभी सदस्यों के हितों की रक्षा करने के लिए प्रतिबद्ध है। बोर्ड सभी शेयरधारकों के निरंतर विश्वास, अटूट सहयोग और सक्रिय भागीदारी के लिए हार्दिक आभार व्यक्त करता है।

4) पूंजी पर्याप्तता एवं आरक्षित निधि :

बैंक ने विवेकपूर्ण वित्तीय प्रबंधन और अनुशासित रिजर्व निर्माण के माध्यम से वर्ष के दौरान अपने पूंजी आधार को मजबूत करना जारी रखा है। 31 मार्च 2026 के अंत में बैंक की आरक्षित पूँजी पिछले वर्ष के ₹ 2,515.82 लाख से बढ़कर ₹ 2,551.47 लाख हो गई है, जो बैंक की बढ़ती वित्तीय शक्ति और दीर्घकालीन स्थिरता को दर्शाती है। सांविधिक आरक्षित निधि बढ़कर क्रमशः ₹ 867.91 लाख हुई, जबकि सामान्य आरक्षित निधि ₹ 893.92 लाख होकर मजबूत बना रहा। स्थिर शेयर पूंजी के बावजूद बैंक ने लाभप्रदता में उल्लेखनीय सुधार दर्ज किया और वर्तमान वर्ष का लाभ ₹ 13.41 लाख से बढ़कर ₹ 39.52 लाख पहुंच गया है।

बोर्ड का दृढ़ विश्वास है कि मजबूत पूंजी पर्याप्तता, मजबूत रिजर्व स्थिति और स्वस्थ नेटवर्थ बैंक की वित्तीय स्थिरता, सुदृढ़ शासन और विवेकपूर्ण प्रबंधन पद्धतियों के स्पष्ट संकेतक हैं। ये शक्तियां नियामकीय आवश्यकताओं के अनुपालन के साथ बैंक को उभरते व्यवसाय अवसरों का लाभ उठाने, प्रौद्योगिकी में निवेश करने, ग्राहक सेवाओं का विस्तार करने और सदस्यों एवं हितधारकों के लिए सतत मूल्य देने की अनुकूल स्थिति मे रखती है।

(₹ लाखों में)

क्र.	विवरण	31-03-2026	31-03-2025
1	शेयर (भाग) पूँजी	474.94	474.94
2	वैधानिक आरक्षित निधि	867.91	857.21
3	भवन निधि	270.00	270.00
4	लाभांश साम्य निधि	0.00	0.00

5	खराब और संदिग्ध ऋण निधि	0.00	0.00
6	प्रामाणिक पूँजी के समक्ष आकस्मिक प्रावधान	0.00	0.00
7	सदस्य कल्याण निधि	1.69	2.34
8	कर्मचारी अनुतोषिक निधि	0.00	0.00
9	साधारण आरक्षित निधि	893.92	893.92
10	कर्मचारी कल्याण निधि	4.00	4.00
11	निवेश परिवर्तित (उतार-चढ़ाव) निधि	0.00	0.00
12	कर्मचारी सामूहिक अनुतोषिक निधि	0.00	0.00
13	निवेश मूल्यह्रास आरक्षित निधि	0.00	0.00
14	वर्तमान वर्ष में लाभ और हानि	39.52	13.41
	कुल योग	**2,551.47**	**2,515.82**

5) जमा पूँजी :

वित्तीय वर्ष 2025-26 में जमाकर्ताओं का मजबूत विश्वास बना रहा, जिसके परिणामस्वरूप स्वस्थ एवं विविधीकृत जमा पोर्टफोलियो बना। 31 मार्च 2026 को बैंक की कुल जमा राशि ₹ 12,050.58 लाख से बढ़कर ₹ 13,333.19 लाख हो हुई, अर्थात ₹1,282.61 लाख (10.64%) का बढ़त दिखाती है। यह निरंतर वृद्धि भैंक की वित्तीय शक्ति, जमा की सुरक्षा और ग्राहक सेवा की गुणवत्ता में सदस्यों एवं ग्राहकों के विश्वास को दर्शाती है।

इस वर्ष सभी प्रमुख जमा क्षेत्रों में उत्साहजनक वृद्धि हुई। चालू जमा राशि जो ₹ 975.95 लाख से बढ़कर ₹ 1,229.33 लाख और बचत जमा राशि ₹ 2,670.80 लाख से बढ़कर ₹ 2,741.16 लाख हुई। सावधि जमा खाते में सबसे अधिक वृद्धि हुई और यह 1,058.87 लाख बढ़कर 9,462.70 लाख हुई, जो बैंक की आकर्षक जमा योजनाओं, प्रतिस्पर्धी व्याज दरों और संस्था में ग्राहकों के विश्वास को दर्शाती है।

जमा में स्थिर वृद्धि ने बैंक की तरलता स्थिति और संसाधन आधार को और मजबूत किया, जिससे बढ़ती ऋण आवश्यकताओं को पूरा करने, ग्राहक सेवाओं को बेहतर करने और टिकाऊ व्यवसाय वृद्धि को आगे बढ़ाने में सहायता मिली।
बैंक की तुलनात्मक रूप से की जमा राशि निम्नलिखित है।

(₹ लाखों में)

जमा राशि के प्रकार	31-03-2026	31-03-2025
चालू खाता जमा राशि	1,129.33	975.95
बचत खाता जमा राशि	2,741.16	2,670.80
सावधि खाता जमा राशि	9,462.70	8,403.83
कुल योग	**13,333.19**	**12,050.58**

6) जमा राशि बीमा योजना :

बैंक अपने जमारर्ताओं के हितों की सुरक्षा को सर्वोच्च प्रातमिकता देता है। डिपॉजिट इन्शुरेन्स एण्ड क्रेडिट गारंटी कारपोरेशन (DICGC) के प्रावधानों के अनुसार प्रति जमाकर्ता ₹ 5.00 लाख की राशि पर सभी पात्र जमा डी.आय.सी.जी.सी. के अंतर्गत कवर हैं। बैंक निगम को निर्धारित बीमा किश्त नियमित रूप से जमा करता है, जिससे पात्र जमाकर्ताओं के लिए निर्बाध बीमा सुरक्षा सुनिश्चित होती है।

7) अग्रिम राशि (ऋण) :

वित्तीय वर्ष 2025-26 में बैंक ने व्यक्तियों, व्यवसायों, उद्यमियों और प्राथमिक क्षेत्र के उधारकर्ताओं को समय पर एवं आवश्यकतानुसार वित्तीय सहायता देकर ऋण संचालन में वृद्धि की गति बनाए रखी। बैंक की सकल अग्रिम राशि में 31 मार्च 2026 को ₹ 8,141.45 लाख से बढ़कर ₹ 9,136.82 लाख हो गई है, अर्थात ₹ 995.37 लाख (12.23%) की बढ़ोत्तरी हुई है। यह बैंक की विवेकपूर्ण ऋण मूल्यांकन प्रणाली, अनुशासित जोखिम प्रबंधन और ग्राहक-केंद्रित दृष्टिकोण में उधारकर्ताओं के निरंतर विश्वास को दर्शाता है।

कैश क्रेडिट एवं ओवरड्राफ्ट सुविधाएं बढ़कर ₹ 3,376.33 लाख हो गई है, जिससे व्यवसायों और व्यापारियों की कार्यशील पूंजी आवश्यकताओं को समर्थन मिला, जबकि आवास ऋण ₹ 2, 437.61 लाख तक पहुंचा है। बैंक की स्वर्ण कर्ज योजना को भी उल्लेखनीय प्रतिक्रिया मिली है और बकाया स्वर्ण ऋण ₹ 57.09 लाख से दस गुने से अधिक बढ़कर ₹ 581.035 लाख पहुंच चुका है, जिससे यह बैंक के ऋण पोर्टफोलियो के सबसे तेजी से बढ़ने वाले क्षेत्रों में से एक बन गया। जमा राशि के सामने ऋण में भी उल्लेखनीय वृद्धि हुई।

बैंक ने माइक्रो, स्मॉल और मीडियम इन्टरप्राइजेज (MSMEs), स्व-रोजगार पेशेवरों, शिक्षा ऋण लेने वालों, वेतनभोगी व्यक्तियों और अर्थव्यवस्था के अन्य उत्पादक क्षेत्रों को वित्त देकर आर्थिक विकास में सहयोग जारी रखा। प्रत्येक ऋण प्रस्ताव व्यापक मूल्यांकन, नियामकीय दिशानिर्देशों के कड़े पालन और मजबूत जोखिम आकलन प्रक्रियाओं के बाद स्वीकृत किया गया, जिससे, स्वस्थ एवं गुणवत्तापूर्ण ऋण पोर्टफोलियो बनाए रखने में सहायता मिली।

विविधीकृत अग्रिम पोर्टफोलियो, मजबूत ऋण निगरानी और प्रभावी वसूली तंत्र ने उत्कृष्ट परिसंपत्ति गुणवत्ता बनाए रखते हुए व्यवसाय वृद्धि को जारी रखने में बैंक को सक्षम बनाया। आगे बैंक गुणवत्तापूर्ण ऋण अवसरों की पहचान, मौजूदा ग्राहकों के साथ संबंध मजबूत करने और सुरक्षित, टिकाऊ एवं विवेकपूर्ण ऋण पद्धतियों के माध्यम से क्रेडिट पोर्टफोलियो बढ़ाने पर ध्यान देगा।

विभिन्न वर्ग के लेनदारों हेतु ऋण/अग्रिम राशि का विभाजन निम्न प्रकार से है।

(₹ लाखो में)

ऋण और उधार के प्रकार	अब तक बकाया राशि	
	31-03-2026	31-03-2025
नगद जमा बाकी / ओवर ड्राफ्ट कर्ज	3,376.	3,232.05
आवास कर्ज	2,437.61	2,429.24
व्यवसाय कर्ज	636.83	631.54
वाहन कर्ज	128.51	121.65
जमा राशि पर कर्ज	470.18	228.99
ने.से.स./कि.वि.प./जीवन बीमा के समक्ष कर्ज	15.86	22.61
जमानती कर्ज	46.10	54.23
कर्मचारी कर्ज	310.27	335.15
कार्यालय / भवन कर्ज	1085.84	979.69
शिक्षण कर्ज	43.43	46.77
स्वर्ण कर्ज	581.35	57.09
दैनिक जमा पर कर्ज	3.82	2.17
विद्यार्थी कर्ज	0.69	0.27
कुल योग	**9,136.82**	**8,141.45**

8) प्राथमिक क्षेत्र को ऋण :

बैंक ने रिजर्व बैंक ऑफ इंडिया द्वारा निर्धारित नियामकीय मानकों से अधिक प्रदर्शन करके प्राथमिक क्षेत्र ऋण (PSL) के प्रति अपनी मजबूत प्रतिबद्धता जारी रखी है।

31 मार्च 2026 को बैंक की प्राथमिक क्षेत्र में कुल अग्रिम राशि ₹ 65.68 करोड़ रही, जो एडजस्टेड नेट बैंक क्रेडिट (ANBC) का 73.46% है, जबकि निर्धारित लक्ष्य 60% है। MSME को ऋण ₹ 27.44 करोड़ (ANBC का 30.91%) रहा, जबकि कमजोर वर्ग को अग्रिम राशि ₹ 14.43 करोड़ (ANBC का 17.25%) रहा, दोनों निर्धारित उपलक्ष्यों से अधिक हैं।

ये उपलब्धियां वित्तीय समावेशन, उद्यमिता विकास और बैंक द्वारा सेवा दिए जाने वाले समुदायों के सामाजिक-आर्थिक उत्थान के प्रति बैंक की अटूट प्रतिबद्धता को रेखांकित करती है। विविधीकृत एवं गुणवत्तापूर्ण प्राथमिकता क्षेत्र पोर्टफोलियो बनाए रखते हुए बैंक छोटे व्यवसायों, स्व-रोजगार पेशेवरों, छात्रों, आवास और अर्थव्यवस्था के अन्य उत्पादक क्षेत्रों को सहयोग देता है तथा विवेकपूर्ण ऋण प्रबंधन और टिकाऊ व्यवसाय वृद्धि भी सुनिश्चित करता है।

9) निवेश :

वित्तीय वर्ष 2025-26 में बैंक ने सुरक्षा, तरलता और सर्वोत्तम प्रतिफल पर जोर देते हुए विवेकपूर्ण एवं रूढ़िवादी निवेश रणनीति अपनाई। ग्राहकों की ऋण आवश्यकताओं को पूरा करने के बाद उपलब्ध अधिशेष धन को बोर्ड द्वारा अनुमोदित नीति और आरबीआई द्वारा निर्धारित विवेकपूर्ण मानदंडों के अनुसार सरकारी प्रतिभूतियों, अनुसूचित/राष्ट्रीयकृत बैंकों में सावधि जमा तथा अन्य स्वीकृत निवेशों में विवेकपूर्ण ढंग से लगाया गया।

31 मार्च 2026 को बैंक का कुल निवेश पोर्टफोलियो ₹ 5,263.30 लाख था। सरकारी प्रतिभूतियों में निवेश पिछले वर्ष के ₹ 4,078.64 लाख से बढ़कर ₹ 4,269.18 लाख हुआ। अनुसूचित/राष्ट्रीयकृत बैंकों में सावधि जमा ₹ 770.00 लाख रही। शेयरों में निवेश ₹ 224.12 लाख पर स्थिर रहा।
बैंक ने आरबीआई द्वारा निर्धारित वैधानिक तरलता आवश्यकताओं का निरंतर उत्कृष्ट अनुपालन किया। बैंक ने CLR और SLR बनाए रखने में कभी चूक नहीं की। वर्ष भर बैंक ने बैंकों में पात्र नकद शेष और सरकारी प्रतिभूतियों में निवेश के माध्यम से इन नियामकीय आवश्यकताओं को आसानी से पूरा किया।
निवेश की तुलनात्मक स्थिति इस प्रकार है। **(₹ लाख में)**

विवरण	31.03.2026	31.03.2025
सरकारी प्रतिभूतियां	4,269.18	4,078.64
बैंक में सावधि जमा	770.00	820.00
शेयर	224.12	224.12
कुल निवेश	5,263.30	5,122.76

10) जमाकर्ता शिक्षा एवं जागरूकता निधि (DEAF) :

बैंक आरबीआई के DEAF संबंधी दिशानिर्देशों का अनुपालन करते हुए 10 वर्ष या उससे अधिक समय से बकाया पात्र लावारिस जमाओं को जमाकर्ता शिक्षा एवं जागरूकता निधि में हस्तांतरित करता रहा है।

31 मार्च 2026 को कुल 7,130 लावारिस खाते, जिनमें ₹ 129.36 लाख की राशि थी, DEAF में हस्तांतरित किए जा चुके थे। बैंक ग्राहक जागरूकता पहलों, समय-समय पर विज्ञापनों तथा अपनी आधिकारिक वेबसाइट पर DEAF से संबंधित लावारिस जमा खातों की सूची प्रदर्शित करके जमाकर्ताओं और उनके कानूनी उत्तराधिकारियों को अपनी लावारिस जमा राशि प्राप्त करने में सहायता कर रहा है। बैंक आरबीआई के दिशानिर्देशों के अनुसार वास्तविक दावों के शीघ्र निपटान के लिए प्रतिबद्ध है।

11) निदेशक मण्डल :

निदेशक मंडल ने वर्तमान वर्ष के दौरान बैंक को स्थिर विकास और दीर्घकालीन मूल्य सृजन की दिशा में आगे बढ़ाने के लिए रणनीतिक नेतृत्व एवं प्रभावी मार्गदर्शन प्रदान किया। बोर्ड ने व्यवसाय विकास, रणनीतिक योजना, नीतियों का निर्माण, मानव संसाधन विकास, ऋण प्रस्तावों की स्वीकृति, वसूली तंत्र को मजबूत करना, जोखिम प्रबंधन, नियामकीय अनुपालन तथा ग्राहक-केंद्रित उत्पादों और सेवाओं की शुरुआत से संबंधित प्रमुख पहलों पर सक्रिय विचार-विमर्श किया।

आरबीआई द्वारा जारी नियामकीय दिशानिर्देशों के अनुरूप बैंक की विशेष समितियां–बोर्ड आफ मैनेजमेंट, ऑडिट कमिटी, इनवेस्टमेंट कमिटी, एसेट लियबिलिटी मैनेजमेंट कमिटी (ALCO) और ह्यूमन रिसर्च कमिटी ने अपनी जिम्मेदारियों का प्रभावी ढ़ंग से निर्वहन किया। इन समितियों ने वर्ष भर नियमित रूप से बैठकें कर अपने-अपने क्षेत्रों में परिचालन एवं रणनीतिक विषयों की समीक्षा की, जिससे समय पर निर्णय-निर्माण, मजबूत निगरानी और प्रमुख व्यावसायिक कार्यों की निरंतर मॉनिटरिंग संभव हुई।

निदेशक मंडल और उसकी विभिन्न समितियों की सक्रिय भागीदारी एवं मार्गदर्शन ने बैंक की निरंतर प्रगति में महत्वपूर्ण योगदान दियाष उनकी रणनीतिक दृष्टि, विवेकपूर्ण निगरानी तथा पारदर्शिता, जवाबदेही और नैतिक शासन के प्रति प्रतिबद्धता ने टिकाऊ विकास के लिए मजबूत आधार तैयार किया है।

12) लेखा परीक्षण :

वित्तीय वर्ष 2025-26 के लिए बैंक तथा शाखाओं का संवैधानिक लेखा परीक्षण मेसर्स आर. देवेन्द्र कुमार एण्ड एसोसिएट्स, चार्टर्ड एकाउन्टेट द्वारा किया गया। बोर्ड ऑडिट के दौरान लेखपरीक्षकों द्वारा दिए गए मूल्यवान विचारों एवं रचनात्मक सुझावों की सराहना करता है, जिन्होंने बैंक के संचालन एवं शासन ढांचे में समग्र सुधार में योगदान दिया।

बैंक का समकालीन लेखा परीक्षण मेसर्स वी. पी. खेमका एण्ड एसोसिएट द्वारा किया जा रहा है। बोर्ड उनके निरंतर सहयोग एवं सिफारिशों के लिए आभार व्यक्त करता है, जिनसे बैंक के आंतरिक नियंत्रण और परिचालन दक्षता मजबूत हुई है।

13) कर्मचारी गण :

31 मार्च 2026 तक बैंक कर्मचारियों की कुल संख्या 45 है। वर्ष के दौरान प्रति कर्मचारी व्यवसाय उत्पादकता ₹ 499.33 लाख रही, जो बैंक के कार्यबल की निरंतर दक्षता को दर्शाती है।

बोर्ड बैंक के सभी स्टाफ सदस्यों द्वारा प्रदान की गई समर्पित सेवाओं के लिए अपनी हार्दिक सराहना दर्ज करता है। उनकी प्रतिबद्धता और प्रयासों ने व्यवसाय विकास को बढ़ावा देने तथा त्वरित एवं विनम्र सेवा के माध्यम से ग्राहक सुनिश्चित करने में महत्वपूर्ण भूमिका निभाई है।

14) लाभ का विनियोजन :

निदेशक मण्डल को यह बताते हुए प्रसन्नता है कि 31 मार्च 2026 को समाप्त हुए वित्तीय वर्ष के लिए बैंक ने ₹ 39,45,989.74 का शुद्ध लाभ अर्जित किया है। यह बैंक के विवेकपूर्ण वित्तीय प्रबंधन, परिचालन दक्षता और टिकाऊ विकास पर निरंतर ध्यान को दर्शाता है। महाराष्ट्र सहकारी अधिनियम, 1960 और उसके अंतर्गत बनाए गए नियमों के अनुसार सभी वैधानिक प्रावधान एवं विनियोजन करने के बाद लाभ की शेष राशि आगामी वित्तीय वर्ष में आगे ले जाई गई है।

बोर्ड सदस्यों की स्वीकृति के लिए लाभ का निम्नलिखित विनियोजन की सिफारिश करता है। **(₹ लाखो में)**

	31 मार्च 2026 को समाप्त वर्ष का सकल लाभ		**58,14,655.74**
	घटाएं :		
1	आय कर प्रावधान	15,00,000.00	
2	वैधानिक लेखा परीक्षण शुल्क	3,68,666.00	
	कुल कटौती		**18,68,666.00**
	शुद्ध लाभ		**39,45,989.74**
	योग : पिछले वर्ष 31.03.2025 का शुद्ध लाभ		**5,566.49**
	घटाएं : 25% सांविधिक आरक्षित निधि	9,88,000.00	
	वर्ष 2025-26 का लाभांश	28,46,596.00	
	सदस्य कल्याण निधि	1,10,000.00	
	अगले वर्ष के लिए शुध्द लाभ शेष		**6,960.23**

15) बिना दावे का लाभांश :

निदेशक मंडल 31 मार्च 2026 को समाप्त वित्तीय वर्ष के लिए लाभांश घोषित करने की सिफारिश करता है, जो आगामी वार्षिक साधारण सभा में सदस्यों की स्वीकृति तथा महाराष्ट्र सहकारी समितियां अधिनियम 1960, उसके अंतर्गत बनाए गए नियमों, बैंक के अपनियमों और भारतीय रिजर्व बैंक के निर्देशों के लागू प्रावधानों के अनुपालन के अधीन है।

बैंक ने पूंजी पर्याप्तता और वित्तीय स्थिरता के प्रति विवेकपूर्ण दृष्टिकोण बनाए रखते हुए सदस्यों के निरंतर विश्वास एवं सहयोग को पुरस्कृत करने का लगातार प्रयास किया है। प्रस्तावित लाभांश वितरण बैंक के सुदृढ़ वित्तीय प्रदर्शन और शेयरधारकों के लिए दीर्घकालीन मूल्य सृजित करने की प्रतिबद्धता को दर्शाता है।

सदस्यों से अनुरोध है कि पिछले तीन वित्तीय वर्षो में उनके पक्ष में घोषित कोई लाभांश अभी तक दावा-रहित तो नहीं है और यदि ऐसा है तो बैंक के साथ आवश्यक औपचारिकताएं पूरी करके बैंक से प्राप्त करें। बैंक के उपनियमों के अनुसार घोषणा की तारीख से दावा न किया गया या आहरित न किया गया कोई भी लाभांश जप्त कर सांविधिक आरक्षित निधि में स्थानांतरित हो जाएगा।

31 मार्च 2026 को संचयी दावा-रहित लाभांश की सम्पूर्ण राशि ₹ 7.67 लाख है। बोर्ड सभी संबंधित सदस्यों से निर्धारित अवधि के भीतर अपने बकाया लाभांश का दावा करने की अपील करता है। सदस्यों को अपने बैंक खाते का विवरण, डाक पता, संपर्क विवरण और KYC रिकॉर्ड बैंक के साथ आद्यतन रखने के लिए भी प्रोत्साहित किया जाता है, ताकि भविष्य के लाभांश भुगतान एवं सदस्य संचार का शीघ्र क्रेडिट/प्रेषण हो सके।

बैंक सभी वैधानिक एवं नियामकीय आवश्यकताओं का पालन करते हुए पारदर्शी, कुशल और सदस्य-अनुकूल लाभांश वितरण प्रक्रिया सुनिश्चित करने के लिए प्रतिबद्ध है।

16) हार्दिक संवेदनाएं :

विचाराधीन वर्ष के दौरान विभिन्न क्षेत्रों के कई विशिष्ट व्यक्तित्व, ज्ञात एवं अज्ञात शुभचिंतक, सदस्य तथा राष्ट्रीय एव अंतरराष्ट्रीय स्तर की अन्य प्रतिष्ठित हस्तियां दिवंगत हुईं। हम सभी दिवंगत आत्माओं को हार्दिक श्रद्धांजलि अर्पित करते

हैं और परमात्मा से उनकी आत्मा को शाश्वत शांति प्रदान करने की प्रार्थना करते हैं।

प्रताप बैंक का पूरा परिवार शोक संतप्त परिवारों के प्रति अपनी गहरी संवेदना व्यक्त करता है और उनके दुःख की घड़ी में उनके साथ खड़ा है।

17) आभार :

निदेशक मंडल उन सभी संस्थाओं, नियामकीय प्राधिकरणों, हितधारकों और शुभचिंतकों के प्रति हार्दिक कृतज्ञता एवं आभार व्यक्त करता है, जिनके निरंतर मार्गदर्शन, सहयोग और सहकार ने वित्तीय वर्ष के दौरान बैंक के प्रदर्शन एवं प्रगति म महत्वपूर्ण योगदान दिया।

बोर्ड निम्नलिखित संस्थाओं के प्रति हार्दिक आभार व्यक्त करता है–

1) भारतीय रिजर्व बैंक, विशेष रूप से मुंबई क्षेत्रीय कार्यालय एवं केंद्रीय कार्यालय के डिपार्टमेंट आफ सुपरविजन और अर्बन बैंक्स डिपार्टमेन्ट के अधिकारियों को उनके निरंतर मार्गदर्शन, नियामकीय सहयोग और मूल्यवान सलाह के लिए।
2) सहकारिता आयुक्त एवं सहकारी समितियों के रजिस्ट्रार, महाराष्ट्र राज्य, पुणे, संभागीय संयुक्त रजिस्ट्रार, जिला उप-पंजीयक तथा सहायक रजिस्ट्रार (बी-वार्ड) को महाराष्ट्र सहकारी समितियां अधिनियम और अन्य लागू नियमों के अनुपालन में प्रोत्साहन, मार्गदर्शन और सहयोग के लिए।
3) महाराष्ट्र अर्बन को. आपरेटिव बैंक्स फेडरेशन लिमिटेड, मुंबई को बहुमूल्य मार्गदर्शन, प्रशिक्षण पहलों और शहरी सहकारी बैंकिंग क्षेत्र को निरंतर सहयोग के लिए।
4) महाराष्ट्र अर्बन को. आपरेटिव बैंक्स असोसिएशन लिमिटेड, मुंबई को निरंतर सहायता और सहकारी बैंकिंग आंदोलन के विकास में योगदान के लिए।
5) बृहन्मुंबई नागरिक सहकारी बैंक्स एसोसिएशन लि., मुंबई को शहरी सहकारी बैंकों से संबंधित विषयों में निरंतर सहयोग, मार्गदर्शन और समन्वय के लिए।
6) मेसर्स आर. देवेन्द्र कुमार एण्ड एसोसिएट्स, वैधानिक लेखापरीक्षकों की पेशेवर सेवाओं, रचनात्मक टिप्पणियां और बैंक के वेधानिक लेखा परीक्षण के दौरान मूल्यवान मार्गदर्शन के लिए।
7) मेसर्स वी. पी. खेमका एण्ड एसोसिएट्स (समवर्ती लेखापरीक्षक) तथा गणेश घावते (आंतरिक लेखा परीक्षक), श्री विवेक आर्य (एमपैनेल्ड एडवोकेट) को निरंतर सहयोग, उपयोगी सिफारिशों तथा बैंक की आंतरिक नियंत्रण प्रणालियों, कानूनी एवं शासन ढांचे को मजबूत करने में सहायता के लिए।
8) द महाराष्ट्र स्टेट को. ऑपरेटिव्ह बैंक लिमिटेड, फोर्ट, मुंबई के प्रबंधन एवं कर्मचारियों को।
9) द मुंबई डिस्ट्रिक्ट सेन्ट्रल को.ऑप. बैंक लि., फोर्ट, मुंबई के प्रबंधन एवं कर्मचारियों को।
10) यूनियन बैंक ऑफ इंडिया, झवेरी बाजार व माटुंगा पूर्व शाखा के प्रबंधन एवं कर्मचारियों को।
11) आई.डी.बी.आई.बैंक लि., पायधुनी शाखा के प्रबंधन एवं कर्मचारियों को।
12) आयसीआयसीआय बैंक लि., कांदिवली पूर्व के प्रबंधन एवं कर्मचारियों को।
13 द थाने जनता सहकारी बैंक लि., बदलापुर पश्चिम व थाने शाखा के प्रबंधन एवं कर्मचारियों को।
14) यूनिटी स्माल फायनेन्स बैंक लि., कांदिवली पूर्व शाखा के प्रबंधन एवं कर्मचारियों को।
15) को.ऑप. बैंक एम्प्ला.यूनियन, मुंबई के पदाधिकारियों के रचनात्मक सहयोग एवं निरंतर समर्थन के लिए।

बोर्ड बैंक के सम्मानित सदस्यों, ग्राहकों, शेयरधारकों, जमाकर्ताओं, उधारकर्ताओं, व्यावसायिक सहयोगियों और संवाददाता संस्थाओं के निरंतर विश्वास एवं अटूट भरोसे के लिए गहरी संवेदना व्यक्त करता है।

बोर्ड मुख्य कार्यकारी अधिकारी, वरिष्ठ प्रबंधन, अधिकारियों और स्टाफ सदस्यों की समर्पण भावना, पेशेवर दृष्टिकोण और अथक प्रयासों के लिए अपनी हार्दिक सराहना दर्ज करता है। उनकी प्रतिबद्धता और टीमवर्क ने बैंक को वर्ष के

दौरान अपने परिचालन एवं उद्देश्यों को प्राप्त करने में सक्षम बनाया।

अंत में, बोर्ड अपने सम्मानित निदेशकों के मूल्यवान मार्गदर्शन, रणनीतिक दृष्टि और बैंक के शासन को मजबूत करने, वित्तीय प्रदर्शन बढ़ाने तथा टिकाऊ विकास सुनिश्चित करने के प्रति अटूट प्रतिबद्धता के लिए हार्दिक आभार व्यक्त करता है। बोर्ड उच्चतम सत्यनिष्ठा, पारदर्शिता और कॉरपोरेट गवर्नेंस के मानकों को बनाए रखते हुए सभी हितधारकों के लिए मूल्य सृजित करने के लिए प्रतिबद्ध है।

निर्देशक मण्डल की ओर से
सही/-
सी. के. सिंह
(अध्यक्ष)

मुंबई
दिनांक : 31वीं ज़ुलाई 2026

INDEPENDENT AUDITORS' REPORT

Report on the Financial Statements

Qualified Opinion

1) We have audited the accompanying Financial Statements of **The Pratap Co-operative Bank Ltd. (" the Bank")** which comprises the Balance Sheet as at 31st March 2026 and Profit and Loss Account for the year then ended and a summary of significant Accounting Policies and other explanatory information incorporated in these financial statement of the Bank along with returns of its eight Branches audited by us.

In our opinion, and to the best of the information and according to the explanations given to us, except for the possible effects of the matters described in the Basis for Qualified Opinion paragraph, the said accounts read with significant accounting policies and notes on accounts, gives the information required by the Banking Regulation Act, 1949, as applicable to Co-operative Societies. Maharashtra Co-operative Societies Act, 1960, as amended and rules framed there under, the guidelines issued by Reserve Bank of India (RBI) to the extent applicable, in the manner so required and give a true and fair view in conformity with accounting principles generally accepted in India, of the state of affairs of the Bank as at 31 March, 2026 and its profit for the year ended on that date.

2) Basis for Qualified Opinion :

a) As stated in note no. 15(e), Schedule 25, Part C, the Bank is in the process of improving its laid down systems in order to be fully compliant with the Income Recognition and Asset classification and provisioning norms issued by Reserve Bank of India and other regulatory pronouncements in respect of advances.

b) As stated in Note no. 4(ii), Schedule 25, Part C, Bank is in the process of updating the Customer Loan Master in order to generate the Priority / Non-Priority sector data and the disclosures in the Financial Statements has been stated based on manually collated data. We are unable to comment upon the correctness of sector wise classification of advances as disclosed in the Financial Statements in the absence of relevant details.

c) As stated on Note No. 4(viii), Schedule 25, Part C regarding strengthening of internal controls system to reduce the risk of frauds and in the absence of adequate internal control processes, timely detection of frauds and other unauthorized transactions including transactions in internal accounts may not have been fully identified. The impact of the same on the financial statements has not been ascertained.

d) Pending compliance of Accounting Standards as stated in Note No. 12, Schedule 25, Part C, the impact of the same on financial statement is not ascertained.

e) Pending compliances in respect of Regulatory & Statutory requirements, pending reconciliations of various heads and other matters as stated in Note No. 3(b),15, Schedule 25, Part C and pending disclosures requirements as per RBI guidelines, our comments and observations contained in audit memorandum in Part A, B, C, Form 1 & 7 attached herewith, the consequential cumulative impact of which on the financial statements is not ascertained.

The Overall impact of the above on the Financial Statements, business ratios, Net-worth and CRAR of the Bank is not ascertainable.

We conducted our audit in accordance with the Standards on Auditing (SAs) issued by the ICAI. Our resposibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the code of ethics issued by the Institute of Chartered Accountants of India together with ethical requirements that are relevant to our audit of the financial statements under the provision of the Act and the Rules there under and we have fulfilled our other ethical resposibilities 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 qualified opinion.

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

3) The Bank's Board of Directors and Management is responsible with respect to the preparation of these financial statements that give a true and fair view of the financial position, financial performance and Cash Flow of the Bank in accordance with the accounting principles generally accepted in India, including the Accounting Standards issued by ICAI, and provisions of the Banking Regulation Act, 1949, the guidelines issued by the Reserve Bank of India and the guideline issued by th Registrar of Co-operative Societies, Maharashtra Co-operative Societies Act, 1960, as amended, Maharashtra Co-operative Societies Rules, 1961, as amended, from time to time. This resposibility 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 other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial 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 is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

Those Board of Directors are also resposible for overseeing the Bank's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

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

As part of an audit in accordance with SAs, 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 procedures responsive to those risks and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal 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 Bank's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

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

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence and where applicable, related safeguards.

Report on Other Legal and Regulatory Requirements

5) The Balance Sheet, the Profit and Loss Account have been drawn up in Forms "A" and "B" respectively of the Third Schedule read with Section 29 to the Banking Regulation Act, 1949 as applicable to Co-operative Societies and the provisions of Maharashtra Co-operative Societies Act, 1960 and Maharashtra Co-operative Societies Rules 1961 except as stated in Note No. 15(i), Schedule 25, Part C.

6) Subject to the foregoing and as required by Section 30 of the Banking Regulation Act, 1949 as applicable to the Co-operative societies read with the provisions of section 81 of the Maharashtra Co-operative Societies Act, 1960, We report that :

a) We have sought and except for the matters described in the Basis for Qualified Opinion paragraph, obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of the audit and have found them to be satisfactory;

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

c) In our opinion, except for the matters described in the Basis for Qualified Opinion paragraph, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purpose of our audit have been received from the branches.

d) The Balance Sheet and the Profit and Loss Account dealt with by this report, agreement with the Books of account.

e) The accounting standards adopted by the Bank are consistent with those laid down by accounting principles generally accepted in India so far as applicable to Banks except as stated in Para 2 hereinabove.

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

8) We further report that for the year under audit, the Bank has been awarded **"A"** classification.

For **R. Devendra Kumar & Associates**
Chartered Accountants
FRN : 114207W

Sd/-

(Piyush Pitroda)
Partner
M. No. 400322
UDIN : 25400322BMJUVZ2286

PLACE : MUMBAI
DATED : 20th June, 2026

BALANCE SHEET AS ON

Previous Year पिछला वर्ष As on 31-03-2025	LIABILITIES देयता	Schedule	Amount	Current Year चालू वर्ष As on 31-03-2026
₹			₹	₹
10,00,00,000	**SHARE CAPITAL : भाग-पूंजी**			**10,00,00,000**
	Auth. Share Capital			
	(10,00,000 Shares of Rs.100/- each)			
4,74,93,950	Called up capital, Subscribe capital and Paid up Capital	**1**		**4,74,43,275**
	RESERVE FUND & OTHER RESERVES	**2**		
8,57,21,468	Statutory Reserve सांविधिक आरक्षित निधी	a	8,67,91,287	
2,70,00,000	Building Fund भवन निधी	b	2,70,00,000	
----	Dividend Equilisation Fund लाभांश समता निधी	c	---	
2,33,750	Member's Welfare Fund सदस्य कल्याण निधी	e	1,68,750	
8,93,92,385	General Reserve Fund साधारण राखीव निधी	f	8,93,92,385	
4,00,000	Staff Welfare Fund सेवक कल्याण निधी	g	4,00,000	
20,27,47,603	**TOTAL RESERVE FUND & OTHER RESERVE**			**20,37,52,422**
	DEPOSITS & OTHER ACCOUNTS जमा व अन्य खाते	**3**		
84,03,83,073	Term Deposits मुद्दत जमा	a	94,62,69,387	
26,70,80,181	Saving Deposits बचत जमा	b	27,41,16,060	
9,75,94,716	Current Deposits चालू जमा	c	11,29,33,386	
1,20,50,57,970	**TOTAL DEPOSITS**			**1,33,33,18,833**
	PROVISIONS	4		
-----	Provision for Bad & Doubtful Debts खराब व संदिग्ध बकाया	a	-----	
85,57,615	Provision for NPA एनपीए के लिए प्रयोजन	b	93,57,615	
20,00,000	Staff Group Gratuity Reserve सेवक उपादान निधि	c	-----	
47,00,000	Contigent Provision Against Std. Assets प्रमाणिक पूँजी के समक्ष आकस्मिक प्रावधान	d	47,00,000	
1,80,00,000	Provision for PMC Bank Deposit	e	1,80,00,000	
5,00,000	Provision for Income Tax	f	20,00,000	
42,00,000	Investment Depriciation Reserve	g	42,00,000	
80,00,000	Investment Fluctuation Reserve	h	90,00,000	
4,59,57,615	**TOTAL PROVISION**			**4,72,57,615**
1,74,82,016	Overdue Interest Reserve अन्य देनदारी	5		1,76,10,510
9,01,077	Interest Payable व्याज भुगतान			6,54,653
1,51,96,40,231	**Total C/F योग**			**1,65,00,37,308**

YEAR ENDED 31ST MARCH 2026

Previous Year पिछला वर्ष As on 31-03-2025	ASSETS परिसंपत्ति	Schedule	Amount	Current Year चालू वर्ष As on 31-03-2026
₹	**CASH रोकड़ा बैंक जमा**		₹	₹
1,57,24,955	Cash in hand नगद जमा			1,32,00,621
	BALANCES WITH OTHER BANKS :	8		
14,30,28,233	IN CURRENT ACCOUNTS			17,31,76,214
----	Money At Call & Short Notice			
	INVESTMENTS (Govt. Securities) निवेश			**42,69,18,134**
23,23,57,923	Investment in Govt. Securities (HTM)		23,23,21,134	
	Face Value Rs. 23,50,00,000.00			
	Market Value Rs. 23,30,52,168.00			
15,67,56,500	Govt. Securities (AFS)		15,67,56,500	
	Face Value Rs. 16,00,00,000.00			
	Market Value Rs.15,59,60,190.00			
1,87,50,000	Govt. Securities (T-Bills-AFS)		3,78,40,500	
	Face Value Rs. 4,00,00,000.00			
	Fixed Deposit with other Banks (Oth. Inv.)			**7,70,00,000**
4,20,00,000	FD with MDCC Bank Ltd.(Fort)		4,20,00,000	
1,00,00,000	FD with IDBI Bank Ltd. (Paydhune)		1,00,00,000	
1,00,00,000	FD with Union Bank of India (Zaveri Bazar)		1,00,00,000	
1,00,00,000	FD with Indusind Bank Ltd.		-----	
1,00,00,000	FD with TJSB Bank (Thane)		1,50,00,000	
	Shares in co-institutions & others			**2,24,12,190**
8,000	Shares of MDCC Bank Ltd.		8,000	
10,000	Shares of MSC Bank Ltd.		10,000	
44,78,840	Shares of Unity Bank (Eqty. Warrant)		44,78,840	
1,79,15,350	Shares of Unity Bank (Perpetual)		1,79,15,350	
51,22,76,613	**TOTAL INVESTMENTS**			**52,63,30,324**
	LOANS & ADVANCES ऋण व उधार	9		
35,56,12,919	Short Term Loans कम अवधि	a	41,12,51,179	
3,51,89,362	Medium Term Loans मध्यम अवधि	b	3,95,64,507	
42,33,42,646	Long Term Loans लंबी अवधि	c	46,28,66,680	
81,41,44,927	**TOTAL LOANS & ADVANCES**			**91,36,82,366**
	INTEREST RECEIVABLE ON प्राप्त व्याज राशि	10		
1,74,82,016	Loans and Advances	a	1,76,10,510	
-----	Penal Charges Receivable	b	-----	
1,74,82,016	**TOTAL INTEREST RECEIVABLE**			**1,76,10,510**
	INTEREST ACCRUED ON INVESTMENT			
4,65,931	Interest Accrued on Fixed Deposit		98,550	
46,69,395	Interest Accrued on Govt. Securities		56,72,566	**57,71,116**
1,50,77,92,070	**Total C/F योग**			**1,64,97,71,152**

BALANCE SHEET AS ON

Previous Year पिछला वर्ष As on 31-03-2025	LIABILITIES देयता	Schedule	Amount	Current Year चालू वर्ष As on 31-03-2026
₹			₹	₹
1,51,96,40,231	**Total B/F योग अग्रानति**			**1,65,00,37,308**
	OTHER LIABILITIES			
62,55,360	Pay Orders भुगतान आदेश निजीमित		37,06,308	
15,36,804	Unclaimed Dividend अदावी लाभांश	6	7,67,124	
65,92,056	Sundries विविध	7	1,20,88,220	
1,73,050	Share Suspense भाग दुविधा		----	
1,45,57,269	**TOTAL OTHER LIABILITIES**			**1,65,61,652**
----	Inter Branch Adjustment A/c. आंतरिक शाखा समायोजन		----	53,68,953
	PROFIT & LOSS A/c.			
5,850	Profit as per last Balance sheet पिछले वर्ष के लाभ का जमा		5,566	
13,35,000	Less : Appropriation		----	
13,34,716	Add : Profit for the year brought from the profit & loss Account चालू वर्ष का शुद्ध लाभ		39,45,990	**39,51,556**
	(As on 31-03-2026 for Staff Group Gratuity Fund Rs. 1,58,42,112.54/-)			
1,53,55,38,067	**Total योग**			**1,67,59,19,469**
1,25,80,791	**CONTINGENT LIABILITIES**	**14**		**1,41,85,720**
	NOTES TO ACCOUNTS	**25**		

For **THE PRATAP CO-OPERATIVE BANK LTD. दि प्रताप को-ऑपरेटिव्ह बैंक लि.**

Place: MUMBAI
Date : 20th June 2026
As per our Audit Report of Even Date
For **R Devendra Kumar & Associates**
Chartered Accountants
(ICAI F.R.No. 114207W)
Sd/-
Piyush Pitroda
(Partner) M. No. 188843

Varghese Raphael Aiyinikkal
CHIEF EXECUTIVE OFFICER

Narayan T. Atal
DIRECTOR

YEAR ENDED 31ST MARCH 2026

Previous Year पिछला वर्ष As on 31-03-2025	ASSETS परिसंपत्ति	Schedule	Amount	Current Year चालू वर्ष As on 31-03-2026
₹			₹	₹
1,50,77,92,070	**Total B/F योग अग्रानति**			**1,64,97,71,152**
	FURNITURE & MACHINERY फर्नीचर और जोड़काम	**11**		
1,68,60,417	Furniture and Machinery			1,53,57,014
	COMPUTERISATION संगणीकरण	**12**		
7,42,919	Computerisation			7,48,982
----	Inter Branch Adjustment A/C			---
	OTHER ASSETS अन्य परिसंपत्ति			
33,132	Telephone Deposit फोन भार		33,132	
29,78,380	Advance Deposit to Premises अग्रिम जमा		29,78,380	
20,00,000	Advance Income - Tax paid अग्रिम कर भुगतान		33,00,000	
1,09,211	Stock of Stationery स्टेशनरी		1,15,447	
3,710	Stamps in Hand		5,345	
50,18,227	Sundries	**13**	36,10,016	
1,01,42,660	**TOTAL OTHER ASSETS**			**1,00,42,320**
1,53,55,38,067	**Total योग**			**1,67,59,19,469**

C. K. Singh	K. S. RATHOUR	Sanjay Chauhan
CHAIRMAN	VICE-CHAIRMAN	DIRECTOR

PROFIT & LOSS A/C FOR THE

Previous Year पिछला वर्ष As on 31-03-2025	EXPENDITURE व्यय	Schedule	Amount	Current Year चालू वर्ष As on 31-03-2026
			₹	₹
6,71,55,366	**INTEREST ON DEPOSITS & BORROWING**	**15**		**7,25,90,359**
6,71,47,373	Interest On Deposit जमा पर ब्याज दिया	a	7,25,89,637	
7,993	Interest on Borrowings उधारी पर ब्याज	b	722	
10,12,995	Commission on Daily Deposits दैनिक कमिशन			9,41,132
2,87,46,441	Salaries & Allowances & Provident Fund वेतन भत्ता बोनस अतिरिक्त अनुदान इत्यादी	16		2,85,86,744
77,600	Director & Local Comm. dona.,member fee & Allow. संचालक बैठक व अन्य खर्च			69,000
1,17,54,631	Rent, Taxes, Insurance Lighting including Service Charges किराया, टैक्स व बीमा इत्यादी	17		1,07,77,100
6,55,782	Postage, Telegram & Telephones Charges डाक, तार व टेलिफोन भार	18		8,43,147
6,46,029	Stationery, Printing & Advertisement लेखन सामग्री, छपाई, विज्ञापन	19		10,39,881
13,11,530	Law and Professional Charges विधि व व्यावसायिक खर्च	20		17,66,315
3,50,885	Auditors Fee लेखा परीक्षक देय			3,72,079
58,39,493	Repairs and Maintenance			45,99,529
21,40,070	Depreciation and Repairs to property			22,69,784
15,35,349	DICGC Premium Payment			16,10,925
60,29,499	Other Exdenditure अन्य खर्च	21		62,77,783
1,37,656	Loss on sale of Fixed Assets संपत्तिमूल्यह्रासनिधि			----
1,83,274	Exp. for Annual Gen. वार्षिक सभा खर्च			59,916
1,02,261	Training Programme प्रशिक्षण कार्यक्रम			29,430
36,789	Amortisation of Premium paid on Investments			36,789
7,00,000	Povision for NPA			8,00,000
5,00,000	Provision for Income Tax			15,00,000
3,61,920	Income Tax paid FY 2023-24			----
13,34,716	**To Net Profit Current Year**			**39,45,990**
13,06,12,288	**Total योग**			**13,81,15,902**

For **THE PRATAP CO-OPERATIVE BANK LTD. दि प्रताप को-ऑपरेटिव्ह बैंक लि.**

Place: MUMBAI
Date : 20th June 2026

Varghese Raphael Aiyinikkal
CHIEF EXECUTIVE OFFICER

Narayan T. Atal
DIRECTOR

As per our Audit Report of Even Date
For **R Devendra Kumar & Associates**
Chartered Accountants
(ICAI F.R.No. 114207W)
Sd/-
Piyush Pitroda
(Partner) M. No. 188843

YEAR ENDED 31ST MARCH 2026

Previous Year पिछला वर्ष As on 31-03-2025	INCOME आय	Schedule	Amount	Current Year चालू वर्ष As on 31-03-2026
₹			₹	₹
7,86,76,832	Interest on Advances अग्रिम राशि पर ब्याज	22		8,57,47,128
3,73,13,292	Interest on Investment निवेश राशि पर ब्याज	23		3,67,71,719
30,73,818	Capital Gain on Mutual Fund पूंजी बढ़त लाभ			38,98,944
3,40,000	Profit on Sale of Investment निवेश पर लाभ			----
6,67,500	Rent on Safe Deposit Lockers लॉकर्स पर प्राप्त भाड़ा			3,70,500
28,500	Profit on Sale of Asset संपत्ति बेचने पर लाभ			2,500
1,05,12,346	Other Receipts अन्य खर्च	24		1,13,25,111
13,06,12,288	**Total योग**			**13,81,15,902**

C. K. Singh
CHAIRMAN

K. S. RATHOUR
VICE-CHAIRMAN

Sanjay Chauhan
DIRECTOR

SCHEDULE BALANCE SHEET GROUPING AS ON 31-03-2026

Sr. No.	CAPITAL AND LIABILITIES पूंजी और देयत्ता	Current Year 31-03-2026	Previous Year 31-03-2025
	SCHEDULE 1 : SHARE CAPITAL	₹	₹
1	1,64,823 Shares of Rs. 25/- Each	41,20,575	41,23,250
2	4,33,227 Shares of Rs. 100/- Each	4,33,22,700	4,33,70,700
	TOTAL	**4,74,43,275**	**4,74,93,950**
	SCHEDULE 2 : Reserve Fund and Other Reserves		
a	**Statutory Reserve**	**8,67,91,287**	**8,57,21,468**
	Opening Balance	**8,57,21,468**	8,36,15,466
	Additions during the year	10,69,819	21,06,002
	Deductions during the year	----	----
b	**Building Fund**	**2,70,00,000**	**2,70,00,000**
	Opening Balance	2,70,00,000	2,70,00,000
	Additions during the year	----	----
	Deductions during the year	----	----
c	**Divident Equalisation Fund**	----	----
	Opening Balance	----	2,50,000
	Additions during the year	----	----
	Deductions during the yearm	----	2,50,000
d	**Members Welfare Funds**	**1,68,750**	**2,33,750**
	Opening Balance	2,33,750	2,40,750
	Additions during the year	----	----
	Deductions during the year	65,000	7,000
e	**General Reserve Fund**	**8,93,92,385**	**8,93,92,385**
	Opening Balance	8,93,92,385	7,72,00,000
	Additions during the year	----	2,00,50,000
	Deductions during the year	----	78,57,615
f	**Staff Welfare Fund**	**4,00,000**	**4,00,000**
	Opening Balance	4,00,000	4,00,000
	Additions during the year	----	----
	Deductions during the year	----	----
	SCHEDULE 3 : DEPOSIT		
a	**TERM DEPOSIT**		
1	From Individuals	60,47,60,265	43,78,17,563
2	From Societies	1,45,30,156	2,14,44,718
3	From Others	32,69,78,966	38,11,20,792
	TOTAL	**94,62,69,387**	**84,03,83,073**
b	**SAVING BANK DEPOSIT**		
1	From Individuals	20,29,56,194	21,04,96,488
2	From Societies	51,45,153	56,70,495
3	From Others	6,60,14,712	5,09,13,198
	TOTAL	**27,41,16,060**	**26,70,80,181**
c	**CURRENT BANK DEPOSIT**		
1	From Individuals	2,90,74,233	2,98,07,924
2	From Societies	11,16,584	14,35,008
3	From Others	8,27,42,570	6,63,51,784
	TOTAL	**11,29,33,386**	**9,75,94,716**
	SCHEDULE 4 : PROVISIONS		
a	**Provision for Bad & Doubtful Debts**	----	----
	Opening Balance	----	1,98,00,000
	Additions during the year	----	----
	Deductions during the year	----	1,98,00,000
b	**Provision for NPA**	**93,57,615**	**85,57,615**
	Opening Balance	85,57,615	----
	Additions during the year	8,00,000	85,57,615
	Deductions during the year	----	----

SCHEDULE BALANCE SHEET GROUPING AS ON 31-03-2026

Sr. No.	LIABILITIES देयत्ता	Current Year 31-03-2026 ₹	Previous Year 31-03-2025 ₹
c	**Staff Group Gratuity Reserve**	----	**20,00,000**
	Opening Balance	20,00,000	20,00,000
	Additions during the year	----	----
	Deductions during the year	20,00,000	----
d	**Contigent Provision Against Std. Assets**	**47,00,000**	**47,00,000**
	Opening Balance	47,00,000	47,00,000
	Additions during the year	----	----
	Deductions during the year	----	----
e	**Provision for PMC Bank Deposit**	**1,80,00,000**	**1,80,00,000**
	Opening Balance	1,80,00,000	1,80,00,000
	Additions during the year	----	----
	Deductions during the year	----	----
f	**Investment Depreciation Reserve**	**42,00,000**	**42,00,000**
	Opening Balance	42,00,000	42,00,000
	Additions during the year	----	----
	Deductions during the year	----	----
g	**Investment fluctuation Fund**	**90,00,000**	**80,00,000**
	Opening Balance	80,00,000	80,00,000
	Additions during the year	10,00,000	----
	Deductions during the year	----	----
	SCHEDULE 5 : OVERDUE INTEREST RESERVE	**1,76,10,510**	**1,74,82,016**
	Opening Balance	1,74,82,016	1,44,02,136
	Additions during the year	33,60,585	53,33,522
	Deductions during the year	32,32,090	22,53,642
	SCHEDULE 6 : UNCLAIMED DIVIDEND		
a	DIVIDEND PAYABLE 2021-22	----	----
b	DIVIDEND PAYABLE 2022-23	----	7,46,125
c	DIVIDEND PAYABLE 2023-24	7,67,124	7,90,679
	TOTAL	**7,67,124**	**15,36,804**
	SCHEDULE 7 : SUNDRIES		
a	T.D.S. DEDUCTION	10,60,332	10,94,868
b	AUDIT FEES	3,68,666	3,47,666
c	CLG DIFFERENCE PAYABLE	1,00,750	22,918
d	MISCELLANEOUS A/C	----	63,066
e	EXPENSES INCURRED BUT NOT PAID	4,51,942	52,800
f	STATE GOODS & SERVICE TAX	8,80,594	7,12,922
g	CENTRAL GOODS & SERVICE TAX	8,80,594	7,12,748
h	HO IMPS ADJUSTMENT A/C	----	----
i	ENCASHMENT OF LEAVE PAYABLE	28,00,000	28,00,000
j	TDS DEDUCTION ON CASH WITHDRAWAL	82,420	21,190
k	P.F. (EMPOLYEE'S CONTRIBUTION)	1,97,948	1,82,096
l	PROFESSIONAL TAX	----	8,400
m	INCOME TAX DEDUCTION	----	33,000
n	EXCESS CASH RECEIVED	----	5,000
o	HO ISSUER ACQIRIER ADJUSTMENT A/C	3,91,233	3,95,767
p	COVID-19 INTEREST DIFF. PAYABLE	----	----
q	DEAF SCHEME 2014	1,39,618	1,39,614
r	HO UPI ADJUSTMENT A/C.	10,54,051	----
s	MDCC CLG. ADJUSTMENT A/C.	36,80,071	----
	TOTAL	**1,20,88,220**	**65,92,056**

SCHEDULE BALANCE SHEET GROUPING AS ON 31-03-2026

Sr. No.	LIABILITIES देयत्ता	Current Year 31-03-2026	Previous Year 31-03-2025
		₹	₹
	SCHEDULE 8 : ASSETS - BALANCES WITH BANKS		
a	Balances with Reserve Bank of India	----	----
b	Balances with Nationalised Banks	17,31,76,214	6,93,20,018
c	Balances with State and Other Urban Co-op. Banks	----	6,89,27,279
d	Balances with other Banks	----	47,80,935
	TOTAL	**17,31,76,214**	**14,30,28,233**
	SCHEDULE 9 : LOANS AND ADVANCES		
a	**Short Term Loans**	**41,12,51,178**	**35,56,12,919**
	Cash Credit, Overdraft Loans of which secured against		
	Tangible Securities	41,11,41,215	35,55,92,700
	Personal Securities	1,09,963	20,219
	Clean	----	----
	NPAs	9,68,631	9,68,631
b	**Medium Term Loans**	**3,95,64,507**	**3,51,89,362**
	Tangible Securities	3,58,00,312	3,09,31,312
	Personal Securities	37,64,196	42,58,049
	Clean	----	----
	NPAs	37,75,496	36,33,580
c	**Long Term Loans**	**42,28,66,680**	**42,33,42,646**
	Tangible Securities	46,21,31,053	42,21,97,569
	Personal Securities	7,35,628	11,45,077
	Clean	----	----
	NPAs	42,25,731	1,15,55,182
	TOTAL	**91,36,82,366**	**81,41,44,927**
	SCHEDULE 10 : INTEREST RECEIVABLE ON		
a	(a) Loans and Advances	1,76,10,510	1,74,82,016
b	(b) Penal Charges Receivable	----	----
	TOTAL	**1,76,10,510**	**1,74,82,016**
a	**SCHEDULE 11 : FURNITURE, FIXTURE & MACHINERY**	**1,53,57,014**	**1,68,60,417**
	Opening Balance	----	1,33,67,444
	Add : Additions during the year	1,71,76,305	54,00,950
	Less : Depreciation on assets	18,19,291	17,70,320
	Less : Loss on sale of assets	----	1,37,656
b	**SCHEDULE 12 : COMPUTERISATION**	**7,48,982**	**7,42,919**
	Opening Balance	7,42,919	3,11,954
	Add : Additions during the year	4,72,646	8,00,716
	Less : Depreciation on assets	4,66,583	3,69,751
	Less : Loss on sale of assets	----	----

SCHEDULE BALANCE SHEET GROUPING AS ON 31-03-2026

Sr. No.	LIABILITIES देयत्ता	Current Year 31-03-2026	Previous Year 31-03-2025
	OTHER ASSETS	₹	₹
	SCHEDULE 13 : SUNDRIES		
a	Diwali Advance	1,03,200	76,800
b	Advance for Expenses	----	4,65,500
c	T.D.S. On Interest of Investment	2,64,860	1,92,194
d	Electricity Deposit	90,349	89,110
e	Deposit With B.M.C.	----	----
f	State Goods & Service Tax Receivable	64,434	40,746
g	Central Goods & Service Tax Receivable	64,435	40,749
h	Integrated Goods & Service Tax	30,600	31,500
i	HO IMPS Adjustment A/C	29,52,100	22,43,285
j	HO UPI Adjustment A/C	----	19,483
k	HO ECOM Adjustment A/C	31,465	45,343
l	Clearing Difference Receivable	8,573	8,344
m	Income Tax Refund FY 2021-22	----	15,61,986
n	Income Tax Refund FY 2022-23	----	2,03,189
o	MSE Refinance Fund FY 2022-23 (SIDBI)	----	----
	TOTAL	**36,10,016**	**50,18,227**
	SCHEDULE 14 : CONTINGENT LIABILITIES		
a	Claims against the bank not acknowledged as debts		
b	Liability for party paid investments		
c	Liability on account of outstanding forward exchange contracts		
d	Guarantee given on behalf of Customer	12,50,000	12,50,000
e	Acceptances, endorsements and other obligations		
f	Other items for which the bank is contingently liable (Bank Guarantee) - DEAF Scheme 2014	1,29,35,720	1,13,30,791
g	DEAF Payable / Receivable	-----	-----
	TOTAL	**1,41,85,720**	**1,25,80,791**

SCHEDULE TO PROFIT & LOSS ACCOUNT 2025-26

Sr. No.	PARTICULARS	Current Year 31-03-2026	Previous Year 31-03-2025
		₹	₹
	SCHEDULE 15 : INTEREST ON DEPOSIT & BORROWING		
a	INTEREST PAID ON DEPOSITS	7,25,89,637	6,71,47,373
b	INTEREST PAID ON BORROWING	722	7,993
	TOTAL	**7,25,90,359**	**6,71,55,366**
	SCHEDULE 16 : SALARIES, ALLOWANCE, BONUS		
1	BASIC PAY A/C	21,67,467	21,74,026
2	D.A. A/C	21,54,942	21,52,437
3	V.D.A. A/C	1,63,78,652	1,56,52,904
4	H.R.A. A/C	13,39,879	12,89,352
5	C.C.A. A/C	3,69,729	3,69,283
6	OTHER ALLOWANCE A/C	1,96,725	1,44,195
7	MEDICAL ALLOWANCE	4,17,228	4,05,709
8	LEAVE TRAVELLING ALLOWANCE	96,750	99,600
9	ENCASHMENT OF LEAVE	16,13,114	22,53,843
10	BONUS EX-GRATIA	----	7,19,374
11	CLOSING ALLOWANCE	24,862	23,951
12	GRATUITY FUND	4,64,122	3,00,608
13	TRAVELLING ALLOWANCE	4,74,234	4,70,632
14	EDUCATION ALLOWANCE	3,99,002	3,97,394
15	PROVIDENT FUND	24,79,038	22,13,093
16	STAFF WELFARE EXPENSES	11,000	80,040
17	ARREARS PAID	----	----
	TOTAL	**2,85,86,744**	**2,87,46,441**
	SCHEDULE 17 : RENT, RATES, TAXES		
1	RENT A/C	70,71,878	73,13,995
2	MUNICIPLE TAXES A/C	4,59,276	4,59,276
3	INSURANCE PREMIUM	6,73,889	8,03,820
4	ELECTRICITY CHARGES	7,65,297	7,93,500
5	SERVICE CHARGES	18,04,260	23,81,540
6	PROFESSIONAL TAX EMPLOYER	2,500	2,500
	TOTAL	**1,07,77,100**	**1,17,54,631**
	SCHEDULE 18 : POSTAGE, TELEPHONE CHARGES		
1	POSTAGE A/C	12,127	9,271
2	TELPHONE CHARGES	8,31,020	6,46,511
	TOTAL	**8,43,147**	**6,55,782**
	SCHEDULE 19 : STATIONERY, PRINTING & ADVERT		
1	PRINTING & STATIONERY	5,20,675	5,34,795
2	ADVERTISEMENT	5,19,206	1,11,234
	TOTAL	**10,39,881**	**6,46,029**
	SCHEDULE 20 : LAW & PROFESSIONAL CHARGES		
1	PROFESSIONAL EXPENSES	16,14,039	12,65,735
2	LEGAL CHARGES (U/S 101)	51,578	11,228
3	LEGAL CHARGES	1,00,698	34,567
	TOTAL	**17,66,315**	**13,11,530**

SCHEDULE TO PROFIT & LOSS ACCOUNT 2025-26

Sr. No.	PARTICULARS	Current Year 31-03-2026	Previous Year 31-03-2025
	SCHEDULE 21 : OTHER EXPENDITURE	₹	₹
1	CONVEYANCE	6,37,380	13,06,956
2	SUNDRIES CHARGES	11,25,140	11,90,011
3	ADMINISTRATION CHARGES ON PF	1,38,845	1,20,341
4	MAHARASHTRA LABOUR WELFARE	6,375	6,150
5	DONATION	----	----
6	SUBSCRIPTION CHARGES	1,11,540	1,02,405
7	AWARD SCHEME FOR STUDENT	29,000	46,000
8	CHARGES BY MDCC	3,36,776	5,17,824
9	BANK CHARGES	7,633	12,257
10	ENTERTAINMENT EXPENDITURE	5,28,311	4,54,591
11	COMPUTER EXPENSES	----	----
12	ATM EXPENSES	7,28,468	3,70,359
13	ELECTION EXPENSES	----	----
14	IMPS / MOBILE BANKING EXPENSES	1,46,697	1,40,385
15	UPI EXPENSES	22,71,866	15,79,085
16	BOARD OF MANAGEMENT EXPENSES	1,00,000	98,000
17	WATER CHARGES	1,09,753	85,134
18	BBPS EXPENSES	----	----
	TOTAL	**62,77,783**	**60,29,499**
	INCOME		
	SCHEDULE 22 : INTEREST ON ADVANCE		
1	INTEREST RECEIVED ON ADVANCES	8,57,47,128	7,86,76,832
2	PENAL INTEREST	----	----
	TOTAL	**8,57,47,128**	**7,86,76,832**
	SCHEDULE 23 : INTEREST ON INVESTMENT		
1	INTEREST RECEIVED ON INVESTMENT	62,53,030	72,87,396
2	INTEREST RECEIVED ON GOVT. SECURITIES	3,03,57,271	2,99,59,422
3	INTEREST RECEIVED ON MDCC CLG. A/C	1,61,418	66,474
	TOTAL	**3,67,71,719**	**3,73,13,292**
	SCHEDULE 24 : OTHER RECEIPT		
1	SERVICE CHARGES	13,87,750	7,45,650
2	LEGEL CHARGES	93,067	53,400
3	CHEQUE BOOKS CHARGES	6,62,994	5,69,627
4	CHEQUE RETURN CHARGES	17,95,715	14,45,119
5	COMMISSION A/C	10,18,529	18,45,039
6	OTHER INCOME (INCIDENTAL) CHARGES	29,78,243	29,77,671
7	PROCESSING CHARGES ON LOAN	11,59,815	8,62,746
8	ATM CHARGES	4,06,541	3,35,468
9	IMPS / MOBILE CHARGES	92,310	90,202
10	UPI / MOBILE CHARGES	2,12,120	2,05,992
11	PENAL INTEREST	7,86,867	13,80,412
12	BBPS CHARGES	749	1,019
13	INTEREST RECEIVED ON INCOME TAX REFUND	3,04,712	----
14	INCOME TAX REFU. OTHER THAN INTEREST FY 2016-17	4,25,698	----
	TOTAL	**1,13,25,111**	**1,05,12,346**

SCHEDULE 25-SIGNIFICANT ACCOUNTING POLICIES AND NOTES FORMING PART OF BALANCE SHEET AS AT 31ST MARCH 2026 AND THE PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED THAT DATE

A) BACKGROUND :

THE PRATAP CO-OPERATIVE BANK LTD was incorporated on 27.11.1981. The bank provides services through 08 Branches and Head Office. The area of operation of the bank as per the laws is Municipal Limit of Greater Mumbai District, Thane District and Navi Mumbai Municipal Limit.

B) SIGNIFICANT ACCOUNTING POLICIES

1) Accounting Convention :

The financial statements have been prepared and presented under the historical cost convention on the accrual basis of accounting and going concern concept, unless otherwise stated and comply with generally accepted accounting principals, statutory requirements prescribed under the Banking Regulation Act, 1949 and the Maharashtra Co-operative Societies Act, 1961, circulars and guidelines issued by the Reserve Bank of India (RBI) from time to time, the Accounting Standards (AS) issued by Institute of Chartered Accountants of India (ICAI) and current practices prevailing within the banking industry of India.

2) Use of Estimates :

The preparation of the financial statements, in conformity with generally accepted accounting principles, requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities, revenues and expenses and disclosure of contingent liabilities at the date of the financial statements and Actual results of operation during the reporting period end. Aithough these estimates are based upon Management's best knowledge of current events and action, actual result could be from these estimates.

3) Revenue Recognition :

Income and Expenditure are accounted on accrual basis except as stated below :

i) Interest on Advances classified as Sub-standard, Doubtful or Loss Assets is recognized on realization. The unrealized in these cases is accounted in Overdue Interest Resreve.

ii) Interest on Fixed Income Securities is recognized on accrual basis in case it is serviced regularly. Income from Dividend, Commission, Exchange and Locker Rent incidental charges, service charges are recognized as income on receipt basis.

iii) Recovery in Non-performing Assets is first appropriated towards interest and balance, if any, towards principal, except in the case of Suit Filed Accounts, sale to Asset Reconstuction Companies and accounts under One Time Settlement where recovery is appropriated based on the court decree/ terms of agreement.

iv) Bank is accounting the leave encashment liability as and when it is paid.

4) Investments :

i) Bank follows the settlement date method of accounting for Government of India and State Government securities in accordance with RBI guidelines.

ii) The Bank has categorized the investments in accordance with the RBI guidelines applicable to Urban Cooperative Banks. Accordingly, classification of investments for the purpose of valuation is done under the following categories.

a) Held to Maturity – Securities acquired by the Bank with the intention to hold till maturity.

b) Available for Sale – Securities which do not fall within the above categories are classified as 'Available for Sale.'

iii) Investments are valued as per the directives issued by the Reserve Bank if India from time to time and in line with the methodology suggested by Financial Bench Mark India Pvt. Ltd. (FBIL)

iv) Investments classified under "Held to Maturity" category have been valued at acquisition cost.

Premium, if any, on such investments is amortized over residual life of particular investment.

v) Investments under "Available for Sale" category have been marked to as per RBI directives. While net depreciation, if any, under each classification has been provided for, net appreciation, if any, has been ignored.

vi) Broken period interest in respect of investment purchased is treated as an item of expenditure under the Profit and Loss account.

vii) Treasury Bills under all categories/classifications are valued at carrying cost.

viii) Units of Mutual Fund are valued at lower of Cost or Net Asset Value.

ix) Shares of Co-operative Institutions/Other Institutions are valued at cost unless there is a diminution in the value thereof in which case the diminution is fully provided for.

5) Advances :

i) In pursuance to the guidelines issued by the RBI, advances have been classified as Standard, Sub-standard, Doubtful and Loss Assets and provisions thereon are made at rates not less than those specified in the Income Recognition & Asset Classification norms prescribed by RBI.

ii) Advances against security of Bank's own Fixed Deposits, National Saving Certificates, Life Insurance Corporation Policies, are considered as Performing Assets in accordance with the guidelines issued by the RBI.

iii) Amount recovered against debts write off in earlies years are recognised in Profit and Loss Account.

iv) The overdue interest in respect of advances classified as Non-Performing Assets is provided separately under "Overdue Interest Reserve" as per the directives issued by the RBI.

6) Fixed Assets and Depreciation :

i) Fixed assets are stated at Written Down Value. Cost includes cost of purchase and all expenditure like site preparation, installation costs and professional fees incurred on the asset before it is ready to use. Subsequent expenditure incurred on assets put to use is capitalised only when it increases the future benefit / functioning capability from / of such assets.

ii) Depreciation is calculated on Written Down Value (WDV) method basis on all assets except computers. Depreciation on computers is calculated on Straight Line Method. Fixed Assets are depreciated at the rates considered appropriate by the management which are as under :

Particulars	Rate	Method
Fixture & Furnitures	10 %	WDV
Machinery	15 %	WDV
Computers	33.33 %	SLM

iii) Depreciation on fixed asset purchased during the year is charged for the full year, if the assets are purchased and retained for 180 days or more, otherwise, it is charged at 50% of the normal rate.

7) Staff Retirements Benefits

i) Gratuity liability towards employees is covered by a policy with Lfe Insurance Corporation and an annual premium paid to Life Insurance Corporation is charged to Profit & Loss Account.

ii) The Liability towards leave encashment is not calculated/computed by the bank. Bank is accounting the leave encashment liability as and when it is paid.

iii) The bank's cintribution to Provident Fund is accounted on accrual basis.

8) Income Tax

i) Bank has calculated the Tax liability in accordance with the provisions of the Income Tax Act, 1961.

ii) Bank has not recognized the Deferred tax liability / Asset in the accounts as under Accounting Standard 22 issued by the Institute of Chartered Accountants of India.

9) Provisions, Contingent Liabilities and Contingent Assets :

i) In accordance with AS-29, Provisions, Contingent Liabilities and Contingent Assets, the Bank recognise provisions when it has a present obligation as a result of s past event, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and when a reliable estimate of the amount of the obligation can be made.

ii) Provisions are determined based on management estimate required to settle the obligation at the Balance Sheet date, supplemented by experience of similar transactions. These are reviewed at each Balance Sheet date and adjusted to reflect the current management estimates.

iii) A disclosure of contingent liability is made when there is :

- A possible obligation arising from a past from a past event, the existence of which will be confirmed by occurrence or non-occurrence of one or more uncertain future events not within the control of the Bank; or
- A present obligation arising from a past event which is not recognized as it is not probable that an outflow of resources will be required to settle the obligation or a reliable estimate of the amount of the obligation cannot be made.

iv) When there is a possible or a present obligation in respect of which the likehood of outflow of resources is remote, no provision or disclosure is made.

v) Contingent assets are not recognized in the financial statements. However, contingent assets are assessed continually.

10) Impairment of Assets

An asset is treated as impaired when the carrying cost of assets exceeds its, recoverable value. An impairment loss is charged to profit and loss account in the year in which an asset is identified as impaired. The impairment loss recognized in prior accounting periods is reversd if there has been change in the estimate of recoverable amount.

11) Reserves and Other Funds

i) As per the requirements of the Maharashtra State Co-operative Societies Act 1960, Net profit after Tax is appropriated towards : Reserve Fund (Comprising 25% of Net Profit) and as provided in the bye laws.

ii) Dividend remaining unclaimed over 3 years. Entrance Fee and Nominal Membership Fees outstanding at the year-end are transferred to Reserve Fund.

C) NOTES ON ACCOUNTS

I) Disclosure in terms of Reserve Bank of India (Urban Co-operative Banks – Financial Statements : Presentation and Disclosures) Directions, 2025 as amended (Master Directions)

1) Regulatory Capital :

a) Composition of Regulatory capital : **(Amt. in Crores)**

Sr.No.	Particulars	Current Year	Previous Year
i)	Paid up share capital and reserves (net deduction, if any)	25.11	25.02
ii)	Other Tier I Capital	0.39	0.13
iii)	Tier I (Capital (i+ii)	25.51	25.16
iv)	Tier 2 Capital	--	--
v)	Total Capital (Tier 1 + Tier 2)	25.51	25.16
vi)	Total Risk Weighted Assets (RWAs)	71.78	71.44
vii)	Tier 1 Ratio (Tier 1 Capital as a percentage of RAWs)	35.55%	35.21%
viii)	Tier 2 Ratio (Tier 2 Capital as a percentage of RAWs)	0.00%	0.00%
ix)	Capital to Capital Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RAWs)	35.55%	35.21%
x)	Amount of paid-up equity capital raised during the year	Nil	Nil
xi)	Amount of non-equity Tier 1 capital raised during the year	Nil	Nil
xii)	Amount of Tier 2 capital raised during the year	Nil	Nil

b) Draw down from reserves : Not Applicable

2) Asset Liability Management :

Maturity pattern of Assets and Liabilities as at 31st March, 2026.
(As furnished by the Management based on Manual working/estimates)

	1to14 days	15to28 days	29days to3Mon	3to6 Month	6mon to1Year	1to3 Year	3to5 Year	Over5 Year	Total
A) Deposits	12.27	13.98	15.95	13.46	15.56	20.14	13.18	28.79	133.33
B) Borrowings	-	-	-	-	-	-	-	-	-
C) Investments G-Sec		1.89		1.89				38.91	42.69
D) Interbank deposit	4.37	3.56	8.85	4.29	1.3	1.4	0.74	2.75	27.26
E) Advances	7.83	9.39	7.5	7.58	14.66	19.74	12.36	11.41	90.47

Maturity pattern of Assets and Liabilities as at 31st March, 2025.
(As furnished by the Management based on Manual working/estimates)

	1to14 days	15to28 days	29days to3Mon	3 to 6 Month	6 mon to1Year	1to3 Year	3to5 Year	Over5 Year	Total
A) Deposits	9.88	4.06	8.20	12.26	18.50	31.34	13.90	19.04	117.17
B) Borrowings	-	-	-	-	-	-	-	-	-
C) Investments G-Sec	-	-	-	-	1.60	10.54	10.40	18.25	40.79
D) Interbank deposit	3.25	-	4.85	2.00	1.20	1.40	1.74	3.75	18.19
E) Advances	4.93	2.90	3.28	9.88	16.45	20.39	5.92	15.03	78.78

System does not generate the bucket wise data of loans and deposits and same has been compiled based on past experience and manual collation of data. Necessary data as on 31st March 2026 is being complied by the management from CBS software. Disclosure requirements as per RBI Master Directions would be ensured in due course.

3) Investments :

a) Composition of Investment Portfolio As at 31st March 2026 **Amt. in ₹ Crore**

	Investments in India							Investments outside India				
	Government Securities	Other Appr. Securities	Shares	Debentures and Bonds	Subsidiaries and / or joint ventures	Others	Total investment in India	Government Securities (including local Authorities	Subsidiaries and / or joint ventures	Others	Total investment outside India	Total Investment
Held to Maturity												
Gross	23.23	0	2.24	0	0	7.70	33.17	0	0	0	0	33.17
Less : Provision for non-performing investments (NPI)	0	0	0	0	0	0	0	0	0	0	0	0.00
Net	23.23	0	2.24	0	0	7.70	33.17	0	0	0	0	33.17
Available for sale												
Gross	19.46	0	0	0	0	0	19.46	0	0	0	0	19.46
Less : Provision for depreciation and NPI	0	0	0	0	0	0	0.00	0	0	0	0	0.00
Net	19.46	0	0	0	0	0	19.46	0	0	0	0	19.46

Held to Trading												
Gross	0	0	0	0	0	0	0	0	0	0	0	0
Less : Provision for depreciation and NPI	0	0	0	0	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0	0	0	0	0
Total Investments	42.69	0	2.24	0	0	7.70	52.63	0	0	0	0	52.63
Less : Provision for non-performing investments	0	0	0	0	0	0	0.00	0	0	0	0	0.00
Less : Provision for depreciation and NPI	0	0	0	0	0	0	0.00	0	0	0	0	0.00
Net	**42.69**	**0**	**2.24**	**0**	**0**	**7.70**	**52.63**	**0**	**0**	**0**	**0**	**52.63**

As at 31st March 2025 **Amt. in ₹ Crore**

	Government Securities	Other Appr. Securities	Shares	Debentures and Bonds	Subsidiaries and / or joint ventures	Others	Total investment in India	Government Securities (including local Authorities	Subsidiaries and / or joint ventures	Others	Total investment outside India	Total Investment
Held to Maturity												
Gross	23.24	0	2.24	0	0	8.20	33.68	0	0	0	0	33.68
Less : Provision for non-performing investments (NPI)	0	0	0	0	0	0	0	0	0	0	0	0.00
Net	**23.24**	**0**	**2.24**	**0**	**0**	**8.20**	**33.68**	**0**	**0**	**0**	**0**	**33.68**
Available for sale												
Gross	17.55	0	0	0	0	0	17.55	0	0	0	0	17.55
Less : Provision for depreciation and NPI	0	0	0	0	0	0	0.00	0	0	0	0	0.00
Net	**17.55**	**0**	**0**	**0**	**0**	**0**	**17.55**	**0**	**0**	**0**	**0**	**17.55**
Held to Trading												
Gross	0	0	0	0	0	0	0	0	0	0	0	0
Less : Provision for depreciation and NPI	0	0	0	0	0	0	0	0	0	0	0	0
Net	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Total Investments	40.79	0	2.24	0	0	8.20	51.23	0	0	0	0	51.23
Less : Provision for non-performing investments	0	0	0	0	0	0	0.00	0	0	0	0	0.00

Less : Provision for depreciation and NPI	0	0	0	0	0	0	0.00	0	0	0	0	0.00
Net	**40.79**	**0**	**2.24**	**0**	**0**	**8.20**	**51.23**	**0**	**0**	**0**	**0**	**51.23**

b) Movement of Provision for Depreciations and Investment Fluctuation Reserve (IFR) **(Amt. in ₹ Crore)**

Particulars	Current Year	Previous Year
i) Movement of provisions held towards depreciation on investments		
a) Opening balance	0.42	0.42
b) Add : Previous made during the year	0.00	0.00
c) Less : Write off / write back of excess provisions during the year	0.00	0.00
d) Closing balance	0.42	0.42
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	0.80	0.80
b) Add : Amount transferred during the year	0.10	0.00
c) Less : Drawdown	0.00	0.00
d) Closing balance	0.90	0.80
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT / Current category	4.62%	4.56%

As on 31-03-2026, securities acquired under AFS category have been marked and depreciation has been duly provided for As per RBI Circular. UCBs shall maintain IFR of 5 percent of the investment portfolio. This minimum requirement shall be computed with reference to investment in HFT and AFS categories. Bank has build 4.62% in respect of investment fluctuation reserve as against the minimum requirement of 5.00%. The differential amount will be transferes to /from HTM category during year.

c) Non-SLR investment portfolio :

i) Non-performing non-SLR investments (Amt. in ₹ Crore)

Sr.No.	Particulars	Current Year	Previous Year
a)	Opening balance	1.79	1.79
b)	Additions during the year since 1st April 2025	0.00	0.00
c)	Reductions during the above period	0.00	0.00
d)	Closing balance	1.79	1.79
e)	Total provisions held	1.80	1.80

ii) Issuer composition of Non-SLR Investments

Bank has invested in shares of co-op Banks, During the year there is a no change in Non SLR investment.

(Amt. in ₹ Crore)

Sr No.	Issuer	Amount		Extent of Pvt. Placement		Ext. of Below Inv. Grade Securities		Ext. of Unrated Securities		Ext. of Unlisted Securities	
(1)	(2)	(3)		(4)		(5)		(6)		(7)	
		Cu. Y.	Pr. Y.	Cu. Y.	Pr. Y.	Cu. Y.	Pr. Y.	Cu. Y.	Pr. Y.	Cu. Y.	Pr. Y.
a)	PSUs	0	0	0	0	0	0	0	0	0	0
b)	Fis	0	0	0	0	0	0	0	0	0	0
c)	Banks	7.70	8.20	0	0	0	0	0	0	7.70	8.20

d)	Private Corporate	0	0	0	0	0	0	0	0	0	0
e)	Subsidiaries/Joint Ventures	0	0	0	0	0	0	0	0	0	0
f)	Others	2.24	2.24	0	0	0	0	0	0	2.24	2.24
g)	Provisions held towards depreciation	1.80	1.80	0	0	0	0	0	0	1.80	1.80
	Total*	9.94	10.44	0	0	0	0	0	0	9.94	10.44

d) Repo transactions (in face value terms) (Amt. in ₹ Crore)

	Minimum Outstanding during the Yr. 2025-26		Maximum Outstanding during the Yr. 2025-26		Daily average outsanding during the Yr. 2025-26		Outstanding as on March 31, 2026	
	FV	MV	FV	MV	FV	MV	FV	MV
i) Securities sold under repo a) Government Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b) Corporate debt. Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a) Any other Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
ii) Securities purchased under reverse repo a) Government Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b) Corporate debt. Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a) Any other Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

4) Asset quality :

i) Classification of advances and provisions held on 31st March, 2026 **(Amt. in ₹ Crore)**

	Standard	Non-performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	79.79	0.39	0.61	0.62	1.62	81.41
Add : Additions during the year	31.68	0.28	0.00	0.06	0.34	32.02
Less : Reductions during the year*	21.00	0.63	0.39	0.04	1.06	22.06
Closing Balance	90.47	0.04	0.22	0.64	0.90	91.37
*Reductions in Gross NPAs due to :	–	–	–	–	–	–
i) Upgradation	–	0.24	–	–	0.24	0.24
ii) Recoveries (excluding recoveries from upgraded accounts)	21.00	0.39	0.39	0.04	0.82	21.82
iii) Technical / Prudential Write-offs	–	–	–	–	–	–
iv) Write-offs other than those under (iii) above	–	–	–	–	–	–
Provisions (excluding Floating Provisions)	–	–	–	–	–	–
Opening balance of provisions held	0.47	0.04	0.20	0.62	0.86	1.33
Add : Fresh provisions made during the yr.	–	0.04	0.02	0.02	0.08	0.08
Less : Exc prov. reversed/Write off loans	–	–	–	–	–	–
Closing balance of provisions held	0.47	0.04	0.22	0.68	0.94	1.41

Net NPAs						
Opening balance of provisions held	–	–	–	–	–	–
Add : Fresh additions during the year	–	0.35	0.41	–	0.76	0.76
Less : Reductions during the year	–	–	–	–	–	–
Closing Balance	–	0.35	0.41	–	0.76	0.76
Floating Provisions						
Opening Balance						
Add : Additional provisions made during the year						
Less : Amount drawn down during the year						
Closing balance of floating provisions						
Technical wite-offs and the recoveries made thereon						
Opening balance of Technical / Prudent written - off accounts						
Add : Technical/Prudential write-offs during the year						
Less : Recoveries made from previously technical/ prudential written-off accounts during the year						
Closing balance						

a) Classification of advances and provisions held on 31st March, 2025 **(Amt. in ₹ Crore)**

	Standard	Non-performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	77.11	0.79	0.09	0.62	1.50	78.60
Add : Additions during the year	12.48	0.39	0.79	0.02	1.21	13.69
Less : Reductions during the year*	9.79	0.79	0.27	0.03	1.09	10.87
Closing Balance	79.80	0.39	0.61	0.62	1.62	81.41
*Reductions in Gross NPAs due to :	–	–	–	–	–	–
i) Upgradation	–	–	–	–	–	–
ii) Recoveries (excluding recoveries from upgraded accounts)	9.79	0.79	0.27	0.03	1.09	10.87
iii) Technical / Prudential Write-offs	–	–	–	–	–	–
iv) Write-offs other than those under (iii) above	–	–	–	–	–	–
Provisions (excluding Floating Provisions)	–	–	–	–	–	–
Opening balance of provisions held	0.47	0.80	0.10	1.08	1.98	2.45
Add : Fresh provisions made during the yr.	–	0.04	0.20	0.62	0.86	0.86
Less : Exc prov. reversed/Write off loans	–	0.80	0.10	1.08	1.98	1.98
Closing balance of provisions held	0.47	0.04	0.20	0.62	0.86	1.33

Net NPAs	–	–	–	–	–	–
Opening Balance	–	0.35	0.41	–	0.76	0.76
Add : Fresh additions during the year	–	–	–	–	–	–
Less : Reductions during the year	–	–	–	–	–	–
Closing Balance	–	0.35	0.41	–	0.76	0.76

	Standard	Non-performing				Total
	Total Standard Advances	Sub-Standard	Doubtful	Loss	Total Non-Performing Advances	
Floating Provision						
Opening Balance						0.00
Add : Additional provisions during the year						0.00
Less : Amt. drawn down during the year						0.00
Closing Balance of floating provisions						0.00
Technical write-offs and the recover. made thereon						
Opening bal. of Tech./Prudential written-off accounts						0.00
Add : Technical/Prudential write-offs during the year						0.00
Less : Recoveries made from previously technical /prudential written-off accounts during the year						0.00
Closing balance						0.00

Ratios (in per cent)	Current Year	Previous Year
Gross NPA to Gross Advances	0.98%	1.98%
Net NPA to Net Advances	0.00%	0.93%
Provisions coverage ratio	104.33%	52.97%

ii) Sector-wise Advances and Gross NPAs (Amt. In Crores)

Sr. No.	Sector*	Current Year			Previos Year		
		Outstanding Total Advances	Gross NPAs	% of Gross NPAs to Total Advs. in that sector	Outstanding Total Advances	Gross NPAs	% of Gross NPAs to Total Advs. in that sector
i)	**Priority Sector**						
a)	Agriculture and allied activities	0.50	0.00	0.00%	0.09	0.00	0.00%
b)	Advances to industries sector eligible as sector lending	27.83	0.25	0.90%	20.71	0.64	3.09%
c)	Services	0.98	0.00	0.00%	3.46	0.24	6.94%
d)	Personal Loans	36.31	0.27	0.74%	29.12	0.13	0.45%
	Subtotal (i)	**65.62**	**0.52**	**0.79%**	**53.38**	**1.01**	**1.89%**
ii)	**Non-priority Sector**						
a)	Agriculture and Allied activities	0.01	–	0.00%	0.02	–	0.00%
b)	Industry	0.04	–	0.00%	3.28	–	0.00%

c) Services	–	–	0.00%	–	–	0.00%
d) Personal Loans	25.70	0.38	1.48%	24.73	0.60	2.14%
Subtotal (il)	**25.75**	**0.38**	**1.48%**	**28.03**	**0.61**	**2.14%**
Total (i + ii)	**91.37**	**0.90**	**0.99%**	**81.41**	**1.62**	**1.98%**

- Necessary sector wise Advances & NPA reports are being compiled from the CBS software for the year ended 31.03.2026.
- Bank is in the process of updating the various particulars/criteria/data in Customer Loan Master in order to generate the Priority/Non Priority sector data. IT vendor has been advised to add/modify the fields in loan Master. In the absence of the system generated data. Manual data has been collated to the extent possible and reported here and in various returns submitted to RBI during the year. Precise impact of same could not be ascertained.

iii) Overseas assets, NPAs and revenue

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

iv) Particulars of resolution plan and restructing

Details of accounts subjected to restructuring

		Agriculture and allied activities		Corporate (exclu. MSME)		Micro, Small and Med. Enterp.(MSME)		Retail (excl. agricul and MSME)		Total	
		Cu.Yr.	Pre.Yr.	Cu. Yr.	Pre.Yr.	Cu.Yr.	Pre.Yr.	Cu.Yr.	Pre.Yr.	Cu,Yr.	Pre.Yr.
Standard	No. of borrowers	0	0	0	0	0	0	0	0	0	0
	Gross Amt. (₹ crore)	0.0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Provi. held (₹ crore)	0.0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub-standard	No. of borrowers	0.0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Gross Amount (₹ crore)	0.0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Provi. held (₹ crore)	0.0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Doubtful	No. of borrowers	0	0	0	0	0	0	0	0	0	0
	Gross Amt. (₹ crore)	0.0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Provi. held (₹ crore)	0.0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	No. of borrowers	0	0	0	0	0	0	0	0	0	0
	Gross Amt. (₹ crore)	0.0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Provi. held (₹ crore)	0.0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Bank has not restructured any loan Account during the year. Further as at balance sheet date, there are no restructured assets.

v) Divergence in asset classification and provisioning

There is no divergence reported in RBI inspection carried out for the financial year 2024-25.

vi) Disclosure of transfer of loan exposure

There is no transfer to Any ARC's or to permitted transferees during the year 2024-25 and 2025-26

vii) Non-Fund Based Credit Facilities

Bank has no non fund-based credit facility during the year 2024-25 and 2025-26

viii) Fraud accounts

Details of Frauds are as under :

	Current Year	Previous Year
Amount of frauds reported	0	0
Amount involved in fraud (₹ crore)	0.00	0.00
Amount of provision made for such frauds (₹ crore)	0.00	0.00
Amount of Unauthorized provision debited from other reserves' as at the end of the year (₹ crore)	0.00	0.00

Threre are no frauds reported during the year. Bank is in the process of strengthening the internal control system to reduce the risk of frauds. Further information technology controls related to maintenance of the audit trail are also being strengthened in order to reduce the risk of frauds.

ix) Disclosures related to Project Finance

Bank has no projects finance during the year 2024-25 and 2025-26

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

The bank has not implemented any resolution plan in respect of its borrower in terms of RBI circular DOR NO. BPBC/3/21.04.048/2020-21 dated August 06,2020, as amended and hence disclosure is not applicable.

5) Exposures :

a) Exposure to real estate sector (Amt. in Crores)

Exposure to Real estate sector : 26.09 in residential mortgage, bank has no commercial real estate exposure.

b) Exposure to capital market

There is no exposure to capital market as at 31.03.2026

c) Risk category-wise country exposure

Bank has no other country exposure

d) Unsecured advances

Particulars	Current Year	Previous Year
Total unsecured advances of the bank	0.46	0.54
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	0	0
Estimated value of such intangible securities	0.00	0.00

Part A – Details of loans extended against eligible gold and silver collateral					
Particulars	**₹ crore**	**As % of Total Loans**	**Ave. ticket size (₹ crore)**	**Ave. LTV ratio**	**Gross NPA (%)**
1) Opening balance of the FY (a) + (b)					
a) Consumption loans	0.05	0.06%	0.02	72.56%	0
of which bullet repayment loans	0.05	0.06%	0.02	71.71%	0
b) Income generating loans	0	0	0	0	0
2) New loans sanctioned and disbursed during the FY(c)+(d)	5.81	6.36%	0.03	71.71%	NA
c) Consumption loans	5.81	6.36%	0.03	71.71%	NA
of which bullet repayment loans	5.81	6.36%	0.03	71.71%	
b) Income generating loans	0	0	0	0	0
3) Renewals sanctioned and disbursed during the FY	**0**	**0**	**0**	**0**	**0**

4) Top-up loans sanctioned and disbursed during the FY	0	0	0	0	0
4) Loans repaid during the FY (e) + (f)	0.05	0.05	0.02	NA	NA
e) Consumption loans	0.05	0.05	0.02	NA	NA
of which bullet repayment loans	0.05	0.05	0.02	NA	NA
f) Income generating loans	0	0	0	NA	NA
5) Non-Performing Loans recovered during the FY(g)+(h)	0	0	0	NA	NA
g) Consumption loans	0	0	0	NA	NA
of which bullet repayment loans	0	0	0	NA	
h) Income generating loans	0	0	0	0	0
6) Loans written off during the FY(i)+(j)				NA	NA
i) Consumption loans	0	0	0	NA	NA
of which bullet repayment loans	0	0	0	NA	NA
j) Income generating loans	0	0	0	NA	NA
7) Closing balance at the end of the FY (k) + (l)					
k) Consumption loans	5.81	6.36	0.03	71.71	0
of which bullet repayment loans	5.81	6.36	0.03	71.71	0
l) Income generating loans	0	0	0	0	0

Part B – Details of Gold and Silver Collateral and Auctions

Sr.No.	Particulars	Amount
a)	Unclaimed gold or silver collateral at the end of the financial year (in grams)	0
b)	Number of loan accounts in which auctions were conducted	0
c)	Total outstanding in loan accounts mentioned in (b)	0
d)	Gold or silver collateral acquired during the FY due to default of loans (in grams)	0
e)	Gold or silver collateral auctioned during the FY (in grams)	0
f)	Recovery made through auctions during the FY (in ₹ crore)	0
g)	Recovery percentage	0
h)	as % of value of gold or silver collateral	0
i)	as % of outstanding loan	0

Details related to gold loan opened and closed during the year is not available hence details are complied based on outstanding gold loan report available including opening balance.

e) Exposures to Related Parties

Bank has no related party exposure.

6) Concentration of deposits, advances, exposures and NPAs :

a) Concentration of deposits **(Amt. In Crores)**

Particulars	Current Year	Previous Year
Total deposits of the twenty largest depositors	34.55	31.82
Percentage of depositors of twenty largest depositors to total deposits of the bank	25.91%	26.41%

b) Concentration of Advances **(Amt. In Crores)**

Particulars	Current Year	Previous Year
Total advances to the twenty largest borrowers	25.06	22.37
Percentage of advances to twenty largest borrowers to total advances of the bank	27.42%	27.47%

c) Concentration of exposures **(Amt. In Crores)**

Particulars	Current Year	Previous Year
Total exposures to the twenty largest borrowers/customers	25.06	22.37
Percentage of exposures to the twenty largest NPA exposure of the bank on borrowers/customers	27.42%	27.47%

d) Concentration of NPA **(Amt. In Crores)**

Particulars	Current Year	Previous Year
Total Exposures to the top twenty NPA accounts	0.80	1.49
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	88.89%	91.98%

7) Derivatives

Bank has no Derivatives business.

8) Transfers to Depositor Education and Awareness Fund (DEA Fund) : **(Amt. in Crores)**

Sr.No.	Particulars	Current Year	Previous Year
i)	Opening balance of amounts transferred to DEA Fund	1.13	0.91
ii)	Add : Amounts transferred to DEA Fund during the year	0.17	0.23
iii)	Less : Amounts reimbursed by DEA Fund towards claims	0.01	0.00
iv)	Closing balance of amounts transferred to DEA Fund	1.29	1.13

Closing balance of the amount transferred to DEA Fund, as disclosed above, are also included under 'Schedule 14 - Contingent Liabilities - Other items for which the bank is contingently liable'

a) Submission of forms and returnes

Form I, Form II and Fprm III for FY 2025-26 have been obtained from Concurrent Auditor.

9) Disclosure of complaints :

The bank is in the process of maintaining records of complaint received and resolved during the year. Banks has option to lodge the complaints over website, Mobile application and on telephone, bank has also displayed flow chart for grievances redressal mechanism on its website. There are no aomplaints pending as at the year end.

a) Summary of information on complaints received by the bank from customers and from the Offices of Ombudsman

Sr. No.		Particulars	Current Year	Previous Year
		Complaints received by the bank from its customers		
1)		Number of complaints pending at begining of the year	0	0
2)		Number of complaints received during the year	0	0
3)		Number of complaints disposed during the year	0	0
	3.1	Of which number of complaints rejected by the bank	0	0

4)		Number of complaints received during the year	0	0
	Maintainable complaints received by the bank from Office of Ombudsman			
5)		Number of maintainable complaints received by the bank from Office of Ombudsman	0	0
	5.1	Of 5, number of complaints resolved in favour of the bank by Office of Umbudsman	0	0
	5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Off. of Umbudsman	0	0
	5.3	Of 5, number of complaints resolved after passing of Awards by Office of Umbudsman against the bank	0	0
6)		Number of Awards unimplemented within the stipulated time (Other than those appealed)	0	0

Note : Maintainable complaints refer to complaints on the grounds specifically mentioned in Integrated Ombudsman Scheme, 2026 and covered within the ambit of the Scheme.

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

Grounds of complaints (i.e. complaints relating to)	No.of complaints pending at the beginning of year	No.of complaints during the year	%increase/decrease in the no.of complaints received over the previous year	No.of complaints pending at trend of the year	Of 5, no.of complaints pending beyond 30 days
(1)	(2)	(3)	(4)	(5)	(6)
	Current 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					
	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					

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

NIL

11) Other Disclosures

a) Business Ratios

Particular	Current Year	Previous Year
i) Interest Income as a percentage to Working Funds'	7.88%	7.64%
ii) Non-interest Income as a percentage to Working Funds'	0.98%	0.96%
iii) Cost of Deposits	5.92%	5.75%
iv) Net Interest Margin	4.34%	3.50%
v) Operating Profit as a percentage to Working Funds	0.32%	0.06%

vi) Return on Assets	0.25%	0.09%
vii) Business*(deposits plus advances) per employee (in ₹ lakhs)	499.33	480.76
viii) Profit per employee (in ₹ crore)	0.01	0.00

Definations of certain items in Business ratios / information :

1) Working funds to be reckoned as average of Total Assets (Excluding accumulated losses. If any as reported to Reserve Bank of India in Form IX during the 12 months of the Financial Year.

2) Net Interest Income / Average Earning Assets. Net Interest Income = Interest Income – Interest Expense

3) Return on Assets would be with reference to average working funds (i.e. total of assets excluding accumulated losses, if any)

4) For the purpose of computation of Business per Employee (Deposit plus Advances) inter Bank Deposits are excluded.

b) Bank assurance business

Bank has not entered in the above said business hence not applicable.

c) Marketing and distribution

Bank has entered in the above said business hence not applicable.

e) Provisions & Contingencies **(Amt. in Crores)**

Provisions debited to Profit and Loss Account	Current Year	Previous Year
i) Provisions for NPI	0.00	0.00
ii) Provision towards NPA	0.94	0.86
iii) Provision made towards Income Tax	0.20	0.05
iv) Other Provisions and Contingencies (Investment Depreciation Reserve)	0.42	0.42
v) Provision for PMC Bank	1.80	1.80
vi) Provision against Standard Assets	0.47	0.47
vii) Provision for Staff Group Gratuity	0.00	0.20

f) Payment of DICGC Insurance Premium **(Amt. in Crores)**

Sr. No.	Particulars	Current Year	Previous Year
i)	Payment of DICGIC Insurance Premium	0.16	0.15
ii)	Arrears in payment of DICGC Premium	0.00	0.00

g) Disclosure of facilities granted to directors and their relatives

As at Balance sheet date, bank has not extended fund or non-fund (guarantees, letters of credit, etc.) facilities to directors, their relatives, companies or firms in which they are interested, hence no disclosure is required.

11) ADDITIONAL DISCLOSURES

12) COMPLIANCE WITH ACCOUNTING STANDARD (AS) ISSUED BY THE INSTITUTE OF CHARGED ACCOUNTANTS OF INDIA (ICAI)

a) CASH FLOW STATEMENT

b) PRIOR PERIOD EXPENSES AND EXTRA ORDINARY ITEMS

Prior period expenses and extra ordinary items are considered as a Profit for the year since in the opinion of the management these do not constitute significantly material amounts.

c) PROPERTY, PLANT AND EQUIPMENT AND ACCOUNTING FOR DEPRICIATION

i) Bank in the process of reconciling and prepairing the fixed assets register. Depreciation on fixed assets is also being reconciled with the subsidiary records. Necessary reconciliation and accounting effects will be given in due course.

ii) Profit /loss on sale of fixed assets has not been conducted during the year.

iii) Physical verification of fixed assets has not been conducted during the year.

iv) Fixed Assets have been disclosed at WDA instead of original cost less accumulated depreciation which is not in compliance with AS-10 on Property, Plant and Equipment issued by ICAI. Reconciliation of the original cost, the carrying amounts at the beginning and end of the period showing additions, deletions, other adjustments and Accumulated Depreciation with Fixed Assets depreciation calculation is under process. Precise impact of the same on financial statements is not ascertained.

d) SEGMENT REPORTING

Disclosure requirements in terms of RBI guidlines and AS-17 issued by ICAI will be ensured in due course.

e) RELATED PARTY DISCLOSURE

The Bank is a Co-operative Society under the Maharashtra Cooperative Society Act 1960 and there are no related parties requiring disclosure under Accounting Standard 18 issued by Institute of chartered Accountants of India other than key Personnel, i.e. the Chief Executive Officer of the Bank. However, in terms of RBI guidlines, he being single party under the category, no further details are needed to be disclosed.

f) IMPAIRMENT OF ASSETS

Bank is conducting impairment testing by way of physical verification of fixed assets has not been conducted during the year. The impact of impairment on financials, if any, is not ascertained. There has been no formal assessment of such impairment in terms of Accounting Standard 28 (AS 28) issued by the ICAI.

g) RETIREMENT BENIFIT (AS-15)

i) Bank has obtained policy with Life Insurance Corporation for Employees Group Gratuity in respect of all eligible employees. Bank has paid premium amounting to ₹ 24.68 Lacs including provision amount of F.Y. 2024-25 of Rs. 20.00 lacs to the fund during FY 2025-26. Disclosure requirement as prescribed under AS-15 will be complied with in due course.

ii) The Actuarial Liability towards leave encashment is not calculated / computed by the bank. Bank is accounting the leave encashment liability as and when it is paid.

h) DEFERRED TAX ASSET

Bank has not accounted the deferred tax assets / Liabilities in terms of Accounting Standard 22 isssued by ICAI.

i) REVENUE RECOGNITION

Certain items of income as stated in Para 3 of the significant accounting policies are accounted on cash basis. These are in deviation from the generally accepted accounting practice and as laid down by Accounting Standard-9 on 'Revenue Recognition' issued by ICAI, which specifies such items to be accounted for on accrual basis of accounting. Impact of the same is not considered to be material in the opinion of the management.

j) OPERATING LEASE COMPRISES LEASING OF OFFICE PREMISES (ACCOUNTING STANDARD 19)

Disclosure requirement in respect of operating leases is pending since required data is being compiled.

13) FIXED ASSETS WITH OTHER BANKS

a) Investment include Fixed Deposits with other banks ₹ 770.00 Lakhs (Previous Year ₹ 820.00 Lakhs). As per cosistent practice followed, these fixed deposits have been included under investments instead of under Balance with Other Banks / Cash In Hand as required under From "A" and "B" as set out in the Third Schedule to the Banking Regulation Act, 1949 as applicable to the Cooperative Banks.

b) Fixed Deposits of ₹ 400 Lakhs (Previous Year ₹ 400 Lakhs) have been pledged with The Mumbai District Central Co-operative Bank Ltd., for the purpose of obtaining overdraft facility.

14) INCOME TAX

a) Income Tax assessment has been completed up to AY 2024-25. There is no demand / appeal pending with IT Department as on 31.03.26.

b) The Bank received an Income Tax Refund of ₹ 24.95 lacs pertaining to Assessment Year 2016-17 pursuant to the rectification order passed by the Income Tax Department under Sections 154 of the Income Tax Act, 1961. Out of the total refund received it was observed that the pricipal refund received exceeds the amount appearing as receivable in the books by ₹ 4.25 lacs. Since the detailed reconciliation of the excess amount with earlier years' tax records, tax credits and related adjustments is presently under verification/reconciliation, the excess amount have been recognized through the Profit & Loss Account for the current financial year which is subject to completion of detailed reconciliation and verification of records.

c) Based on the tax computation received from the tax consultant, provision for tax for the current year works out ₹13.99 lakhs. While calculating the provision, depreciation as per Income Tax Act has been considered on estimated basis. Provision for tax has been accounted for ₹15.00 lakhs. Necessary accounting entries would be passed at the time of filing the income tax return.

15) OTHER NOTES :

a) The Bank has taken steps to ensure compliance of majority of matters raised by RBI in the latest Inspection report. There were no divergences reported in RBI Last inspection report.

b) Bank is in the process of complying requirement of active/inactive member as per amended bye laws.

c) Bank is in the process of implementing Information Technology/Security/Information System Audit policy in terms of RBI guidelines. Bank has outsourced the System audit for the year 2025-26 to outside Consultants. Various financial/non-financial observations are being attended to by the branches/head office. Audit for Data centre/BCP/DR site/compliance of RBI Cyber security framework guidelines including Vulnerability Assessment and Penetration testing (VA/PT), for the year 2025-26, is also under process and wherever reports are received, various observations are being attended. The effect on the accounts is not ascertained.

d) The management is in the process of strengthening system of credit appraisal including ascertaining credit worthiness and repayment capacity of the borrower. The system of identification of non-performing assets is also under comprehensive review and is also being strengthened to be in compliance with RBI Guidelines. The Bank has obtained membership of Credit Information Companies, CIBIL and CERSAI and necessary compliance is being ensured.

e) The Bank is improving its laid down system in order to be fully compliant with the Income Recognition and Asset classification and provisioning norms issued by Reserve Bank of India and other regulatory pronouncements in respect of advances.

f) The accounting software used by the Bank does not provide for the data relating to all the facilities sanctioned to a single borrower across the Bank and therefore for the purpose of identifying and classification of advances in-terms of Income Recognition and asset classification norms of RBI, the advances have been classified facility-wise as against borrower-wise. However while prepairing the NPA statement, it has been ensured that all the facilities of the borrower has been marked as Non performing assets.

g) The wage revision of the staff of the bank was due from 01.04.2024. Necessary provision will be made in due course subject to availability of profit.

h) Certain accounts at Head office and at Branches representing assets, liabilities, income and expenditure which include old balances, CLG Difference receivable/payable. Expenses Incurred but Not Paid, prepaid expenses, various GST Accounts. HO IMPS Adjustment A/C, HO Issuer Acquirer Adjustment A/C, Furniture, Fixture And Machinery, Electricity Deposit, State Goods & Service Tax Receivable, Central Goods & Service Tax Receivable, Integrated Good & Services Tax, HO Imps Adjustment A/C, HO UPI Adjustment A/C, HO Ecom Adjustment A/C, Interest paid/ payable on Deposit/Advances, other assets, other liabilities etc. are subject to confirmation, reconciliation/compilation and resultant accounting adjustments. Process of Direct Confirmation of Bank and other balances is also being ensured. Pending completion of such activities, the impact thereof on financial statements and the adequacy of the provision for other assets and other accounts is not ascertainable and cannot be commented upon.

i) The financial statements of the Bank have been drawn under From "A" and "B" as set out in the Third Schedule to the Banking Regulation Act, 1949 as applicable to the Cooperative Banks to the extent possible and practicable.

j) The management is in the process of strengthening the internal control systems with regard to improvement in housekeeping, identification of overdues and Non-Performing Assets, generation of MIS data from CBS, compliance of Loan & Investment Policy and related RBI guidelines, related to opening of current Accounts/inoperative/Dormant accounts, strengthening the Information Technology controls and other operational areas of the Bank. The Internal audit and Concurrent Audit system is also under comprehensive review and is to be strengthened. Internal Auditor has been appointed during the period covered under audit.

k) Compliance with KYC/AML guidelines issued by RBI, including customer risk categorization, Unique Customer Identification Code (UCIC), Central KYC (CKYC) and other related guidelines including return required to be submitted to regulators, is under process.

l) The Bank is in the process of capturing the data relating to enterprises which have been providing goods and services to the Bank, falling within the purview of Micro, Small and Medium Enterprises Development Act, 2006, in the accounting system. Pending system augmentation, the disclosure in respect of the amount payable to such Micro and Small Enterprises as at March 31, 2026 has not been made in the financial statements. In view of the management, the impact, if any, that may be payable in accordance with the provisions of the Act is not expected to be material.

m) The Bank has taken up with IT service provider in respect of various IT issues reported by branches, mismatch in data in various reports, monitoring/generation of reports in respect single/group Exposure limits of borrowers, calculation of interest on deposits/advances/service charges/missing fields in various Masters etc. Necessary steps have been initiated to clean up the data in order to ovvercome the various IT issues.

n) The Bank is in the process of complying Reserve Bank of India (Urban Co-operative Banks - Governance) Directions, 2025 with respect to various compliance stated in the directions.

16) Previous year's figures have been regrouped/rearranged wherever necessary to confirm to the accounts of the Current year.

C. K. Singh	**K. S. Rathour**	**Narayan Atal**	**Sanjay Chauhan**
CHAIRMAN	VICE-CHAIRMAN	DIRECTOR	DIRECTOR

For Identification
In Terms of Our Separate Report
For **R. Devendra Kumar & Associates**
Chartered Accountants
FRN : 114207W

Sd/-
(Piyush Pitroda)
Partner
M. No. 188843

Varghese Raphael Aiyinikkal
CHIEF EXECUTIVE OFFICER

PLACE : MUMBAI
DATED : 20th June, 2026

STATEMENT SHOWING PARTICULARS OF LOANS / ADVANCES TO DIRECTORS AND THEIR RELATIVES AS ON 31-03-2026

(Rupees in Lakhs)

No. of Directors/ Relatives being borrowers of the Bank.	Outstanding of loan/advances at the begining of the year i.e.	Amount of loan/advances sanctioned during the Co-op. year 2025-2026	Recovery during the year ended 2025-2026	Outstanding of loan/advances as on 2025-2026	Overdue amount as on 2025-2026
1	2	3	4	5	6
Directors Relatives of	NIL	NIL	NIL	NIL	NIL
Directors	NIL	NIL	NIL	NIL	NIL
Total Amount	NIL	NIL	NIL	NIL	NIL

CURRENT RATE OF INTEREST ON DEPOSIT ACCOUNTS

PERIOD	Rate of Interest
Fixed / Sampathi / Recurring Deposits	**%**
15 Days to 90 Days	6.00
91 Days to 180 Days	6.00
181 Days to 12 Months	6.75
13 Months to 26 Months	7.25
27 Months to 36 Months	7.50
Fixed Deposit Scheme (For 5 Years only)	6.50
Saving A/c. Interest Rate	3.20
Pratap Bachat Yojana for 333 Days	**7.50**

- 7.75% under Graha Laxmi Graha Nidhi Deposit specially meant of women customers for the period of 9 months to 15 months.
- Sr. Citizens will be entitled to higher interest of 0.25% on deposits of 12 months & above.
- Penal interest on withdrawals of Deposits before maturity would be charged at 1% less than rate for which the deposit is in force.
- Revised rates are applicable for new deposits only and renewal of existing deposits at revised rate.
- The rate of interest is subject to revision at the discretion of the Bank, without any notice.

KNOW GROWTH OF YOUR BANK (After formal inauguration of the bank on 9-4-1983)

Year ended	Share Capital	Members	Reserve Fund	Deposits	Advance	Investment	Net Profit (₹ in Lakh)
30-6-83	4.50	1382	0.01	25.70	2.98	7.00	- 1.24
30-6-84	4.84	1539	0.01	49.11	15.00	40.00	0.49
30-6-85	4.85	1539	0.01	72.59	30.92	40.00	0.84
30-6-86	6.03	1646	0.91	141.74	60.48	70.09	2.70
30-6-87	6.47	1699	4.64	184.04	63.69	70.76	3.40
30-6-88	7.22	1817	13.78	208.50	110.30	77.15	1.24
30-6-89	13.13	2313	16.25	280.28	154.20	81.84	3.92
30-6-90	20.97	2434	19.27	322.90	263.69	87.42	13.19
30-6-91	21.79	2510	33.04	417.80	288.42	88.87	18.12
31-3-92	22.07	2537	53.34	374.16	326.62	88.87	18.00
31-3-93	23.10	2611	75.92	536.28	382.10	141.81	10.56
31-3-94	24.30	2791	100.02	527.00	359.30	128.68	- 3.15
31-3-95	24.96	2937	106.01	423.26	263.50	128.74	6.14
31-3-96	25.25	3414	114.79	414.16	254.24	171.54	5.36
31-3-97	26.94	3479	120.38	580.84	338.17	211.54	6.96
31-3-98	39.02	3794	128.88	905.94	527.59	276.54	21.43
31-3-99	81.88	6076	146.58	1369.80	769.39	376.54	37.58
31-3-2000	85.63	6223	175.60	1573.25	965.13	451.47	26.80
31-3-2001	94.02	6404	194.09	1990.38	1150.83	743.00	17.99
31-3-2002	95.52	6791	210.39	2394.37	1232.29	1184.46	17.12
31-3-2003	95.17	6906	230.12	2890.93	1337.96	1316.77	11.28
31-3-2004	100.82	7170	294.14	2732.78	1516.05	1249.15	13.94
31-3-2005	103.51	7460	313.43	2875.84	1543.44	1302.93	7.73
31-3-2006	104.68	7661	320.69	3689.85	1620.61	1974.97	25.48
31-3-2007	109.27	8057	357.37	3878.45	1714.59	2312.56	6.91
31-3-2008	113.71	8343	520.92	4830.77	1990.20	3142.65	28.70
31-3-2009	126.40	8543	448.03	5266.31	2272.91	3058.20	69.83
31-3-2010	206.62	8843	512.38	5866.20	2272.20	4141.21	154.91
31-3-2011	216.23	9043	516.01	7261.73	2651.61	5401.94	145.77
31-3-2012	218.76	6077	654.86	7498.86	2213.72	6258.11	292.38
31-3-2013	241.62	6259	925.22	8978.40	2759.09	7284.97	200.70
31-3-2014	266.83	6597	1108.92	9798.69	3500.31	6979.59	266.48
31-3-2015	301.18	6925	1349.20	8870.44	4305.94	5974.89	275.64
31-3-2016	365.60	6927	1599.38	10034.86	4979.81	6209.77	249.59
31-3-2017	394.93	7088	1829.04	11856.36	5527.66	7463.56	172.92
31-3-2018	417.83	7158	1940.07	12462.37	6402.76	6405.54	170.18
31-3-2019	435.85	7210	2058.81	12631.45	6916.49	6524.69	180.40
31-3-2020	442.89	7244	2261.44	10550.02	7092.87	5044.93	167.98
31-3-2021	455.00	7264	2449.31	11053.53	6608.15	6134.03	66.78
31-3-2022	451.89	7214	2523.94	11440.08	6529.01	5913.97	41.48
31-3-2023	466.65	7205	2354.34	11168.15	7228.20	5810.45	43.00
31-3-2024	465.58	7149	2274.06	11520.70	7860.24	5546.55	55.85
31-3-2025	474.94	7102	2027.48	12050.58	8141.45	5122.76	13.35
31-3-2026	474.43	7225	2037.52	13333.19	9136.82	5263.30	39.46

OUR BRANCHES

❖ ***Regd. Off. & Nagdevi Branch*** ❖

40/42, Shree Mansion, 1st Floor, Nagdevi Street, Mumbai-400 003.
✆: 2344 5694, 2340 1008 • E-mail : nagdevi@pratapbank.in

❖ ***Head Office & Bhuleshwar Branch*** ❖

201, A-Wing, Shreepati Aradhana Building, Atmaram Merchant Road,
Bhuleshwar, Mumbai-400 002. ✆ : 4506 7084, 4455 5789
• E-mail : pratapho@gmail.com/bhuleshwar@pratapbank.in • Website : www.pratapbank.in

❖ ***Kandivli (East) Branch*** ❖

Thakur Degree College, Samata Nagar, Kandivli (E.), Mumbai-400 101. ✆: 2887 0955, 2886 1010, 2846 3402 • **Locker Facility Available** • kandivalieast@pratapbank.in

❖ ***Mulund Branch*** ❖

4, Munshi Estate, M. G. Road, Mulund (W), Mumbai-400080.
✆ : 4450 8659 • mulund@pratapbank.in

❖ ***Santacruz Branch*** ❖

8-9-10, Dheeraj Heritage, 1st Floor, S. V. Road, Santacruz (West), Mumbai-400 054.
✆: 4600 8034 • **Locker Facility Available** • santacruz@pratapbank.in

❖ ***Matunga Branch*** ❖

Shri Dayanand Balak Vid.,Bhimani St., Matunga(E),Mumbai-19.
✆: 3544 1101 • matunga@pratapbank.in

❖ ***Kandivli (West) Branch*** ❖

Shop No. 1, Shree Niketan Building, Next to Lalji Pada Police Chowki, New Link Road, Kandivli (W), Mumbai-400 067. ✆: 4826 0450 • kandivaliwest@pratapbank.in

❖ ***Badlapur Branch*** ❖

Shop 4-5, Yogeshwar Kripa Building, Sanewadi, Station Road, Badlapur (W),
Thane - 421 503. ✆: 0251-267 6363 • badlapur@pratapbank.in

❊ NOTICE ❊

Members who have not collected dividend for the year 2023-24 are requested to collect the same immediately. If it is not collected before 31st March, 2027 the same will be foreited and transferred to Reserve Fund. This intimation may be treated as final notice to the concerned members.

❊ सूचना ❊

सदस्यों को सूचित किया जाता है कि जिन्होंने वर्ष 2023-24 का लाभांश अब तक नही लिये हो तो जल्द से जल्द ले लें। 31 मार्च 2027 तक लाभांश नहीं लेने की स्थिति में वह जप्त हो जायेगा और आरक्षित निधि में जमा हो जायेगा। सदस्य इस जानकारी को अंतिम सूचना समझें।

❊ REQUEST ❊

Members are requested to complete their KYC, intimate any change in nominee, address, status etc. so as to keep our records up-to-date. Share Certificates are sent to Members by Post. Members who have not received their Share Certificates are requested to collect the same from the Share Departmental Bhuleshwar Branch.

❊ अपील ❊

सदस्यों से अपील है कि अपना केवाईसी पूर्ण कर किसी भी प्रकार का बदलाव जैसे वारिसदार, पता, पद इत्यादि तो अविलंब सूचित करें। सदस्यों को शेयर प्रमाण-पत्र पोस्ट से भेजा गया है जिन्हे नहीं मिला हो कृपया भूलेश्वर शाखा के शेयर विभाग में आकर ले लें।

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- ✓ No Hidden Charges-Transparent process
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- **Bhuleshwar**
- **Kandivli West**
- **Kandivli East**
- **Mulund West**
- **Badlapur West**
- **Matunga Central**
- **Santacruz West**

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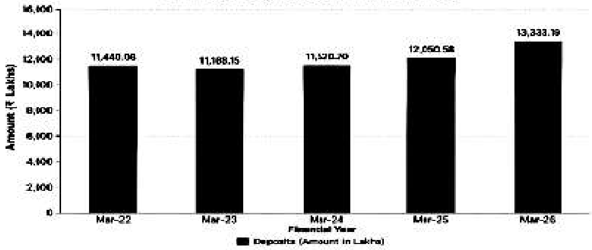
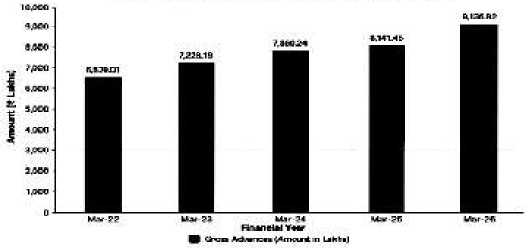
KEY FINANCIAL PARAMETERS

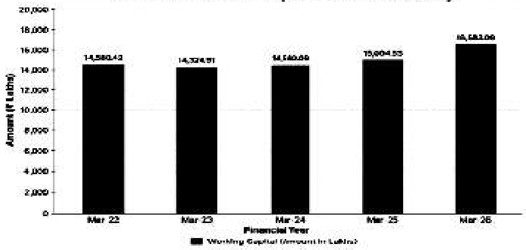
DEPOSITS (AMOUNT IN LAKHS)



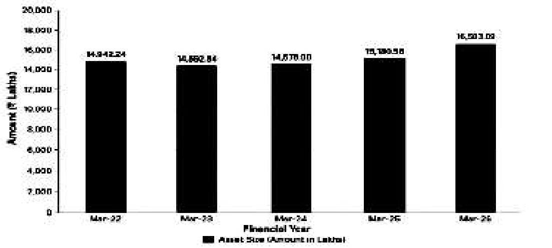
GROSS ADVANCES (AMOUNT IN LAKHS)



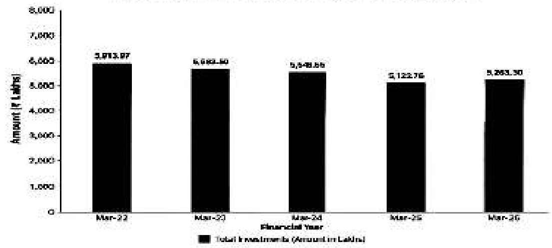
WORKING CAPITAL (AMOUNT IN LAKHS)



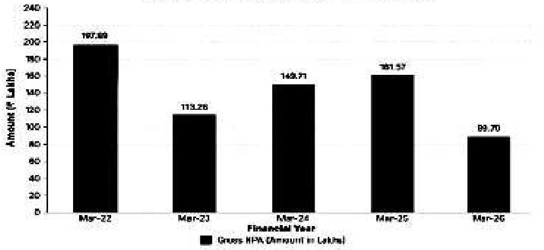
ASSET SIZE (AMOUNT IN LAKHS)



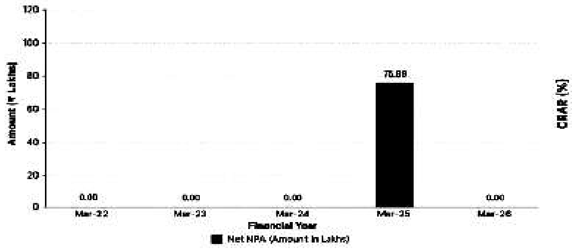
TOTAL INVESTMENTS (AMOUNT IN LAKHS)



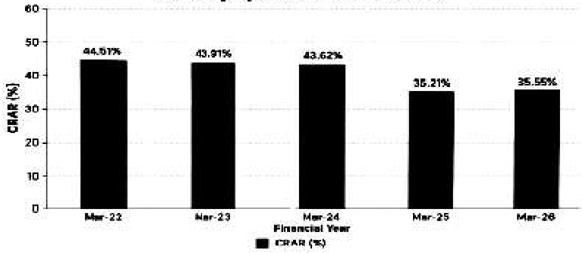
GROSS NPA (AMOUNT IN LAKHS)



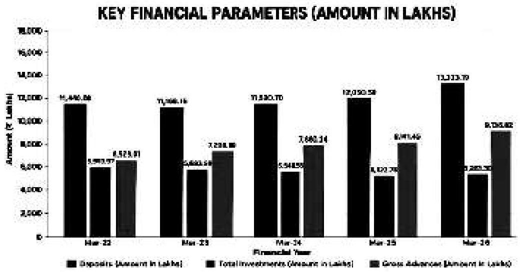
NET NPA (AMOUNT IN LAKHS)



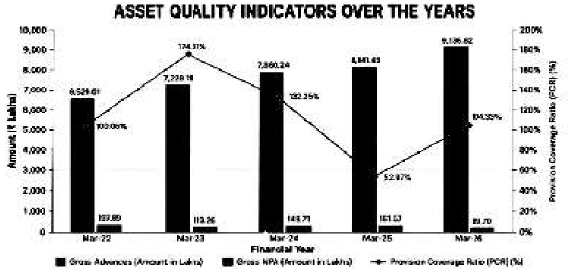
CRAR (%) OVER THE YEARS



KEY FINANCIAL PARAMETERS (AMOUNT IN LAKHS)



ASSET QUALITY INDICATORS OVER THE YEARS



PROFILE

POSITION AS ON 31.3.2026

(₹ in Lakh)

1	NO. OF BRANCHES	8 BRANCHES	
2	MEMBERSHIP	REGULAR	7225
		NOMINAL	0
3	Audit Classification (for 2025-26)		'A'
4	TOTAL STAFF	OFFICERS & CLERKS	35
		SUB-STAFF	10
		TOTAL STAFF	45
5	PAID UP CAPITAL		474.43
6	TOTAL RESERVES		2037.52
7	WORKING CAPITAL		16583.09
8	DEPOSIT	SAVING DEPOSIT	2741.16
		CURRENT DEPOSIT	1129.33
		TERM DEPOSIT	9462.70
		TOTAL	13333.19
9	LOAN & ADVANCES	SECURED	9090.72
		UNSECURED	46.10
		TOTAL	9136.82
	PRIORITY SECTOR ADVANCES		73.46%
	WEAKER SECTOR ADVANCES		17.25%
10	BORROWING	M.D.C.C. BANK, FORT BRANCH	NIL
11	INVESTMENTS	FIXED DEPOSITS	770.00
		GOVT. SECURITIES	4269.18
		OTHERS INVESTMENT	224.12
		TOTAL	5263.30
12	OVERDUE (%) TO TOTAL ADVANCES	26.68	0.29%
13	PROFIT FOR THE YEAR 2025-26		39.46

• BEST GOLD LOAN PERFORMER •

(Nagdevi Branch)

SHRI KAMLESH C. DUBEY (Manager)

• BEST PERFORMING BRANCH •

(Santacruz Branch)

SHRI VASU DEVRAJ (Manager)

• 44वीं वार्षिक साधारण सभा •

(दीपक जलाकर प्रताप बैंक की 44वीं वार्षिक साधारण सभा का उद्घाटन करते हुए चेयरमैन श्री चन्द्रकुमार सिंह, डायरेक्टर श्री संतबहादुर सिंह और साथ में हैं मुख्य कार्यकारी अधिकारी श्री वर्गिस रॉफेल एनिक्कल)

(महाराणा प्रताप के काव्य संग्रह का विमोचन करते हुए बैंक के डायरेक्टर श्री संतबहादुर सिंह, श्री जयशंकर सिंह, श्री नारायण अटल, वाइस-चेयरमैन श्री के. एस. राठौड़, चेयरमैन श्री चन्द्रकुमार सिंह, सीइओ श्री वर्गिस रॉफेल एनिक्कल, डायरेक्टर श्री संजय सिंह चौहान और श्री उमेश प्रताप सिह)

(बैंक की 44 वीं वार्षिक सभा में उपस्थित सदस्यों को संबोधित करते हुए मुख्य कार्यकारी अधिकारी श्री वर्गिस रॉफेल एनिक्कल साथ में बैठे हुए डायरेक्टर श्री नारायण अटल और चेयरमैन श्री चन्द्रकुमार सिंह)

(44वी वार्षिक साधारण सभा में उपस्थित शेयरधारक और सदस्य)

('बेस्ट-एम्पलॉय ऑफ इयर' का पुरस्कार देते हुए वाइस-चेयरमैन श्री के. एस. राठौड़ और पीछे खड़े हैं बैंक के अन्य पदाधिकारी)