

५५ वा
वार्षिक अहवाल
2025-26

‘गतिमान अर्थकारणातून समाज परिवर्तन’
भारती सहकारी बँक लि., पुणे
(मल्टी-स्टेट शेड्युल्ड बँक)
संस्थापक : डॉ. पतंगराव कदम एम.ए., एलएल.बी., पीएच.डी.



विश्वास, पारदर्शकता आणि प्रगतीचा
आमचा सातत्यपूर्ण प्रवास...

55th
Annual Report
2025-26

BHARATI SAHAKARI BANK LTD., PUNE
(Multi-State Scheduled Bank)

Founder : Dr. Patangrao Kadam (M.A., LL.B., Ph.D.)



संचालक मंडळ (दि. १९/१२/२०२५ ते दि. १८/१२/२०३०)



मा. डॉ. विश्वजीत पतंगराव कदम
चेअरमन



मा. डॉ. सचिन श्रीपाद वेर्णेकर
व्हा. चेअरमन



मा. डॉ. अस्मिता राजेंद्र जगताप
संचालक



मा. डॉ. जितेश हणमंतराव कदम
संचालक



मा. डॉ. अनंत शरदराव शिंदे
संचालक



मा. श्री. सागर सुभराव कदम
संचालक



मा. डॉ. विलास जगन्नाथ कदम
संचालक



मा. श्री. मिलिंद गोविंदराव जोशी
संचालक



मा. अॅड. संजय वासुदेव पेंढारकर
संचालक



मा.सीए ऐश्वर्या प्रशांत हार्डिकर
संचालक



मा. अॅड. पूजा प्रशांत नरवाडकर
संचालक



मा. श्री. अजित भास्करराव चालुक्य
संचालक



मा.श्री. मनिष रमणलाल दुधेडिया
संचालक



मा. डॉ. प्रदीप विठ्ठल जाधव
संचालक



मा. डॉ. राजेश उत्तम कंठे
संचालक



मा. श्री. सर्जेराव जगन्नाथ पाटील
व्यवस्थापकीय संचालक



आमचे स्फूर्तीस्थान
डॉ. पतंगरावजी कदम साहेब
संस्थापक - भारती सहकारी बँक लि., पुणे - ३०.





संचालक मंडळ (दि. २७/१२/२०२० ते दि. १८/१२/२०२५)



मा.सीए. जयेश विजयकुमार दुधेडिया
चेअरमन (दि.०१/०४/२०२५ पासून)



मा.सीए. भाऊ भगवंत कड
चेअरमन (दि.३१/०३/२०२५ पर्यंत)



मा. डॉ. नितीन दामोदर नायक
व्हा. चेअरमन



मा. डॉ. अस्मिता राजेंद्र जगताप
संचालक



मा. डॉ. जितेश हणमंतराव कदम
संचालक



मा. डॉ. रविंद्रन शंकरराव खरात
संचालक



मा.डॉ.सौ. शुभांगी रविंद्रकुमार काटकर
संचालक



मा.डॉ.सोमजी फकिरा पाटील
संचालक



मा.डॉ.सौ. वैशाली सुहास तारळेकर
संचालक



मा. श्री. बाळकृष्ण बाबूराव यादव
संचालक



मा. डॉ. महादेव शिवलिंग सगरे
संचालक



मा. डॉ. सचिन श्रीपाद वेणेंकर
संचालक



मा. डॉ. हरिनाथ निवृत्ती मोरे
संचालक



मा. श्री. नानासाहेब बाळासाहेब सावंत
संचालक



मा. डॉ. ज्योती शंकरराव मंडलिक
संचालक



मा. श्री. श्रीकांत लक्ष्मण महामुनी
सेवक प्रतिनिधी



मा. श्री. सर्जेराव जगन्नाथ पाटील
व्यवस्थापकीय संचालक



“गतिमान अर्थकारणातून समाज परिवर्तन”

भारती सहकारी बँक लि., पुणे (मल्टी-स्टेट शेड्युल्ड बँक)

संस्थापक : डॉ. पतंगराव श्रीपतराव कदम एम.ए., एल.एल.बी., पीएच.डी.

(स्थापना - ८ सप्टेंबर, १९७१)

- महाराष्ट्र राज्य सहकारी संस्था कायदा, १९६० अन्वये नोंदणी क्र. पी.एन.ए./बी.एन.के./१८७ दि. ८.९.१९७१
- रिझर्व्ह बँक ऑफ इंडिया परवाना क्र. यु.बी.डी./एम.एच. ८९२ पी. दि. २६.१०.१९८७
- बहुराज्यीय सहकारी संस्था कायदा, २००२ अन्वये नोंदणी क्र. एम. एस. सी. एस./सी.आर./८७/९९ दि. २९.४.१९९९
- अनुसूचित दर्जा (शेड्युल्ड स्टेट्स) रिझर्व्ह बँक ऑफ इंडिया पत्र क्र. बी.आर.८६१/१६.०५.००/२००१-०२ दि. १७/५/२००२

५५ वा वार्षिक अहवाल : २०२५-२६

संचालक मंडळ : दि. १९/१२/२०२५ ते दि. १८/१२/२०३०

• अध्यक्ष •

मा. डॉ. विश्वजीत पतंगराव कदम
बी.ई., एम.बी.ए., पीएच.डी.

• उपाध्यक्ष •

मा. डॉ. सचिन श्रीपाद वेणेकर
बी.कॉम., एम.बी.ए., एल.एल.बी., पीएच.डी.

• संचालक •

- ३) मा. डॉ. सौ. अस्मिता राजेंद्र जगताप, एम.बी.बी.एस., एम.डी. (पी.एस.वाय.), डि.एल.एल., डि.एम.एल.एस., पीएच.डी.
- ४) मा. डॉ. जितेश हणमंतराव कदम, एम.बी.बी.एस., एम.डी.
- ५) मा. डॉ. अनंत शरदराव शिंदे, डिप्लोमा इन ऑटोमोबाईल इंजिनिअर, डी.लीट.
- ६) मा. श्री. सागर सुबराव कदम, एम.बी.ए.
- ७) मा. डॉ. विलासराव जगन्नाथ कदम, एम.फार्म., पीएच.डी.
- ८) मा. प्रा. मिलिंद गोविंदराव जोशी, बी.ई. (सिव्हिल)
- ९) मा. श्री. संजय वासुदेव पेंढारकर, बी.कॉम., एल.एल.एम. डी.टी.एल.
- १०) मा. सीए सौ. ऐश्वर्या प्रशांत हर्डिकर, सी.ए.
- ११) मा. डॉ. सौ. पूजा प्रशांत नरवाडकर, बी.ए., एल.एल.एम., एम.एस.डब्ल्यू., पीएच.डी.
- १२) मा. श्री. अजित भास्करराव चालुक्य, बी.एससी., एम.बी.ए.
- १३) मा. श्री. मनिष रमणलाल दुधेडिया, बी.फार्म., एम.बी.ए.
- १४) मा. डॉ. प्रदीप विठ्ठल जाधव, एम.ई., पीएच.डी.
- १५) मा. डॉ. राजेश उत्तम कंठे, बी.एससी., एम.बी.ए., पीएच.डी.

व्यवस्थापन मंडळ : (१४/०२/२०२६ ते १८/१२/२०३०)

• अध्यक्ष : मा. डॉ. सचिन श्रीपाद वेणेकर •

• सदस्य •

- २) मा. डॉ. विश्वजीत पतंगराव कदम, बी.ई., एम.बी.ए., पीएच.डी.
- ३) मा. श्री. बाजीराव दादू जाधव, बी.एससी. (अग्री.)
- ४) मा. श्री. सागर सुबराव कदम, एम.बी.ए.
- ५) मा. श्री. संतोष कृष्णा सालियन, सीए
- ६) मा. श्री. रघुनंदन गुरुराज राव, बी.ई. (ई.अँड टी.सी.)

संचालक मंडळ : दि. २७.१२.२०२० ते दि. १८.१२.२०२५

• अध्यक्ष •

मा. सीए. जयेश विजयकुमार दुधेडिया
एम.कॉम., एल.एल.बी., एफ.सी.ए., एल.सी.एस., आय.सी.डब्ल्यू.ए.

• उपाध्यक्ष •

मा. डॉ. नितीन दामोदर नायक
एम.कॉम., एम.फिल., पीएच. डी.

• संचालक •

- ३) मा. डॉ. सौ. अस्मिता राजेंद्र जगताप, एम.बी.बी.एस., एम.डी. (पी.एस.वाय.), डि.एल.एल., डि.एम.एल.एस., पीएच.डी.
- ४) मा. डॉ. जितेश हणमंतराव कदम, एम.बी.बी.एस., एम.डी.
- ५) मा. सीए. भाऊ भगवंत कड, एम.कॉम., सीए.
- ६) मा. डॉ. रविंद्रन शंकरराव खरात, एम. एस.
- ७) मा. डॉ. सौ. शुभांगी रविंद्रकुमार काटकर, एम. डी. (आयुर्वेद)
- ८) मा. डॉ. सोमजी फकिरा पाटील, एम.एससी., पीएच. डी.
- ९) मा. डॉ. सौ. वैशाली सुहास तारळेकर, एम.बी.बी.एस., एम.डी.
- १०) मा. श्री. बाळकृष्ण बाबूराव यादव, एम.एससी. (अग्री.)
- ११) मा. डॉ. महादेव शिवलिंग सगरे, एम. एससी, डि. एससी., पीएच. डी.
- १२) मा. डॉ. सचिन श्रीपाद वेणेकर, बी.कॉम., एम.बी.ए., एल.एल.बी., एम.आय.एम.ए., एफ.आय.सी.ए., पीएच. डी.
- १३) मा. डॉ. हरिनाथ निवृत्ती मोरे, एम.फार्म., पीएच. डी.
- १४) मा. श्री. नानासाहेब बाळासाहेब सावंत, बी.ए. (अॅग्नी)
- १५) मा. डॉ. ज्योती शंकरराव मंडलिक, एम.डी.एस.
- १६) मा. श्री. श्रीकांत लक्ष्मण महामुनी, बी.कॉम. (सेवक प्रतिनिधी)

व्यवस्थापन मंडळ : (२४/०६/२०२१ ते १८/१२/२०२५)

• अध्यक्ष : मा. सीए. भाऊ भगवंत कड •

• सदस्य •

- २) मा. सीए.संजीव जयकुमार पाटील, एम.कॉम., सी.ए.
- ३) मा. डॉ. सौ. अस्मिता राजेंद्र जगताप, एम.बी.बी.एस., एम.डी. (पी.एस.वाय.), डि.एल.एल., डि.एम.एल.एस., पीएच.डी.
- ४) मा. सीए. जयेश विजयकुमार दुधेडिया, एम.कॉम., एल.एल.बी., एफ.सी.ए., एल.सी.एस., आय.सी.डब्ल्यू.ए.
- ५) मा. श्री. बाजीराव दादू जाधव, बी.एससी., (अॅग्नी.)
- ६) मा. श्री.संजय वासुदेव पेंढारकर, बी.कॉम., एल.एल.एम., डि.टी.एल.

व्यवस्थापकीय संचालक

श्री. सर्जेराव ज. पाटील, एम. कॉम.

बँकर्सबँक ऑफ इंडिया
आय.डी.बी.आय.बँक
येस बँकभारतीय रिझर्व्ह बँक
महाराष्ट्र राज्य सहकारी बँक लि., मुंबई.
दिल्ली स्टेट को-ऑप बँक लि., नवी दिल्ली.
पुणे जिल्हा मध्यवर्ती सहकारी बँक लि., पुणे.एस.व्ही.सी. को-ऑप. बँक लि.
एच.डी.एफ.सी.बँक**सतत व समवर्ती लेखापरीक्षक**

- १) मे. महेंद्र शहा अँड कंपनी, पुणे चार्टर्ड अकॉउंटंट्स, पुणे
- २) मे. अविष्कार फणसे अँड कंपनी, चार्टर्ड अकॉउंटंट्स, पुणे
- ३) मे. ए.एस.जी.पी.डी.जी. अँड कंपनी, चार्टर्ड अकॉउंटंट्स, पुणे
- ४) मे. ए. एस. देव अँड कंपनी, चार्टर्ड अकॉउंटंट्स, पुणे
- ५) मे. प्रितम चौगुले अँड कंपनी, चार्टर्ड अकॉउंटंट्स, सांगली
- ६) मे. किनकर अँड असोसिएट्स, चार्टर्ड अकॉउंटंट्स, कोल्हापूर
- ७) मे. शशिकांत मोरे अँड कंपनी, चार्टर्ड अकॉउंटंट्स, कराड
- ८) मे. विजयकुमार क्षीरसांगर अँड असोसिएट्स, चार्टर्ड अकॉउंटंट्स, सातारा
- ९) मे. जी. आर. दळवी अँड कंपनी., चार्टर्ड अकॉउंटंट्स, पुणे

• वैधानिक लेखापरीक्षक •

मे. एन.पी.एस.आर. अँड असोसिएट्स, चार्टर्ड अकॉउंटंट्स, पुणे

• कायदे सल्लागार •

अँड. एस. बी. खुर्जेकर, अँड. एस. जे. खुर्जेकर
अँड. एन.के.खासबारदार

• आयकर सल्लागार •

मे. महेंद्र शहा अँड कंपनी, चार्टर्ड अकॉउंटंट्स, पुणे
श्री. महावीर जैन, चार्टर्ड अकॉउंटंट, पुणे



“Social Change Through Economic Dynamism”

Bharati Sahakari Bank Ltd., Pune (Multi-State Scheduled Bank)

Founder - Dr. Patangrao Shripatrao Kadam, M.A. LL.B. Ph.D.

(Established on 8th September, 1971)

- Registered Under M.C.S. Act, 1960 Registration No. PNA/BNK/187 Dated : 08.09.1971
- R.B.I. License No. UBD/MH/892 P. Dated : 26.10.1987
- Registered Under M.S.C.S. Act, 2002 Registration No. MSCS/CR/87/99 Dated : 29.04.1999
- Scheduled Bank Status : R.B.I. Letter No. B.R. 861/16.05.00/2001-02 Dated : 17.05.2002

55th Annual Report 2025-26

BOARD OF DIRECTORS : 19.12.2025 to 18.12.2030

• Chairman •

Dr. Vishwajit Patangrao Kadam
B.E., M.B.A., Ph.D.

• Vice Chairman •

Dr. Sachin Shripad Vernekar
B.Com., M.B.A., LL.B., Ph.D.

• Directors •

- 3) Dr. Asmita Rajendra Jagtap, MBBS, MD (Psy), DLL, DMLS, Ph.D.
- 4) Dr. Jitesh Hanmantrao Kadam, MBBS, MD.
- 5) Dr. Anant Sharadrao Shinde, Diploma in Automobile Eng., D. Lit.,
- 6) Mr. Sagar Subrao Kadam, M.B.A.
- 7) Dr. Vilasrao Jagannath Kadam, M. Pharm., Ph. D.
- 8) Prof. Milind Govindrao Joshi, B.E. (Civil)
- 9) Mr. Sanjay Vasudeo Pendharkar, B.Com., LL.M., DTL
- 10) CA Aishwarya Prashant Hardikar, C.A.
- 11) Dr. Pooja Prashant Narwadkar, B.A., LL.M., M.S.W., Ph.D.
- 12) Mr. Ajit Bhaskarrao Chalukya, B.Sc., M.B.A.
- 13) Mr. Manish Ramanlal Dudhedia, B. Pharm., M.B.A.
- 14) Dr. Pradeep Vitthal Jadhav, M.E., Ph.D.
- 15) Dr. Rajesh Uttam Kanthe, B.Sc., M.B.A. Ph.D.

BOARD OF MANAGEMENT : 14.02.2026 to 18.12.2030

• Chairman : Dr. Sachin Shripad Vernekar •
B.Com., M.B.A., LL.B., Ph.D.

- 2) Dr. Vishwajit Patangrao Kadam, B.E., M.B.A., Ph.D.
- 3) Mr. Bajirao Dadu Jadhav, B.Sc. (Agri)
- 4) Mr. Sagar Subrao Kadam, M.B.A.
- 5) CA Santosh Krishna Salian, CA
- 6) Mr. Raghunandan Gururaj Rao, B.E. (E& TC)

• Managing Director •

Shri. Sarjerao J. Patil, M.Com

• Bankers •

Bank of India
I.D.B.I. Bank
Yes Bank

Reserve Bank of India
Maharashtra State Co-op. Bank Ltd., Mumbai
Delhi State Co-op. Bank Ltd., New Delhi
Pune Dist. Central Co-op. Bank Ltd., Pune

SVC Co-op. Bank Ltd.
H.D.F.C Bank

• Concurrent Auditor •

- 1) M/s. Mahendra Shah & Co., Chartered Accountant, Pune
- 2) M/s. Avishkar Phanse & Co., Chartered Accountant, Pune
- 3) M/s. ASGPDG & Co., Chartered Accountant, Pune
- 4) M/s. A. S. Deo & Co., Chartered Accountant, Pune
- 5) M/s. Pritam Chougule & Co., Chartered Accountant, Sangli
- 6) M/s. Kinkar & Associates, Chartered Accountant, Kolhapur
- 7) M/s. Shashikant More & Co., Chartered Accountant, Karad
- 8) M/s. Vijaykumar Kshirsagar & Associates, Chartered Accountant, Satara
- 9) M/s. G. R. Dalavi & Co., Chartered Accountant, Pune

BOARD OF DIRECTORS : 27.12.2020 to 18.12.2025

• Chairman •

CA Jayesh Vijaykumar Dudhedia
M.Com., LL.B., F.C.A., L.C.S., I.C.W.A.

• Vice Chairman •

Dr. Nitin Damodar Nayak
M.Com., M.Phil., Ph.D.

• Directors •

- 3) Dr. Asmita Rajendra Jagtap, MBBS, MD (Psy), DLL, DMLS, Ph.D.
- 4) Dr. Jitesh Hanmantrao Kadam, MBBS, MD.
- 5) CA. Bhau Bhagwant Kad, M.Com., C.A.
- 6) Dr. Ravindra Shankarrao Kharat, M.S.
- 7) Dr. Shubhangi Ravindrakumar Katkar, M.D.(Ayurveda)
- 8) Dr. Somaji Fakira Patil, M.Sc., Ph. D.
- 9) Dr. Mrs. Vaishali Suhas Tarlekar, M.B.B.S., M.D.
- 10) Shri. Balkrishna Baburao Yadav, M.Sc. (Agri)
- 11) Dr. Mahadev Shivling Sagare, M.Sc., D.Sc., Ph.D.
- 12) Dr. Sachin Shripad Vernekar, B.Com., MBA, LLB, MIMA, FICA, Ph.D.
- 13) Dr. Harinath Nivrutti More, M. Pharm., Ph.D.
- 14) Shri. Nanasahab Balasaheb Sawant, B.A. (App.)
- 15) Dr. Jyoti Shankarrao Mandlik, M.D.S.
- 16) Shri. Shrikant Laxman Mahamuni, B.Com. (Staff Representative)

BOARD OF MANAGEMENT : 24.06.2021 to 18.12.2025

• Chairman : CA. Bhau Bhagwant Kad •
M.Com., C.A.

- 2) CA Sanjiv Jaykumar Patil, M.Com., C.A.
- 3) Dr. Asmita Rajendra Jagtap, MBBS, MD (Psy), DLL, DMLS, Ph.D.
- 4) CA Jayesh Vijaykumar Dudhedia, M.Com., LL.B., F.C.A., L.C.S., I.C.W.A.
- 5) Mr. Bajirao Dadu Jadhav, B.Sc. (Agri)
- 6) Adv. Sanjay Vasudev Pendharkar, B.Com. LL.M., D.T.L.

• Statutory Auditor •

M/s. NPSR & Associates, Chartered Accountants, Pune

• Legal Consultants •

Adv. S.B. Khurjekar, Adv. S. J. Khurjekar
Adv. N.K. Khasbardar

• Income Tax Consultant •

M/s. Mahendra Shah & Co., Chartered Accountants, Pune
Shri. Mahavir Jain, Chartered Accountant, Pune



५५ व्या वार्षिक सर्वसाधारण सभेची नोटीस (फक्त बँकेच्या सभासदांकरिता)

आपल्या बँकेची ५५ वी वार्षिक सर्वसाधारण सभा रविवार दि.२७/०९/२०२६ रोजी दुपारी ४.३० वाजता मेडिकल कॉलेज सभागृह, भारती विद्यापीठ शैक्षणिक केंद्र, धनकवडी, पुणे- ४११०४३ येथे बँकेचे अध्यक्ष माननीय डॉ. विश्वजीत पतंगराव कदम यांच्या अध्यक्षतेखाली आयोजित करण्यात आलेली आहे. आपण या सभेस उपस्थित रहावे अशी विनंती आहे.

सभेची कार्यक्रमा पत्रिका :

- १) दि.२९/०९/२०२५ रोजी झालेल्या बँकेच्या ५४ व्या वार्षिक सर्वसाधारण सभेचा वृत्तांत वाचून कायम करणे.
- २) मा. संचालक मंडळाने सादर केलेल्या दि.३१/०३/२०२६ अखेरचा ५५ वा वार्षिक अहवाल, ताळेबंद व नफातोटा पत्रकाचा विचार करणे व मान्यता देणे.
- ३) मा. संचालक मंडळाने सादर केलेल्या सन २०२६-२७ आर्थिक वर्षासाठीच्या अंदाजपत्रकासंबंधी विचार करणे व मान्यता देणे. तसेच आर्थिक वर्ष सन २०२५-२६ च्या अंदाजपत्रकातील मंजूर तरतुदीपेक्षा जादा झालेल्या खर्चाचा आढावा घेणे व त्यास मान्यता देणे.
- ४) सन २०२५-२६ या आर्थिक वर्षाच्या वैधानिक लेखापरिक्षकांच्या अहवालाचा विचार करून त्याची नोंद घेणे.
- ५) मा. संचालक मंडळाने शिफारस केलेल्या नफा वाटणीसंबंधीच्या प्रस्तावावर चर्चा करणे व त्यास मान्यता देणे.
- ६) आर्थिक वर्ष २०२६-२७ करिता वैधानिक लेखा परीक्षकाची नेमणूक करणे व त्यांचा मेहनताना ठरविणे.
- ७) वैधानिक लेखापरिक्षकाने प्रमाणित केलेली अनुत्पादीत कर्जदारांची कर्ज खाती निर्लेखित (Write-off) व तांत्रिकदृष्ट्या निर्लेखित (Technical Write-off) करणे बाबत विचार करणे.
- ८) आर्थिक वर्ष सन २०२५-२६ मध्ये तडजोडीने (Compromise Settlement) कर्ज परतफेड योजने अंतर्गत बंद केलेल्या कर्ज खात्यांना व दिलेल्या व्याजमाफीस मान्यता देणेबाबत व सदरील योजना आर्थिक वर्ष सन २०२६-२७ साठी लागू करणेबाबत विचार करणे.
- ९) बँकेच्या पोट नियम क्र. ३ मध्ये दुरुस्ती करणेबाबत विचार करणे .
- १०) वार्षिक सर्वसाधारण सभेस अनुपस्थित सभासदांच्या रजेस मान्यता देणे व अनुपस्थिती क्षमापित करणेबाबत विचार करणे.
- ११) मा. अध्यक्षांच्या परवानगीने सभेपुढे ऐनवेळी विचारार्थ येणा-या विषयांचा विचार करणे.

दिनांक : १०/०९/२०२६

स्थळ : पुणे

मा. संचालक मंडळाच्या आदेशावरून
सर्जेराव ज. पाटील, एम. कॉम
व्यवस्थापकीय संचालक

सूचना :

१. सभा सुरु होण्याच्या वेळी उपस्थित गणसंख्या आवश्यकतेपेक्षा अपुरी असेल तर सभा तात्पुरती बरखास्त करून ही सभा त्याच दिवशी त्याच ठिकाणी अर्ध्या तासाने पुन्हा भरविण्यात येईल. त्या सभेस गणपूर्तीची आवश्यकता असणार नाही.
२. सभेचे कामकाज मर्यादित वेळेत पूर्ण करता यावे या दृष्टीने अहवाल, ताळेबंद-नफातोटा पत्रक वगैरे संबंधी सभासदांना प्रश्न विचारावयाचे असल्यास त्यांनी कृपया व्यवस्थापकीय संचालक यांचेकडे दि.१९/०९/२०२६ पूर्वी तशी लेखी विचारणा करावी. त्यांच्या उत्तरादाखलची माहिती दि. २२/०९/२०२६ ते दि. २४/०९/२०२६ दरम्यान बँकेच्या मुख्य कार्यालयात उपलब्ध होऊ शकेल.
३. ज्या सभासदांना सन २०२३-२४ व २०२४-२५ वर्षाचा लाभांश अद्यापही मिळालेला नसेल त्यांनी तो बँकेच्या मुख्य कार्यालयातून कामकाजाच्या कोणत्याही दिवशी कार्यालयीन वेळेत घेऊन जाण्याची व्यवस्था करावी. लाभांश जाहिर झाल्यानंतर तो एखाद्या सभासदाने तीन वर्षांपर्यंत न घेतल्यास ती रक्कम बँकेच्या राखीव निधीत जमा केली जाते. (पोटनियम क्रमांक ४८ चा ४ प्रमाणे) व संबंधित सभासदांचा त्यावरचा हक्क रद्द होतो याची कृपया सर्व सभासदांनी नोंद घ्यावी.
४. आपण वार्षिक सर्वसाधारण सभेस येतांना कृपया या वार्षिक अहवालाची प्रत बरोबर आणावी.
५. दि.३१/०३/२०२६ अखेर सभासद झालेल्या सर्व नुतन सभासदांचे भाग दाखले तयार आहेत. कृपया त्यांनी ते बँकेच्या संबंधित शाखांमधून घेऊन जावेत.

टीप - बँकेचा ५५ वा (२०२५-२६) वार्षिक अहवाल बँकेच्या अधिकृत संकेतस्थळावर प्रसिद्ध करण्यात आला आहे. www.bharati.bank.in



Notice of the 55th Annual General Meeting

(For the Shareholders Only)

The 55th Annual General Meeting of our Bank will be held on Sunday, 27/09/2026 at 4.30 p.m. in the Medical College Auditorium, Bharati Vidyapeeth Educational Campus, Dhankawadi, Pune- 411043. The meeting will be presided over by the Chairman of the Bank, Dr. Vishwajit Patangrao Kadam.

You are requested to kindly attend the meeting.

AGENDA FOR THE MEETING

1. To read out and confirm the minutes of the 54th Annual General Meeting held on 29.09.2025.
2. To consider and approve the 55th Annual Report, Balance Sheet and Profit & Loss Account for the Financial Year that ended on 31.03.2026, presented on behalf of the Board of Directors.
3. To consider and approve the Budget for the year 2026-27 presented on behalf of the Board of Directors and to give an approval to the excess expenditure made over and above the budgeted provisions for the Financial Year 2025-26.
4. To consider the Statutory Auditor's Report for the Financial Year 2025-26.
5. To approve the appropriation of Profit as recommended by the Board of Directors.
6. To appoint Statutory Auditor for the Financial Year 2026-27 and to fix up the fees to be paid to him.
7. To consider the proposal to technical write-off and write-off of NPA accounts certified by Statutory Auditor.
8. To approve the loan account(s) settled under Compromise Settlement Scheme and to approve the waiver of interest for the FY 2025-26 and to approve the above schemes for the FY 2026-27.
9. To consider the amendment in the Banks' Bye-law No.3.
10. To grant leave of absence to those members of the bank who have not attended this Annual General Meeting.
11. To consider any other matter with the permission of the chairman.

Date : 10/09/2026

Place : Pune

By order of the Board of Directors
Sarjerao J. Patil, M. Com.
Managing Director

Note:

- 1) If there is no quorum at the scheduled time of the meeting, the meeting will stand adjourned and will be held after half an hour on the same date and at the same venue. For such an adjourned meeting, quorum will not be required.
- 2) With a view to ensure that the meeting is not unduly prolonged the members who have any queries about the financial statements and the Board of Directors Report of the Bank, are requested to send the queries in writing to the Managing Director on or before 19/09/2026. Relevant information will be available with Managing Director from 22/09/2026 to 24/09/2026.
- 3) The members who have not as yet received the dividend for the F.Y. 2023-24 and 2024-25 are requested to collect the same from the Central Office of the Bank during the office hours on any working day. The amounts of dividend that remain uncollected up to three years will be transferred to the Reserve Fund of the Bank according to the Bye-law No. 48(4), and the concerned member will lose his claim over it.
- 4) You are requested to bring this copy of Annual Report with you while attending the Annual General Meeting.
- 5) The share certificates of those who have become share holders of the bank on or before 31.03.2026 are ready and the same can be collected from respective branches.

**बँकेचा अधिकारी वर्ग :****अधिकारी (मध्यवर्ती कार्यालय) :**

श्री. सुरेश रा. निंबाळकर, विशेष कार्यासन अधिकारी
 श्री. श्रीकांत ल. महामुनी, सहाय्यक सरव्यवस्थापक
 श्री. प्रदीप ज्ञा. वाळुंज, सहाय्यक सरव्यवस्थापक
 श्री. संभाजीराव वि. साळुंखे, वरिष्ठ व्यवस्थापक
 श्री. राजेंद्र प्र. पाटील, व्यवस्थापक
 श्री. अनिकेत ज. शिंदे, व्यवस्थापक
 श्री. संदीप दि. शिंदे, व्यवस्थापक
 श्री. जयंत अ. पाटील, लेखा अधिकारी
 सौ. दिपा व्ही. चव्हाण, कोषागार व्यवस्थापक
 श्री. अमेय अ. बागे, सिस्टीम अॅडमिनिस्ट्रेटर

शाखाधिकारी :

श्री. भागवत आ. सुर्यवंशी, भवन शाखा, पुणे
 श्री. विरेंद्र र. पाटील, आकुर्डी शाखा, पुणे (प्रभारी)
 श्री. निवास र. पाटील, वडगाव धायरी शाखा, पुणे
 श्री. युवराज र. पाटील, कात्रज धनकवडी शाखा, पुणे
 श्री. सुरेश व. सावंत, सांगली शाखा
 श्री. अमित दि. उगळे, कडेगांव शाखा (प्रभारी)
 श्री. संजीवकुमार नि. माने, नवी मुंबई शाखा
 श्री. रविशंकर गो. हत्याळीकर, सोलापूर शाखा
 श्री. इंद्रजित अ. पाटील, कोल्हापूर शाखा
 श्री. महेशकुमार उ. देशपांडे, विटा शाखा
 श्री. माणिक ह. महाडीक, पांचगणी शाखा
 सौ. सुनिता मो. पाटील, अंबक शाखा
 श्री. राजेंद्र बी. साळुंखे, मलकापूर कराड शाखा (प्रभारी)
 श्री. निलेश नि. पाटील, नवी दिल्ली शाखा
 श्री. जयकर आ. पाटील, पलूस शाखा (प्रभारी)
 श्री. बाळू धो. देसाई, भिलवडी शाखा
 श्री. विजयकुमार ल. कुलकर्णी, इस्लामपूर शाखा
 श्री. संभाजी खा. मोकळे, तासगांव शाखा
 श्री. विजय भ. कदम, एरंडवणा (कोथरुड) शाखा
 सौ. मल्लीका भ. पुजारी, शिवडी शाखा (प्रभारी)
 श्री. नितीन भा. पवार, सातारा शाखा
 श्री. शरद क. मगदूम, बाणेरा शाखा (प्रभारी)
 श्री. समीर ह. माने, हडपसर शाखा

Officers of Bank :**Officers (Central Office) :**

Mr. Suresh R. Nimbalkar, Officer On Special Duty
 Mr. Shrikant L. Mahamuni, Assistant General Manager
 Mr. Pradeep D. Walunj, Assistant General Manager
 Mr. Sambhajirao V. Salunkhe, Senior Manager
 Mr. Rajendra P. Patil, Manager
 Mr. Aniket J. Shinde, Manager
 Mr. Sandeep D. Shinde, Manager
 Mr. Jayant A. Patil, Accounts Officer
 Sou. Deepa V. Chavan, Treasury Manager
 Mr. Amey A. Bage, System Administrator

Branch Managers :

Mr. Bhagwat A. Suryawanshi, Bhavan Branch, Pune
 Mr. Virendra R. Patil, Akurdi Branch, Pune (Officiating)
 Mr. Nivas R. Patil, Vadgaon Dhairy Branch, Pune
 Mr. Yuvraj R. Patil, Katraj Dhankwadi Branch, Pune
 Mr. Suresh V. Sawant, Sangli Branch
 Mr. Amit D. Ugale, Kadegaon Branch (Officiating)
 Mr. Sanjeevkumar N. Mane, Navi Mumbai Branch
 Mr. Ravishankar G. Hatyalikar, Solapur Branch
 Mr. Indrajit A. Patil, Kolhapur Branch
 Mr. Maheshkumar U. Deshpande, Vita Branch
 Mr. Manik H. Mahadik, Panchgani Branch
 Mrs. Sunita M. Patil, Ambak Branch
 Mr. Rajendra B. Salunkhe, Malkapur Karad Branch (Officiating)
 Mr. Nilesh N. Patil, New Delhi Branch
 Mr. Jaykar A. Patil, Palus Branch (Officiating)
 Mr. Balu D. Desai, Bhilwadi Branch
 Mr. Vijaykumar L. Kulkarni, Islampur Branch
 Mr. Sambhaji K. Mokale, Tasgaon Branch
 Mr. Vijay B. Kadam, Erandwane (Kothrud) Branch
 Mrs. Mallika B. Pujari, Sewri Branch (Officiating)
 Mr. Nitin B. Pawar, Satara Branch
 Mr. Sharad K. Magdum, Baner Branch (Officiating)
 Mr. Sameer H. Mane, Hadapsar Branch



संचालक मंडळाचा अहवाल

सन्माननीय सभासद बंधु-भगिनीनो,

आपल्या बँकेच्या ५५ व्या वार्षिक सर्वसाधारण सभेसाठी आपण सर्वजण अगत्यपूर्वक आलात त्याबद्दल आपणास मनःपूर्वक धन्यवाद. संचालक मंडळातील माझे सहकारी, व्यवस्थापकीय संचालक व कर्मचारी यांच्या व माझ्या स्वतःच्यावतीने मी आपणा सर्वांचे मनःपूर्वक स्वागत करतो.

बँकेच्या या वार्षिक सभेत संबंधित नियमांच्या अधिन राहून दिनांक ३१/०३/२०२६ रोजी संपलेल्या आर्थिक वर्षाचा बँकेचा ५५ वा वार्षिक अहवाल आपणापुढे सादर करतांना मला विशेष आनंद होत आहे.

बँकेचे कार्यक्षेत्र :

आपल्या बँकेच्या कार्यक्षेत्रात पुणे, सातारा, सांगली, सोलापूर, कोल्हापूर, अहमदनगर, रायगड व ठाणे हे जिल्हे तसेच नवी मुंबई, दिल्ली राज्यातील नवी दिल्ली व वरळी (बृहन्मुंबई), ही शहरे यांचा समावेश होतो. या कार्यक्षेत्रात आपल्या बँकेच्या एकूण २३ शाखा कार्यरत आहेत. या २३ शाखाव्दारे समाजातील सर्व थरांतील लोकांना उत्कृष्ट ग्राहकसेवा देण्याचे कार्य बँक करित आहे. नजीकच्या भविष्यकाळात आणखी शाखा विस्तार करण्याचा बँकेच्या व्यवस्थापन मंडळाचा मनोदय आहे.

संचालक मंडळ :

२०२५-२६ या अर्थिक वर्षात मा. सीए जयेश विजयकुमार दुधेडिया यांनी अध्यक्ष म्हणून दि.१८/१२/२०२५ पर्यंत काम पाहिले, तर मा. आ. डॉ. विश्वजीत पतंगराव कदम यांनी दि.३०/१२/२०२५ पासून अध्यक्ष म्हणून काम पाहिले. मा. डॉ. नितीन दामोदर नायक यांनी उपाध्यक्ष म्हणून दि.१८/१२/२०२५ पर्यंत काम पाहिले व मा. डॉ. सचिन श्रीपाद वेणेंकर यांनी दि.३०/१२/२०२५ पासून उपाध्यक्ष म्हणून काम पाहिले. तसेच व्यवस्थापन मंडळाचे अध्यक्ष म्हणून मा. सीए भाऊ भगवंत कड यांनी दि.१८/१२/२०२५ पर्यंत काम पाहिले व तदनंतर दि.१४/०२/२०२६ पासून मा. डॉ. सचिन श्रीपाद वेणेंकर यांनी व्यवस्थापन मंडळाचे अध्यक्ष म्हणून काम पाहिले.

संचालक मंडळ, व्यवस्थापन मंडळ व उप-समितींच्या बैठका :

मा. संचालक मंडळ व त्यांच्या विविध उप-समित्या यांच्या सन २०२५-२६ या अर्थिक वर्षात झालेल्या सभांची आकडेवारी खालीलप्रमाणे आहे-

मा. संचालक मंडळ	१५
मा. व्यवस्थापन मंडळ सभा	१२
मा. कार्यकारी समिती	३
मा. कर्ज व वसुली समिती	१२
मा. लेखापरिक्षण, गुंतवणूक व माहिती तंत्रज्ञान समिती	४
मा. जोखिम व्यवस्थापन व स्पेशल कमिटी ऑफ बोर्ड फॉर मॉनिटरिंग हाय व्हॅल्यू फ्रॉड्स	२
मा. वसुली व स्पेशल कमिटी अंडर FATCA	१

भारतीय रिझर्व्ह बँक तपासणी :

दरवर्षी प्रमाणे बँकिंग रेग्युलेशन ॲक्ट, १९४९ (ए.ए.सी.एस.) कलम ३५ अन्वये भारतीय रिझर्व्ह बँक, सहकारी बँक पर्यवेक्षण विभाग, मुंबई क्षेत्रीय कार्यालय यांचेकडील अधिकाऱ्यांनी बँकेच्या दिनांक ३१ मार्च, २०२५ अखेरची तपासणी पूर्ण केली.

या तपासणीचा अहवाल बँकेस दि.१९/०१/२०२६ रोजी भारतीय रिझर्व्ह बँकेकडून प्राप्त झाला. तपासणी अधिकाऱ्यांनी त्यांच्या अहवालात दर्शविलेल्या दोष व त्रुटींची पूर्तता व योग्य दुरुस्त्या करून आवश्यक त्या स्पष्टीकरणासह दोष दुरुस्ती अहवाल बँकेने दि.१८/०३/२०२६ रोजी भारतीय रिझर्व्ह बँकेस सादर केलेला आहे. रिझर्व्ह बँकेच्या अधिकाऱ्यांनी त्यांच्या समवेत झालेल्या संचालक मंडळाच्या बैठकीत जे मार्गदर्शन केले त्याबद्दल आम्ही त्यांचे ऋणी आहोत.

बँकेची ३१ मार्च २०२६ अखेरची आर्थिक स्थिती विषय करणारी माहिती खाली देत आहोत.

ठेव व कर्जाचे खातेनिहाय वर्गीकरण

दि.३१/०३/२०२६ अखेर बँकेकडे जमा असलेल्या ठेवींची रक्कम एकूण रु. १८,६३८५.३२ लाख इतकी आहे. त्याचे वर्गीकरण खालीलप्रमाणे-

(रक्कम लाखात रु. ०.००)

ठेवींचे प्रकार	खाते संख्या	एकूण रक्कम	एकूण खात्याशी टक्केवारी	एकूण रकमेशी टक्केवारी
बचत ठेवी	११८९५१	७७५४९.५६	७८.४७%	४१.६१%
चालू ठेवी	३७२३	५७०९.४२	२.४६%	३.०६%
मुदत ठेवी	२३६१	७३४६.५१	१.५६%	३.९४%
आवर्त ठेवी	१२५५	६९५.९४	०.८३%	०.३७%
धनवर्धीनी ठेवी	१७२४	१४३०.५६	१.१४%	०.७७%
पुनर्गुंतवणूक ठेवी	२३५१५	९३४७२.१४	१५.५१%	५०.१५%
कर्ज / सीसी / ओडी खात्यावरील जमा शिल्लक	३९	१८१.१९	०.०३%	०.१०%
एकूण	१५१५६८	१८६३८५.३२	१००.००%	१००.००%

खातेनिहाय कर्जाच्या रकमेचे वर्गीकरण :

दि ३१.०३.२०२६ अखेर बँकेने वितरित केलेल्या कर्जाची एकूण रक्कम रु.९२६२६.६० लाख इतकी आहे. त्याचे वर्गीकरण खालीलप्रमाणे आहे.

(रक्कम लाखात रु. ०.००)

कर्ज प्रकार	खाते संख्या	एकूण रक्कम	एकूण खात्याशी टक्केवारी	एकूण रकमेशी टक्केवारी
मुदत कर्ज	७९३८	५६५९७.८०	३८.४२%	६१.११%
कॅश क्रेडिट	७२७९	२९७१५.८९	३५.२२%	३२.०८%
सोने तारण	४८८१	५१३३.७४	२३.६२%	५.५४%
एनएससी / एलआयसी	३	७.३६	०.०१%	०.०१%
एफडी / आरडी	५६५	११६९.४१	२.७३%	१.२६%
आयबीपी	१	२.४०	०.००%	०.००%
एकूण	२०६६७	९२६२६.६०	१००.००%	१००.००%

व्यावसायिक उलाढाल – एक दृष्टीक्षेप :

बँकेच्या व्यवसायासंदर्भात गेल्या दोन वर्षांची तुलनात्मक सांख्यिकी माहिती पुढे दिली आहे.

(रक्कम लाखात रु. 0.00)

तपशील	२०२४- २०२५	२०२५- २०२६	वाढ/घट रक्कम	वाढ/घट टक्केवारी
निव्वळ नफा	१३५८.१७	१४५३.४२	९५.२५	७.०१%
स्वनिधी	२०३३९.९१	१९६६१.०७	-६७८.८४	-३.३४%
वसूल भाग भांडवल	२८७४.२६	२९५२.२६	७८.००	२.७१%
ठेवी	१६११८४.९५	१८६३८५.३२	२५२००.३७	१५.६३%
कर्ज	८०८०३.९०	९२६२६.६०	११८२२.७०	१४.६३%
प्रतिसेवक व्यवसाय	१०१२.५१	१२०७.८४	१९५.३३	१९.३०%

भांडवल व स्वनिधी :

आपल्या बँकेच्या अधिकृत भागभांडवलाची मर्यादा रु.१०० कोटी इतकी निश्चित करण्यात आलेली आहे. अहवाल वर्षात बँकेचे वसूल भाग भांडवल रु.२९५२.२६ लाख झाले आहे. अर्थिक स्थैर्याच्या दृष्टीने बँकेचा वसूल भाग भांडवल वाढते राहणे आवश्यक आहे. अहवाल वर्ष अखेर (३१/०३/२०२६) आपल्या बँकेच्या वसूल भाग भांडवलमध्ये रु.७८.०० लाख इतकी वाढ झाली आहे.

अनुत्पादक कर्जे :

ढोबळ अनुत्पादक कर्जाचे प्रमाण हे ४.५०% झाले आहे. गतवर्षाचे हे प्रमाण ८.२७% होते. चालू वर्षाअखेर त्यामध्ये ३.७७% ची घट झालेली आहे. तसेच गतवर्षी निव्वळ अनुत्पादक कर्जाचे प्रमाण ०.०० % होते, चालू वर्षाअखेर ते प्रमाण ०.००% इतके आहे. बँक अनुत्पादीत कर्जाचे प्रमाण कमी करण्यासाठी सर्वतोपरी प्रयत्न करत आहे.

नफा :

अहवाल वर्ष अखेर बँकेस सर्व नियमविहीत तरतूदीपूर्व झालेला ढोबळ नफा रु.२३२९.१२ लाख इतका आहे. बँकेला या वर्षात रु.१४५३.४२ लाख निव्वळ नफा झालेला आहे.

अहवाल वर्षात नवीन कर्जवाटपाचे प्रमाण अधिक झाले असते आणि थकीत कर्जाची अधिक वसूली झाली असती तर बँकेचा निव्वळ नफा अधिक वाढला असता यात शंका नाही. बँकेचे अर्थिक स्थैर्य वाढण्यासाठी व अधिकाधिक सभासदांची कर्जाची गरज वेळीच पूर्ण करता यावी यासाठी कर्ज वसूलीचे प्रमाणही वाढणे गरजेचे आहे. त्यासाठी सर्व सभासदांनी बँकेस सहकार्य करावे अशी विनंती आहे.

नफा वाटणी :

बँकेस मिळालेला सन २०२५-२६ या अर्थिक वर्षाचा निव्वळ नफा रु.१४,५३,४२,३३५.१७ इतका असून त्याची विभागणी पोटनियम क्र. ४५ नुसार पुढील प्रमाणे करण्यात यावी अशी मा. संचालक मंडळाची शिफारस आहे. त्यास आपण सर्वांनी मान्यता द्यावी ही विनंती.

अ.क्र.	तपशील	प्रमाण	रक्कम रु.
१	विधीविहीत गंगाजळी	६३.२३%	९,१९,०१,२५४.९५
२	एन.सी.यु.आय. शिक्षण फंड	२.००%	२९,०६,८४६.७०
३	विशेष राखीव निधी	१०.००%	१,४५,३४,२३३.५२
४	भाग भांडवलावरील लाभांश	१२.००% (प्रस्तावित)	३,६०,००,०००.००
	एकूण		१४,५३,४२,३३५.१७

ठेवींचा विमा :

आपल्या प्रत्येक ठेवीदाराच्या बँकेकडे असलेल्या सर्व प्रकारच्या ठेवींच्या एकत्रित रकमेपैकी रुपये पाच लाखांपर्यंतच्या ठेवी डिपॉझिट इन्शुरन्स अँड क्रेडिट गॅरंटी कॉर्पोरेशन यांच्या योजनेखाली संरक्षित केलेल्या आहेत. याची सर्व ठेवीदारांनी कृपया नोंद घ्यावी आपली बँक डिपॉझिट इन्शुरन्स अँड क्रेडिट गॅरंटी कॉर्पोरेशनचे सर्व विमा हप्ते नियमितपणे व विहीत वेळेत भरते. बँकेने दि.३०/०९/२०२६ पर्यंतचे सर्व हप्ते भरलेले आहेत.

वैधानिक लेखापरीक्षण :

मे. एन. पी. एस. आर. अँड असोसिएटस् (चार्टर्ड अकौंटंट्स) यांची वैधानिक लेखापरीक्षक म्हणून दि.२९/०९/२०२५ रोजी झालेल्या वार्षिक सर्वसाधारण सभेमध्ये संमत केलेल्या ठरावानुसार व भारतीय रिझर्व्ह बँकेच्या अंतिम मान्यतेनुसार नियुक्ती करण्यात आली होती. त्यांनी सन २०२५-२६ या आर्थिक वर्षाचे बँकेचे वैधानिक लेखापरीक्षण पूर्ण केले आहे. त्यामुळे कामकाज सुधारण्यास मदत झाली आहे.

अंतर्गत / समवर्ती लेखापरीक्षण :

तसेच बँकेच्या शाखांमध्ये सतत व समवर्ती (कंकरंट) लेखा परीक्षण पद्धती अवलंबण्यात आलेली असून समवर्ती लेखापरीक्षक म्हणून १) मे. महेंद्र शहा अँड कंपनी, चार्टर्ड अकौंटंट्स, पुणे २) मे. एस.पी.सी.एम. अँड असोसिएटस्, चार्टर्ड अकौंटंट्स, पुणे ३) मे. अविष्कार फणसे अँड कंपनी, चार्टर्ड अकौंटंट्स, पुणे ४) मे. ए.एस.जी.पी.डी.जी. अँड कंपनी, चार्टर्ड अकौंटंट्स, पुणे ५) मे. ए. एस. देव अँड कंपनी, चार्टर्ड अकौंटंट्स, पुणे ६) मे. प्रितम चौगुले अँड कंपनी, चार्टर्ड अकौंटंट्स, सांगली ७) मे. किनकर अँड असोसिएटस्, चार्टर्ड अकौंटंट्स, कोल्हापूर ८) मे. शशिकांत मोरे अँड कंपनी, चार्टर्ड अकौंटंट्स, कराड ९) मे. विजयकुमार क्षीरसांगर अँड असोसिएटस्, चार्टर्ड अकौंटंट्स, सातारा आणि १०) मे. जी. आर. दळवी अँड कंपनी., चार्टर्ड अकौंटंट्स, पुणे यांची नियुक्ती करण्यात आलेली होती. बँकेच्या एकूण व्यवसायाच्या ७० टक्के भाग सततच्या व समवर्ती लेखापरीक्षण योजनेमध्ये आला असून मुख्य कार्यालयासह एकूण दहा शाखांचा त्यात समावेश करण्यात आलेला आहे.

**सेवक :**

नमूद करण्यास आनंद वाटतो की, बँकेतील सर्व शाखाधिकारी व इतर कर्मचाऱ्यांचे परस्परांशी व व्यवस्थापनाशी असलेले संबंध नेहमीच सौहार्दाचे राहिले आहेत. त्यांनी ठेवी गोळा करण्यात व वसुली मोहिमेत उत्स्फूर्तपणे सहकार्य देऊन समाधानकारक काम केले आहे, हे अभिमानपूर्वक येथे नमूद करावेसे वाटते.

बँकेने सन २०२५-२०२६ या आर्थिक वर्षामध्ये विविध श्रेणीतील सेवकांना प्रशिक्षण घेण्यासाठी निरनिराळ्या प्रशिक्षण संस्थाकडे पाठविले होते. बँकेने सहभाग घेतलेल्या महत्वाच्या प्रशिक्षण कार्यक्रमाचा तपशील पुढीलप्रमाणे-

अ.क्र.	प्रशिक्षण संस्था	प्रशिक्षणाचा कालवधी	विषय	सहभागी सेवक वर्ग
१	पुणे जिल्हा नागरी सहकारी बँक्स असोसिएशन लि., पुणे	दि.२२/०५/२०२५	भारतीय रिझर्व्ह बँकेच्या परिपत्रकांचे विश्लेषण	चीफ कम्लायन्स ऑफिसर
२	भारतीय रिझर्व्ह बँक, मुंबई	दि.१२/०८/२०२५	कप्यासिटी बिल्डींग प्रोग्राम	अध्यक्ष/ व्यवस्थापकीय संचालक / चीफ कम्लायन्स ऑफिसर / अंतर्गत लेखापरिक्षण विभाग प्रमुख
३	नॅशनल इन्स्टिट्यूट फॉर बँकिंग एज्युकेशन अँड रिसर्च, पुणे	दि.२०/०८/२०२५ ते दि.२१/०८/२०२५	कर्ज मूल्यमापन	व्यवस्थापक (कर्ज) / लेखनिक
४	पुणे जिल्हा नागरी सहकारी बँक्स असोसिएशन लि., पुणे	दि.२८/०८/२०२५	मालमत्ता आणि दायित्व व्यवस्थापन	व्यवस्थापक (ट्रेझरी)
५	इन हाऊस	दि. ०८/०९/२०२५ ते दि.११/०९/२०२५	कर्ज मूल्यमापन व कर्ज देखरेख	शाखाधिकारी / कनिष्ठ अधिकारी / लेखनिक
६	इन्स्टिट्यूट फॉर डिजाईन ऑफ इलेक्ट्रिकल मेजरिंग इन्स्ट्रुमेंट, मुंबई	दि.१३, १४, २० व २१/०९/२०२५	बँकिंग अँड फायनान्स करीता कृत्रिम बुद्धिमत्ता	विशेष कार्यासन अधिकारी
७	इन हाऊस	दि.१५/०९/२०२५ ते दि.१७/०९/२०२५	कर्ज मूल्यमापन व कर्ज देखरेख	शाखाधिकारी / कनिष्ठ अधिकारी / लेखनिक
८	इन्स्टिट्यूट फॉर डेव्हलपमेंट अँड रिसर्च इन बँकिंग टेक्नॉलॉजी, नवी दिल्ली	दि.२८/१०/२०२५ ते दि.३०/१०/२०२५	सहकारी माहिती अधिकार यासाठी प्रोग्राम	कनिष्ठ अधिकारी
९	पुणे जिल्हा नागरी सहकारी बँक्स असोसिएशन लि., पुणे	दि.०४/१२/२०२५	भांडवली पर्याप्तता प्रमाण व मालमत्ता आणि दायित्व व्यवस्थापन	चीफ कम्लायन्स ऑफिसर / लेखापाल
१०	महाराष्ट्र राज्य सहकारी बँक्स असोसिएशन लि., मुंबई	दि.१०/०१/२०२६ ते दि.११/०१/२०२६	संक्षिप्त बँकिंग	व्यवस्थापक / अधिकारी
११	भारतीय रिझर्व्ह बँक, कृषी बँकिंग महाविद्यालय, पुणे	दि.१२/०१/२०२६ ते दि.१३/०१/२०२६	मानव व यंत्र : एआय च्या युगात वित्तव्यवस्थेचे पुनर्निर्माण	माहिती तंत्रज्ञान विभाग प्रमुख
१२	दि क्लिअरिंग कॉर्पोरेशन ऑफ इंडिया लिमिटेड, मुंबई	दि.०७/०२/२०२६	ट्रेझरी ऑपरेशन्स	व्यवस्थापक (ट्रेझरी)
१३	भारतीय रिझर्व्ह बँक, मुंबई	दि.०९/०२/२०२६	बनावट चलनी नोटा ओळखणे व त्याची वैशिष्ट्ये	चीफ कम्लायन्स ऑफिसर
१४	भारतीय रिझर्व्ह बँक, मुंबई	दि.१३/०३/२०२६	दक्ष पोर्टल	चीफ कम्लायन्स ऑफिसर

शोक समाचार -

बँकेचे माजी संचालक व भारती विद्यापीठ नियामक मंडळाचे ज्येष्ठ सदस्य कै. शंकरराव मारुती डिंगणे यांचे दि.२५/०९/२०२५ रोजी दुःखद निधन झाले २) बँकेचे माजी उपाध्यक्ष व भारती विद्यापीठाचे ज्येष्ठ सह-कार्यवाह कै. वसंतराव भागवत म्हत्वे यांचे दि.३०/१२/२०२५ रोजी दुःखद निधन झाले ३) बँकेचे संचालक मा. डॉ. जितेश हणमंतराव कदम यांच्या आज्ञी व

सेवक प्रशिक्षण :

बँकिंग क्षेत्रामध्ये सातत्याने बदल होत असून नवनवीन नियम व कार्यपद्धती अंमलात येत आहेत त्याच बरोबर बँकिंगक्षेत्र हे अधिकाधिक तंत्रज्ञानाधिष्ठीत होत आहे. बँकेच्या सेवकांना नवीन कार्यपद्धती, योजना, नियम व मार्गदर्शनपर तत्वे यांची माहिती व्हावी यासाठी त्यांना सातत्याने प्रशिक्षण देण्याची गरज निर्माण झाली आहे. आपली बँक याबाबतही कार्यतत्पर आहे.

मा. आ. श्री. मोहनराव श्रीपतराव कदम, यांच्या सुविद्य पत्नी कै. सौ. यशोदा मोहनराव कदम यांचे दिनांक १९/०८/२०२६ रोजी दुःखद निधन झाले. तसेच अहवाल काळात ज्या ठेवीदार, सभासद, खातेदार, सेवक व बँकेचे हितचिंतक यांचे दुःखद निधन झाले. त्यांच्या कुटुंबियांच्या दुःखात बँकेतील सर्व संचालक मंडळ, व्यवस्थापन मंडळ सदस्य व सेवक सहभागी असून बँकेच्या वतीने त्यांना भावपूर्ण श्रद्धांजली अर्पण करण्यात आली.

अध्यक्षीय मनोगत—

महाराष्ट्र राज्याचे ज्येष्ठ नेते, माजी मंत्री, भारती विद्यापीठाचे संस्थापक - कुलपती डॉ. पतंगराव कदम साहेब यांनी स्थापन केलेल्या आपल्या भारती सहकारी बँकेचा, आर्थिक वर्ष २०२५-२६ चा अहवाल बँकेचे भागधारक, ग्राहक, हितेच्छुक यांच्या हाती देताना आनंद होत आहे. आपली बँक उत्तरोत्तर सर्वांगीण प्रगती करीत आहे हे या अहवालावरून आपल्या लक्षात येईल. सहकार चळवळ महाराष्ट्रामध्ये जन्माला आली आणि महाराष्ट्रात तिचा मोठ्या प्रमाणामध्ये विस्तारही झाला.

महाराष्ट्राच्या अर्थव्यवस्थेचे एक वैशिष्ट्य म्हणून सहकारी संस्थांचा उल्लेख केला जातो. या सहकारी संस्थांनी महाराष्ट्राच्या सर्वांगीण प्रगतीसाठी दिलेले योगदान अतिशय महत्त्वपूर्ण आहे. सहकार चळवळीला महाराष्ट्रामध्ये कायमच उज्वल भविष्य असणार आहे.

यावर्षी आपल्या बँकेने अनेक क्षेत्रांमध्ये लक्षणीय असे यश प्राप्त केले आहे. बँकेला मोबाईल बँकिंग व UPI सेवेसाठी भारतीय रिझर्व्ह बँकेकडून परवानगी मिळाली असून मोबाईल बँकिंग सेवा यशस्वीपणे सुरू करण्यात आली आहे तसेच अंबक व शिवडी या शाखांचे नूतनीकरण करून आधुनिक सुविधा ग्राहकांसाठी उपलब्ध करून देण्यात आल्या आहेत. या यशाच्या पार्श्वभूमीवर आगामी वर्षामध्ये बँक यापेक्षा अधिक प्रगती करू शकेल अशी खात्री वाटते. आपल्या बँकेस प्राप्त झालेले यश हे आपणा सर्वांच्या एकत्रित प्रयत्नांचे व सहकार्यांचे फलित आहे याची कृतज्ञतापूर्वक जाणीव आहे.

या अहवालाच्या सादरीकरणांच्या निमित्ताने बँकेच्या संचालक मंडळाच्यावतीने तसेच व्यक्तिशः मी बँकेच्या प्रगतीशील वाटचालीसाठी ज्यांनी ज्यांनी प्रत्यक्ष अथवा अप्रत्यक्ष सहकार्य केले त्यांच्याबद्दल सर्वांच्या मनात कृतज्ञतेची भावना आहे. आपल्या बँकेच्या मार्गदर्शिका आदरणीय श्रीमती विजयमाला पतंगराव कदम तथा वहिनीसाहेब, अध्यक्ष, शालेय समिती, भारती विद्यापीठ यांचे प्रथमतः मनःपूर्वक आभार मानतो. बँकेला प्राप्त झालेले हे यश त्यांनी अनेक अडचणींच्या प्रसंगी केलेल्या बहुमोल मार्गदर्शनामुळे प्राप्त झाले आहे, याची आमच्या मनात कृतज्ञतापूर्ण जाणीव आहे. त्यांनी वेळोवेळी दिलेले प्रोत्साहन हे स्फूर्तीचा प्रमुख स्रोत आहे. बँकेच्या प्रगतीसाठी धोरणात्मक निर्णय घेऊन त्यांनी बँकेच्या प्रगतीत सिंहाचा वाटा उचललेला आहे. भारती विद्यापीठ अभिमत विश्वविद्यालयाचे कुलपती प्रा. डॉ. शिवाजीराव कदम (सर) यांनी बँकेस नेहमीच मोलाचे मार्गदर्शन केले असून त्यांनी वेळोवेळी केलेल्या

मार्गदर्शनाबद्दल त्यांचे मनःपूर्वक आभार मानतो. बँकेचे सर्व संचालक मंडळाने बँकेच्या दैनंदिन कामकाजात दिलेले सहकार्य मोलाचे आहे त्यांना मनःपूर्वक धन्यवाद. या आर्थिक वर्षात भारतीय रिझर्व्ह बँक, भारत सरकारचे सहकार व शेती खात्याचे मंत्रालय, महाराष्ट्र राज्याचे सहकार खात्याचे संचलनालय यातील अनेक अधिकाऱ्यांनी जे सहकार्य केले त्यांचेही मनापासून आभार मानतो. विविध प्रकारे सहकार्य करणाऱ्या बँकांच्या निरनिराळ्या असोसिएशन्स, महाराष्ट्र स्टेट को-ऑप. बँक लि., जिल्हा सहकारी बँक संघ, पुणे, सांगली, सातारा, मुंबई, सोलापूर, कोल्हापूर जिल्हा मध्यवर्ती सहकारी बँका, बँक ऑफ इंडिया, आय.डी.बी.आय. बँक, ऍक्सिस बँक, एच.डी.एफ.सी. बँक, दिल्ली स्टेट को-ऑप. बँक लि., नवी दिल्ली, दि शामराव विठ्ठल को-ऑप. बँक लि., महाराष्ट्र राज्य नागरी सहकारी बँक संघटना, महाराष्ट्र राज्य सहकारी बँक महासंघ, इंडियन इन्स्टिट्यूट ऑफ बँकिंग अँड फायनान्स, नॅशनल पेमेंट कॉर्पोरेशन ऑफ इंडिया, फायनान्शियल इंटेलिजेन्स युनिट ऑफ इंडिया या सर्वांचे त्यांनी दिलेल्या सहकार्याबद्दल ऋणी आहोत. तसेच बँकेचे वैधानिक लेखापरीक्षक मेसर्स एन.पी.एस.आर. अँड असोसिएट्स चार्टर्ड अकौंटंट्स आणि सतत व समवर्ती लेखापरीक्षक १) मे. महेंद्र शहा अँड कंपनी, चार्टर्ड अकौंटंट्स, पुणे २) मे. एस.पी.सी.एम. अँड असोसिएट्स, चार्टर्ड अकौंटंट्स, पुणे ३) मे. अविष्कार फणसे अँड कंपनी, चार्टर्ड अकौंटंट्स, पुणे ४) मे. ए.एस.जी.पी.डी.जी. अँड कंपनी, चार्टर्ड अकौंटंट्स, पुणे ५) मे. एस. देव अँड कंपनी, चार्टर्ड अकौंटंट्स, पुणे ६) मे. प्रितम चौगुले अँड कंपनी, चार्टर्ड अकौंटंट्स, सांगली ७) मे. किनकर अँड असोसिएट्स, चार्टर्ड अकौंटंट्स, कोल्हापूर ८) मे. शशिकांत मोरे अँड कंपनी, चार्टर्ड अकौंटंट्स, कराड ९) मे. विजयकुमार क्षीरसांगर अँड असोसिएट्स, चार्टर्ड अकौंटंट्स, सातारा आणि १०) मे. जी. आर. दळवी अँड कंपनी., चार्टर्ड अकौंटंट्स, पुणे यांचे ऋणी आहोत. या वर्षामध्ये बँकेचे कायदेविषयक सल्लागार अँड. एन. के. खासबारदार, अँड. ए. व्ही. लोखंडे, अँड. एस. जे. खुर्जेकर आणि अँड. एस. बी. खुर्जेकर यांनी केलेल्या मार्गदर्शनाबद्दल बँक त्यांची ऋणी आहे. एखाद्या संस्थेतील सर्व अधिकारी व सेवक यांचे मनोबल व त्यांची संस्थेवरची निष्ठा ही जितकी प्रबळ असते त्यावर त्या संस्थेचे यश अवलंबून असते. यावर्षी बँकेने जे उपक्रम यशस्वीरित्या राबविले त्यासाठी बँकेचे व्यवस्थापकीय संचालक श्री. सर्जेराव पाटील व मुख्य कार्यालयातील सर्व सहकारी, आपल्या निरनिराळ्या शाखांचे शाखाधिकारी, तसेच मुख्य कार्यालयातील व शाखांमधील सर्व सेवक यांनी जे सहकार्य केले त्यामुळे हे यश प्राप्त झाले असे आवर्जून नमूद करतो. या सर्वांनी ज्या संघभावनेने आपआपल्या जबाबदाऱ्या पार पाडल्या त्यामुळे बँकेची सर्वांगीण



प्रगती घडून आली. भविष्यकाळात त्याच तन्मयतेने, समर्पणाच्या भावनेने आणि उत्साहाने आपली नियतकार्ये पार पाडून ते बँकेच्या यशाचा आलेख अधिक उंचावतील अशी खात्री आहे.

व्हिजन डॉक्युमेंट नुसार ठरविण्यात आलेली उद्दिष्टे गाठण्यासाठी शाखानिहाय व मुख्य कार्यालयाच्या पातळीवर विविध उद्दिष्टांचे नियोजन करून भाग भांडवलात वृद्धी करणे, ठेव संकलनात वाढ करतांना कमी मूल्यांच्या ठेवी (चालू व बचत खाते) वाढविण्यावर भर देणे, कर्जवाटप करणे व कर्जवसूली करणे, यावर लक्ष केंद्रित करून शाखानिहाय व प्रतिसेवक ठेव, कर्ज व कर्जवसूलीचे उद्दिष्ट देण्यात आले आहे.

विविध उपक्रमांद्वारे खातेदारांशी, परिसरातील नागरिकांशी, ग्राहकांशी व भागधारकांशी संपर्क करून व्हिजन डॉक्युमेंटची पूर्तता करण्यासाठी आपणा सर्वांचा सहभाग व सहकार्य घेऊन बँकेच्या व्यवसायात व उत्पन्नात भरीव वाढ करण्याचे ठरविले आहे.

व्हिजन डॉक्युमेंट नुसार उद्दिष्ट प्राप्त करण्यासाठी माहे एप्रिल-२०२५ पासून मुख्य कार्यालय व शाखांमधील सेवकांनी व्यवस्थापनाच्या मार्गदर्शनानुसार अंमलबजावणी करण्यास आरंभ केल्याचे आपणास अवगत करतांना आनंद होत आहे. सेवकांच्या समर्पित सहभागाने ठरविण्यात आलेले उद्दिष्ट पूर्ण करण्याची खात्री मी आपणास देत आहे.

आपले सर्व भागधारक, ठेवीदार आणि आपले ग्राहक यांचे आभार मानतांना त्यांच्यापुढे काही गोष्टी विचारार्थ ठेवणे आवश्यक आहे असे वाटते. स्थापनेपासून ही बँक विश्वस्त भावनेने चालवली

जाते. आमच्या ठेवीदारांचा आमच्या प्रामाणिकपणावर, तळमळीवर, बांधिलकीवर व कार्यक्षमतेवर दृढ विश्वास आहे म्हणूनच ते या बँकेबरोबर व्यवहार करतात. सर्वांना या प्रसंगी बँकेच्या वतीने असे आश्वासन देऊ देतो की, त्यांनी बँकेवर ठेवलेल्या विश्वासाला तडा जाईल अशा प्रकारची कोणतीही कृती कधीही केली जाणार नाही.

आपली बँक कर्जदार ग्राहकांकडून / सभासदांकडून अधिक सहकार्याची अपेक्षा करते. कर्जदारांना दिलेल्या कर्जाची रक्कम ही ठेवीदारांनी बँकेकडे ठेवलेल्या ठेवीतून दिलेली असते. कर्जदारांनी आपल्या कर्जाची परतफेड वेळेवर केली तरच अन्य कर्जदारांना कर्ज देण्यास निधी उपलब्ध होऊ शकतो आणि ही साखळी निरंतरपणे चालली तरच बँकेचे व्यवहार सुरळीतपणे चालू शकतात, म्हणून ठेवीदार, बँक आणि कर्जदार यांच्या सहकार्याची शृंखला अबाधितपणे राहणे आवश्यक आहे. त्यात जर काही व्यत्यय आला तर बँकेचे काम योग्य प्रकारे चालू शकणार नाही. बँकेचे यश हे तिला तिच्या कर्जदारांनी दिलेल्या सहकार्यावर अवलंबून असते. याची जाणीव सर्व कर्जदारांना आहेच. बँकेच्या यशाचे मोजमाप अंशतः बँकेचा ठेवीसंचय किती आहे यावरून केले जाते. तो अधिक वाढविण्यासाठी आपण बँकेला सहकार्य करावे. आपली बँक ही विश्वासाह बँक आहे याची आपण खात्री बाळगावी.

ही बँक यशस्विरित्या चालविण्यासाठी व तिच्या प्रगतीसाठी ज्यांनी ज्यांनी योगदान दिले त्या सर्वांची बँक ऋणी आहे.

जय सहकार !

डॉ. विश्वजीत पतंगराव कदम
अध्यक्ष



Report of Board of Directors

Honorable Members :

On behalf of myself, the Board of Directors, Managing Director and employees of the Bank, I cordially welcome you to this 55th Annual General Meeting of the Bank. As per the rules, it is mandatory for the Board of Directors to present a report of the activities of the Bank of the preceding financial year to the members present at the Annual General Meeting.

It is with a great pleasure that I present before you the 55th Annual Report of our bank for the financial year that ended on 31/03/2026.

Bank Network

As you know, the Districts of Pune, Satara, Sangli, Solapur, Kolhapur, Ahmednagar, Raigad, Thane and the Cities of Navi Mumbai, New Delhi (in Delhi State) and Worli in Greater Mumbai constitute the area of operation of our Bank.

The Bank is rendering efficient and courteous customer services to the people from all the sections of society through a network of its 23 branches.

Board of the Directors :

CA Jayesh V. Dudhedia was the Chairman upto 18/12/2025 and from 30/12/2025 Dr. Vishwajit P. Kadam is the Chairman of the bank and Dr. Nitin Damodar Nayak was the Vice-Chairman upto 18/12/2025 and from 30/12/2025 Dr. Sachin S. Vernekar is the Vice-Chairman and CA B. B. Kad was the Chairman of Board of Management upto 18/12/2025 and from 14/02/2026 Dr. Sachin S. Vernekar is the Chairman of Board of Management.

Meetings of Various Authorities :

The meetings of the Board of Directors and its various Sub-Committees were held during the financial year 2025-26 as shown below :

Board of Director	15
Board of Management	12
Executive Committee	3
Loan & Recovery Committee	12
Audit, Investment & IT Committee	4
Risk Management and Special Committee	2
of Board for monitoring High Value Fraud	
Recovery and Special Committee under FATCA	1

Inspection by Reserve Bank of India :

The Statutory Inspection of our Bank, under section 35 of Banking Regulation Act, 1949 was conducted with a view to assess its financial position as on 31/03/2025 by the inspecting team of Reserve Bank of India headed by Mumbai Regional Office, Department of Co-op. Bank Supervision. The Inspection Report was received by the bank on 19/01/2026 and the compliance Report was submitted to Reserve Bank of India on 18/03/2026 (well within the stipulated period). We are thankful to the members of Inspection Team for their valuable suggestions.

We are presenting below a brief financial profile of our bank for the year ending 31/03/2026 :

CLASSIFICATION OF DEPOSITS AND ADVANCES

- 1) Account wise & Amount wise Classification of Deposits

(Amount in Lakh Rs.0.00)

Type of Deposits	No. of A/cs	Amount	% to total A/cs	% to total Amt
Saving	118951	77549.56	78.47%	41.61%
Current A/c	3723	5709.42	2.46%	3.06%
FDR	2361	7346.51	1.56%	3.94%
RD	1255	695.94	0.83%	0.37%
Dhanvadhini Dep.	1724	1430.56	1.14%	0.77%
RID	23515	93472.14	15.51%	50.15%
Credit Bal. (Loan / CC / OD)	39	181.19	0.03%	0.10%
Total	151568	186385.32	100.00%	100.00%

Total amount of Deposits as on 31/03/2026 is Rs.186385.32 Lakh

**Account and Amount wise classification of Loans and Advances :**

(Amount in Lakh Rs.0.00)

Type of Loans	No. of A/cs	Amount	% to total A/cs	% to total Amt
Term Loans	7938	56597.80	38.42%	61.11%
Cash Credit	7279	29715.89	35.22%	32.08%
Gold Loans	4881	5133.74	23.62%	5.54%
NSC / LIC	3	7.36	0.01%	0.01%
FD/RD	565	1169.41	2.73%	1.26%
IBP	1	2.40	0.00%	0.00%
Total	20667	92626.60	100.00%	100.00%

Total amount of Loans and Advances as on 31/03/2026 is Rs.92626.60 Lakh

Our yearly business at a glance :

Comparative profiles of the business transacted by the Bank during the years 2024-25 and 2025-26 are presented below:

(Amount in Lakh Rs.0.00)

Particulars	2024-2025	2025-2026	Increase (Amt)	Increase (%)
Net Profit	1358.17	1453.42	95.25	7.01%
Owned Funds	20339.91	19661.07	-678.84	-3.34%
Paid up Share Capital	2874.26	2952.26	78.00	2.71%
Deposit	161184.95	186385.32	25200.37	15.63%
Loans	80803.90	92626.60	11822.70	14.63%
Business per employee	1012.51	1207.84	195.33	19.30%

Share Capital and Bank's Owned Fund :

Authorised Share Capital of the Bank is of Rs.100 Crore. The paid up share capital of Bank during the year 2025-26 is Rs.2952.26 Lakh. It is indeed commendable increase. At the end of the financial year 2025-26 Bank's paid up share capital increased by Rs.78.00 Lakh.

Non Performing Assets (NPA) :

The Bank's efficiency and status are assessed in terms of its Gross NPA. During the year under review our Gross NPA was pegged at 4.50% as compared to that in previous year at 8.27%. Bank has maintained Net NPA during current year at 0.00%. Our bank is doing hard to reduce the NPA level at the minimum.

Appropriations of Profit :

The Board of Directors have recommended the following appropriations out of the profit of Rs.14,53,42,335.17 as per Bye-Laws No. 45 of the Bank.

Sr. No.	Particulars	% to Net Profit	Rs.
1	Statutory Reserve	63.23%	9,19,01,254.95
2	Education Fund maintained by National Co-op. Union of India	2.00%	29,06,846.70
3	Special Reserve Fund	10.00%	1,45,34,233.52
4	Dividend to Share holders amount (pro-rata)	12% (Proposed)	3,60,00,000.00
	Total		14,53,42,335.17

DEPOSIT INSURANCE :

We would like to assure our depositors that the deposits of all kinds kept with the Bank by a member to the extent of Rupees Five Lakh in aggregate per depositors are covered by insurance under the Deposit Insurance and Credit Guarantee Corporation Scheme. The Bank has paid the premium to the Deposit Insurance and Credit Guarantee Corporation regularly within the stipulated period upto 30th September 2026

STATUTORY AUDIT :

M/s. NPSR & Associates, Chartered Accountants were appointed as the Statutory Auditors of the Bank for the FY 2025-26 as per resolution passed in the Annual General Meeting held on 29/09/2025. The Auditors have completed the Statutory Audit for the financial year 2025-26. Their Audit Report is included in this Annual Report. M/s. NPSR & Associates, Pune, Chartered Accountants, have been a source of valuable guidance to the Bank which helped us a great deal for improving the functioning of the Bank. We are thankful to them for the same.

Internal Audit :

The system of Internal Audit and Inspection of Branches, by the Officers in Head Office of the Bank has been in operation since 2007-08. It is proving to be useful in early rectification of errors / mistakes and in providing guidance to the Branches. Concurrent Audit has also been completed for Head Office and 10 branches. The bank has appointed 1) M/s. Mahendra Shah & Co., Pune 2) SPCM & Associates, Pune 3) M/s. Avishkar Phanse & Co., Pune 4) M/s. ASGPDG & Co., Pune 5) M/s. A. S. Deo & Co., Pune 6) M/s. Pritam Chougule & Co., Sangli 7) M/s. Kinkar & Associates, Kolhapur 8) M/s.



Shashikant More & Co., Karad 9) M/s. Vijaykumar Kshirsagar & Associates, Satara and 10) M/s. G. R. Dalavi & Co., Pune Chartered Accountant, Pune for Head Office and branches. The Concurrent Audit now covers 70% of the Bank's total business complying with Reserve Bank of India norms.

Our Staff :

We are very happy to say here that we have been able to sustain a very cordial atmosphere among the employees of our Bank. Their loyalty to the Bank is beyond doubt and is reflected in the enthusiastic co-operation they give in mobilization of deposits, recovery campaigns and other activities.

Staff Training :

The Banking scenario in the country and outside is changing very fast. New procedures, systems, schemes, rules, norms and regulations are being introduced. So it has become necessary to make arrangements for continuous training and refresher courses for Senior and Junior level employees of the Bank. During the year the bank has deputed its employees to various training programmes conducted by different institutions, the details of which are as follows.

Sr. No.	Conducted By	Period	Subject	Participant
1	Pune Zilha Co-op. Banks' Asso., Pune	22/05/2025	Analysis on RBI Circular	Chief Compliance Officer
2	Reserve Bank of India, Mumbai	12/08/2025	Capacity Building Programme	Chairman / MD/ CEO / CCO/ HIA
3	National Institute for Banking Education & Research, Pune	20/08/2025 to 21/08/2025	Credit Appraisal	Loan Manager / Clerk
4	Pune Zilha Co-op. Banks' Asso., Pune	28/08/2025	ALM	Treasury Manager
5	In House	08/09/2025 to 11/09/2025	Credit Appraisal & Loan Monitoring	Branch Manager / Junior Officer / Clerk
6	In House	15/09/2025 to 17/09/2025	Credit Appraisal & Loan Monitoring	Branch Manager / Junior Officer / Clerk
7	Institute for Design Of Electrical Measuring Instruments, Mumbai	13/09/2025 to 14/09/2025 & 20/09/2025 to 21/09/2025	Artificial Intelligence for Banking and Finance	Officer on Special Duty
8	Institute for Development and Research in Banking Technology	28/10/2025 to 30/10/2025	Programme for Cooperative Information officer (CIOs)	Junior Officer
9	Pune Zilha Co-op. Banks' Asso., Pune	04/12/2025	CRAR & ALM	Accounts Officer and CCO
10	Maharashtra State Cooperative Banks' Association Ltd., Mumbai	10/01/2026 to 11/01/2026	Overall Banking	Manager / Officer
11	Reserve Bank of India, College of Agriculture Banking, Pune	12/01/2026 to 13/01/2026	Human + Machine: Reimaging Finance in the Age of AI	IT Head
12	The Clearing Corporation of India Ltd.	07/02/2026	Treasury Operations	Treasury Manager
13	Reserve Bank of India, Mumbai	09/02/2026	Counterfeit Notes Detection & Features	Chief Compliance Officer
14	Reserve Bank of India, Mumbai	13/03/2026	Daksh Portal Training	Chief Compliance Officer

Sad Demise :

- 1) Banks Ex-Director and Senior Member of the Bharati Vidyapeeth Governing Body Late Hon`ble Shankarrao Maruti Dingne passed away sadly on 25/09/2025.
- 2) Banks Former Vice Chairman and Senior Joint-Secretary of Bharati Vidyapeeth Late Hon`ble Vasantrao Bhagwat Mhetre passed away sadly on 30/12/2025.
- 3) Sad demise of the late Mrs. Yashoda Mohanrao Kadam, grandmother of Bank Director Dr. Jitesh Hanmantrao Kadam and wife of Hon. Ex-MLA Mr. Mohanrao Shripatrao Kadam, occurred on August 19, 2026. All Members, Account holders who passed away during the Financial Year 2025-26, entire Bharati Sahakari Bank is with the families of Late to mourn their untimely sad demise "May their soul rest in peace."

**Gratitude :**

As all of you are aware that the co-operative movement emerged and flourished in Maharashtra and it has become a distinct feature of our economy. The contribution made by co-operative units to the all sided development of Maharashtra is commendable. Admittedly, this success of co-operative movement in Maharashtra is stigmatized by failures of some of the co-operative units. However, we need not disheartened by it. We visualize a still brighter future for this movement in Maharashtra.

This year we have quite a few achievements to our credit and with this favorable background, we hope to do better in the financial year 2026-27. The success which the Bank has achieved is the result of co-operative endeavor made by all of us. We take this opportunity to express on behalf of the Board of Directors and selves our sincere feelings of gratitude towards all those who have contributed directly and indirectly to this success. We are grateful to Prof. Dr. Shivajirao Kadam, Chancellor of Bharati Vidyapeeth Deemed to be University for his keen interest in the working of the Bank and for his practical advice. Hon`ble Smt. Vijaymala Patangrao Kadam, Chairman, School Committee, Bharati Vidyapeeth contributed with her pragmatice approach for the progress of the bank. During the year, we got full co-operation from the authorities of Reserve Bank of India, Department of Co-operation and Ministry of Agriculture, Government of India, Department of Co-operation, Government of Maharashtra, Commissioner for Co-operation and Registrar of Co-operative Societies, Maharashtra State. We sincerely thank all of them for the same. We would also like to record our sincere thanks to the authorities of various other banks and Associations of Banks including Maharashtra State Co-operative Bank, Mumbai, Pune Zilha Nagari Banks Association, Pune District Central Co-operative Bank Ltd., Pune, Sangli, Kolhapur, Satara Districts, HDFC Bank, Bank of India, IDBI Bank, The Shamrao Vithal Co-op. Bank Ltd., and Maharashtra Rajya Nagari Sahakari Banks Association, Maharashtra Rajya Sahakari Banks Federation, IIBF, NPCI, FIU-India.

We are thankful to all members of Board of Directors for their guidance and co-operation in running the Bank and banks` concurrent auditors 1) M/s. Mahendra Shah & Co., Pune 2) SPCM & Associates, Pune 3) M/s. Avishkar Phanse & Co., Pune 4) M/s. ASGPDG & Co., Pune 5) M/s. A. S. Deo & Co., Pune 6) M/s. Pritam Chougule & Co., Sangli 7) M/s. Kinkar & Associates, Kolhapur 8) M/s. Shashikant More & Co., Karad 9) M/s. Vijaykumar Kshirsagar & Associates, Satara and 10) M/s. G. R. Dalavi & Co., Pune.

We owe our sincere thanks to our legal advisors, Adv. N. K. Khasbardar, Adv. A. V. Lokhande, Adv. S. J. Khurjekar and Adv. S.B. Khurjekar and We would like to record our deep appreciation for the co-operation given by Shri. Sarjerao Patil, Managing Director and all his colleagues in the Corporate Office of the Bank, as well as the Branch Managers and the employees in the various branches of the Bank. They worked with a sense of dedication and commitment. The team spirit brought about all round progress of the Bank. We are sure that they will continue to work with the same enthusiasm and dedication in future too. While thanking all our shareholders, depositors, other clients and well wishers, we would like to open our minds on certain issues. We run this Bank as their Trustees. The depositors have their faith in our abilities, sincerity, honesty and social commitment. We would like to reassure them that we will not do anything, which will betray their trust in us.

We would like to request all our borrowers / members for their co-operation in repayment of loans. The money, which has been given as a loan to the borrowers, is the money of the depositors. Unless the borrowers are careful about the repayment of their loans, no bank would be able to pay back the money to its depositors. This link between the depositors, the bank and the borrowers needs to be maintained. If it gets disturbed, the functioning of the bank gets affected. We would like to remind the borrowers that it is your Bank and its success depends upon your co-operation.

Lastly, we express our deep sense of gratitude to all those who have helped this Bank directly and indirectly in capturing the high pinnacles of success. We hope they will cherish the same warm feelings towards us in future too.

Dr. Vishwajit Patangrao Kadam,
Chairman



Bharati Sahakari Bank Ltd., Pune (Multi-state Scheduled Bank)

Operational Highlights year 2016 to 2026

Year	Members	Paidup Share Capital	Deposits	Loans	Net Profit	Owened Funds	Working Capital	Dividend	Audit Class
2016	15982	2257.85	101887.61	58719.37	655.71	8451.11	115172.74	10%	A
2017	17386	2620.98	117536.13	72406.97	523.41	9294.21	131579.09	10%	A
2018	20682	2782.92	124264.54	73357.63	748.15	10833.61	140357.13	----	B
2019	23043	2828.86	141719.99	73005.02	323.00	12595.77	158873.28	----	B
2020	24487	2792.94	149907.27	68786.88	306.57	13238.55	166762.49	-----	B
2021	25702	2878.44	143168.34	68158.76	212.08	14270.29	161340.26	----	B
2022	27433	2854.49	145127.17	68146.96	28.58	15761.66	165198.59	----	B
2023	28782	2867.08	155489.95	72340.00	1067.84	16885.94	177681.58	10%	B
2024	30015	2830.24	159524.71	76387.49	2004.64	18371.73	184495.44	12%	A
2025	31989	2874.26	161184.94	80803.90	1358.16	20339.90	187110.01	12%	A
2026	34743	2,952.26	1,86,385.32	92,626.60	1,453.42	19,661.07	2,13,137.51	12% (Proposed)	A



For NPSR & Associates,
Chartered Accountants
Plot No. sector No. 27/A,

Opp. Trimurti Hall, Pradhikaran, Nigdi, Pune - 411044.

INDEPENDENT AUDITOR'S REPORT

(Under Section 31 of the Banking Regulation Act, 1949 and Section 73(4) of Multi State Co-Operative Societies Act, 2002 and rule 27 of Multi State Co-Operatives Societies Rules)

To,

The Members

Bharati Sahakari Bank Ltd., Pune

1st Floor, 13, Sadashiv Peth, L.B.S. Marg, Pune, 411030

Report on the Financial Statements as a Statutory Auditor

1. We have audited the accompanying financial statements of the Bharati Sahakari Bank Ltd., Pune, which comprise the Balance Sheet as at 31st March 2026, the Statement of Profit and Loss, Cash Flow Statement for the year ended and a summary of significant accounting policies and other explanatory information incorporated in these financial statements of the Bank along with its Branches audited by us for the period 1st April 2025 to 31st March 2026.

Management's Responsibility for the Financial Statements

2. Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with the provisions of the Banking Regulation Act, 1949, the guidelines issued by the Reserve Bank of India, the Central Registrar, the Multi-State Co-operative societies Act, 2002, the Multi-State Co-operative societies Rules, 2002 and accounting principles generally accepted in India so far as applicable to Banks. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

3. Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the applicable Standards by The Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement, whether due to fraud or error.
4. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Bank's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.
5. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

6. In our opinion and to the best of our information and according to the explanations given to us, the said accounts together with the notes thereon give the information required by the Banking Regulation Act, 1949, the Multi-State Co-operative Societies Act, 2002, the Multi-State Co-operative Societies Rules, 2002 and guidelines issued by Reserve Bank of India and the Central Registrar of Cooperative Societies. our observations & remarks in Part-A, B &



C of the Audit Report, in the manner so required for the bank and give a true and fair view in conformity with the accounting principles generally accepted in India:

- (I) in the case of the Balance Sheet, of the state of affairs of the Bank as at 31st March, 2026;
- (ii) in the case of the Statement of Profit and Loss, of the profit for the year ended on that date; and
- (iii) in the case of the Cash Flow Statement, of the cash flows for the year ended on that date.

Report on Other Legal and Regulatory Matters

- 7. The Balance Sheet and the Profit and Loss Account have been drawn up in Forms "A" and "B" respectively of the Third Schedule to the Banking Regulation Act, 1949 read with provisions of the Multi-State Co-operative Societies Act, 2002.
- 8. As required by Section 73(4) of the Multi State Co-operative Societies Act, 2002,

We report that:

- 8(a). We have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purpose of our audit and have found them to be satisfactory.
- 8(b). In our opinion, proper books of account as required by law have been kept by the Bank so far as appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches/offices.
- 8(c). The transactions of the Bank, which have come to our notice, have been within the powers of the Bank.
- 8(d). The Balance Sheet and Profit and Loss Account dealt with by this report are in agreement with the books of account and the returns.
- 8(e). The accounting standards adopted by the Bank are generally consistent with those laid down by accounting principles generally accepted in India so far as applicable to Banks.
- 8(f). In our opinion and according to information and explanations given to us, we have not noticed any material impropriety or irregularity in the expenditure or in the realisation of money due to the bank.

9. We further report that:

- 9(i). As per the information and explanations given to us and based on our examination of the books of account and other records, we have not come across material instances which need to be reported under Rule 27(3) of the Multi State Co-operative Societies Rules, 2002.
- 9(ii). For the year under audit, the bank has been awarded "A" classification.

Date : 17/06/2026
Place : Pune

For NPSR & Associates
Chartered Accountants
(FRN. 105511W)

CA Rahul Sancheti
Partner
Mem. No.120526
UDIN: 26120526VAQCVT6413



SIGNIFICANT ACCOUNTING POLICIES

1. BASIS OF PREPARATION OF FINANCIAL STATEMENTS:

The financial statements have been prepared on historical cost convention on the accrual basis of accounting unless otherwise stated and comply with generally accepted accounting principles, statutory requirements prescribed under The Banking Regulation Act, 1949 and The Multi-State Co-Operative Societies Act, 2002, Various Circulars and guidelines issued by RBI from time to time, the Accounting Standards (AS) issued by The Institute of Chartered Accountants of India and current practices prevailing within the banking industry.

2. USE OF ESTIMATES:

The preparation of financial statements in conformity with generally accepted accounting principles, requires management to make estimates and assumptions that affect the reported amounts of asset and liabilities, revenues and expenses and disclosure of contingent liabilities at the date of the financial statements. Actual results could differ from those estimates. Management believes that the estimates used in the preparation of the financial statements are prudent and reasonable. Any revisions to the accounting estimates are recognized prospectively.

3. INVESTMENTS:

In accordance with Reserve Bank of India guidelines, investment portfolio of the bank is classified into categories viz. Held to Maturity, Available for sale & Held for trading with sub-classification under each category viz. Government security, shares with co-operative bank and other securities etc.

The bank investments are mainly SLR and Non-SLR investment i.e. with Government Securities and shares with PDCC and MSC bank which are shown at their face value. Investments are valued as per the directives issued by RBI from time to time and in line with the methodology suggested by Fixed Income Money Market and Derivatives Association of India (FIMMDA) and FBIL.

Securities under Available For Sale category are marked to market. Securities are valued Script-wise & aggregated category-wise. Depreciation / Appreciation under each category is netted and the net depreciation provided for net appreciation is ignored.

Investments classified under Held to Maturity category, have been carried at acquisition cost. In case of securities wherein the acquisition cost is more than the face value the premium amount is amortized over the remaining period of maturity. During the year RS.26.62 Lakh is Amortized premium on Investment under HTM.

In respect of the Investment which are purchased at discount are shown at their cost of acquisition i.e. after deducting discount.

4. FIXED ASSET:

- A. All Fixed assets are recorded at their historical cost inclusive of incidental expenses incurred on acquisition.
- B. Premises include cost of land in respect of certain properties, however in absence of information regarding the cost of land, it cannot be segregated.
- C. Physical verification of fixed assets available at branch level could not be done in absence of availability of quantitative details.

5. DEPRECIATION:

Depreciation is calculated at WDV basis of Fixed Assets except computer where depreciation is charged on SLM Method considering the useful life of Computers as three years.

6. CASH FLOW STATEMENT:

Cash Flow statement is prepared under the "Indirect Method" prescribed under Accounting Standard 3 'Cash Flow Statements' prescribed under the Companies (Accounts) Rules, 2014. The cash flows from operating, investing and financing activities of the Company are segregated based on the available information. During the year cash flow from operation activity is positive.

7. ADVANCES:

- A. Advances are shown at Gross value and provisions made for Non-performing Assets, which is shown separately in the liabilities side of balance sheet under the head "Reserves and Surplus".
- B. Provisions in respect of NPAs are made based on R.B.I.'s prescribed norms and Management assessment, and the same is more than the prescribed requirements of R.B.I.
- C. As per the prudential norms, General provisions on the standard Asset is made and shown under the head Reserve Fund & Other Reserves.
- D. The unrealized interest in respect of all advances is provided separately under the head "Overdue Interest Receivable" as per the directives issued by the RBI. face value the premium amount is amortized over the remaining period of maturity. During the year RS.26.62 Lakh is Amortized premium on Investment under HTM.



In respect of the Investment which are purchased at discount are shown at their cost of acquisition i.e. after deducting discount.

8. EVENTS OCCURRING AFTER THE BALANCE SHEET DATE

No significant events which could affect the financial position as on 31.03.2026 to a material extent have been reported by the management, after the balance sheet date till the signing of Report.

9. REVENUE RECOGNITION:

Revenue and Expenses have generally been accounted for on accrual basis except income from B.G. commission, locker rent, interest on NPA, Interest on Mutual Funds etc. which are accounted for on cash basis as per the RBI Directives. Gratuity/Leave Encashment payable to employees are accounted on cash basis by paying annual premium/contributions to LIC Fund. Dividend on investments in shares is accounted for on receipt basis.

10. NET PROFIT OR LOSS FOR THE PERIOD, PRIOR PERIOD ITEMS AND CHANGES IN ACCOUNTING POLICIES:-

There are no changes in accounting policies, which have been generally followed consistently over the year and no material departures have taken place during the year. There are no material changes or credits, which arise in the current period as result of errors or omissions in the preparation of financial statements of one or more periods.

11. RETIREMENT BENEFITS:

The estimated liability for retirement benefits such as Gratuity, Leave Encashment etc. as on Balance Sheet date taken care of by obtaining Group Gratuity & Leave Encashment Insurance Policy and paying annual premium/contributions to LIC under P&G Scheme are directly debited to the Profit & Loss account of the bank. The bank contribution to provident fund is accounted for on the basis of contribution to the scheme.

12. BORROWING COST:

Borrowing costs are recognized as expenses in the period in which they are incurred and debited to Profit and Loss Account. Borrowing costs directly attributable to the acquisition, construction or production of any qualifying asset are capitalized as a part of the cost of that asset and other borrowing costs are charged to revenue

13. TAXES ON INCOME:

a) Current Taxation

Current income tax is generally worked out on the current tax rates based on assessable income for the year worked out as per provisions of the Income Tax Act, 1961 as applicable for A.Y. 2026-2027

b) Deferred Tax Asset / Liability

The deferred tax assets and liabilities are recognized for the future tax consequences of timing differences, subject to the consideration of prudence. Deferred tax assets and liabilities are measured using the tax rates enacted or substantively enacted by the Balance Sheet date. For the year, Deferred Tax Liability is created based on the working of timing differences of previous year, which worked out to be Rs.19,55,142.00

14. PROVISIONS, CONTINGENT LIABILITIES AND CONTINGENT ASSETS:

As per Accounting Standard 29, Provisions, Contingent Liabilities and Contingent Assets (AS)-29, issued by the Institute of Chartered Accountants of India, the bank recognizes provisions only when it has a present obligation as a result of a past event, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation as and when a reliable estimate of the amount of the obligation can be made.

No provision is recognized for –

- (I) Any possible obligation that arises from past events and the existence of which will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Company; or (315) Any present obligation that arises from past events but is not recognized because-It is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or a reliable estimate of the amount of obligation cannot be made. Such obligations are recorded as Contingent Liabilities. These are assessed continually and only that part of the obligation for which an outflow of resources embodying economic benefits is probable, is provided for, except in the extremely rare circumstances where no reliable estimate can be made.

Contingent Assets are not recognized in the financial statements since this may result in the recognition of income that may never be realized.

15. IMPAIRMENT OF ASSETS:

An asset is impaired when the carrying amount of the asset exceeds its recoverable amount. An impairment loss is charged to the P & LA/c in the year in which an asset is identified as impaired in accordance with Accounting Standards 28 on "Impairment of Assets" issued by The Institute of Chartered Accountants of India and notified by The Companies (Accounting Standards) Rules, 2006.



NOTES ON ACCOUNTS

1. In respect of branch adjustment there is no balance as on 31.03.2026 after reconciliation with all Branches. Separate branch wise list is available with the head office. No long outstanding entries are pending as on 31.03.2026

2. **Capital to Risk Assets Ratio**

31/03/2025	31/03/2026
21.08%	19.57%

3. **The aggregate amount of provisions made by the bank towards NPA is as under:**

Particulars	in Lacs
B.D.D.R	888.98
Prov. For Rural Adv .	4725.00
Special Reserve for Long Term Lending	440.00
Special B.D.D.R	13.60
Total	6067.58

4. **NPA :-** The Bank has made adequate floating provision, which is in addition to the minimum prescribed provision as per R.B.I. with a view to build additional provision.

5. **Related Party Transactions (AS-18)**

The bank has disclosed material particulars of loans to Directors and/or their relatives outstanding as at 31.03.2026. Details of the loan outstanding from the relative of a director are as follows: -

Rs. In Lakh.

Outstanding Amount as on 31/03/2026	Advance disbursed during the financial year	Amount of recovery during the financial year	Amount outstanding at close of the financial year	Amount overdue
3494.87	0.00	0.00	*3494.87	1005.93

* The variations in related party advances between the opening and closing balances due to the change in Director's during F.Y. 2025-2026. Overdue amount includes principal overdue Rs.1005.93 Lakh

6. **Accounting for Fixed Assets (AS-10)**

As per AS-10, Gross Block of fixed Assets and Net Block at the beginning and end of the accounting period is to be disclosed showing addition, deletion, and other movements in the fixed assets. As represented to us & from the available information the records of the original cost of the assets are not available with the bank, since bank has followed practice of disclosing the value after providing depreciation and thus bank has not complied with AS-10 regarding accounting for fixed assets.

Depreciation on fixed assets is provided on written down value method on the basis of rates as fixed except in case of computers where depreciation is charged on straight-line method. Deviations if any are reported in individual branch reports.

**7. Segment Reporting (AS-17)****a) Business segments**

Business Segments	Treasury		Corporate / Wholesale Banking		Retail Banking		Other Banking Business		Total	
Particulars	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Revenue	68.19	66.90	2.79	1.11	72.38	64.75	4.40	5.75	150.68	138.51
Result										
Unallocated expenses									0.00	0.00
Operating profit									23.28	20.80
Income taxes									4.45	4.42
Extraordinary profit / loss									0.00	0.00
Net profit									14.53	13.58

Business Segments	Treasury		Corporate / Wholesale Banking		Retail Banking		Other Banking Business		Total	
Particulars	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Other information:										
Segment assets	962.88	859.91	43.81	30.28	882.98	777.76	0.00	0.00	1889.15	1667.95
Unallocated assets										
Total assets										
Segment liabilities	0.00	0.00	27.19	21.08	1836.66	1590.77	0.00	0.00	1863.85	1611.85
Unallocated liabilities										
Total liabilities										

b) Geographic segments

(Amount in Crore Rs.0.00)

	Domestic		International		Total	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
(a) Revenue	150.68	138.51	0.00	0.00	150.68	138.51
(b) Assets	1889.15	1667.95	0.00	0.00	1889.15	1667.95

8. Impairment of Assets (AS-28)

In the opinion of the management, there is no impairment of any of the Fixed Assets of the Bank in terms of AS 28 issued by ICAI. However, those assets which have been written off due to their non existence have been accounted in the Profit & Loss account as an expense.

9. Provisions, Contingent Liabilities & Contingent Assets (AS-29)

Net profit disclosed is after making all the material provisions and contingencies, which include adjustment to the value of investment, write off bad debts, provisions for advances and other contingencies.

There is Contingent liability as on 31/03/2026 in respect of bank guarantee issued amounting to Rs.2,53,48,220.00 & also Contingent Liability for Depositor Education & Awareness Fund (DEAF) of Rs. 9,30,39,369.44

10. Accounting for Taxes on Income (AS 22)

The Bank is following accrual system of accounting for Income Tax Treatment.

During the year bank has paid advance Income Tax of Rs.4,25,00,000.00 & Self Assessment Tax of Rs.45,44,600.00. Bank has made a provision for Income Tax of Rs.4,25,00,000.00 during the F.Y.2025-26.

11. Retirement Benefits (AS 15)

The bank has taken care of the retirement benefits like gratuity, Leave Encashment by way of annually contributing to the retirement benefit plans of LIC.



DISCLOSURES AS PER R.B.I. NORMS

Amount In Lakh Rs.0.00

Sr. No.	Particulars	As per Statutory Auditor	
		31.03.2026	31.03.2025
1)	Capital To Risk Assets Ratio	19.57%	21.08%
2)	Investment		
	a) Face Value	60500.00	51500.00
	b) Book Value	60219.19	51594.89
	c) Market Value	58467.41	51273.07
3)	Advances to		
	a) Real Estate	41.71	25.82
	b) Construction Business / Housing	-----	---
	c) Housing	25775.70	25952.61
4)	Advances Against Shares & Debentures	NIL	NIL
5)	Advances to Directors, their Relatives, Companies / Firm in which they are interested	3427.51	
	a) Fund Based		1010.51
	b) Non Fund Based	67.36	69.36
6)	Average Cost of Funds	5.12	4.55%
7)	NPA's		
	a) Gross NPA's	4168.69	6682.91
	b) Net NPA's	-1898.89	-1438.14
8)	Profitability		
	a) Interest Income as a percentage of working funds	6.73	7.10%
	b) Non – Interest income as a percentage of working funds	0.34	0.31%
	c) Operating Profit as a percentage of working funds	1.09	1.22%
	d) Return on Assets	0.61	0.73%
	e) Business (Deposit + Advances) per employee	1207.84	1012.51
	f) Profit per employee	6.29	5.68
9)	Provision made towards		
	a) NPA's	0.00	350.00
	b) Depreciation on Investment	350.00	0.00
	c) Standard Assets	40.00	0.00
10)	Provision as on		
	a) Towards NPA	6067.58	8121.05
	b) Towards Depreciation on Investment	908.84	558.84
	c) Towards Standard Assets	330.00	290.00
11)	a) Foreign Currency Assets	NIL	NIL
	b) Foreign Currency Liabilities	NIL	NIL
12)	Bank has paid premium as required to Deposit Insurance & Credit Guarantee Corporation Upto 30/09/2026 Rs.89.26 Lakh as on 25/05/2026	---	---

i) Issuer Composition of Non SLR Investments (Amt in Lakh Rs.0.00)

Sr. No.	Issuer	Amount	Extent of Below Investment Grade Securities	Extent of Unrated Securities	Extent of Unlisted Securities
1	2	3	4	5	6
i)	PSUs		--- NIL ---		
ii)	Fis				
iii)	Public Sector Banks				
iv)	Mutual Funds				
v)	Other (PDCC, MSC & NUCFDC Shares)	32.01			
	Total	32.01			

ii) Non Performing Non –SLR Investment (Rs. In Lakh)

Particulars	Accounts
Opening Bal.	--- NIL ---
Additions	
During the year since 1 st April	
Reductions	
During the above period	
Closing Balance	
Total Provision	



iii) DEAF Details

(Amount in lakh Rs.0.00)

Particulars	2025-26	2024-25
Opening balance of amount tr. To DEAF	894.17	845.91
Add (+) : Amount tr. During the year	60.26	84.11
Less (-) : Amount re-imbursed by DEAF towards claims	24.04	35.85
Closing balance of amount tr. To DEAF	930.39	894.17

iv) Restructured Accounts

Particulars		Housing Loan	SME Debt Restructuring	Other
Standard Advances Restructured	Number of Borrower	-	-	-
	Amount Outstanding	-	-	-
	Sacrifice (diminution in the fair value)	--	--	--
Sub-Standard Advances Restructured	Number of Borrower	--	--	--
	Amount Outstanding	--	--	--
	Sacrifice (diminution in the fair value)	--	--	--
Doubtful Advances Restructured	Number of Borrower	--	-	--
	Amount Outstanding	--	-	--
	Sacrifice (diminution in the fair value)	--	-	--
Total	Number of Borrower	-	-	-
	Amount Outstanding	-	-	-
	Sacrifice (diminution in the fair value)	--	--	--

v) Movement in NPA (Gross)

(Amount in lakh Rs.0.00)

NPA as at the Beginning (01.04.2025)	Recoveries During the year (2025-26)	Additions during the year (2025-26)	NPA as at the end of the year (31.03.2026)
6682.91	2763.21	248.99	4168.69

vi) Movement in NPA (Net)

(Amount in lakh Rs.0.00)

Gross NPA as on 31.03.2025	6682.91	Gross NPA as on 31.03.2026	4168.69
(-) provisions held in BDDR	8121.05	(-) provisions held in BDDR	6067.58
Net NPA as on 31.03.2025	-1438.14	Net NPA as on 31.03.2026	-1898.89

vii) Movement of CRAR

(Amount in lakh Rs.0.00)

Year	Tier-I	Tier-II	Total	Risk Assets
31.03.2025	14099.34	1415.94	15515.28	73591.20
31.03.2026	15045.31	1655.94	16701.25	85348.76

♦ This is to certify that the gross NPA as per our calculations stood at Rs.4168.69 Lakh as on 31st March, 2026

Date : 17 / 06 / 2026
Place : Pune

For NPSR & Associates.,
Chartered Accountants
Partner CA Rahul Sancheti
M. No. 120526 (FRN 105511 W)
UDIN : 26120526VAQCVT6413



Balance Sheet as on 31st March, 2026

31-Mar-2025			LIABILITIES		31-Mar-2026
1000000000.00		1	AUTHORISED SHARE CAPITAL		1000000000.00
287426100.00			PAID UP SHARE CAPITAL		295225750.00
2033990556.07		2	RESERVE FUND & OTHER RESERVES		1966106683.50
	837005875.92		a) Statutory Reserve Fund	901887009.08	
	124954024.70		b) Special Reserve Fund	138535681.70	
	62367510.51		c) Building Fund	62367510.51	
	44000000.00		d) Spl. Res. For Long Term Lending	44000000.00	
	294244615.94		e) Bad & Doubtful Debts	88897953.21	
	55883989.00		f) Investment Dep. Reserve	90883989.00	
	89866000.00		g) Investment Fluctuation Reserve	109866000.00	
	472500000.00		h) Prov. For Rural Advance	472500000.00	
	29000000.00		i) Cont. Prov. Agst. Std Assets	33000000.00	
	80090.00		j) Capital Reserve	80090.00	
	5500000.00		k) Membership Dev. Fund	5500000.00	
	17228450.00		l) Charitable & Co-op. Purpose Fund	17228450.00	
	1360000.00		m) Prov. For Special BDDR	1360000.00	
16118494597.16		3	DEPOSITS & OTHER A/Cs		18638531828.23
	831660335.00		a) Fixed Deposits	734651205.00	
	57437289.00		b) Recurring Deposits	69594273.00	
	6418649555.33		c) Saving Deposits	7754954727.80	
	632393594.83		d) Current Deposits	570942170.62	
	7994848056.18		e) Reinvestment Deposits	9347214460.18	
	5874251.82		f) Cr. Bal. In C.C./ O.D A/c	18118919.63	
	177631515.00		g) Dhanvardhini Deposit	143056072.00	
0.00		4	BORROWINGS		0.00
0.00		5	BILLS SENT FOR COLLECTION (C)		0.00
1040517635.27		6	OVERDUE INT. RESERVE (C)		544661462.87
1948042888.50			Total (C/f)		22444525724.60



Balance Sheet as on 31st March, 2026

31-Mar-2025			ASSETS		31-Mar-2026
33067022.00		1	CASH IN HAND & AT ATM		37866239.00
279742479.86		2	BANK BAL. IN CURRENT A/Cs		371645434.96
	299487.91		a) State Co-op Bank (MSC.Mumbai)	299487.91	
	50311594.77		b) D.C.C. Bank(District Concern)	79530757.35	
	207507356.86		c) Other Banks	276956265.98	
	21624040.32		d) Nationalised Banks	14858923.72	
993583430.91		3	CURRENT A/C WITH R.B.I.		1273950047.64
700000000.00		4	CALL MONEY AT SHORT NOTICE		750000000.00
100000.00		5	DEPOSIT WITH CCIL		100000.00
2737898999.00		6	OTHER BANK BALANCES (F.D.R.)		2853583999.00
	98000000.00		a) Fixed Deposit with D.C.C.	148000000.00	
	2639898999.00		b) Short Term Dep. With Other Banks	2705583999.00	
5161189817.65		7	INVESTMENTS		6025120494.85
			(i) Government securities		
	3598399083.65		1) Central Govt. Securities	4219001846.85	
	1561089734.00		2) State Govt. Securities	1802917648.00	
	0.00		(ii) Other approved securities	0.00	
			(iii) Shares		
	1700000.00		1) P.D.C.C. Bank	1700000.00	
	1000.00		2) M.S.C. Bank	1000.00	
	0.00		(iv) Bonds of PSU	0.00	0.00
			(v) Others		
	0.00		NUCFDC	1500000.00	
8080390243.11		8	LOANS & ADVANCES		9262660456.75
			a) Short Term		
	2333969921.75		1) Secured	3544034908.96	
	46334594.48		2) Unsecured	48048859.86	
			Of which overdue Rs.214018178.32		
			b) Medium Term		
	616176022.49		1) Secured	523970370.40	
	595266274.29		2) Unsecured	636625555.50	
			Of which overdue Rs. 107096602.42		
			c) Long Term		
	4487881376.10		1) Secured	4509274754.03	
	762054.00		2) Unsecured	706008.00	0.00
			Of which overdue Rs. 476449589.54		
			Total Overdues Rs. Rs. 797564370.28		
17985971992.53			Total (C/f)		20574926672.20



31-Mar-2025			LIABILITIES		31-Mar-2026
19480428888.50			Total (B/F)		22444525724.60
121871199.44		7	CURRENT LIABILITIES & PROVS.		248429601.73
	7839174.21		a) Sundry Creditors	7088890.09	
	11690066.38		b) Pay Orders	167259880.57	
	495499.00		c) Interest Payable	852536.00	
	1487000.00		d) Audit Fees	1735000.00	
	8733233.11		e) TDS Payable	12008130.01	
	1440848.00		f) Other Payable	1324709.63	
	1884613.00		g) Deferred Tax Liabilities	1955142.00	
	13000000.00		h) Prov. For Ex-Gratia / Bonus	6000000.00	
	5168634.74		i) Unrealized Int. On NBA	5168634.74	
	7220.00		j) ATM Charge Back ac	0.00	
	2000000.00		k) Govt. Subsidy Received	2000000.00	
	28124911.00		l) Contingent Prov. Against Fraud	0.00	
	40000000.00		m) Income Tax Payable	42500000.00	
			n) DEAF Payable	536678.69	
13402358.00		8	DIVIDEND PAYABLE	20114831.00	20114831.00
135816566.16		9	NET PROFIT		145342335.17
	0.00	a)	Balance of Profit	0.00	
	135816566.16	b)	Profit for Current Year Transferred	145342335.17	
			From Profit & Loss A/c		
19751519012.10			Total Rs.		21858412492.50

Note : 1. Contingent Liabilities for Guarantees Issued Rs. 2,53,48,220.00

2. Contingent Liabilities for Depositor Education Awareness Fund (D.E.A.F.) Rs. 9,30,39,369.44

Shri. Jayant A. Patil
Accounts Officer

Shri. Sarjerao J. Patil
Managing Director

Adv. Sanjay V. Pendharkar
Director

CA Aishwarya P. Hardikar
Director

Dr. Sachin S. Vernekar
Vice Chairman

Dr. Vishwajeet P. Kadam
Chairman

As per our report of even date

For NPSR & Associates.,

Chartered Accountants

Partner CA Rahul Sancheti

M. No. 120526 (FRN 105511 W)

UDIN : 26120526VAQCVT6413

**Balance Sheet as on 31st March, 2026**

31-Mar-2025	ASSETS				31-Mar-2026
17985971992.53			Total (B/F)		20574926672.20
0.00		9	BILLS RECEIVABLE (C)	0.00	0.00
1040517635.27		10	OVERDUE INT.RECEIVABLE (C)	544661462.87	544661462.87
37195164.00		11	LAND & BUILDING (WDV)	36265285.00	36265285.00
4088659.00		12	VEHICLE (WDV)	4788495.00	4788495.00
531018.59		13	COMPUTER	1670917.50	2009351.20
3007191.00		14	S.D. LOCKERS (WDV)	5072322.75	5072322.75
1000044.00		15	ATM Machine (WDV)	167750.00	167750.00
31510923.36		16	FURNITURE FIXTURES (WDV)		34350093.51
	31510923.36		a) Dead Stock	34350093.51	
647696384.35		17	OTHER ASSETS		656171059.97
	74007027.18		a) Int Accrd. but not reced.on Govt Sec.	90216767.21	
	102251522.41		b) Int. Accrued but not rec.on invt.	82721170.00	
	4226.00		c) Deposit With CERSAI	4226.00	
	71773.70		d) Rent Light/ water Connec. Deposit	92843.58	
	500.00		e) Telephone Deposit	500.00	
	64500.00		f) Franking Stamps in Hand	74500.00	
	1453039.39		g) Deaf Receivable	2152623.78	
	12623784.57		h) CGST/SGST/IGST Receivable	17875101.00	
	409811987.00		i) Non Banking Assets Acquired	409811987.00	
	2523473.56		j) Other Receivable	2491345.59	
	2178129.00		k) Income Tax Refund Receivable	2178129.00	
	423443.66		l) ATM Charges Settlement Account	547658.93	
	2193069.88		m) Sundry Debtors	5504207.88	
	89908.00		n) RCM Receivable	0.00	
	40000000.00		o) Income Tax Paid 2025-2026	42500000.00	
19751519012.10			Total Rs.		21858412492.50

Shri. Jayant A. Patil
Accounts Officer

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Director

CA Aishwarya P. Hardikar
Director

Dr. Sachin S. Vernekar
Vice Chairman

Dr. Vishwajeet P. Kadam
Chairman

As per our report of even date
For **NPSR & Associates.,**
Chartered Accountants
Partner CA Rahul Sancheti
M. No. 120526 (FRN 105511 W)
UDIN : 26120526VAQCVT6413



Profit & Loss A/c For the year ended on 31st March, 2026

31-Mar-2025		EXPENDITURE	31-Mar-2026
742873540.70	01)	Interest Paid on Deposits	890176822.26
180792888.00	02)	Salary & Allowances	187294261.00
16309021.00	03)	Contribution to Staff P.F. & Gratuity	16530125.00
1202000.00	04)	Directors Sitting Fees & Allowances	984000.00
16566.14	05)	Staff Training Expenses	44946.82
6432068.34	06)	Security Guard Expenses	5957897.92
1163393.20	07)	Vehicle Maintenance	1099288.54
1994244.86	08)	Travelling & Local Conveyance Meeting Exps	1706181.48
154039196.42	09)	Rent Tax Light & Insurance	106177321.76
4295490.99	10)	Postage & Telephone Expenses	5824011.43
3245099.16	11)	Printing Stationery & Advertisement	3088337.44
3305999.30	12)	Audit Fees	3492208.00
5001304.06	13)	Other Expenses	6831743.58
1270213.07	14)	Office Repairs & Painting	5356154.44
3006209.51	15)	Court & Recovery Expenses	1797564.92
493451.85	16)	Subscription & Fees	741754.68
8232218.89	17)	Depreciation	8991505.16
4254727.44	18)	Computer Maintenance	14189897.87
274457.50	19)	Consultancy Charges	481400.00
4256988.00	20)	Amortised Prem. Paid On Investment	2662313.00
3520179.12	21)	Maintenance Other Than Computer	1061560.94
458975.74	22)	Repo\NdsOm\CCIL\CSGL Charges	277899.30
695366.82	23)	Rupay Card Exps(Net)	632488.77
7711878.00	24)	Loss on Sale of NBA	0
0.00	25)	NFS Charges Paid (Net)	1708880.54
0.00	26)	Deferred Tax Expenses	70529.00
2000000.00	27)	Penalty of RBI	0.00
0.00	28)	Loss on Sale of Asset	222971.68
4411000.00	29)	PSLC FEE PAID	2995000.00
0.00	30)	Bank Election Charges	3378098.00
0.00	31)	IMPS Debit Charge	131371.13
0.00	32)	UPI Debit Charges	15390.79
	33)	PROVISIONS	0.00
0.00	a)	Prov. For Long Term Lending	0.00
35000000.00	b)	Prov. For Rural Advance	0.00
0.00	c)	Prov. For Contigent Stad. Assets	4000000.00
0.00	d)	Prov. For BDDR	0.00
13000000.00	e)	Prov. For EX-GRATIA/BONUS	6000000.00
0.00	f)	Provision For Depreciation on Investment	35000000.00
40000000.00	g)	Provision For Income Tax	42500000.00
135816566.16	34)	Net Profit	145342335.17
1385073044.27		Total	1506764260.62

**Profit & Loss A/c For the year ended on 31st March, 2026**

31-Mar-2025		I N C O M E	31-Mar-2026
658613087.48	1)	Interest Received On Advances	752800828.61
185859549.24	2)	Interest Received On Investment	199469474.59
337999916.74	3)	Interest Received On Govt. Securities	301542513.85
0.00	4)	Interest Received On Non-SLR Inv.	0.00
12645594.00	5)	Interest Received On Call Money	32663659.00
43599396.74	6)	Discount Received On Treasury Bills	64571948.29
88911519.73	7)	Profit On Sale Of Mutual Fund Unit Liquid Scheme	83606863.50
55000.00	8)	Profit On Redemption Of Govt. Securities	0.00
22955056.00	9)	Profit On Sale Of Govt. Securities	18444290.20
0.00	10)	Profit On Redemption Of HTM NON SLR	0.00
136100.00	11)	Dividend Received	136000.00
10929936.41	12)	Commission & Exchange	13544715.58
5480425.58	13)	Locker Rent	5743714.04
5395516.00	14)	Processing Charges	4668850.58
2015.04	15)	NFS Charges Received (Net)	0.00
53344.28	16)	Rupay Charges Received(Net)	873055.86
0.00	17)	Rupay Card Charges Received (Net)	0.00
86891.38	18)	Misc. Receipt	35751.52
17552.48	19)	ATM Charges Received	3957.00
526271.16	20)	Lease Rent Received on Non Banking Assets	0.00
0.00	21)	Surplus Provision Reversed	28124911.00
0.00	22)	Interest Received on IT Refund	0.00
43855.00	23)	Deffered Tax Income	0.00
10948065.00	24)	Int Realized on Sale of Non Banking Assets	0.00
247714.88	25)	Profit on Sale of Assets (Net)	0.00
566237.13	26)	Penal Charges Received	533727.00
1385073044.27		Total	1506764260.62

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As per our report of even date

For NPSR & Associates.,

Chartered Accountants

Partner CA Rahul Sancheti

M. No. 120526 (FRN 105511 W)

UDIN : 26120526VAQCVT6413



BHARATI SAHAKARI BANK LTD. PUNE FORM A

Scheduled Form of Balance Sheet as on 31st March 2026

Sr.No.	CAPITAL AND LIABILITIES	Schedule No.	Current Year 31.03.2026	Previous Year 31.03.2025
1	Capital	1	295225750.00	287426100.00
2	Reserves and surplus	2	2111449018.67	2169807122.23
3	Deposits	3	18638531828.23	16118494597.16
4	Borrowings	4	0.00	0.00
5	Other liabilities and provisions	5	268544432.73	135273557.44
	Total (Rs.)		21313751029.63	18711001376.83

Sr.No.	ASSETS & PROPERTIES	Schedule No.	Current Year 31.03.2026	Previous Year 31.03.2025
1	Cash and Balances with Reserve Bank of India	6	1311816286.64	1026650452.91
2	Balances with Banks and Money at call and Short Notice	7	3975229433.96	3717641478.86
3	Investments	8	6025120494.85	5161189817.65
4	Loans & Advances	9	9262660456.75	8080390243.11
5	Fixed Assets	10	82653297.46	77332999.95
6	Other Assets	11	656271059.97	647796384.35
	Total (Rs.)		21313751029.63	18711001376.83

Sr.No.	CONTINGENT LIABILITIES	Schedule No.	Current Year 31.03.2026	Previous Year 31.03.2025
1	Contingent Liabilities	12	118387589.44	192195763.14

Sr.No.	BILLS FOR COLLECTION / OIR		Current Year 31.03.2026	Previous Year 31.03.2025
1	Bills for Collection(Contra)		0.00	0.00
2	Overdue Interest Reserve(Contra)		544661462.87	1040517635.27
	Total (Rs.)		544661462.87	1040517635.27

Shri. Jayant A. Patil
Accounts Officer

Shri.Sarjerao J. Patil
Managing Director

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Director

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Director

Dr. Sachin S. Vernekar
Vice Chairman

Dr. Vishwajeet P. Kadam
Chairman

As per our report of even date

For NPSR & Associates.,

Chartered Accountants

Partner CA Rahul Sancheti

M. No. 120526 (FRN 105511 W)

UDIN : 26120526VAQCVT6413

**SCHEDULE 1 – Capital**

Sr.No.	Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
1	Authorised Share Capital (20000000 Shares of Rs.50/- each)	1000000000.00	1000000000.00
2	Issued Share capital (5904515 shares of Rs.50/- each)	295225750.00	287426100.00
3	Subscribed Share capital (5904515 shares of Rs.50/- each)	295225750.00	287426100.00

SCHEDULE 2 - Reserves and Surplus

Sr.No.	Particulars		Current Year 31.03.2026	Previous Year 31.03.2025
1	Statutory Reserve Fund	Previous Year	837005875.92	705234929.91
		Addition	64881133.16	131770946.01
		Total	901887009.08	837005875.92
2	Special Reserve Fund	Previous Year	124954024.70	104907638.70
		Addition	13581657.00	20046386.00
		Total	138535681.70	124954024.70
3	Building Fund		62367510.51	62367510.51
4	Special Res. For Long Term Lending	Previous Year	44000000.00	44000000.00
		Addition	0.00	0.00
		Total	44000000.00	44000000.00
5	Prov. For Bad & Doubtful Debts	Previous Year	294244615.94	294244615.94
	Technical / Prudential Write off	Less	205346662.73	0.00
		Total	88897953.21	294244615.94
6	Investment Depreciation Reserve	Previous Year	55883989.00	55883989.00
		Addition	35000000.00	0.00
		Total	90883989.00	55883989.00
7	Investment Fluctuation Reserve	Previous Year	89866000.00	79866000.00
		Addition	20000000.00	10000000.00
		Total	109866000.00	89866000.00
8	Prov. For Rural Advances	Previous Year	472500000.00	437500000.00
		Addition	0.00	35000000.00
		Total	472500000.00	472500000.00
9	Cont. Prov agst. Standard Assets	Previous Year	29000000.00	29000000.00
		Addition	4000000.00	0.00
		Total	33000000.00	29000000.00
10	Capital Reserve		80090.00	80090.00
11	Membership Development Fund		5500000.00	5500000.00
12	Charitable & Co-operative Fund		17228450.00	17228450.00
13	Special BDDR Provision		1360000.00	1360000.00
14	Provision for Restructuring		0.00	0.00
15	Balance in Profit and loss Account		145342335.17	135816566.16
	Total (Rs.)		2111449018.67	2169807122.23

**SCHEDULE 3 - Deposits**

Sr.No.	Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
A.I.	Demand Deposits		
(i)	From Banks	0.00	0.00
(ii)	From others(Current/Cr.Bal.in CC/OD)	589061090.25	638267846.65
II.	Savings Banks Deposits	7754954727.80	6418649555.33
III.	Term Deposits		
(i)	From Banks	0.00	0.00
(ii)	From others	10294516010.18	9061577195.18
		18638531828.23	16118494597.16
B.			
(i)	Deposits of Branches in India	18638531828.23	16118494597.16
(ii)	Deposits of Branches outside India	0.00	0.00
	Total (Rs.)	18638531828.23	16118494597.16

SCHEDULE 4 – Borrowings

Sr.No.	Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
1	Borrowing in India	0.00	0.00
	Total (Rs.)	0.00	0.00

SCHEDULE 5- Other Liabilities & Provisions

Sr.No.	Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
1	Sundry Creditors	7088890.09	7839174.21
2	Pay Orders	167259880.57	11690066.38
3	Interest Payable	852536.00	495499.00
4	Audit Fees	1735000.00	1487000.00
5	Prov. For Income Tax	42500000.00	40000000.00
6	TDS Payable	12008130.01	8733233.11
7	Light & Telephone Payable	0.00	0.00
8	Rent & Taxes Payable	0.00	0.00
9	Other Payable	1324709.63	1440848.00
10	Deferred Tax Liabilities	1955142.00	1884613.00
11	Prov. For Ex-Gratia/Bonus	6000000.00	13000000.00
12	Govt.Subsidy Received	2000000.00	2000000.00
13	ATM Chargeback Account	0.00	7220.00
14	ATM Charges Settlement Account	0.00	0.00
15	Contingent Prov. For Fraud	0.00	28124911.00
16	Unrealized Int. on NBA	5168634.74	5168634.74
17	Dividend Payable	20114831.00	13402358.00
18	Deaf Payable	536678.69	0.00
	Total (Rs.)	268544432.73	135273557.44

**SCHEDULE 6 - Cash and Balances with Reserve Bank of India**

Sr.No.	Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
1	Cash in hand & at ATM	37866239.00	33067022.00
2	Balance with Reserve Bank of India		
	(i) in Current Account	1273950047.64	993583430.91
	(ii) in other Accounts	0.00	0.00
	Total (Rs.)	1311816286.64	1026650452.91

SCHEDULE 7 - Balances with banks and Money at Call and short Notice

Sr.No.	Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
I.	In India		
(i)	Balances with Banks		
	(a) in Current Accounts	371645434.96	279742479.86
	(b) In Other Deposit Accounts	2853583999.00	2737898999.00
(ii)	Money at call and short notice		
	(a) with banks	0.00	0.00
	(b) with other institutions	750000000.00	700000000.00
	Total (I and II)	3975229433.96	3717641478.86
II	Outside India		
	(i) in Current Accounts	0.00	0.00
	(ii) in Other Deposits Accounts	0.00	0.00
	(iii) Money at call and short notice	0.00	0.00
	Total (i, ii and iii)	0.00	0.00
	Grand Total (I and II) (Rs.)	3975229433.96	3717641478.86



SCHEDULE 8 - Investments

Sr.No.	Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
I	<u>Investment in India in</u>		
(i)	Government Securities	6021919494.85	5159488817.65
(ii)	Other approved securities	0.00	0.00
(iii)	Shares	3201000.00	1701000.00
(iv)	Debentures and Bonds	0.00	0.00
(v)	Subsidiaries / Joint Ventures	0.00	0.00
(vi)	Others (Non SLR - SBI Cards)	0.00	0.00
	Total	6025120494.85	5161189817.65
II	<u>Investment outside India in</u>		
(i)	Government Securities	0.00	0.00
(ii)	Debentures and Bonds	0.00	0.00
(iii)	Others	0.00	0.00
	Total	0.00	0.00
	Grand Total (I and II) (Rs.)	6025120494.85	5161189817.65

SCHEDULE 9 - Loans & Advances

Sr.No.	Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
A			
(i)	Bills Purchased and Discounted	240000.00	240000.00
(ii)	Cash Credits, Overdrafts and Loans repayable on demand	2971588833.82	1764304873.51
(iii)	Term Loans	6290831622.93	6315845369.60
	Total	9262660456.75	8080390243.11
B			
(i)	Secured by Tangible assets	8577280033.39	7438027320.34
(ii)	Covered by Bank / Government Guarantees	0.00	0.00
(iii)	Unsecured	685380423.36	642362922.77
	Total	9262660456.75	8080390243.11
C.I.	<u>Advances in India</u>		
(i)	Priority Sectors	5037439492.16	4036464253.34
(ii)	Public Sector	0.00	0.00
(iii)	Banks	0.00	0.00
(iv)	Others	4225220964.59	4043925989.77
	Total	9262660456.75	8080390243.11
C.II.	<u>Advances outside India</u>		
(i)	Due from banks	0.00	0.00
(ii)	Due from others	0.00	0.00
	(a) Bills purchased and discounted	0.00	0.00
	(b) Syndicated Loans	0.00	0.00
	(c) Others	0.00	0.00
	Total	0.00	0.00
	Grand Total (C.I. and C.II.) (Rs.)	9262660456.75	8080390243.11



SCHEDULE 10- Fixed Assets

Sr.No.	Particulars		Current Year 31.03.2026	Previous Year 31.03.2025
1	Land & Building	Previous Year	37195164.00	38148885.00
		Additon	0.00	0.00
		Depreciation	929879.00	953721.00
		Total	36265285.00	37195164.00
2	Vehicle	Previous Year	4088659.00	1285536.00
		Additon	1561856.00	3931241.00
		(-) Sold	154802.00	406590.00
		Depreciation	707218.00	721528.00
		Total	4788495.00	4088659.00
3	Computer	Previous Year	531018.59	572078.47
		Additon	2290791.27	540112.00
		(-) Sold	0.00	2707.00
		Depreciation	812458.66	578464.88
		Total	2009351.20	531018.59
4	ATM Machine	Previous Year	1000044.00	2014844.00
		Additon	37760.00	0.00
		Depreciation	870054.00	1014800.00
		Total	167750.00	1000044.00
5	Furniture, Fixtures & Library Dead Stock & SD Lockers	Previous Year	34518114.36	35100179.35
		Additon	10946629.25	4526002.92
		(-) Sold	370431.85	144362.90
		Depreciation	5671895.5	4963705.01
		Total	39422416.26	34518114.36
	Total (Rs.)		82653297.46	77332999.95

**SCHEDULE 11 - Other Assets**

Sr.No.	Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
1	Int.Accrued but not rece. On Govt Sec.	90216767.21	74007027.18
2	Int.Accrued but not rece. On Inv.	82721170.00	102251522.41
3	Deposit with CERSAI	4226.00	4226.00
4	Int. Accrued but not rece. on Non SLR	0.00	0.00
5	Rent, Light/Water Connection Deposit	92843.58	71773.70
6	Telephone Deposit	500.00	500.00
7	Franking Stamps on Hand	74500.00	64500.00
8	Deaf Receivable	2152623.78	1453039.39
9	CGST/SGST/IGST Receivable	17875101.00	12623784.57
10	RCM Receivable	0.00	89908.00
11	Non Banking Assets Acquired in Satisfaction of Debts	409811987.00	409811987.00
12	Other Receivable	2491345.59	2523473.56
13	Deposit with CCIL	100000.00	100000.00
14	Income Tax Refund Receivable	2178129.00	2178129.00
15	Sundry Debtors	5504207.88	2193069.88
16	Income Tax Paid F.Y.2024-25	0.00	40000000.00
17	ATM Charges Settlement A/c	547658.93	423443.66
18	Income Tax Paid F.Y.2025-26	42500000.00	0.00
	Total (Rs.)	656271059.97	647796384.35

SCHEDULE 12 - Contingent Liabilities

Sr.No.	Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
1	Bank Guarantees Issued	25348220.00	102778627.00
2	Depositor Education Awareness Fund(DEAF)	93039369.44	89417136.14
	Total (Rs.)	118387589.44	192195763.14

Shri. Jayant A. Patil
Accounts Officer

Shri.Sarjerao J. Patil
Managing Director

Adv.Sanjay V. Pendharkar
Director

CA Aishwarya P. Hardikar
Director

Dr. Sachin S. Vernekar
Vice Chairman

Dr. Vishwajeet P. Kadam
Chairman

As per our report of even date

For NPSR & Associates.,

Chartered Accountants

Partner CA Rahul Sancheti

M. No. 120526 (FRN 105511 W)

UDIN : 26120526VAQCVT6413



BHARATI SAHAKARI BANK LTD. PUNE FORM 'B'

Form of Profit and Loss Account for the year ended 31st March 2026

Sr.No.	Particulars	Schedule No.	Current Year 31.03.2026	Previous Year 31.03.2025
I	Income			
1	Interest earned	13	1434655287.84	1327629063.93
2	Other Income	14	72108972.78	57443980.34
	Total (Rs.)		1506764260.62	1385073044.27
II	Expenditure			
1	Interest expended	15	890176822.26	742873540.70
2	Operating expenses	16	471245103.19	506382937.41
	Total (Rs.)		1361421925.45	1249256478.11
III	Profit/Loss			
1	Net Profit/Loss (-) for the Year		145342335.17	135816566.16
2	Profit/Loss (-) brought forward		0.00	0.00
	Total (Rs.)		145342335.17	135816566.16
	Total of II & III		1506764260.62	1385073044.27
IV	Appropriations (As recommended by BOD)			
1	Transfer to Statutory Reserves		91901254.95	64518578.16
2	Transfer to Education Fund		2906846.70	2716331.00
3	Transfer to Special Reserve		14534233.52	13581657.00
4	Transfer to IFR		0.00	20000000.00
5	Dividend		36000000.00	35000000.00
6	Surplus		0.00	0.00
	Total (Rs.)		145342335.17	135816566.16

Shri. Jayant A. Patil
Accounts Officer

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As per our report of even date

For NPSR & Associates.,

Chartered Accountants

Partner CA Rahul Sancheti

M. No. 120526 (FRN 105511 W)

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**SCHEDULE 13 - Interest Earned**

Sr.No.	Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
1	Interest/discount on advance/bills	752800828.61	658613087.48
2	Income on investments(G.sec./Treasury/Non SLR)	366114462.14	381599313.48
3	Interest on balances with Reserve Bank of India and other inter bank funds	232133133.59	198505143.24
4	Others MF Liquid Scheme	83606863.50	88911519.73
	Total (Rs.)	1434655287.84	1327629063.93

SCHEDULE 14 - Other Income

Sr.No.	Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
1	Commission, exchange and brokerage	13544715.58	10929936.41
2	Profit on sale / Redemption of investments	18444290.20	23010056.00
3	ATM Charges received	3957.00	17552.48
4	NFS Charges Received(Net)	0.00	2015.04
5	Rupay Charges Received	0.00	53344.28
6	Dividend Received	136000.00	136100.00
7	Locker Rent	5743714.04	5480425.58
8	Processing Charges	4668850.58	5395516.00
9	Misc.Receipt	35751.52	86891.38
10	Lease Rent received on Non Banking Assets	0.00	526271.16
11	Surplus Provision Reversed	28124911.00	0.00
12	Rupay Card Charges Received (Net)	873055.86	0.00
13	Deferred Tax Income	0.00	43855.00
14	Int.Realized on Sale of NBA	0.00	10948065.00
15	Profit on Sale of Asstes	0.00	247714.88
16	Penal Charges Received	533727.00	566237.13
	Total (Rs.)	72108972.78	57443980.34

SCHEDULE 15 - Interest Expended

Sr.No.	Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
1	Interest on deposits	890176822.26	742873540.70
2	Interest on Reserve Bank of India/ Inter-bank borrowings	0.00	0.00
	Total (Rs.)	890176822.26	742873540.70



SCHEDULE 16 - Operating Expenses

Sr.No.	Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
1	Payments to and provisions for employees	203824386.00	197101909.00
2	Rent, taxes ,lighting & Insurance	106177321.76	154039196.42
3	Printing and stationery & Advt.	3088337.44	3245099.16
4	Depreciation on Bank's property	8991505.16	8232218.89
5	Director's fees, allowances and expenses	984000.00	1202000.00
6	Auditors' fees and expenses (Including branch auditors)	3492208.00	3305999.30
7	Court & Recovery Exps.	1797564.92	3006209.51
8	Postages. Telegrams, Telephones, etc.	5824011.43	4295490.99
9	Office Repairs & Painting	5356154.44	1270213.07
10	Computer Maintenance	14189897.87	4254727.44
11	Maintenance Other Than Computer	1061560.94	3520179.12
12	Staff Training Expenses	44946.82	16566.14
13	Security Guard Expenses	5957897.92	6432068.34
14	Vehicle Maintenance	1099288.54	1163393.20
15	Travelling & Meeting Expenses	1706181.48	1994244.86
16	Subscription & Fees	741754.68	493451.85
17	Consultancy Charges	481400.00	274457.50
18	Amortised Premium on Investment	2662313.00	4256988.00
19	REPO/NDSOM/CCIL/CSGL Charges	277899.30	458975.74
20	IMPS Debit Charges	131371.13	0.00
21	UPI Debit Charges	15390.79	0.00
22	Bank Election Charges	3378098.00	0.00
23	Other Expenses	6831743.58	5001304.06
24	Loss on Sale of Assets	222971.68	0.00
25	Rupay Card Expenses(Net)	632488.77	695366.82
26	Loss on Sale of NPA Asset	0.00	7711878.00
27	Depreciation on Investment	35000000.00	0.00
28	NFS Charges Paid (Net)	1708880.54	0.00
29	Deferred Tax Exps.	70529.00	0.00
30	Prov. For Bad & Doubtful Debts	0.00	0.00
31	Penalty Paid to RBI	0.00	2000000.00
32	PSLC Fee Paid	2995000.00	4411000.00
33	Prov. For Rural Advances	0.00	35000000.00
34	Prov. For Long Term Lending	0.00	0.00
35	Prov. For Ex-Gratia/Bonus	6000000.00	13000000.00
36	Provision For Income Tax	42500000.00	40000000.00
37	Prov. For Contingent Std. Assets	4000000.00	0.00
	Total	471245103.19	506382937.41



BHARATI SAHAKARI BANK LTD., PUNE-30

Cash Flow Statement For The Year Ended 31st March 2026

Sr.No.	Particulars	2025-26		2024-25	
(A)	Cash Flow From Operating Activities				
	Net Profit As Per Profit & Loss Account		14,53,42,335		13,58,16,566
	Adjustment For Non Cash Items				
	Add :-				
	Depreciation Charged	89,91,505		82,32,219	
	Provision For Bad & Doubtful Debts	-		-	
	Provision For Depreciation On Investment	3,50,00,000			
	Prov. For Rural Advance	-		3,50,00,000	
	Prov. For Ex-Gratia	-		1,30,00,000	
	Provision For Long Term Lending	-		-	
	Prov. For Contingent Stad. Assets	40,00,000		-	
	Provision For Fraud	-		-	
	Provision For Restructuring	-		-	
	Provision For Tax	4,25,00,000		4,00,00,000	
	Amortised Prem. Paid On Investment	-		42,56,988	
	Loss on sale of NBA	-		-32,36,187	
	Non Cash Effects as per MOC Entries	-		-15,12,734	
	Los on sale of assets	2,22,972			
	Deferred tax expenses	-			
	Sub Total	9,07,14,477	9,07,14,477	9,57,40,286	9,57,40,286
	Less :-				
	Profit On Sale Of Investment In Securites	-		11,19,21,576	
	Dividend Income received	1,36,000		1,36,100	
	Deferred tax income	-		43,855	
	Sub Total	1,36,000	-1,36,000	11,21,01,531	-11,21,01,531
	Adjustments For:				
	Increase In Deposits And Other Accounts	2,52,00,37,231		16,60,23,464	
	Increase / (Decrease) In Bills Sent For Collection	-		-1,57,28,709	
	Increase In Over Due Interest Reserve	-		-7,48,09,729	
	Increase / (Decrease) In Other Liabilities	12,65,58,402			
	Ex - Gratia Paid Back	-			
	(Increase)/ Decrease In Advances	-1,38,76,16,876		-44,16,41,303	
	(Increase)/ Decrease In Other Assets	-84,74,676		11,16,78,816	
	(Increase)/ Decrease in Investments in Govt. Sec.	-86,39,30,677		30,31,79,850	
	(Increase)/ Decrease in Investments in FDR / Other	-11,56,85,000		-21,90,41,499	
	Sub Total	27,08,88,404	27,08,88,404	-17,03,39,110	-17,03,39,110
	Net Cash From Operating Activities Before Income Tax		50,68,09,217		-5,08,83,789
	Income Tax Paid		4,25,00,000		2,07,07,224
	Net Cash From Operating Activites After Income Tax		46,43,09,217		-7,15,91,013
(B)	Cash Flow From Investing Activities				
	Purchase of Fixed Assets	-1,48,37,037		-89,97,356	
	Sale of Fixed Assets	3,02,262		5,53,660	
	Dividend income received	1,36,000		1,36,100	
	Net Cash Generated From Investing Activities	-1,43,98,775	-1,43,98,775	-83,07,596	-83,07,596
(C)	Cash Flow From Financing Activities				
	Share Capital Issued (Net)	77,99,650		44,02,050	
	Increase / (Decrease) In Unpaid Dividend	-		-	
	Increase / (Decrease) In Borrowings	-		-	
	Increase/ (Decrease) In Statutory / Special Funds	-23,53,776		-3,86,46,528	
	Increase/ (Decrease) In Dividend Paid	-2,82,87,527		61,72,303	
	Net Cash Generated From Financing Activities	-2,28,41,653	-2,28,41,653	-2,80,72,175	-2,80,72,175
	Net Cash Generated From Financing Activities	-2,28,41,653	-2,28,41,653	-2,80,72,175	-2,80,72,175
(D)	Net Increase In Cash & Cash Equivalents (A+B+C)		42,70,68,789		-10,79,70,784
(E)	Cash & Cash Equivalents at the begining of the year		2,00,64,92,933		2,11,44,63,717
(F)	Cash & Cash Equivalents at the end of the year (D+E)		2,43,35,61,722		2,00,64,92,933
	Break-Up Of Cash & Cash Equivalents				
	Cash In Hand	3,78,66,239	3,78,66,239	3,30,67,022	3,30,67,022
	Balances With Banks:				
	In Current Accounts with Banks and RBI	1,64,55,95,483	1,64,55,95,483	2,06,98,45,780	1,27,33,25,911
	In Money at call & Short Notice & Misc. Deposit	75,01,00,000	75,01,00,000	70,01,00,000	70,01,00,000
(G)	Cash & Cash Equivalent at the end of the year	2,43,35,61,722	2,43,35,61,722	2,00,64,92,933	2,00,64,92,933



INCOME AND EXPENDITURE BUDGET FOR THE YEAR 2026-27

(Amt in Rs.)

Sr. No.	Items Of Income	Previous Budget 2025-26	Actual Income 2025-26	Excess /Less 2025-26	Budget For 2026-27
1	1.Int recd. On Adv. And Investment	1,50,00,00,000.00	1,43,46,55,287.84	(6,53,44,712.16)	1,62,84,00,000.00
2	Commission & Other Income	6,00,00,000.00	7,21,08,972.78	1,21,08,972.78	7,40,00,000.00
	Total	1,56,00,00,000.00	1,50,67,64,260.62	(5,32,35,739.38)	1,70,24,00,000.00
Sr. No.	Items Of Expenditure	Prev Budget 2025-26	Actual Expenses 2025-26	Excess/Less 2025-26	Budget for 2026-27
1	Interest on Deposits & Borrowings	74,00,00,000.00	89,01,76,822.26	15,01,76,822.26	96,00,00,000.00
2	Salaries, Allowances & PF	20,00,00,000.00	20,38,24,386.00	38,24,386.00	23,50,00,000.00
3	Travelling/Meeting & Director Allow.	17,00,000.00	26,90,181.48	9,90,181.48	30,00,000.00
4	Rent, Tax, Lighting & Insurance	17,00,00,000.00	10,61,77,321.76	(6,38,22,678.24)	11,50,00,000.00
5	Postage & Telephone	45,00,000.00	58,24,011.43	13,24,011.43	60,00,000.00
6	Printing, Stationery & Advertising	35,00,000.00	30,88,337.44	(4,11,662.56)	35,00,000.00
7	Audit Fee	35,00,000.00	34,92,208.00	(7,792.00)	38,00,000.00
8	Depreciation (fixed assets)	100,00,000.00	89,91,505.16	(10,08,494.84)	1,00,00,000.00
9	Other Expenses	2,50,00,000.00	1,67,45,772.79	(82,54,227.21)	2,00,00,000.00
10	Legal/Loan Recovery Charges	35,00,000.00	17,97,564.92	(17,02,435.08)	22,00,000.00
11	Office Repairs & Painting	15,00,000.00	53,56,154.44	38,56,154.44	55,00,000.00
12	Other Provisions	13,00,00,000.00	4,50,00,000.00	(8,50,00,000.00)	16,00,00,000.00
13	Subscription & Fees	10,00,000.00	7,41,754.68	(2,58,245.32)	10,00,000.00
14	Security Expenses	65,00,000.00	59,57,897.92	(5,42,102.08)	65,00,000.00
15	Staff Training Expenses	1,00,000.00	44,946.82	(55,053.18)	3,00,000.00
16	Computer & Other Maintenance	1,00,00,000.00	1,52,51,458.81	52,51,458.81	3,25,00,000.00
17	Vehicle Maintenance	15,00,000.00	10,99,288.54	(4,00,711.46)	15,00,000.00
18	Amortised Premium on Investment	42,00,000.00	26,62,313.00	(15,37,687.00)	30,00,000.00
19	Net Profit Before Tax (A)	24,35,00,000.00	18,78,42,335.17	(5,56,57,664.83)	13,36,00,000.00
20	Income Tax (B)	4,00,00,000.00	4,25,00,000.00	25,00,000.00	3,00,00,000.00
21	Net Profit (A-B)	20,35,00,000.00	14,53,42,335.17	(5,81,57,664.83)	10,36,00,000.00
	TOTAL	1,56,00,00,000.00	1,50,67,64,260.62	(5,32,35,739.38)	1,70,24,00,000.00



BHARATI SAHAKARI BANK LTD., PUNE

(Multi-state Scheduled Bank)

55th Annual Report 2025-26

Other Information

No. of Regular Members
34743

No. of Nominal Members
1909
(Borrowing Nominal Members- 604)

(Amount in Lakh Rs.0.00)

Paid up Share Capital	2,952.26	% of Lending to Priority Sector	68375.22 68.65
Reserve Fund & Other Reserves	19,661.07	% of Lending to Weaker Section	21924.87 22.01
Deposits			
Saving Deposits	77,549.55	Borrowings	0.00
Current Deposits	5,890.61	NABARD Refinance	0.00
Fixed Deposits	1,02,945.16	Total investment	60251.20
Total	1,86,385.32	Gross NPA	4169.00 4.50
		Net NPA	0.00 0.00%
Loans		Audit Classification	" A "
Secured Loan	85,772.80	Current year Profit	1453.42
Unsecured Loan	6,853.80	Working Capital	213137.51
Total	92,626.60	Total Employees	231

Loans & Advances outstanding against the directors & their relatives as on 31.03.2026

Multi-State Co-op. Societies Act, 2002 (Information as per Section 30)
(Amt in Lakh Rs.0.00)

Sr. No.	Particulars	Outstanding as on 01/04/2025	Loans & Advances disbursed during the F.Y. 2025-26	Amt. of recovery during the F.Y. 2025-26	Outstanding at the close of F.Y. i.e. 31/03/2026	Overdue Amount
1	Directors	3.60	—	—	84.85	0.00
2	Relatives of Directors	1,076.28	—	—	3412.84	1005.93
	Total	1,079.88	—	—	3497.69	1005.93

* The variations in related party advances between the opening and closing balances due to the change in Director's during F.Y. 2025-2026. Overdue amount includes principal overdue Rs.1005.93 Lakh



परिशिष्ट - अ	Annexure - A
बँकेचे नाव Name of the Bank	भारती सहकारी बँक लि., पुणे Bharati Sahakari Bank Ltd., Pune
मुख्य कार्यालय Head Office	भारती विद्यापीठ भवन, पहिला मजला, १३, सदाशिव पेठ, लाल बहादूर शास्त्री मार्ग, पुणे- ४११०३०. Bharati Vidyapeeth Bhavan, 1st Floor, 13, Sadashiv Peth, L.B.S. Road, Pune- 30.
नोंदणी क्रमांक व दिनांक Registration No. & Date	पी.एन.ए./बी.एन.के./१८७ दि.०८.०९.१९७९ PNA/BNK/187 Dated : 08.09.1971
बहुराज्यीय सहकारी संस्था कायदा Under Multi State Co-operative Societies Act Registration No. & Date	एम.एस.सी.एस./सी.आर./८७/९९ दि.२९.०४.१९९९ MSCS/CR/87/99 Dated : 29.04.1999
रिझर्व्ह बँक ऑफ इंडिया ॲक्ट, १९३४ (परिशिष्ट २) (शेड्युल्ड दर्जा) Under RBI Act, 1934 (Schedule 2) (Scheduled Status)	बी.आर.८६१/१६.०५.००/२००१-०२ दि.१७.०५.२००२ B.R. 861/16.05.00/2001-2002 Dated : 17.05.2002
रिझर्व्ह बँक परवाना क्र. व दिनांक R.B.I. License No. & Date	यु.बी.डी./एम.एच. ८९२ पी. दि.२६.१०.१९८७ UBD/MH/892 P. Dated : 26/10/1987
कार्यक्षेत्र Area of Operation	पुणे, सातारा, सांगली, सोलापूर, कोल्हापूर, अहमदनगर, रायगड, ठाणे हे जिल्हे तसेच नवी मुंबई व दिल्ली राज्यातील नवी दिल्ली व वरळी (बृहन्मुंबई) ही शहरे Pune, Satara, Sangli, Solapur, Kolhapur, Ahmednagar, Raigad, Thane and the Cities of Navi Mumbai, New Delhi (in Delhi State) and Worli in Greater Mumbai
एकूण शाखा Total Branches	२३ शाखा 23 Branches



Disclosures as per RBI's Master Direction on Financial Statements - Presentation and Disclosures

Circular No. RBI/DOR/2025-26/289 DOR. ACC. REC. No. 208/21.04.018/2025-26 Dated 28/11/2025.

1. Regulatory Capital

31.03.2026 **31.03.2025**

a) Composition of Regulatory Capital

(Amount in crore Rs.0.00)

Sr. No.	Particulars	Current Year	Previous Year
i)	Common Equity Tier 1 capital (CET 1)* / Paid up share capital and reserves [@] (net of deductions, if any)	29.52	28.74
ii)	Additional Tier 1 capital*/ Other Tier 1 capital [@]	120.93	112.25
iii)	Tier 1 capital (i + ii)	150.45	140.99

Sr. No.	Particulars	Current Year	Previous Year
iv)	Tier 2 capital	16.56	14.16
v)	Total capital (Tier 1+Tier 2)	167.01	155.15
vi)	Total Risk Weighted Assets (RWAs)	853.48	735.91
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs)* / Paid-up share capital and reserves as percentage of RWAs [@]	3.46	3.91
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	17.62	19.16
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	1.94	1.92
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	19.57	21.08

Particulars	Current year	Previous year
Amount of Tier 2 capital raised during the year of which:	2.40	1.00
a) Perpetual Cumulative Preference Shares	0.00	0.00
b) Redeemable Non-Cumulative Preference Shares	0.00	0.00
c) General Provision	0.40	0.00
d) Investment Fluctuation Reserve	2.00	1.00

b) i) Drawdown from Reserves:	Nil	Nil
ii) Drawdown from Provisions (Above the Line) :	Nil	Nil



2. Asset- liability management

a) Maturity pattern of certain items of assets and liabilities

(Amount in ₹ crore)

	Day 1	2 to 7 days	8 to 14 days	15 to 30 Days	31 days to 2 months	Over 2 months and to 3 months	Over 3 months and up to 6 Months	Over 6 months and up to 1 year	Over 1 year and upto 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits	39.88	34.67	47.70	25.26	40.97	42.84	220.80	1099.58	244.14	27.04	40.96	1863.85
Advances	16.77	2.07	3.25	12.04	21.26	25.47	77.06	251.01	137.70	108.43	271.19	926.27
Investments	77.32	4.50	17.37	14.92	37.69	12.75	63.13	183.46	97.49	135.20	319.05	602.51
Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

3. Investments

a) Composition of Investment Portfolio As at 31.03.2026 (Current Year)

(Amount in ₹ crore)

	Investments in India							Investments outside India				Total Investments
	Govt. Securities	Other Approve Securities	Shares	Debentures and Bonds	Subsidiaries	Others	Total Investments in India	Govt. Securities	Subsidiaries	Others	Total Investments outside India	
Held to Maturity												
Gross	391.78		0.32			0.00	392.1					392.1
Less: Provision for non- performing in vestments (NPI)	0.00		0.00				0.00					0.00
Net	391.78		0.32			0.00	392.1					392.1
Available for Sale												
Gross	210.41		0.00			0.00	210.41					210.41
Less: Provision for depreciation and NPI	0.00		0.00			0.00	0.00					0.00
Net	210.41		0.00			0.00	210.41					210.41
Held for Trading												
Gross	0.00		0.00			0.00	0.00					0.00
Less: Provision for depreciation and NPI	0.00		0.00			0.00	0.00					0.00
Net	0.00		0.00			0.00	0.00					0.00
Total Investments	602.19		0.32			0.00	602.51					602.51
Less: Provision for non-Performing investments	0.00		0.00			0.00	0.00					0.00
Less: Provision for depreciation and NPI	0.00		0.00			0.00	0.00					0.00
Net	602.19		0.32			0.00	602.51					602.51



Composition of Investment Portfolio As at 31.03.2025 (Previous Year)

	Investments in India							Investments outside India				Total Investments
	Govt. Securities	Other Approve Securities	Shares	Debentures and Bonds	Subsidiaries	Others	Total Investments in India	Govt. Securities	Subsidiaries	Others	Total Investments outside	
Held to Maturity												
Gross	299.61		0.17			0.00	299.78					299.78
Less: Provision for non-performing investments (NPI)	0.00		0.00				0.00					0.00
Net	299.61		0.17			0.00	299.78					299.78
Available for Sale												
Gross	216.34		0.00			0.00	216.34					216.34
Less: Provision for depreciation and NPI	0.00		0.00			0.00	0.00					0.00
Net	216.34		0.00			0.00	216.34					216.34
Held for Trading												
Gross	0.00		0.00			0.00	0.00					0.00
Less: Provision for depreciation and NPI	0.00		0.00			0.00	216.34					0.00
Net	0.00		0.00			0.00	0.00					0.00
Total Investments	515.95		0.17			0.00	516.12					516.12
Less: Provision for non-Performing investments	0.00		0.00			0.00	0.00					0.00
Less: Provision for depreciation and NPI	0.00		0.00			0.00	0.00					0.00
Net	515.95		0.17			0.00	516.12					516.12

b. Movement of Provisions for Depreciation and Investment Fluctuation Reserve

Particulars	Current Year	Previous Year
i) Movement of provisions held towards depreciation on investments		
a) Opening balance	5.58	5.58
b) Add: Provisions made during the year	3.50	0.00
c) Less: Write off / write back of excess provisions during the year	0.0	0.00
d) Closing balance	9.08	5.58
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	8.99	7.98
b) Add : Amount transferred during the year	2.00	1.01
c) Less : Drawdown	0.00	0.00
d) Closing balance	10.99	8.99
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	5.22%	4.16%

**c. Sale and transfers to/from HTM category**

Bank shifting the following Govt. Securities from Held to Maturity to Available for Sales Category.

Investment Valuation as per FBIL Rate as on 18-06-2025

Sr. No.	Security Type	Face Value	Book Value	Market Value	Appre/ Depre.
	A.F.S to H.T.M Category				
1	7.75% KARNATAKA SDL 2027	500.00	499.50	514.38	2.98
2	7.25% MAHARASHTRA SDL 2032	500.00	505.65	515.77	2.02
3	7.48% KERALA SDL 2032	500.00	496.32	520.26	4.79
	H.T.M to A.F.S Category				
4	6.97% GOI 2026	500.00	503.11	507.87	0.51
5	6.97% GOI 2026	500.00	503.11	507.87	0.51
6	6.97% GOI 2026	500.00	502.44	507.87	0.74
7	7.17% GOI 2028	500.00	507.42	515.63	1.11
8	7.26 GOI% 2029	500.00	510.85	521.54	1.57
9	7.18% UP SDL 2030	500.00	508.31	514.34	0.86
10	7.25% MHSDL 2026	500.00	501.78	508.33	1.11
11	6.97% GOI 2026	500.00	503.67	507.87	0.32
	TOTAL	5500.00	5542.16		16.52



d. Non-performing non-SLR investments

(I) Non-performing non-SLR investments:

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

(ii) Issuer composition of non-SLR investments

Amount in Crore Rs.0.00

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
(1)	(2)	(3)		(4)		(5)		(6)		(7)	
		Current year	Previous Year	Current year	Previous Year	Current year	Previous Year	Current year	Previous Year	Current year	Previous Year
a)	PSUs										
b)	FIs										
c)	Banks	0.17	0.17								
d)	Private Corporates										
e)	Subsidiaries/Joint Ventures										
f)	Others (SBI Cards)	0.15	0.00								
g)	Provision held towards depreciation	0.00	0.00								
	Total *	0.32	0.17								

(e) Repo transactions (in face value terms)

Amount in Crore Rs.0.00

	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Outstanding as on March 31
i) Securities sold under repo				
a) Government securities	0.00	0.00	0.00	0.00
b) Corporate debt securities				
c) Any other securities				
ii) Securities purchased under reverse repo				
a) Government securities	0.00	0.00	0.00	0.00
b) Corporate debt securities				
c) Any other securities				



4. Asset quality :-

a) Classification of advances and provisions held

Particulars	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	741.21	3.01	62.58	1.24	66.83	808.04
Add: Additions during the year					2.49	
Less: Reductions during the year*					27.63	
Closing balance	884.57	2.52	38.68	0.49	41.69	926.26
*Reductions in Gross NPAs due to:						
Upgradation					0.43	
Recoveries (excluding recoveries from upgraded accounts)					6.66	
Write-offs/Technical Write-offs*			19.88	0.66	20.54	
Provisions (excluding Floating Provisions)						
Opening balance of provisions held						81.21
Add: Fresh provisions made during the year						
Less: Excess provision reversed/ Write-off loans						20.54
Closing balance of provisions held						60.67
Net NPAs						
Opening Balance						-14.38
Add: Fresh additions during the year						0.00
Less: Reductions during the year						4.60
Closing Balance						-18.98
Floating Provisions						
Opening Balance						
Add: Additional provisions made during the year						
Less: Amount drawn down ¹⁵ during the year						
Closing balance of floating provisions						

Ratios (in percent)	Current Year	Previous Year
Gross NPA to Gross Advances	4.50	8.27
Net NPA to Net Advances	0.00	0.00
Provision coverage ratio	145.55	121.52



b) Sector-wise Advances and Gross NPAs

Sr. No.	Sector*	Current Year			Previous Year		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
i)	Priority Sector						
a)	Agriculture and allied activities	77.40	0.30	0.06	43.09	0.07	0.02
b)	Advances to industries sector eligible as priority sector lending	114.65	10.32	2.05	107.43	10.51	2.60
c)	Services	0.00	0.00	0.00	0.00	0.00	0.00
d)	Personal loans	311.69	1.42	0.28	253.12	1.62	0.40
	Subtotal (I)	503.74	12.04	2.39	403.64	12.20	3.02
ii)	Non-priority Sector						
a)	Agriculture and allied activities	0.00	0.00	0.00	0.04	0.00	0.00
b)	Industry	0.00	0.00	0.00	0.00	0.00	0.00
c)	Services	0.00	0.00	0.00	0.00	0.00	0.00
d)	Personal loans	422.52	29.65	7.04	404.36	54.63	13.51
	Sub-total (ii)	422.52	29.65	7.04	404.40	54.63	13.51
	Total (I + ii)	926.26	41.69	4.50	808.04	66.83	8.27

c) 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

d) Particulars of resolution plan and restructuring

Details of accounts subject to restructuring :

(Amount in Crore Rs.0.00)

		Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail & Others (excluding agriculture and MSME)		Total	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Standard	Number of borrowers	0	0	0	0	0	0	0	0	0	0
	Gross Amount	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Provision held	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub-standard	Number of borrowers	0	0	0	0	0	0	0	0	0	0
	Gross Amount	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Provision held	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Doubtful	Number of borrowers	0	0	0	0	0	0	0	0	0	0
	Gross Amount	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Provision held	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	Number of borrowers	0	0	0	0	0	0	0	0	0	0
	Gross Amount	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Provision held	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0

**e) Details of financial assets sold to ARC :****i) Details of Sales :**

(Amount in Crore Rs.0.00)

Particulars	Current Year	Previous Year
a) Number of Accounts	0.00	0.00
b) Aggregate value of accounts sold to ARCs	0.00	0.00
c) Aggregate consideration	0.00	0.00
d) Additional consideration realized in respect of accounts in earlier years	0.00	0.00
e) Aggregate gain / loss over net book value	0.00	0.00

ii) Investment in Security Receipts :

Particulars	SRs issued within past five years	SRs issued more five years but less than past eight years	SRs issued more eight years
a) Book value of SR where NPAs sold by the bank are underlying	0.00	0.00	0.00
Provision held against (a)	0.00	0.00	0.00
b) Book value of SR where NPAs sold by other banks / financial institutions / NBFC	0.00	0.00	0.00
Provision held against (b)	0.00	0.00	0.00

f) Details of non-performing financial assets purchased / sold from / to other banks / financial institutes / NDFCs (Excluding ARCs)**i) Details of non-performing financial assets purchased**

(Amount in Crore Rs.0.00)

Particulars	Current Year	Previous Year
a) Number of accounts purchased during the year	0.00	0.00
b) Aggregate outstanding	0.00	0.00
a) of these number of accounts restructured during the year	0.00	0.00
b) Aggregate outstanding	0.00	0.00



ii) Details of non-performing financial assets sold

Particulars	Current Year	Previous Year
a) No. of accounts sold	0.00	0.00
b) Aggregate outstanding	0.00	0.00
c) Aggregate consideration received	0.00	0.00
a) of these number of accounts restructured during the year	0.00	0.00
b) Aggregate outstanding	0.00	0.00

g) Fraud Account

(Amount Crore Rs.0.00)

	Current year	Previous year
Number of frauds reported	0.00	1
Amount involved in fraud	0.00	0.01
Amount of provision made for such frauds	0.00	0.00
Amount of Unamortised provision debited from 'other reserves' as at the end of the year.	0.00	0.00

h) Disclosure under Resolution Framework for COVID-19-related Stress –

Type of Borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan- Position as at the end of the year (i.e.31/03/2026) (A)	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half-year	Exposure to accounts classified as Standard consequent to implementation of resolution plan-Position as at the end of year (i.e. 31/03/2026)
Retail	0.00	0.00	0.00	0.00	0.00
Corporate	0.00	0.00	0.00	0.00	0.00
MSME	0.00	0.00	0.00	0.00	0.00
Others	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00



5. Exposures :

a) Exposure to real estate sector

(Amount Crore Rs.0.00)

Category	Current year	Previous Year
i) Direct exposure		
a) Residential Mortgages — Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.	257.75	259.53
b) Commercial Real Estate — Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non fundbased (NFB) limits;	0.42	0.26
c) Investments in Mortgage -Backed Securities (MBS) and other securitized exposures — i. Residential ii. Commercial RealEstate		
ii) Indirect Exposure Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.		
Total Exposure to Real Estate Sector	258.17	259.79

b) Exposure to capital market

Particulars	Current Year	Previous Year
i) Direct investment in equity shares, convertible bonds, convertible debentures and units of equity oriented mutual funds the corpus of which is not exclusively invested in corporate debt;	0.00	0.00
ii) Advances against shares / bonds / debentures or other securities or on clean basis to individuals for investment in shares (including IPOs / ESOPs), convertible bonds, convertible debentures, and units of equity oriented mutual funds;	0.00	0.00
iii) Advances for any other purposes where shares or convertible bonds or convertible debentures or units of equity oriented mutual funds are taken as primary security;	0.00	0.00
iv) Advances for any other purposes to the extent secured by the collateral security of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds i.e. where the primary security other than shares / convertible bonds / convertible debentures / units of equity oriented mutual funds does not fully cover the advances;	0.00	0.00
v) Secured and unsecured advances to stock brokers and guarantees issued on behalf of stock brokers and market makers;	0.00	0.00
vi) Loans sanctioned to corporates against the security of shares / bonds / debentures or other securities or on clean basis for meeting promoter's contribution to the equity of new companies in anticipation of raising resources;	0.00	0.00
vii) Bridge loans to companies against expected equity flows /issues;	0.00	0.00
viii) Underwriting commitments taken up by the banks in respect of primary issue of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds;	0.00	0.00
ix) Financing to stockbrokers for margin trading;	0.00	0.00
x) All exposures to Venture Capital Funds (both registered and unregistered)	0.00	0.00
Total exposure to capital market	0.00	0.00



c) Risk category-wise country exposure -NIL

Risk Category*	Exposure (net) as at March 2026 (Current Year)	Provision held as at March 2026 (Current Year)	Exposure (net) as at March 2025 (Previous Year)	Provision held as at March 2025 (Previous Year)
Insignificant				
Low				
Moderately Low				
Moderate	Nil	Nil	Nil	Nil
Moderately High				
High				
Very High				
Total				

d) Unsecured advances

(Amount Crore Rs.0.00)

Particulars	Current year	Previous Year
Total unsecured advances of the bank	68.54	64.24
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	0.00	0.00
Estimated value of such intangible securities	0.00	0.00

6. Concentration of deposits, advances, exposures and NPAs

a) Concentration of deposits

(Amount Crore Rs.0.00)

Particulars	Current Year	Previous Year
Total deposits of the twenty largest depositors	961.63	755.48
Percentage of deposits of twenty largest depositors to total deposits of the bank	51.60	46.87

b) Concentration of advances

(Amount Crore Rs.0.00)

Particulars	Current Year	Previous Year
Total advances to the twenty largest borrowers	77.63	76.10
Percentage of advances to twenty largest borrowers to total advances of the bank	8.38	9.42

c) Concentration of exposures

(Amount in Crore Rs.0.00)

Particulars	Current Year	Previous Year
Total exposure to the twenty largest borrowers/customers	75.64	84.61
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/ Customers	8.16	10.47

d) Concentration of NPAs

(Amount in Crore Rs.0.00)

Particulars	Current Year	Previous Year
Total Exposure to the top twenty NPA accounts	31.19	50.50
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	74.81	75.56

**7. Transfers to Depositor Education and Awareness Fund (DEA Fund)**

(Amount in Crore Rs.0.00)

Particulars	2025-26	2024-25
Opening balance of amount tr. To DEAF	8.94	8.46
Add (+) : Amount tr. During the year	0.60	0.84
Less (-) : Amount re-imbursed by DEAF towards claims	0.24	0.36
Closing balance of amount tr. To DEAF	9.30	8.94

8. Disclosure of complaints**a) Summary information on complaints received by the bank from customers and from the Offices of Banking Ombudsman (OBOs)**

Sr. No	Particulars	Current year	Previous year
	Complaints received by the bank from its customers		
1.	Number of complaints pending at beginning of the year	0	0
2.	Number of complaints received during the year	795	758
3.	Number of complaints disposed during the year	795	758
3.1	Of which, number of complaints rejected by the bank		
4.	Number of complaints pending at the end of the year	0	0
	Maintainable complaints received by the bank from OBOs		
5.	Number of maintainable complaints received by the bank from OBOs	0	0
5.1.	Of 5, number of complaints resolved in favour of the bank by BOs	0	0
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by BOs	0	0
5.3	Of 5, number of complaints resolved after passing of Awards by BOs 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 BOScheme 2006 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)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
Current Year					
ATM, POS & Card Block	0	795	4.88	0	0
Non-KYC IN-operative a/c	0	0	0.00	0	0
Others	0	0	0.00	0	0
Total	0	795	4.88	0	0
Previous Year					
ATM, POS & Card Block	0	758	3.41	0	0
Non-KYC IN-operative a/c	0	0	0.00	0	0
Others	0	0	-100.00	0	0
Total	0	758	2.02	0	0



9. Disclosure of penalties imposed by the Reserve Bank of India: NIL

10. Disclosures on remuneration

Type of disclosure		Information		
Qualitative	(a)	Information relating to the composition and mandate of the Nomination and Remuneration Committee.		
	(b)	Information relating to the design and structure of remuneration processes and the key features and objectives of remuneration policy.		
	(c)	Description of the ways in which current and future risks are taken into account in the remuneration processes. It should include the nature and type of the key measures used to take account of these risks.		
	(d)	Description of the ways in which the bank seeks to link performance during a performance measurement period with levels of remuneration.		
Type of disclosure		Information		
	(e)	A discussion of the bank's policy on deferral and vesting of variable remuneration and a discussion of the bank's policy and criteria for adjusting deferred remuneration before vesting and after vesting.		
	(f)	Description of the different forms of variable remuneration (i.e., cash and types of share -linked instruments) that the bank utilizes and the rationale for using these different forms.		
Quantitative disclosures (The quantitative disclosures should only cover Whole Time Directors/ Chief Executive Officer/ Material Risk Takers)	(g)	Number of meetings held by the Nomination and Remuneration Committee during the financial year and remuneration paid to its members.	Nil	Nil
	(h)	(i) Number of employees having received a variable remuneration award during the financial year.	Nil	Nil
		(ii) Number and total amount of sign -on/joining bonus made during the financial year.		
		(iii) Details of severance pay, in addition to accrued benefits, if any.		
	(i)	(i) Total amount of outstanding deferred remuneration, split into cash, shares and share linked instruments and other forms.	0.37	0.33
		(ii) Total amount of deferred remuneration paid out in the financial year.	0.37	0.33
	(j)	Breakdown of amount of remuneration awards for the financial year to show fixed and variable, deferred and non- deferred.		
	(k)	(i) Total amount of outstanding deferred remuneration and retained remuneration exposed to ex post explicit and/ or implicit adjustments		
		(ii) Total amount of reductions during the financial year due to ex post explicit adjustments.		
	(l)	Number of MRTs identified.		
General Quantitative Disclosure	(m)	(i) Number of cases where malus has been exercised.		
		(ii) Number of cases where claw back has been exercised.		
		(iii) Number of cases where both malus and claw back have been exercised.		
General Quantitative Disclosure		The mean pay for the bank as a whole (excluding sub staff) and the deviation of the pay of each of its WTDs from the mean pay.		

**11. Other Disclosures****a) Business ratios**

(Amount in Crore Rs.0.00)

	Particular	Current Year	Previous Year
i.	Interest Income as a percentage to Working Funds	6.73	7.10
ii.	Non-interest income as a percentage to Working Funds	0.34	0.31
iii.	Cost of Deposits	5.12	4.55
iv.	Net Interest Margin	3.30	3.22
v.	Operating Profit as a percentage to Working Funds	1.09	1.22
vi.	Return on Assets	0.61	0.73
vii.	Business (deposits plus advances) per employee (in Crore Rs.0.00)	12.08	10.13
viii.	Profit per employee	0.06	0.06

b) Bank assurance business :

(Amount in Crore Rs.0.00)

Particulars	Current Year	Previous Year
Bank assurance business	0.00	0.00

c) Marketing and distribution:

(Amount in Crore Rs.0.00)

Particulars	Current Year	Previous Year
Marketing and distribution	0.00	0.00

d) Disclosures regarding Priority Sector Lending Certificates (PSLCs)

The amount of PSLCs (category wise) purchased during the year is as below

Scheme Type		Amount (in crores)	Purchase Date	Valid Upto
PSLC SMF	For Weaker	9.00	30/06/2025	31/03/2026
		50.00	23/09/2025	31/03/2026
Net PSLC Micro	For Micro	50.00	25/03/2026	31/03/2026
		109.00		

e) Provisions and contingencies

(Amount in Crore Rs.0.00)

Provision debited to Profit and Loss Account		Current Year	Previous Year
i)	Provisions for NPI	0.00	0.00
ii)	Provision towards NPA	0.00	3.50
iii)	Provision made towards Income tax	4.25	4.00
iv)	Other Provisions and Contingencies (with details)	4.5	1.30

f) Payment of DICGC Insurance Premium

(Amount in Crore Rs.0.00)

Sr. No.	Particulars	Current Year	Previous Year
i)	Payment of DICGC Insurance Premium	2.20	2.33
ii)	Arrears in payment of DICGC premium	0.00	0.00



g) Loans and Advances outstanding against the directors, their relatives and the firms in which they are interested as on 31/03/2026 (Funded and Non-Funded)

(Amount in Crore Rs.0.00)

Particulars	O/s. Bal. as on 31/03/2025	Loans & Advances disbursed during the F.Y.	Amt. of Recovery during the F. Y.	O/s Bal. as on 31/03/2026
Directors	0.04	0.00	0.00	0.82
Relatives of Directors/ firms in which they are interested	10.76	0.00	0.00	34.13
Total	10.80	0.00	0.00	34.95

* The variations in related party advances between the opening and closing balances due to the change in Director's during F.Y. 2025-2026. Overdue amount includes principal overdue Rs.1005.93 Lakh

Date : 17 / 06 / 2026
Place : Pune

For NPSR Associates.,
Chartered Accountants
Partner CA Rahul Sancheti
M. No. 120526 (FRN 105511 W)
UDIN : 26120526VAQCVT6413



TO CONSIDER PROPOSAL TO CHANGE BYE-LAW

Bye-Law No.	Existing Wording of the Bye-Law	Wording of the Bye-Law as would appear after the proposed amendment / addition	Reason for Amendment / addition
(1)	(2)	(3)	(4)
3	The area of operation of the bank shall be confined to Districts of Pune, Satara, Sangli, Solapur, Kolhapur and Ahmednagar and the area covered by Corporation and Cantonment Boards in these Districts and Urban / Semi-Urban Centres in Thane and Raigad Districts and New Mumbai including 10 kms. peripheral rural areas to these Urban and Semi-Urban Centres, New Delhi in Delhi State and Worli (Greater Mumbai). For any amendment in this regard, prior permission of the Reserve Bank of India and the Central Registrar of Co-operative Societies shall be necessary.	The area of operation of the bank shall be confined to Districts of Pune, Satara, Sangli, Solapur, Kolhapur, Ahmednagar, Thane, Raigarh, Chhatrapati Sambhajinagar, Nashik, Metropolitan Mumbai, New Delhi in Delhi State and the area covered by corporation and cantonment Boards in these districts, Prior permission of the Reserve Bank of India and the Central Registrar of Co-operative Societies shall be necessary.	The proposed amendment seeks to expand the area of operation of the Bank by including the districts of Chhatrapati Sambhajinagar, Nashik, and Greater Mumbai (in its entirety). This amendment is intended to support for business expansion.



भारती सहकारी बँक लि., पुणे च्या संचालिका व भारती हॉस्पिटलच्या कार्यकारी संचालिका मा. डॉ. सौ. अस्मिता जगताप यांना 'फायनान्शियल एक्सप्रेस हेल्थकेअर समिट २०२६' मध्ये प्रतिष्ठित 'वुमन लीडर ऑफ द इयर-हेल्थकेअर (पश्चिम भारत)' हा पुरस्कार मिळाल्याबद्दल त्यांचा सत्कार करताना आदरणीय श्रीमती विजयमाला कदम, अध्यक्षा, शालेय समिती, भारती विद्यापीठ, पुणे.



बँकेचे माजी अध्यक्ष व भारती विद्यापीठ अभिमत विश्वविद्यालयाचे कुलपती प्रा. डॉ. शिवाजीराव कदम यांच्या अमृतमहोत्सवी सत्कार समारंभामध्ये अमृतसंचय या विशेष अंकाचे मा. ना. मुरलीधर मोहोळ, राज्यमंत्री, सहकार व नागरी विमान वाहतूक, भारत सरकार, मा. ना राधाकृष्ण विखे पाटील, जलसंपदा मंत्री, महाराष्ट्र राज्य, मा. डॉ. विश्वजीत कदम, अध्यक्ष, भारती सहकारी बँक लि., पुणे, कार्यवाह भारती विद्यापीठ, पुणे व प्र-कुलगुरु, भारती विद्यापीठ अभिमत विश्वविद्यालय, पुणे, माजी मंत्री, महाराष्ट्र राज्य व आदणीय श्रीमती विजयमाला कदम, अध्यक्षा शालेय समिती, भारती विद्यापीठ, पुणे यांच्या हस्ते प्रकाशन करण्यात आले.



भारती सहकारी बँकेचे संचालक मंडळ निवडणूक सन २०२५ ते २०३० मध्ये नवनिर्वाचित संचालक मंडळामधून बँकेचे अध्यक्षपदी मा. डॉ. विश्वजीत कदम व उपाध्यक्ष पदी मा. डॉ. सचिन वेणेंकर यांच्या नावाची घोषणा करताना मा. श्री. जितेंद्र डुडी, निवडणूक निर्णय अधिकारी तथा जिल्हाधिकारी, पुणे मा. श्री. संजय राऊत, सहाय्यक निवडणूक निर्णय अधिकारी तथा, जिल्हा उपनिबंधक, सहकारी संस्था, पुणे व सौ. प्रगती वाबळे, सहाय्यक निबंधक, सहकारी संस्था (२), पुणे शहर.



भारती सहकारी बँकेच्या संचालक मंडळ निवडणूकीदरम्यान नवनिर्वाचीत संचालक मंडळसमवेत झालेल्या सभेच्या वेळी उपस्थित बँकेचे नव निर्वाचित अध्यक्ष मा. डॉ. विश्वजीत कदम व सर्व संचालक मंडळ तसेच मा. श्री. संजय राऊत, सहाय्यक निवडणूक निर्णय अधिकारी तथा, जिल्हा उपनिबंधक, सहकारी संस्था, पुणे व सौ. प्रगती वाबळे, सहाय्यक निबंधक, सहकारी संस्था (२), पुणे शहर.

**Bharati Sahakari Bank Ltd., Pune - 411 030.****(Multi-State Scheduled Bank)****HEAD OFFICE :** 1st Floor, Bharati Vidyapeeth Bhavan, Shastri Road, Pune - 411 030.**E-mail :** bsbho@bharati.bank.in

■ **Accounts Dept.** : 020-29522907 | ■ **Treasury Dept.** : 020-29528931

Sr.No.	Branch	Address	Phone No.
1.	BHAVAN (MAIN) (ATM) (LOCKER)	Bharati Vidyapeeth Bhavan, Ground Floor, Shastri Road, Pune - 411 030	(020) 29523423
2.	AKURDI (ATM) (LOCKER)	Sector No. 28, Plot No. 93, Akurdi Pradhikaran, Pune - 411 044.	(020) 27657844
3.	VADGAON-DHAIRY (ATM) (LOCKER)	Sinhgad Road, Vadgaon-Dhairy, Pune - 411 041	(020) 24392190 24392029
4.	KATRAJ-DHANKAWADI (ATM) (LOCKER)	Bharati Vidyapeeth Educational Complex, Dhankawadi Pune - 411043.	(020) 24372875 24364750 24374775
5.	SANGLI CITY (ATM)	Bharati Vidyapeeth Bhavan, Rajwada Chowk, Sangli - 416416	(0233) 2323750 2322506
6.	KADEGAON (ATM) (LOCKER)	Kadegaon, Tal. Kadegaon, Dist. Sangli - 415304	(02347) 242109
7.	NAVI MUMBAI (ATM) (LOCKER)	Bharati Vidyapeeth Educational Complex, Sector No. 8, C.B.D., Belapur, Navi Mumbai - 400614	(022) 27577286 27560520
8.	SOLAPUR (ATM) (LOCKER)	Bharati Vidyapeeth Educational Complex, Vijapur Road, Solapur - 413 001.	(0217) 2343420
9.	KOLHAPUR (ATM) (LOCKER)	Bharati Vidyapeeth Bhavan Kadamwadi, Kolhapur - 416 001	(0231) 2666759
10.	VITA (LOCKER)	Babaji Complex Opp. S.T. Stand, Vita Tal. Khanapur, Dist. Sangli - 415311	(02347) 272079
11.	PANCHGANI	Somnath Complex, Hanuman Mandir Road, Panchgani, Dist. Satara - 412805	(02168) 240601
12.	AMBAK (ATM) (LOCKER)	Sonhira Sahakari Sakhar Karkhana Complex, Ambak, Tal. Kadegaon, Dist. Sangli - 415303	(02347) 235672
13.	MALKAPUR-KARAD (ATM) (LOCKER)	240 A, Jaihind Pride, Near Suyash Mangal Karyalaya, Shastrinagar, Malkapur, Karad, Tal. Satara - 415 539.	(02164) 228885
14.	NEW DELHI (ATM) (LOCKER)	A-4, Rohatak Road, High-Way 10, Paschim Vihar, New Delhi - 110063	(011) 25257230 25257231
15.	PALUS (ATM) (LOCKER)	Hira Complex, Karad Road, Near Pawar Hospital, A/P Palus, Tal. Palus, Dist. Sangli - 416 310	(02346) 226006
16.	BHILAWADI (ATM) (LOCKER)	Agrawal Complex, At-Post-Bhilawadi, Tal. Palus, Dist. Sangli - 416 303	(02346) 238099
17.	ISLAMPUR (ATM) (LOCKER)	S.No. 86, Dattatraya Building, Opp. S.T. Stand, More Colony Corner, Islampur, Tal. Walwa, Dist. Sangli - 415 409	(02342) 224455
18.	TASGAON (ATM) (LOCKER)	S. No. 1432, 1435, 1436, 1437 & 1438, Ward No. 3, Om Complex, Bagane Chowk, Tasgaon, Dist. Sangli - 416312	(02346) 240230
19.	ERANDAWANE (ATM) (KOTHRUD)	Shop No. 1,2,3,4, Shivsagar Co-Opp. Housing Soc. Ltd. S.No. 94, Right Bhusari Colony Erandwane, Kothrud, Pune - 411038	(020) 25281088
20.	SEWRI (ATM) (LOCKER)	Shop No. 17 & 18, Regal Udyog Bhavan, Acharya Dhonde Road, Sewari, Mumbai- 400015.	(022) 24186162 24921777
21.	SATARA (ATM) (LOCKER)	S.No. 530 B, Sarvoday Complex, Shop No. 9,10,11, Sadar Bazar, Nr. Science College, Satara - 415001	(02162) 221099
22.	BANER (ATM) (LOCKER)	Shop No. 2C, S. No. 61/2/4, Bhagawati Suvarna Building, Baner, Pune - 411045	(020) 27216010
23.	HADAPSAR (ATM) (LOCKER)	Shop No. 4,5, Ravi Darshan Building Nr. Akashwani, Hadapsar, Pune - 411028.	(020) 26992000

*We Care for Banking and also for Relations***Website : www.bharati.bank.in**