

64th ANNUAL REPORT 2025-26
Audit Class 'A'

६४ वा वार्षिक अहवाल २०२५-२६
ऑडीट वर्ग 'अ'



WEAVING THE MINDS OF MANKIND
**KALLAPPA AWADE ICHALKARANJI
JANATA SAHAKARI BANK LTD.**
MULTI-STATE SCHEDULED BANK

माणसांच्या मनांना विणणारी बँक
**कल्लाप्पाण्णा आवाडे इचलकरंजी
जनता सहकारी बँक लि.,**
मल्टी-स्टेट शेड्युल्ड बँक



राष्ट्रीय नागरी सहकारी वित्त महामंडळ, मुंबई यांच्यावतीने महामंडळाचे अध्यक्ष श्री. ज्योतिंद्रभाई मेहता यांचे हस्ते व आमदार श्री. प्रविण दरेकर यांच्या प्रमुख उपस्थितीत बँकेस सर्वोत्कृष्ट बँक या पुरस्काराने सन्मानित करणेत आले. सदर प्रसंगी उपस्थित राज्य बँक्स फेडरेशनचे अध्यक्ष श्री. अजय ब्रम्हेचा, उपाध्यक्षा सौ. वैशाली आवाडे, बँकेचे व्हा. चेअरमन सीए श्री. संजयकुमार अनिगोल, व्यवस्थापकीय संचालक मंडळाचे चेअरमन सीए श्री. चंद्रकांत चौगुले, मुख्य कार्यकारी अधिकारी श्री. संजय शिरगावे, राज्य बँक फेडरेशनचे सर्व संचालक मंडळ, सर्व सदस्य व इतर मान्यवर.

The bank felicitated with the award of "Excellent Bank" with the auspicious hands of Shri. Jyotindrabhai Mehta, Chairman, National Urban Co-operative Finance and Development Corporation, New Delhi with MLA Shri. Pravin Darekar. On this occasion, Shri. Ajay Brahmecha, Chairman, Maharashtra State Banks Federation, Vice Chairman Sou. Vaishali Awade, Bank's Vice Chairman CA Shri. Sanjaykumar Anigol, BOM Chairman CA Shri. Chandrakant Chougule, CEO Shri. Sanjay Shirgave, all the directors of State Federation along with other reputed dignitaries were present.

कोल्हापूर जिल्हा बँक्स असोसिएशन मार्फत आपल्या बँकेस कोल्हापूर जिल्ह्यातील सर्वोत्कृष्ट बँकेचा प्रथम क्रमांकाचा पुरस्कार, जिल्हा बँक्स असोसिएशनचे चेअरमन श्री. निपुण कोरे, उपाध्यक्ष श्री. विठ्ठल मोरे यांचे हस्ते स्विकारताना बँकेचे व्हा. चेअरमन श्री. संजयकुमार अनिगोल, व्यवस्थापकीय संचालक मंडळाचे चेअरमन सीए श्री. चंद्रकांत चौगुले, कोल्हापूर जिल्हा बँक्स असोसिएशनचे सर्व संचालक मंडळ व बँकेचे संचालक श्री. महेश सातपुते, श्री. श्रीशैल कित्तूरे, श्री. बंडोपंत लाड, श्री. रमेश पाटील, श्री. बाबूराव पाटील, श्री. सचिन देवुरुखकर, श्री. योगेश पाटील, श्री. अविनाश कांबळे, श्री. शैलेश गोरे व बँकेचे मुख्य कार्यकारी अधिकारी श्री. संजय शिरगावे व इतर मान्यवर उपस्थित होते.



Bank awarded with "Excellent Bank in Kolhapur District" by the Kolhapur Dist. Banks Association with the hands of Shri. Nipun Kore, Chairman, Kolhapur Dist. Banks Association with Shri. Vitthal More, Vice Chairman. The said award accepted by Bank's Vice Chairman CA Shri. Sanjaykumar Anigol, BOM Chairman CA Shri. Chandrakant Chougule, all the Directors of Kop. Banks Association. On this occasion Directors of the Bank Shri. Mahesh Satpute, Shri. Shailesh Kitture, Shri. Bandopant Lad, Shri. Ramesh Patil, Shri. Baburav Patil, Shri. Sachin Deorukhkar, Shri. Yogesh Patil, Shri. Avinash Kamble, Shri. Shailesh Gore, CEO Shri. Sanjay Shirgave along with other reputed dignitaries were present.



दैनिक महासत्ताच्या कोल्हापूर जिल्हा विभागीय कार्यालयामार्फत आजअखेर बँकेने बँकींग व सहकारी क्षेत्रात केलेल्या अलौकीक कार्याबद्दल करवीर पीठाचे शंकराचार्य विद्यानरसिंह भारती यांच्या प्रमुख उपस्थितीत सन्मानित करणेत आले. त्यावेळी माजी वस्त्रोद्योग मंत्री श्री. प्रकाश आवाडे, कार्यकारी संचालक मंडळाचे अध्यक्ष सीए श्री. चंद्रकांत चौगुले, संचालक श्री. बाबूराव पाटील, श्री. सुभाष जाधव, श्री. शैलेश कित्तूरे, श्री. रमेश पाटील, श्री. बाळकृष्ण पोवळे, श्री. बंडोपंत लाड, श्री. सचिन देवुरुखकर, श्री. तात्यासो अथणे, मुख्य कार्यकारी श्री. संजय शिरगावे व इतर मान्यवर उपस्थित होते.

The bank felicitated for the dazzling progress made in the field of Co-operative Banking field in the presence of Hon'ble Shri. Shankaracharya Vidhyanrusinh Bharti along with Ex-Textile Minister Shri. Prakash Awade. On this occasion, BOM Chairman CA Shri. Chandrakant Chougule, Directors Shri. Baburao Patil, Shri. Subhash Jadhav, Shri. Shailesh Kitture, Shri. Ramesh Patil, Shri. Balkrishna Povale, Shri. Bandopant Lad, Shri. Sachin Deorukhkar, Shri. Tatyaso Athane, CEO Shri. Sanjay Shirgave and other dignitaries were present.



कदम आपणांनी रचिला पाया

सहकारमहर्षी

कै. दत्ताजीराव कदम

SOCIETY'S E-ORGANIZER

SAHAKAR MAHARSHI

LATE DATTAJI RAO KADAM



प्रेरणास्थान

श्री. कल्लाप्पाण्णा आवाडे (दादा)

माजी खासदार

OUR INSPIRATION

SHRI. KALLAPPA NNA AWAI DE (DADA)

EX. M. P.



खंबीर मार्गदर्शक

श्री. प्रकाशआण्णा आवाडे

माजी मंत्री, महाराष्ट्र राज्य

RESOLUTE DIRECTOR

SHRI. PRAKASHANNA AWAI DE

Ex. Minister Maharashtra



कार्यसम्राट आमदार

श्री. राहूल आवाडे

WORKING EMPEROR MLA

SHRI. RAHUL AWAI DE



बँकींग क्षेत्रात उत्कृष्ट कार्य केल्याबद्दल, बँकींग फ्रंटियर्स, मुंबई यांचेकडून बँकेस गोवा येथे सर्वोत्कृष्ट बँक व बेस्ट सायबर सिक्युरिटी ट्रान्सफॉर्मेशन पुरस्काराने सन्मानित करणेत आले. सदरचा पुरस्कार भारतीय रिझर्व्ह बँकेचे संचालक श्री. सतीश मराठे, राष्ट्रीय नागरी सहकारी वित्त महामंडळ, मुंबई महामंडळाचे अध्यक्ष श्री. ज्योतिंद्रभाई मेहता व गोवा राज्याचे कॅबिनेट मंत्री श्री. सुभाष शिरोडकर यांचे हस्ते पुरस्कार स्विकारताना बँकेचे चेअरमन श्री. स्वप्निल आवाडे. सदर प्रसंगी महाराष्ट्र राज्य बँक्स असोसिएशनच्या उपाध्यक्षा सौ. वैशाली आवाडे, व्यवस्थापकीय संचालक मंडळाचे चेअरमन सीए श्री. चंद्रकांत चौगुले, संचालक श्री. बाबूराव पाटील, श्री. बंडोपंत लाड, श्री. श्रीशैल कित्तूरे, श्री. शैलेश गोरे, श्री. अविनाश कांबळे, श्री. राजू चव्हाण, श्री. सचिन देवरुखकर, श्री. योगेश पाटील, श्री. रमेश पाटील, श्री. सारंग जोशी व बँकेचे मुख्य कार्यकारी अधिकारी श्री. संजय शिरगावे व इतर मान्यवर उपस्थित होते.

Bank is felicitated with an **Excellent Bank and Best Cyber Security Transformation award** at Goa by Banking Frontiers with the auspicious hands of Shri. Satish Marathe, Director, RBI Shri. Jyotindrabhai Mehta, Chairman, National Urban Co-operative Finance and Development Corporation, New Delhi, Goa State Cabinet Minister Shri. Subhash Shirodkar. The said award accepted by the Chairman Shri. Swapnil Awade. On this occasion, Sou. Vaishali Awade, Vice Chairman, Maharashtra State Banks Association, BOM Chairman CA Shri. Chandrakant Chougule, Director Shri. Baburav Patil, Shri. Bandopant Lad, Shri. Shrishail Kitture, Shri. Shailesh Gore, Shri. Avinash Kamble, Shri. Raju Chavan, Shri. Sachin Devrukhkar, Shri. Yogesh Patil, Shri. Ramesh Patil, Shri. Sarang Joshi, CEO Shri. Sanjay Shirgave and other reputed dignitaries were present.



बँकेच्या ५५ व्या चिक्कोडी शाखेचा उद्घाटन समारंभ माजी नगराध्यक्षा सौ. किशोरी आवाडे यांचे हस्ते करणेत आला. सदर प्रसंगी डीकेटीईच्या मानद सचिव सौ. सपना आवाडे, बँकेचे चेअरमन श्री. स्वप्निल आवाडे, व्हा. चेअरमन सीए श्री. संजयकुमार अनिगोल, व्यवस्थापकीय संचालक मंडळाचे अध्यक्ष सीए श्री. चंद्रकांत चौगुले, संचालक श्री. बंडोपंत लाड, श्री. महेश सातपुते, श्री. सुभाष जाधव, श्री. शैलेश गोरे, श्री. शहाजहान शिरगावे, श्री. द्वारकाधीश सारडा, श्री. बाळकृष्ण पोवळे, श्रीमती आक्काताई आरगे, श्री. विजय गजगेश्वर, श्री. अविनाश कांबळे, श्री. सचिन केस्ते, श्री. सारंग जोशी, श्री. आदिनाथ शेटी, जवाहर सहकारी साखर कारखान्याचे संचालक श्री. शितल अमण्णावर, बँकेचे मुख्य कार्यकारी अधिकारी श्री. संजय शिरगावे, जनरल मॅनेजर श्री. किरण पाटील व श्री. दिपक पाटील, श्री. घेवरचंद शहा, श्री. पोपटलाल शहा, श्री. वर्धमान सदलगे, श्री. सुभाष कवलापुरे, श्री. संकेत मांजरेकर, श्री. ए. टी. मुनोळी, श्री. प्रविण घोसरवाडे, डॉ. श्री. पार्श्वनाथ जैन आणि डॉ. श्री. सुधीर पाटील आणि इतर मान्यवर उपस्थित होते.

Bank's 55th Branch opened at Chikkodi with the auspicious hands of Ex-City Mayor of Ichalkaranji Municipal Council Mrs. Kirshori Awade. On this occasion, Mrs. Sapna Awade, Secretary, DKTE Society, KAIJS Bank's Chairman Shri. Swapnil Awade, Vice Chairman CA Shri. Sajaykumar Anigol, BOM Chairman CA Shri. Chandrakant Chougule, Director Shri. Bandopant Lad, Shri. Mahesh Satpute, Shri. Subhash Jadhav, Shri. Shailesh Gore, Shri. Shahajan Shirgave, Shri. Dwarkadhish Sarda, Shri. Balkrishna Povale, Smt. Akkatai Arage, Shri. Vijay Gajeshwar, Shri. Avinash Kamble, Shri. Sachin Keste, Shri. Sarang Joshi, Shri. Adinath Shetty, Director Jawahar Karkhana Shri. Shital Amannavar, CEO Shri. Sanjay Shirgave, General Manager Shri. Deepak and Shri. Kiran Patil, reputed dignitaries of Chikkodi Shri. Ghevarchand Shah, Shri. Popatlal Shaha, Shri. Vardhman Sadalge, Shri. Subhash Kavalapure, Shri. Sanket Manjrekar, Shri. A.T. Munoli, Shri. Pravin Ghosarvade, Dr. Shri. Parshwanath Jain, Dr. Shri. Sudhir Patil along with other dignitaries.



Bank Weaving the minds of mankind

Kallappanna Awade Ichalkaranji Janata Sahakari Bank Ltd.

(Multi - State Scheduled Bank)

६४ व्या वार्षिक सर्वसाधारण सभेची नोटीस (फक्त सभासदांसाठी)	64 th Annual General Meeting Notice (Only For Members)
<p>बँकेच्या सर्व सभासदांना कळविणेत येते की, कल्लापणा आवाडे इचलकरंजी जनता सहकारी बँक लि., इचलकरंजी या बँकेची सन २०२५-२६ या आर्थिक वर्षाची ६४ वी वार्षिक सर्वसाधारण सभा गुरुवार, दि. २५ जून २०२६ इ. रोजी दुपारी ठीक ३.०० वा. मराठा मंडळ सांस्कृतिक भवन, तुळजाभवानी मंदिर, तांबे मळा, पाण्याच्या टाकी शेजारी, इचलकरंजी येथे खालील विषयांचा विचार करणेसाठी बोलाविणेत आली आहे. तरी सभेस वेळेवर उपस्थित रहावे ही नम्र विनंती.</p>	<p>All the members of the bank are hereby informed that, 64th Annual General Meeting of Kallappanna Awade Ichalkaranji Janata Sahakari Bank Ltd., Ichalkaranji for the year 2025-26 will be held on Thursday, 25th June 2026 at 3.00 p.m. at Maratha Mandal Sanskrutik Bhavan, Tuljabhavani Mandir, Tambe Mala, Near Water Tank, Ichalkaranji to consider the following subjects. The members are requested to attend the meeting in time.</p>
सभेपुढील विषय	MEETING AGENDA
<p>१) दि. २७/०६/२०२५ इ. रोजी झालेल्या ६३ व्या वार्षिक सर्वसाधारण सभेचा वृत्तांत वाचून कायम करणे.</p> <p>२) दि. ३१ मार्च २०२६ अखेरचा अहवाल, नफा तोटा पत्रक व ताळेबंदपत्रक स्विकारणे व मंजूरी देणे.</p> <p>३) सन २०२५-२६ सालची निव्वळ नफा विभागणी मा. संचालक मंडळाचे शिफारशीप्रमाणे मंजूर करणे.</p> <p>४) सन २०२५-२६ सालात बजेटपेक्षा जादा झालेल्या खर्चास मंजूरी देणे.</p> <p>५) मा. वैधानिक लेखापरीक्षक यांच्या सन २०२४-२५ सालच्या दोष दुरुस्ती अहवालास मान्यता देणे.</p> <p>६) मा. वैधानिक लेखापरीक्षक यांचा सन २०२५-२६ सालचा ऑडिट रिपोर्ट स्विकारणे.</p> <p>७) सन २०२६-२७ सालाकरीता मा. संचालक मंडळाचे शिफारशीप्रमाणे खर्चाचे बजेट मंजूर करणे.</p> <p>८) बँकेचे संचालक व त्यांचे नातेवाईकांना दिलेल्या कर्जाची नोंद घेणे.</p> <p>९) सन २०२६-२७ या सालाकरीता M/s. S U N S V G & Associates, Chartered Accountant, Pune या फर्मची वैधानिक लेखापरीक्षक म्हणून फेरनेमणूकीस मंजूरी देणे व त्यांचा मेहनताना ठरविण्याचा अधिकार संचालक मंडळास देणे.</p> <p>१०) एकरकमी परतफेड योजनेअंतर्गत माफी देण्यात आलेली व टेक्निकल राईट-ऑफ केलेल्या कर्ज खात्यांची नोंद घेणे.</p> <p>११) संचालक मंडळाने सुचविलेली पोटनियम दुरुस्ती स्विकारणे व मंजूरी देणे.</p> <p>१२) या वार्षिक सर्वसाधारण सभेस हजर नसलेल्या सभासदांच्या गैरहजेरीस मान्यता देणे.</p> <p>१३) मा. अध्यक्ष यांच्या परवानगीने आयत्यावेळी येणाऱ्या विषयांचा विचार करणे.</p>	<p>1) To read and confirm the minutes of the previous 63rd Annual General Meeting held on 27/06/2025.</p> <p>2) To approve & sanction the Annual Report, Balance Sheet and Profit & Loss Account for the year ended 31st March 2026.</p> <p>3) To approve the appropriation of Net Profit for the year 2025-26 as per the recommendations of Board of Directors.</p> <p>4) To sanction the expenditures exceeding the budget for the year 2025-26.</p> <p>5) To approve the statutory audit compliance report for the year 2024-25.</p> <p>6) To accept Statutory Auditor's Report for the year 2025-26.</p> <p>7) To sanction the expenditure budget recommended by Hon'ble Board of Directors for the year 2026-27.</p> <p>8) To take note of the loans & advances given to the Board of Directors & their relatives.</p> <p>9) To approve the re-appointment of the M/s. S U N S V G & Associates, Chartered Accountant Pune, as a Statutory Auditor of the Bank for the FY. 2026-27 and delegate powers to Board of Directors to fix their remuneration.</p> <p>10) To take note of accounts settled under OTS/Compromise Scheme and technical write off.</p> <p>11) To accept and sanction the amendments to Bye-laws as proposed by Hon'ble Board of Directors.</p> <p>12) To grant leave for absence of the members of the Bank who have not attended this Annual General Meeting.</p> <p>13) To consider any other subject matter with the permission of Chair.</p>
संचालक मंडळाच्या आदेशावरून	By order of the Board of Directors
<p>स्थळ : इचलकरंजी श्री. संजय बा. शिरगावे मुख्य कार्यकारी अधिकारी</p> <p>दि : ३० मे २०२६ श्री. स्वप्निल प्र. आवाडे चेअरमन</p>	<p>Place : Ichalkaranji Mr. Sanjay B. Shirgave Chief Executive Officer</p> <p>Date : 30th May 2026 Mr. Swapnil P. Awade Chairman</p>
<p>टीप : गणसंख्येच्या अभावी तहकुब झालेली सभा त्याच दिवशी त्याच ठिकाणी अर्ध्या तासानंतर भरेल, त्यावेळी गणसंख्येची आवश्यकता असणार नाही.</p>	<p>Note- The adjourned meeting due to want of quorum will be conducted on the same date & at the same place after half an hour & no quorum will be necessary.</p>



माणसांच्या मनांना विणगारी बँक

कल्लाप्पाणा भावाडे इचलकरंजी जनता सहकारी बँक लि.

(मल्टिस्टेट शेड्युलड बँक)

सभासदांना नम्र विनंती

- आपला पत्ता बदललेला असलेस नवीन पत्ता बँकेस ताबडतोब कळवावा.
- आपण जर आपले शेअर सर्टिफिकेट अद्याप घेतले नसेल, तर कृपया बँकेतून घेवून जावे. जर ते घेतले आहे परंतु आपणाकडून हरवले असेल तर आपण इंडेन्सिटी बॉण्ड लिहून देऊन नवीन शेअर सर्टिफिकेट घेवून जावे.
- बँकेच्या पोटनियमानुसार प्रत्येक सभासदास शेअरबाबत वारस (नोंमिनी) म्हणून सुचविण्याचा अधिकार आहे. आपण वारसाचे नांव सुचविले नसल्यास, त्याबाबतचा अर्ज बँकेकडे सत्वर भरून देणेविषयी विनंती आहे.
- ज्या सभासदांनी ओळखपत्रासाठी अद्याप फोटो आणून दिलेले नाहीत, त्यांनी ४ सें.मी. x ५ सें.मी. आयडेंटिटी साईजचे दोन फोटो लवकरात- लवकर बँकेकडे समक्ष देवून आपले ओळखपत्र घेणेची व्यवस्था करावी, ही विनंती.
- सन २०२५-२०२६ चा वार्षिक अहवाल, ताळेबंद व नफातोटा पत्रक बँकेच्या वेबसाईट www.kaijs.bank.in वर प्रसिध्द करण्यात आला आहे.
- सभासदांना वार्षिक अहवालाची प्रत बँकेच्या प्रधान कार्यालय, इचलकरंजी व नजीकच्या शाखेमध्ये उपलब्ध करून देण्यात आली आहे.
- सभासदांना अहवाल व ताळेबंद व नफा-तोटा पत्रकासंबंधी काही माहिती पाहिजे असल्यास ती त्यांना बँकेच्या प्रधान कार्यालयामध्ये कार्यालयीन वेळेत मिळू शकेल. त्याचप्रमाणे सभासदांना सभेमध्ये अहवाल, ताळेबंद व नफा-तोटा पत्रकासंबंधी काही प्रश्न विचारायचे असल्यास त्यांनी ते प्रश्न दिनांक १८/०६/२०२६ चे आत ऑफिसकडे लेखी पाठवावेत, म्हणजे त्यासंबंधी माहिती तयार ठेवता येईल.
- ज्या सभासदांनी ५५ वे डिव्हिडंड २०२२-२३ ता. ३१/०३/२०२३ चे अद्याप घेतले नसेल तर ते पोटनियम क्र.४८(३) अन्वये रिझर्व्ह फंडास वर्ग करण्यात येणार आहे. तरी त्यांनी डिव्हिडंड ता. ३१/१२/२०२६ अखेर घेणेची व्यवस्था करावी, न घेतलेस वर नमूद केले तारखेनंतर ते मिळू शकणार नाही.
- सभासदांची लाभांश रक्कम सेव्हींग खातेवर परस्पर वर्ग करणेत येणार आहे. तरी ज्या सभासदांनी आपली सेव्हींग/चालू खाती उघडलेली नाहीत अशा सभासदांनी आपली सेव्हींग/चालू खाती उघडून घ्यावीत.
- रिझर्व्ह बँक ऑफ इंडिया यांचे सूचनेप्रमाणे, बँकेचे सर्व ग्राहक, खातेदार व सभासद यांनी आपला ग्राहक ओळखा (KYC) ची पूर्तता करणे सक्तीची आहे. ज्या खातेदारांनी याची पूर्तता केलेली नाही, त्यांनी संबंधित शाखेशी संपर्क साधून, KYC बाबतची अद्यावत कागदपत्रे सादर करावीत.
- सभासदांनी वार्षिक सभेला येताना आपले सभासद ओळखपत्र आणावे.

HUMBLE REQUEST TO SHAREHOLDERS

- Change in your address may please be informed to the bank immediately at respective Branches.
- If you have not taken your share certificate, please take it from the bank. If your Share Certificate is lost or misplaced, please obtain new certificate by giving indemnity bond to the bank.
- According to Bye-Laws of the bank, every shareholder has a right to appoint a nominee for the share. If you have not nominated the name, please make an application in this regard.
- The members who have not yet given photographs for identity card, they are requested to give two copies of the identity size of 4cm X 5cm immediately & obtain the identity card.
- The Annual Report for the financial year 2025-26 consisting of Profit and Loss Accounts & Balance Sheet are displayed on Bank's website www.kaijs.bank.in.
- A copy of the Annual Report of the bank has made available at the Head Office, Ichalkaranji as well as nearest branches to the members of the bank.
- The members who want any information regarding the annual report, Balance Sheet & Profit-Loss A/c., they may receive the information in the Head office of the bank during office hours. And the members who wish to ask any question regarding the Annual Report, Balance Sheet & Profit-Loss A/c., in the meeting, they should send their questions in writing to the office before Date.18/06/2026 so as to keep the information ready.
- The Members who have not yet taken 55th Dividend for the year 2022-23 ended on 31/03/2023 should take it before the date 31/12/2026. As per Bye-Laws No.48(iii), the same will be transferred to Reserve Fund and will not be paid after the above mentioned date.
- Dividend amount will be directly credited to member's current/savings account. Those members who are not having there Saving/Current account should open the account.
- As per the RBI guidelines, it is mandatory to submit the Know Your Customer (KYC) documents of all the customers, accountholders and members of the bank and as such I request you all to contact with the concerned branch and submit the latest KYC documents at the earliest possible.
- Bring your identity card, while coming to the meeting.



Bank Weaving the minds of mankind

Kallappa Anna Awade Ichalkaranji Janata Sahakari Bank Ltd.

(Multi - State Scheduled Bank)

संचालक मंडळ (सन २०२३ ते २०२८)

श्री. स्वप्निल प्रकाश आवाडे	चेअरमन	उद्योजक
सीए. श्री. संजयकुमार शेवाप्पा अनिगोळ	व्हा. चेअरमन	चार्टर्ड अकॉउंटंट
सीए. श्री. चंद्रकांत भाऊसाहेब चौगुले	संचालक	चार्टर्ड अकॉउंटंट
श्री. बंडोपंत ईश्वरा लाड	संचालक	उद्योजक
श्री. महेश सदाशिव सातपुते	संचालक	उद्योजक
श्री. सुभाष बापूसो जाधव	संचालक	उद्योजक
श्री. शैलेश शंकरराव गोरे	संचालक	नोकरी
श्री. शहाजहान गुलाबहूसेन शिरगांवे	संचालक	उद्योजक
श्री. व्दारकाधिश लक्ष्मीनारायण सारडा	संचालक	उद्योजक
श्री. बाळकृष्ण तातोबा पोवळे	संचालक	उद्योजक
श्री. श्रीशैल शंकरराव कित्तुरे	संचालक	उद्योजक
श्री. रमेश बापू पाटील	संचालक	कॉन्ट्रॉक्टर
श्री. अविनाश गुलचंद कांबळे (अनुसुचित जाती/जमाती)	संचालक	शेतकरी
श्री. सचिन किरण केस्ते	संचालक	शेतकरी
श्री. तात्यासो सुरेंद्र अथणे	संचालक	उद्योजक
श्री. बाबूराव दत्तू पाटील	संचालक	उद्योजक
श्रीमती आक्काताई अशोक आरगे (महिला प्रतिनिधी)	संचालिका	गृहिणी
अॅड. श्री. सासंग सुरेश जोशी	तज्ञ संचालक	वकील
अॅड. श्री. विजय चंद्रकांत गजगेश्वर	तज्ञ संचालक	वकील
श्री. संजय बाळासो शिरगावे	मुख्य कार्यकारी अधिकारी	M.A(Eco), CAIIB, GDC&A, PGDFA,

व्यवस्थापकिय संचालक मंडळ

सीए. श्री. चंद्रकांत भाऊसाहेब चौगुले	चेअरमन	चार्टर्ड अकॉउंटंट
सीए. श्री. संजयकुमार शेवाप्पा अनिगोळ	संचालक	चार्टर्ड अकॉउंटंट
श्री. श्रीशैल शंकरराव कित्तुरे	संचालक	बी.ए
अॅड. श्री. योगेश रामगोंडा पाटील	संचालक	बी.कॉम, एलएलबी
श्री. राजू शंकर चव्हाण	संचालक	एम.ए
श्री. सचिन रमेश देवरुखकर	संचालक	बी.कॉम



माणसांच्या मनांना विणगारी बँक

कल्लाप्पाण्णा भावाडे इचलकरंजी जनता सहकारी बँक लि.

(मल्टिस्टेट शेड्युल्ड बँक)

कार्यपालक (Executive)

श्री. किरण मलगोंडा पाटील	सरव्यवस्थापक	M.Com, MBA, ADUCB, CAIIB.
श्री. दिपक वसंत पाटील	सरव्यवस्थापक	B.A, GDC&A, ADUCB.
श्री. जावेद निजाम कुरणे	चिफ कंप्लायन्स ऑफिसर	B.Com, GDC&A.
श्री. फिरोज महंमद मैदर्गी	सहा.सरव्यवस्थापक	B.Sc, ADUCB, CAIIB, Dip. in Comp. Pros., MBA
श्री. संतोष रावसाहेब तेरदाळे	सहा.सरव्यवस्थापक	B.E, ADUCB
कु. सुप्रिया जयप्रकाश पाटील	सहा.सरव्यवस्थापक	M.Com, M.Phil, ADUCB, CAIIB,
श्री. अभिजित अरविंद मोहिते	सहा.सरव्यवस्थापक	B.Com, CFA, CAIIB, Certified Treasury Professional (CTP)
श्री. आण्णासो मलगोंडा नेलें	मुख्य प्रबंधक	DEE, Dip. in Indian Secu., ADUCB.
श्री. चंद्रकांत बाबासो पाटील	मुख्य प्रबंधक	M.Com, GDC&A, ADUCB, JAIIB,
श्री. श्रीनिवास विश्वनाथ गोंदकर	मुख्य प्रबंधक	M.Com, CAIIB, CA, CS
श्री. संतोष राजाराम सावंत	मुख्य प्रबंधक	B.A.
श्री. चंद्रशेखर मलगोंडा पाटील	मुख्य प्रबंधक	M.Com, M.Phil, GDC&A
श्री. बाबुसिंग गुंडूसिंग रजपुत	मुख्य प्रबंधक	M.Com, NET, CAIIB, Certified Banking Compliance Professional (CBCP)
श्री. विशाल देवाप्पा मगदूम	प्रबंधक	B.Com, MBA, DBM, LLB, CAIIB, ADUCB
श्री. कुणाल संजिव नवलिहाळकर	प्रबंधक	B.Com, MBA, CAIIB, ADUCB, GDC&A

श्री. राम. व्ही. मुदगल, ॲडव्होकेट	कायदे सल्लागार
श्री. एम. वाय. सहस्त्रबुध्दे, ॲडव्होकेट	कायदे सल्लागार
श्री. स्वानंद एम्. कुलकर्णी, ॲडव्होकेट	कायदे सल्लागार
श्री. पी. डी. लाटकर, चार्टर्ड अकौंटंट	टॅक्स ॲड्डीटर



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(Multi - State Scheduled Bank)

सन्माननीय सभासद बंधू-भगिनिंनो :

बँकेच्या ६४ व्या वार्षिक सर्वसाधारण सभेसाठी संचालक मंडळाच्या वतीने मी आपले मनःपूर्वक हार्दिक स्वागत करतो. दि. ३१/३/२०२६ रोजी संपलेल्या आर्थिक वर्षाचा लेखापरिक्षण अहवाल, ताळेबंद/नफा-तोटा पत्रक या सभेपुढे ठेवताना मा. संचालक मंडळास खूप आनंद होत आहे.

बँकांची वाढती व्याप्ती व स्पर्धा, ठेवीतील व्याज दरामधील चढाओढ, युध्दजन्य परिस्थिती तसेच तांत्रिक सुविधांमुळे बँकींग क्षेत्रामध्ये प्रचंड स्पर्धा निर्माण झालेली आहे. इतकेच नव्हे तर, अर्थव्यवस्थेमध्ये अनेक प्रकारचे चढ-उतार असून सुध्दा, बँकेने या आर्थिक वर्षामध्ये रु. ४८०० कोटीपेक्षा अधिक एकूण व्यवसाय करून, गत वर्षीपेक्षा या वर्षी व्यावसायिक वृद्धी करण्यामध्ये बँकेस यश प्राप्त झालेले आहे.

आदरणीय मा. श्री कल्लाप्पाणा आवाडे (दादा) यांच्या कुशल व कार्यक्षम नेतृत्वाखाली स्थापित झालेल्या व आमदार श्री प्रकाश आवाडे यांच्या मार्गदर्शनासाठी कार्यरत असलेल्या या बँकेने, ५५ शाखांच्या माध्यमातून, संपूर्ण महाराष्ट्र व कर्नाटक राज्यामध्ये केलेला कार्यविस्तार प्रशंसनीय व अभिमानारूपद आहे.

इतकेच नव्हे तर, आपली बँक भारतीय रिझर्व्ह बँकेने निर्देशित केलेल्या आर्थिकदृष्ट्या सक्षम आणि सुव्यवस्थित बँकेशी (FSWM) संबंधित सर्व मापदंडांचे तंतोतंत पालन केल्यामुळे, आपल्या बँकेस भारतीय रिझर्व्ह बँकेच्या पूर्वपरवानगीशिवाय शाखा विस्तार करता येत असल्यामुळे, बँकेने कर्नाटक राज्यामध्ये दि. ०१.०१.२०२६ इ. रोजी चिक्कोडी शाखेचा शुभारंभ यशस्विरित्या करणेत आला असून, शाखा विस्तारीकरणानंतर भारतीय रिझर्व्ह बँकेची परवानगी घेणेत आलेली आहे. त्यामुळे बँक सध्या महाराष्ट्र व कर्नाटक राज्यामध्ये एकूण ५५ शाखांच्या माध्यमातून यशस्वीपणे कार्यरत आहे.

बँकेने केलेल्या या यशस्वी कार्यामुळे व अनेक नुतन अद्ययावत तांत्रिक सुविधांच्या व स्पर्धेच्या युगात, व्यापारी बँकांच्या तुलनेत अनेक तांत्रिक सुविधांचा अवलंब केल्यामुळे, बँक एक नामांकीत व अग्रगण्य मल्टी-स्टेट शेड्युल्ड बँक म्हणून लोकाभिमुख व सर्वपरिचित झालेली आहे. बँकेच्या या प्रगतीमध्ये बँकेचे असंख्य ग्राहक, आजी-माजी संचालक, अधिकारी तसेच कर्जदार, सभासद व हितचिंतक यांचा सिंहाचा वाटा आहे.

जागतिक व देशाची सद्य स्थितीतील अर्थव्यवस्था :

सन २०२५-२६ हे आर्थिक वर्ष अनिश्चितता, वाढलेले भू-राजकीय धोके, प्रमुख अर्थव्यवस्थांनी लादलेली उच्च कर आकारणी, विस्कळीत पुरवठा साखळी आणि जागतिक व्यापाराचा मंदावलेला वेग अशा सर्व आव्हानात्मक घटनांनी व्यापलेले होते. इराण संघर्षामुळे जागतिक बाजारपेठांमध्ये अस्थिरता निर्माण झाली, कच्च्या तेलाच्या किमतीमध्ये वाढ झाली. तसेच जागतिक शेअर बाजारात मोठी घसरण झाली व अस्थिरता निर्देशांकात (Volatility indices) वाढ झाली.

कच्चे तेल, गॅस, खते तसेच उद्योगातील कच्च्या मालाच्या किमतीत मोठ्या प्रमाणात वाढ झाली आहे. तसेच भारतीय रुपयाची डॉलरच्या तुलनेत घसरण झाली आहे. त्यामुळे रेपो रेटमध्ये वाढ होण्याची शक्यता असल्याने, व्याज दर वाढण्याचे संकेत मिळत आहेत. युध्दामुळे अर्थव्यवस्थेत वाढ होण्यास कसरत होणार आहे. व्याज दरातील स्पर्धा व लोकांचा बदललेला कल पहाता, बँकींग क्षेत्रामध्ये ठेवीचे व्याज दर वाढणार असल्याने बँकेच्या मार्जिनमध्ये घट होणार आहे.

बँकेचा आर्थिक आढावा

आर्थिक वर्ष २०२५-२६ अखेरची आर्थिक स्थिती खालीलप्रमाणे:
(₹. कोटीत)

अ.न	तपशिल	३१.०३.२०२५	३१.०३.२०२६
१.	सभासद (संख्या)	८३६५३	८५८३५
२.	भागभांडवल	७७.२१	८०.९०
३.	निधी	३४९.२९	३६८.६०
४.	स्वनिधी	४२६.५०	४४९.५१
५.	ठेवी	२८६२.३४	२९७५.२५
६.	कर्जे	१८४५.९६	१८९३.७२
७.	एकूण व्यवसाय	४७०८.३०	४८६८.९७
८.	खेळते भांडवल	३३६८.५३	३५४२.५५
९.	ढोबळ नफा	६३.३६	४९.६२
१०.	निव्वळ नफा	१६.५६	१६.६९
११.	प्रति सेवक व्यवसाय	८.०४	८.३३
१२.	कर्जाचे ठेवीशी शेकडा प्रमाण	६४.४९%	६३.६५%
१३.	सीआरएआर (CRAR) प्रमाण	१३.८२%	१५.८१%

भांडवल व स्वनिधी :

३१ मार्च २०२६ अखेर बँकेचे वसूल भागभांडवल रु. ८०.९० कोटी आहे. गंगाजळी व इतर निधी रु. ३६८.६० कोटी आहेत. मागील वर्षीपेक्षा यावर्षी भागभांडवलामध्ये ४.७८% ने वाढ झाली आहे. भारतीय रिझर्व्ह बँकेच्या सुधारित परिपत्रकानुसार, बँकांनी त्यांचे भांडवल पर्याप्तता प्रमाण हे किमान १२% राखणे आवश्यक असल्याचे सूचित केले असून, मार्च २०२६ अखेर बँकेचे भांडवल पर्याप्तता प्रमाण



माणसांच्या मनांना विणगारी बँक

कल्लाप्पाणा आवाडे इचलकरंजी जनता सहकारी बँक लि.

(मल्टिस्टेट शेड्युलड बँक)

(CRAR) १५.८१% इतके आहे.

भारतीय रिझर्व्ह बँकेने दि. ०८.१२.२०२५ इ. रोजी बँकेस दहा वर्षाकरिता, ९% व्याज दराने रु. ४० कोटी Long Term Subordinated Bonds(LTSB) वितरीत करण्यासाठी परवानगी दिली. त्यास बँकेचे सभासद, ग्राहक यांनी मोठ्या प्रमाणात प्रतिसाद देवून तीन महिन्यात म्हणजेच दि. ०७.०४.२०२६ इ. रोजी रु. ४० कोटीचे बाँड वितरीत झाले आहेत. याबाबत सभासद व ग्राहकांचे आभारी आहोत. हा बाँड वितरीत झालेने बँकेच्या भांडवल पर्याप्तता प्रमाणामध्ये वाढ होण्यासाठी मोलाची मदत झालेली आहे.

ठेवी :

बँकेच्या एकूण ठेवी रु. २८६२.३४ कोटीवरून रु. २९७५.२५ कोटी इतक्या झालेल्या आहेत. मागील वर्षाच्या तुलनेत ठेवीमध्ये रु. ११२.९१ कोटी इतकी वाढ झालेली आहे. ठेवीमध्ये वाढ होणेकरिता अनेक आकर्षक व्याज दराच्या योजना सुरु केलेल्या आहेत. गत वर्षाप्रमाणे या वर्षीही भांडवली बाजारामधील पैशांचा ओघ वाढल्यामुळे ठेवीमध्ये अपेक्षित वाढ झालेली नाही. बँकामध्ये ठेव संकलन करण्यामध्ये तीव्र स्पर्धा निर्माण झाली, त्यामुळे बँकेस ठेवीच्या व्याज दरामध्ये वाढ करावी लागलेली आहे.

बँकेने कमी व्याजाच्या ठेवी म्हणजेच CASA ठेवींचे प्रमाण वाढविण्यासाठी बँक प्रयत्नशील आहे. याकरिता बँकेकडून अनेक योजना राबविण्यात आल्या असून, त्यास चांगला प्रतिसाद आहे. मार्च २०२६ अखेर CASA ठेवी रु. ७५२.१७ कोटी इतक्या आहेत.

कर्जवाटप :

मागील वर्षाच्या तुलनेत अर्थव्यवस्थेला अपेक्षित चालना न मिळाल्यामुळे, उद्योग व व्यापार यांना चालना मिळाली नसल्यामुळे, मागील वर्षाच्या तुलनेत कर्ज वाटपामध्ये रु. ४७.७६ कोटीनी वाढ झालेली आहे. मागील वर्षात एकूण येणे कर्ज रु. १८४५.९६ कोटी होती, त्यामध्ये वाढ होवून ती रु. १८९३.७२ कोटी झालेली आहेत.

बँकेने मोठ्या कर्जापेक्षा रिटेल कर्ज पुरवठा करण्याचे धोरणाचा अवलंब केलेला आहे. ग्राहकांना रास्त व्याज दराने कर्ज पुरवठा होणेकरिता, बँकेने अनेक आकर्षक कर्ज योजनांचा अवलंब केलेला आहे. परिणामी, त्यास सर्वच स्तरातून चांगला प्रतिसाद मिळत आहे. भारतीय रिझर्व्ह बँकेच्या परिपत्रकानुसार, समाजाचे हित लक्षात घेवून, भारत व राज्य सरकारच्या अनेकविध कर्ज योजना उदा. प्रधानमंत्री रोजगार निर्मिती योजना (PMEGP), आण्णासाहेब पाटील आर्थिक मागास विकास महामंडळ अंतर्गत मराठा समाजातील उद्योजकांना कर्ज या व यासारख्या समाजहिताच्या दृष्टीने कार्यान्वित करून, रिटेल कर्ज पुरवठा करणेसाठी बँक प्रयत्नशील आहे. या सर्व कर्ज योजनांचा विविध घटकांनी लाभ घ्यावा अशी विनंती आहे. इतकेच नव्हे तर, इचलकरंजी

व आसपासच्या परिसरातील उद्योगधंद्यांना तसेच वैयक्तिक ग्राहकांना केंद्र व राज्य शासनाने कार्यान्वित केलेल्या अनुदानित सोलर कर्ज योजनेची सुविधा उपलब्ध करून दिलेली असून, सर्व सभासद व ग्राहकांनी याचा लाभ घ्यावा ही विनंती.

भारतीय रिझर्व्ह बँकेने दि. १३ मार्च २०२० रोजी परिपत्रक जारी केले असून, या परिपत्रकानुसार सहकारी बँकांना, एकूण कर्ज वाटपामध्ये रु. २५ लाखापर्यंत किंवा टियर-१ भांडवलाच्या ०.४% प्रमाणे आपल्या बँकेस रु. ८१ लाखापर्यंत लहान कर्जांचे प्रमाण ५०% पर्यंत वाढविण्याचे निर्देश दिले होते. पुढे २४ जुलै २०२४ च्या परिपत्रकानुसार हे उद्दीष्ट साध्य करण्यासाठीची मुदत दि. ३१.०३.२०२६ पर्यंत वाढविण्यात आली होती. आपणास कळविणेस विशेष आनंद होतो की, भारतीय रिझर्व्ह बँकेने निर्देशित केल्याप्रमाणे सदरचे उद्दीष्ट या वर्षी आपल्या बँकेने पूर्ण केलेले असून, सध्या आपल्या बँकेचे हे प्रमाण ५१.०३% इतके झालेले आहे.

दि. ३१ मार्च २०२६ अखेर येणे कर्जाची कारणपरत्वे माहिती खालीलप्रमाणे आहे.

(₹.कोटीत)

अ.नं.	तपशिल	कर्जदार संख्या	येणेबाकी
१.	शेती व शेती पूरक	७०१	८२.५९
२.	लघुउद्योग	२२६४	७६७.२१
३.	व्यापार	८९१	२१३.८९
४.	स्वयंरोजगार	४९	३.७७
५.	घरबांधणी	३१२३	३४१.६०
६.	वाहतूक	७६५	२७.४९
७.	शिक्षण	६५	३.३६
८.	घरगुती कारण, समारंभ इ.	७७८६	२३८.०२
९.	इतर	१८७४	२१५.७९
	एकूण	१७५१८	१८९३.७२

एकूण येणे कर्जापैकी, अग्रक्रम क्षेत्रासाठी व दुर्बल घटकांसाठीचे निकष पूर्ण केले आहेत. अग्रक्रम क्षेत्रास दिलेल्या कर्जाची सरासरी येणे रु. ११८२.७४ कोटी असून, त्याचे एकूण कर्जाशी शेकडा प्रमाण ६८.५५% इतके आहे आणि दुर्बल घटकांना दिलेल्या सरासरी कर्जाची येणेबाकी रु. २३८.९८ कोटी इतकी आहे व त्याचे येणे कर्जाशी प्रमाण १३.८५% इतके आहे. रिझर्व्ह बँकेच्या नियमप्रमाणे मार्च २०२६ साली हे प्रमाण अनुक्रमे ६०% व १२% इतके असणे आवश्यक आहे. बँकेने त्याची पूर्तता केलेली आहे.

एनपीए :

आर्थिक वर्षात वसुलीबाबत अनेक कठोर पावले उचलून, एनपीएचे प्रमाण कमी करणेचा प्रयत्न केलेला असून, या वर्षी निव्वळ



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एनपीएचे प्रमाण १.८६% इतके राहिले आहे. दि. ३१ मार्च २०२६ अखेर बँकेचा ढोबळ एनपीए रु. १७८.५२ कोटी असून, ढोबळ व निव्वळ अनुत्पादीत कर्जांचे प्रमाण अनुक्रमे ९.४३% व १.८६% इतके राहिलेले आहे. आर्थिक वर्षात बँकेने रु. १२.२९ कोटी इतकी कर्जाची थकीत वसूली केलेली आहे. प्रोव्हीजन कव्हेरेज रेशो (PCR) ८१.७९% इतका झालेला आहे.

बँकेची थकबाकी वसुली सिक्युरिटायझेशन, आरबिट्रेशन व अन्य कायदेशीर मार्गाने सुरु आहे. चालू आर्थिक वर्षामध्ये एनपीए वसुलीसाठी बँकेने जोरदार प्रयत्न चालू ठेवले आहेत. सर्व थकीत कर्जदार बंधू भगिर्नांना विनंती करतो की, आपली कर्जे वेळेत भरून बँकेस सहकार्य करावे. तसेच कर्जाची वेळेत परतफेड केली आहे त्या सर्व कर्जदारांचे मी मनःपूर्वक आभार मानतो व येथून पुढेही सर्व कर्जदारांकडून अशाच प्रकारच्या सहकार्याची अपेक्षा करतो.

गुंतवणूक :

अहवाल सालात रिझर्व्ह बँकेच्या नियमाप्रमाणे, बँकेने इतर बँकांमध्ये केलेली गुंतवणूक, SLR व Non-SLR गुंतवणूकीचे प्रमाण योग्य प्रमाणात राखले आहे. आर्थिक वर्षात SLR व Non-SLR मधील रक्कम रु. ६६६.९० कोटी व इतर बँकात रु. ५५५.१२ कोटी इतकी गुंतवणूक केलेली आहे. अहवाल सालात सरकारी रोख्यावरील परतावा ७% इतका मिळालेला आहे. सरकारी कर्जरोखे ट्रेडिंग करून रु. २.११ कोटीचा नफा मिळालेला आहे व म्युच्युअल फंडाच्या विक्रीतून रु. २.३२ कोटी इतका नफा मिळालेला आहे.

उत्पन्न, खर्च व नफा :

अहवाल सालामधील उत्पन्न व खर्चाचा तपशिल खालीलप्रमाणे आहे.

(रु.कोटीत)

तपशिल	३१/०३/२०२५	३१/०३/२०२६
अ) एकूण उत्पन्न	२७०.४६	२९५.२०
१) मिळालेले व्याज	२४७.५९	२६५.९५
२) इतर उत्पन्न	२२.८७	२९.२५
ब) एकूण खर्च	२५३.९०	२७८.५१
१) दिलेले व्याज	१५६.१४	१७८.०६
२) व्यवस्थापन खर्च	२४.७१	२७.९१
३) इतर खर्च	२७.२५	३९.६१
४) तरतूदी	४५.८०	३२.९३
क) निव्वळ नफा	१६.५६	१६.६९

नफा विभागणी :

अहवाल सालात एकूण उत्पन्न रु. २९५.२० कोटी मिळाले

असून, एकूण खर्च रु. २७८.५१ कोटी झाला आहे, खर्च वजा जाता रु. ४९.६२ कोटी इतका ढोबळ नफा झाला आहे. रिझर्व्ह बँक, बहुराज्यीय व आयकर कायद्यांतर्गत करावी लागणारी रु. ३२.९३ कोटीच्या तरतूदी वजा जाता निव्वळ नफा रु. १६.६९ कोटी इतका झाला आहे.

निव्वळ नफ्याच्या विभागणीसाठी मा.संचालक मंडळाने खालीलप्रमाणे शिफारस केली आहे. त्यास आपण मंजूरी देणे विषयी विनंती आहे.

एकूण नफा रु १६,६९.४६,७५६.२१

अ.नं.	तपशिल	रक्कम ₹
१.	गंगाजळी (निव्वळ नफ्याचे २५% पेक्षा कमी नाही)	४,२०,००,०००.००
२.	आकस्मित निधी(निव्वळ नफ्याचे १०% पेक्षा कमी नाही)	१,७०,००,०००.००
३.	शैक्षणिक निधी (निव्वळ नफ्याचे १% पेक्षा कमी नाही)	१६,६९,४६८.००
४.	पुनर्वसन, पुनर्रचना आणि विकास निधी (निव्वळ नफ्याच्या १% पेक्षा कमी नाही)	१६,६९,४६८.००
५.	सभासदांना लाभांश (तरतूद १०% प्रमाणे जनरल सभेचे मंजूरीने)	८,००,००,०००.००
६.	सेवक सानुग्रह अनुदान	१,५४,००,०००.००
७.	इमारत निधी	२५,००,०००.००
८.	गुंतवणूक चढ-उतार निधी	१३,३४,५००.००
९.	जनरल रिझर्व्हज्	५०,००,०००.००
	एकूण	१६,६५,७३,४२६.००
१०.	शिल्लक नफा	३,७३,३२०.२१

वरीलप्रमाणे नफा विभागणीनंतर शिल्लक नफा रु. ३,७३,३२०.२१ इतका राहिलेला असून, तो शिल्लक नफा इमारत निधीस वर्ग करणेत यावा अशी संचालक मंडळाची शिफारस आहे.

तंत्रज्ञान :

आपल्या बँकेने बँकेच्या सुरुवातीपासूनच तंत्रज्ञान वृद्धी व नवीन उपयुक्त तंत्रज्ञानात गुंतवणूक केलेली आहे. बँकींग क्षेत्रातील सध्याची स्पर्धा व आव्हाने लक्षात घेता, ग्राहकांना अद्यावत तंत्रज्ञानाचा अधिकाधिक वापर, वैविध्यपूर्ण व नाविन्यपूर्ण डिजिटल सेवा पुरविणे शक्य झाले आहे. नवीन तंत्रज्ञानाने आर्थिक व्यवहार अधिक स्वस्त व वेगाने होत आहेत. बँकेने सर्व सुविधा ग्राहकांना उपलब्ध करून दिलेल्या आहेत, त्यांचा वापरही मोठ्या प्रमाणात होत आहे.

बँकेने, मोबाईल बँकींग, पॉईंट ऑफ सेल (PoS), E-Commerce, स्वतःचा QR Code, QR Payments, UPI Payment System व BHIM अॅप या सेवा दिलेल्या आहेत.



माणसांच्या मनांना विणगारी बँक

कल्लाप्पाणा भावाडे इचलकरंजी जनता सहकारी बँक लि.

(मल्टिस्टेट शेड्युलड बँक)

सर्व खातेदार/सभासद या सेवेस चांगला प्रतिसाद देत आहेत. दिवसेंदिवस या व्यवहारांमध्ये मोठ्या प्रमाणात वाढ होत आहे. बँकेचे स्वतःचे आएसओ (ISO), २७००१-२०१३ नामांकीत डेटा सेंटर, जयसिंगपूर येथे आहे. अद्ययावत तंत्रज्ञानाचा फायदा बँकेचे ग्राहक व खातेदारांना होणार आहे. चालू वर्षी बँकेस भारतीय रिझर्व्ह बँकेने इंटरनेट बँकींग व्यवहार करणेसाठी परवानगी दिलेली असून, बँकेने रिटेल इंटरनेट बँकींग सुविधा सुरु केलेली आहे.

भारतीय रिझर्व्ह बँकेच्या मार्गदर्शक सुचनेनुसार, १६०० पासून सुरु होणाऱ्या नंबरवरूनच बँकेच्या ग्राहकांना फोनद्वारे संपर्क साधला जावा असे सूचित केले आहे. त्यास अनुसरून, आपल्या बँकेने, बँकेमध्ये AI टेक्नॉलॉजीचा अवलंब केलेला आहे. आपल्या बँकेने या नवीन तंत्रज्ञानाचा वापर सुरु केला असून, १६०० ३१२ ७६१ या नंबरवरून बँकेच्या ग्राहकांशी संपर्क साधला जाणार आहे याची सर्वांनी नोंद घ्यावी.

तसेच या क्रांतीकारी तंत्रज्ञानाच्या माध्यमातून ग्राहकांना केवायसीची पुर्तता करणे, कर्ज हप्त्या बदलचे स्मरण करणे, बँक देत असलेल्या नुतन बँकींग सुविधा याबाबतची माहिती AI तंत्रज्ञानाच्या माध्यमातून दिली जात असून, सर्वच स्तरातून याला चांगला प्रतिसाद मिळत आहे.

सायबर सिक्युरिटी :

तंत्रज्ञान व डिजीटल साधने या माध्यमातून होणाऱ्या व्यवहारांमध्ये खूप मोठ्या प्रमाणात वाढ झालेली आहे. यामुळे बँक व ग्राहक यांच्या आर्थिक व्यवहाराच्या सुरक्षेच्या दृष्टीने सायबर सुरक्षा क्षमता भक्कम केलेली आहे. सायबर सुरक्षाप्रणाली अधिक मजबूत करणेसाठी विविध सुरक्षा व्यवस्था करणेत येत आहेत. याबाबत रिझर्व्ह बँकेकडून वेळोवेळी जारी करणेत आलेल्या परिपत्रकानुसार, सायबर सिक्युरिटीची पूर्तता करणेत आलेली आहे.

सायबर सिक्युरिटी या माध्यमातील धोके व त्यातून निर्माण होणारे दुष्परिणाम टाळण्यासाठी बँकेने ग्राहकांच्यामध्ये जागृती करणे, बँक सेवकांना व संचालक मंडळ यांना वेगवेगळे प्रशिक्षण/माहिती देण्याचे उपक्रम राबविण्यात येत आहेत, त्यामुळे बँक व खातेदारांचे आर्थिक हितरक्षण होणेस मदत होवू शकेल.

परकीय चलन विनिमय व्यवसाय :

रिझर्व्ह बँकेकडून परकीय चलनातील व्यवहार करणेसाठी आपल्या बँकेस एडी-२ चा परवाना मिळालेला असून त्यास चांगला प्रतिसाद मिळत आहे. परकीय चलनाच्या व्यवहाराच्या माध्यमातून देवाणघेवाण करणेसाठी बँकेच्या सर्व ग्राहकांना त्यांचे उद्योग व्यवसायासाठी परदेशी व्यवहार, शिक्षण इ. कामाकरिता परदेशी व्यवहार करणेची सुविधा उपलब्ध होत आहे. परदेशी व्यवहाराकरिता लागणारी लेटर ऑफ क्रेडीट व बँक गॅरंटी या सुविधा खातेदार व ग्राहकांना उपलब्ध करून दिलेल्या आहेत. तसेच परदेशातून रक्कम आपल्या खातेदारांना पाठविणेची सुविधा उपलब्ध करून दिलेली आहे. तरी या सुविधांचा लाभ सर्व सभासद व खातेदारांनी घ्यावा अशी नम्र विनंती आहे.

शाखा व बँकेचे कार्यक्षेत्र व इतर सेवा :

गुजरात राज्यात शाखा विस्तार करणेसाठी आपल्या बँकेने, भारतीय रिझर्व्ह बँकेकडे परवानगी मागितलेली होती. मागील वर्षी पोट नियम दुरुस्ती करून त्यास वार्षिक सर्वसाधारण सभेने मंजूरीही दिलेली आहे. त्यास अनुसरून, भारतीय रिझर्व्ह बँकेने दि. २१.०८.२०२५ इ. रोजी गुजरात राज्यात शाखा विस्तार करण्यासाठी मंजूरी दिलेली असून, CRCS, NEW DELHI व गुजरात राज्याकडूनही रितसर मंजूरी मिळालेली आहे. चालू वर्षी गुजरात राज्यातील सूरत व अहमदाबाद या ठिकाणी शाखा सुरु करणेचा मा. संचालक मंडळाचा मानस असून, त्याप्रमाणे कारवाई सुरु आहे.

महाराष्ट्र राज्यात ४६ व कर्नाटक राज्यामध्ये ९ अशा एकूण ५५ शाखा कार्यरत आहेत. दि. ०१.०१.२०२६ रोजी चिक्कोडी, कर्नाटक राज्य येथे एका शाखेचा शुभारंभ बँकेने केलेला आहे. १८ ऑन-साईट एटीएम व २ ऑफ-साईट एटीएम अशी एकूण २० एटीएम सेंटर्स कार्यरत असून बँकेच्या अनेक ग्राहकांना आधुनिक बँकांच्या सर्व सुविधा उपलब्ध करून दिलेल्या आहेत.

जोखीम व्यवस्थापन (Risk Management) :

व्यवसाय वृद्धी होण्याकरीता व्यवसायामध्ये असणाऱ्या अनेक नवनवीन जोखीमांना सामोरे जाणे अपरिहार्य असते. जोखीम हे बँकींग व्यवसायाचे अविभाज्य अंग असून व्यवसायाची वाढ व स्थिरता याकरीता जोखीम व्यवस्थापन बँकेसाठी महत्वाचे ठरते.



Bank Weaving the minds of mankind

Kallappa Anna Awade Ichalkaranji Janata Sahakari Bank Ltd.

(Multi - State Scheduled Bank)

बँकींग व्यवसायात प्रामुख्याने क्रेडीट रिस्क, मार्केट रिस्क व ऑपरेशनल रिस्क या जोखीमांना सामोरे जावे लागते. आपल्या बँकेने अहवाल वर्षात विविध प्रकारच्या जोखीमा अंतर्भूत असलेले व्यापक जोखीम व्यवस्थापन धोरण तयार केले असून, त्याकरीता सुप्रमाणित योजना व नियमावली देखील कार्यान्वित केली आहे. यासाठी बँकेने जोखीम व्यवस्थापन कमिटी स्थापन केलेली असून, वेळोवेळी आढावा घेणेत येवून, त्यासाठी अनेक उपाययोजना करत आहे. बँकेचा व्यवसाय लक्षात घेऊन बँकेचे संचालक मंडळ जोखीम व्यवस्थापन धोरणाचा वेळोवेळी आढावा घेत असते.

कंप्लायन्स फंक्शन (Compliance Functions) :

कार्पोरेट गव्हर्नन्सच्या एकूणच संरचनेचा भाग म्हणून व नियामकांच्या मार्गदर्शक तत्वाप्रमाणे अनुपालन विभाग (Compliance Department) महत्वाची भूमिका बजावतो. भारतीय रिझर्व्ह बँकेच्या परिपत्रक क्र. DoS.CO.PPG/SEC.04/11.01.005/2022-23 दिनांक १९.०९.२०२२ अन्वये टियर-३ व ४ श्रेणी अंतर्गत नागरी सहकारी बँकांसाठी स्वतंत्र अनुपालन विभाग (Compliance Department) कार्यान्वित केलेला असून, या विभागामुळे बँकेशी निगडित सर्व विषयांच्या कंप्लायन्सबाबत सर्व नियमांचे पालन केल्यामुळे बँकेस सक्षमता प्राप्त होण्यास अधिक मदत होत आहे.

रिझर्व्ह बँक ऑफ इंडियाची तपासणी :

रिझर्व्ह बँक ऑफ इंडिया यांचेकडून मार्च २०२५ अखेर वैधानिक तपासणी झालेली असून त्यांनी केलेल्या सूचना, मार्गदर्शन व सहकार्याबद्दल मी त्यांचा आभारी आहे. तसेच रिझर्व्ह बँकेचे चिफ जनरल मॅनेजर, बँकींग सुपरविजन, मुंबई प्रादेशिक ऑफिस, मध्यवर्ती कार्यालय व बँकींग रेग्युलेशन यांनी वेळोवेळी केलेल्या मार्गदर्शन व सहकार्याबद्दल मी त्यांचा आभारी आहे.

शासकीय लेखापरिक्षण :

रिझर्व्ह बँक ऑफ इंडिया यांनी सन २०२५-२६ सालाकरीता नेमणूक केलेले शासकीय लेखापरिक्षक M/s. S U N S V G & Associates, Chartered Accountants, Pune यांनी चालू वर्षाचे लेखापरिक्षण केले असून, त्यांनी केलेल्या सूचना व मार्गदर्शनाबद्दल मी त्यांचा आभारी आहे. आर्थिक वर्ष २०२६-२७ सालाकरीता शासकीय लेखापरिक्षक म्हणून M/s. S U N S V G

& Associates, Chartered Accountants, Pune या फर्मची फेरनेमणूक करणेसाठी संचालक मंडळ शिफारस करित आहे. त्याबाबतचा ठराव या सभेपुढे ठेवणेत आलेला असून, या ठरावास आपण संमती द्यावी ही नम्र विनंती.

संचालक मंडळ :

बँकेच्या प्रगतीमध्ये व एकूण कामकाजामध्ये मला संचालक मंडळाचे अतिशय उपयुक्त व सतत सहकार्य, प्रोत्साहन व साथ लाभली आहे. त्याबद्दल मी त्यांचा आभारी आहे. अहवाल वर्षात संचालक मंडळाच्या एकूण २५ सभा झाल्या आहेत. तर इतर समित्यांच्या एकूण ५३ सभा झालेल्या आहेत. सदर सर्व सभांना संचालक हजर राहून कामकाजात भाग घेतला व सल्ला, सूचना, मार्गदर्शन केले त्याबद्दल मी त्यांचा आभारी आहे.

व्यवस्थापकीय संचालक मंडळ (Board of Management):

रिझर्व्ह बँकेच्या दि. ३१/१२/२०१९ च्या मार्गदर्शक तत्वानुसार, बँकेने व्यवस्थापकीय संचालक मंडळाची (Board of Management) स्थापना केली असून, या मंडळात एकूण ६ सदस्य आहेत, यापैकी ३ सदस्य, अनुक्रमे संचालक - सीए श्री. चंद्रकांत चौगुले, व्हा.चेअरमन-सीए श्री. संजयकुमार अनिगोळ, संचालक- श्री. श्रीशैल शंकरराव किर्तुरे हे असून, बाहेरून स्विकृत केलेले उर्वरित ३ सदस्य अनुक्रमे अॅड. श्री. योगेश पाटील, श्री. राजू शंकर चव्हाण व श्री. सचिन रमेश देवरुखकर हे आहेत. सदर स्विकृत सदस्य हे कायदा, बँकींग व विविध उद्योग क्षेत्रातील तज्ञ असून चार्टर्ड अकौंटंट श्री. चंद्रकांत चौगुले हे व्यवस्थापकीय मंडळाचे चेअरमन आहेत. हे व्यवस्थापकीय संचालक मंडळ वेळोवेळी बँकेस सतत सहकार्य व प्रोत्साहन देत आहे. त्याबद्दल मी त्यांवाही आभारी आहे.

सेवक वर्ग :

बँकेच्या प्रगतीत व कार्यात सेवकांचे योगदान मोलाचे आहे. बँकेने, सेवकांच्या आवश्यक सोई, प्रशिक्षण व संरक्षण अशा बाबींकडे नेहमीच आत्मीयतेने लक्ष दिले आहे. तसेच सेवकांच्या सुरक्षिततेसाठी बँकेने आरोग्य, नैसर्गिक व अपघाती मृत्यूसाठी विमा संरक्षणाचा लाभही दिलेला आहे.

बँकेमध्ये अनुभवी व उच्चविद्याविभूषित सेवकांची गरज असल्यामुळे, IIBF या संस्थेमार्फत ज्या परीक्षा घेतल्या जातात त्या देण्यासाठी सेवकांना प्रेरित केले जाते व जे सेवक या परीक्षा उत्तीर्ण



माणसांच्या मनांना विणगारी बँक

कल्लाप्पाण्णा आवाडे इचलकरंजी जनता सहकारी बँक लि.

(मल्टिस्टेट शेड्युलड बँक)

होतात त्यांना एक वेतनवाढ किंवा काही परीक्षांची फी परतावा तसेच त्यांना आवश्यक ते प्रशिक्षण/शिक्षण इ. गोष्टी बँकेकडून पुरविल्या जातात. पर्यायाने सेवकांमध्ये बँकींग क्षेत्राविषयी आवश्यक असलेले ज्ञान प्राप्त केल्यामुळे, अनेक उत्तराधिकारी बँकेमध्ये तयार होत आहेत.

सर्वच सेवकांना अहवाल वर्षात बँकेच्या प्रशिक्षण केंद्रामध्ये प्रशिक्षण दिलेले आहे, या व्यतिरिक्त बाहेरील आवश्यक व महत्वाचे प्रशिक्षणासंबंधी कार्यक्रम त्यांना देण्यात आले आहेत. त्यामध्ये प्रामुख्याने कॉलेज ऑफ अॅग्रिकल्चर-पुणे, वैकुंठमेहता-पुणे, विठ्ठलराव गाडगीळ प्रशिक्षण केंद्र, कोल्हापूर व पुणे बँक असोसिएशन इ. ठिकाणी प्रशिक्षण देणेत आलेले आहे.

ऋणनिर्देश -

अहवाल वर्षात निधन पावलेले बँकेचे सभासद, खातेदार, कर्मचारी व हितचिंतक यांना विनम्र श्रध्दांजली.

आभार व भेटी :

बँकेच्या दैनंदिन कामकाजामध्ये, प्रगतीमध्ये वेळोवेळी ज्या व्यक्ती, ठेवीदार, कर्जदार व संस्थांचे सहकार्य मिळाले त्यांचा ऋणनिर्देश करणे हे मी माझे कर्तव्य समजतो. आपल्या संस्थेचे संस्थापक चेअरमन, आपले आदरणीय नेते व मार्गदर्शक माजी खासदार श्री. कल्लाप्पाण्णा आवाडे (दादा) यांच्या नेतृत्वामुळे ही बँक महाराष्ट्राबरोबरच कर्नाटक राज्यात दिमाखात उभी आहे.

तसेच या संस्थेचा कायापालट करण्यासाठी, नाविन्याचा ध्यास घेवून, नवीन आशा, नवी दिशा देण्यासाठी माजी आमदार श्री प्रकाश आवाडे (आण्णा) यांचे अनमोल मार्गदर्शन लाभले आहे. बँकेला आर्थिकदृष्ट्या अधिक सक्षम व विकसीत करण्यासाठी आणि सर्वसामान्य जनतेला बँकेच्या अत्याधुनिक संकल्पनांचा लाभ घेता येण्यासाठी ते नेहमीच अग्रभागी असतात. त्यामुळे त्यांचेही आभार मानने माझे आद्य कर्तव्य आहे. तसेच आमदार श्री राहुल आवाडे यांचेही पदोपदी मार्गदर्शन लाभले आहे, त्याबद्दल त्यांचाही आभारी आहे.

नॅफकॉब-नवी दिल्ली, महाराष्ट्र व कर्नाटक राज्याचे सहकार आयुक्त व केंद्रीय निबंधक, नवी दिल्ली यांनी वेळोवेळी केलेल्या सहकार्याबद्दल मी त्यांचा आभारी आहे. तसेच नॅशनल फेडरेशन ऑफ अर्बन को-ऑप. बँक, दि महाराष्ट्र राज्य सहकारी बँक लि., मुंबई, कोल्हापूर जिल्हा मध्यवर्ती सहकारी बँक लि., इतर जिल्हा मध्यवर्ती सहकारी बँक, स्टेट बँक ऑफ इंडिया, इतर राष्ट्रीयवृत्त बँका, व्यापारी, खासगी बँका, स्मॉल फायनान्स बँका व परिसरातील सर्व सहकारी संस्था, ट्रस्ट, महानगरपालिका यांनीही वेळोवेळी केलेल्या सहकार्याबद्दल मी मनःपूर्वक सर्वांचे आभार मानतो.

दि महाराष्ट्र अर्बन को-ऑप. बँक्स फेडरेशन व असोसिएशन, कोल्हापूर व पुणे, सहकार भारती महाराष्ट्र प्रदेश तसेच जिल्हा नागरी सहकारी बँक्स असोसिएशन यांनी केलेल्या मार्गदर्शनाबद्दल व दिलेल्या सहकार्याबद्दल मी त्यांचा आभारी आहे.

बँकेच्या प्रगतीची घोडदौड चालूच आहे. त्या दृष्टीने कामकाज करून चांगल्या प्रकारे बँक प्रगतीपथावर नेण्यात व बँकेचे अग्रेसरत्व, लौकीक कायम राखण्यात मला बँकेचे व्हा. चेअरमन सीए श्री संजयकुमार अनिगोळ, BOM चेअरमन सीए श्री चंद्रकांत चौगुले व इतर सर्व संचालक बँकेच्या कामामध्ये लक्ष घालून बहुमोल मदत करित आहेत. बँकेच्या प्रगतीत बँकेचे सभासद, ठेवीदार, विविध संस्था व हितचिंतक यांचा फार मोठा वाटा आहे, त्यांचे बँकेवरील प्रेम, श्रध्दा व जिद्दाला यामुळे बँक दिवसेंदिवस द्रुतगतीने प्रगती करित आहे. या सर्वांनी संस्थेबद्दलचा जिद्दाला व लोभ कायम ठेवून वृध्दीगत केला त्याबद्दल मी त्यांचा ऋणी आहे.

बँकेचे मुख्य कार्यकारी अधिकारी श्री संजय शिरगावे, जनरल मॅनेजर किरण पाटील व दिपक पाटील, सर्व असि. जनरल मॅनेजर्स, चिफ मॅनेजर्स, मॅनेजर्स, सर्व क्लर्क प्रमुख, शाखा व्यवस्थापक, सर्व अधिकारी व सेवक वर्ग आणि कर्मचारी महासंघाचे पदाधिकारी यांनी बँकेची कामे वेळोवेळी कर्तव्यदक्षतेने, व्यवस्थितपणे व सेवावृत्तीने पार पाडून बँकेच्या प्रगतीत सिंहाचा वाटा उचललेला आहे, त्याचा मला व माझ्या सहकाऱ्यांना अभिमान आहे. या सर्वांना मी मनःपूर्वक धन्यवाद देतो.

पुन्हा एक वेळ आपणा सर्वांचे तसेच विविध वृत्तपत्रांचे पत्रकार, अनेक ज्ञात-अज्ञात व्यक्ती व संस्थानी वेळोवेळी प्रत्यक्ष व अप्रत्यक्ष केलेल्या सहकार्याबद्दल मी आभार व्यक्त करून संचालक मंडळाचे वतीने ६४वा वार्षिक अहवाल, ताळेबंद, नफा-तोटा, पोटनियम दुरुस्ती इत्यादी हिशोबपत्रके आपल्या मंजूरीसाठी सादर करित आहे, त्यास आपण मंजूरी द्यावी ही विनंती.

“जय हिंद, जय सहकार”

इचलकरंजी.

दि.३० मे २०२६

आपला नम्र,

श्री.स्वप्निल प्रकाश आवाडे

चेअरमन

कल्लाप्पाण्णा आवाडे इचलकरंजी जनता

सहकारी बँक लि.



Bank Weaving the minds of mankind

Kallappanna Awade Ichalkaranji Janata Sahakari Bank Ltd.

(Multi - State Scheduled Bank)

Dear Shareholders,

On behalf of the Board of Directors, I extend warm welcome to all of you at the 64th Annual General Meeting of the Bank. The Board of Directors takes great pleasure in presenting before you the 64th Annual Report on the business and operations of your bank along with the Audit Report, Balance Sheet and Profit & Loss Accounts for your approval.

Under the stewardship of Founder Chairman Hon'ble Shri Kallappanna Awade (Dada), and Hon'ble MLA Shri Prakash Awade, the bank has made dazzling progress and expanded its area of operation in Maharashtra as well as adjacent state of Karnataka with its 55 branches. Moreover, bank has left no stone unturned in adopting the modern technology to enable to dispense the modern banking facilities. I am proud to inform you that your Bank has succeeded in achieving the business mix of Rs. 4800 crores with your kind support and cooperation.

Moreover, the bank has followed the FSWM norms strictly as is stipulated by RBI and accordingly bank can open its branches without prior approval of RBI. Hence, bank has successfully opened its one new branch at Chikkodi in the state of Karnataka on 01.01.2026. Bank is currently successfully operating through total 55 branches in the states of Maharashtra and Karnataka.

Due to adoption of latest technology at par with Commercial banks, bank has become a leading Multi-state Scheduled Bank and is emerged as a people-centric bank in these areas. The customers, past and present Directors, Officers and borrowers, members and well-wishers have played a pivotal role in the progress of the bank.

ECONOMIC SCENARIO

The financial year 2025–26 unfolded in an environment characterised by persistent global uncertainty, elevated geopolitical risks, higher tariffs by major economies, disrupted supply chains and dampened global trade momentum. The Iran conflict has disrupted global markets causing oil prices to surge. Looking ahead to FY 2026–27, the economic outlook requires strategic vigilance as elevated energy and commodity prices pose potential headwinds. Specifically, supply chain vulnerabilities—such as potential shipping disruptions in the Strait of Hormuz—could increase production costs and impact domestic output. Additionally, heightened volatility in global financial markets may spill over into domestic conditions, putting pressure on liquidity and capital flows, which necessitates a cautious and proactive approach to risk management.

Geo-political tension in West-Asia led to spike in international crude prices which resulted to surge in domestic prices of petroleum products, fertilizers, gasoline and industrial raw materials etc. Consequently, there

is a huge possibility of policy rate hikes in near future. The ongoing turbulent economic situation is expected to be hampered economic growth which has resulted in decline in savings rate in the economy, whereby mobilizing deposits will be a great challenge to the banking sphere in the days to come. Moreover, due to increase in interest rate, the margin of the bank will come under pressure.

PERFORMANCES/ HIGHLIGHTS FOR THE YEAR 2025-26

The progress of the bank during the year 2025-26, in nutshell, is as under:

(₹ in Crores)

Sr No	Particulars	31/03/2025	31/03/2026
1	Members (Nos)	83653	85835
2	Paid up capital	77.21	80.90
3	Total Reserves	349.29	368.60
4	Own funds	426.50	449.51
5	Deposits	2862.34	2975.25
6	Loans & Advances	1845.96	1893.72
7	Total Business	4708.30	4868.97
8	Working Capital	3368.53	3542.55
9	Gross Profit	62.36	49.62
10	Net Profit	16.56	16.69
11	Per Employee Business	8.04	8.33
12	Credit Deposit Ratio	64.49%	63.65%
13	Capital to Risk Adequacy Ratio (CRAR%)	13.82%	15.81%

CAPITAL AND RESERVES :

(A) On 31st March 2026 the paid up share capital of the bank is Rs.80.90 Crores which is increased by 4.78%.

(B) The reserve fund and other reserves position is Rs. 368.60 Crores.

(C) The capital risk adequacy ratio (CRAR) of the bank, as on 31/03/2026 is 15.81%.

(D) Reserve Bank of India permitted the bank to issue Rs. 40 crore Long Term Subordinated Bonds (LTSB) on 08.12.2025, @ 9% for ten years. Due to the overwhelming responses from the customers as well as members of the bank, bank could distribute bonds amounting to Rs. 40 crores on 07.04.2026. We are grateful to the members and customers for this kind cooperation. Owing to the distribution of this bond, bank could significantly increase the Capital Risk Asset Ratio (CRAR) of the bank beyond expected level.

DEPOSITS:

The growth of deposit of your bank is registered as Rs. 112.91 Crores from Rs. 2862.34 Crores to Rs. 2975.25 crores compared to last year. In order to increase the deposit portfolio, bank has commenced various types of attractive deposit schemes. Due to flow of funds towards



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the capital market as well as the banking system, banking sector faced stiff competition in mobilizing the deposits. Therefore, bank compelled to enhance its deposit rates.

Bank has been putting hard efforts by launching various deposit schemes to enhance CASA deposits. The CASA deposits were Rs. 752.17 crores at the end of March 2026.

ADVANCES :

As the industry and trade have not been boosted upto expected level as compared to the previous year, the loans and advances have been increased by Rs. 47.76 Crores as compared to last year. During the last year, the total outstanding loan was Rs. 1845.96 crores which has increased by Rs. 1893.72 crores.

The bank has adopted many new loan small loan schemes than large loans to provide loans to customers at reasonable rates. Accordingly, many loan schemes of Central and State Governments have been launched by the bank to provide retail loans such as Pradhan Mantri Rozgar Nirman Yojana (PMEGP), loans to entrepreneurs for Maratha Community under Annasaheb Patil Arthik Magas Vikas Mahamandal etc. Moreover, in order to boost and empower the businesses in and around the city, the bank has made availed the facility of Solar under subsidy offered by Central Government to the customers notably ensuring that the interest rate for Solar Loans has kept at par with our Home Loan rates. We request you to take advantage of these loan schemes so as to cater to the needs and exigencies.

The Reserve Bank of India has issued a revised circular on 24th July 2024 pertaining to enhance small loans up to Rs. 25 lakhs or 0.4% of Tier-1 Capital (upto Rs. 81 lakhs to your bank) upto 50% of total loan portfolio, our bank has achieved the said target this year as directed by the Reserve Bank of India and the ratio is 51.03% during the FY 2025-26.

SECTOR WISE OUTSTANDING OF LOANS AND ADVANCES AS ON 31.03.2026 (₹ in Crores)

Sr No.	Purpose of Loan	No. of Borrowers	outstanding
1	Agri and agri allied	701	82.59
2	Small Scale Industries	2264	767.21
3	Traders	891	213.89
4	Professional & Self employed	49	3.77
5	Housing	3123	341.60
6	Transport	765	27.49
7	Education	65	3.36
8	Ceremonies & Household purpose	7786	238.02
9	Others	1874	215.79
	Total	17518	1893.72

We have maintained the priority sector advances norms, stipulated by RBI. The total advances under priority sector are Rs. 1182.74 Crores, which constitutes 68.55% of total advances. Rs.238.98 Crores consists of weaker section as 13.85% against total advances. As per the RBI norms, bank requires to maintain the ratio as 60% & 12% by the end of March 2026 which has been maintained by your bank.

NPA :

During the financial year, bank has been taken stringent action for recovery so as to reduce the NPA. Bank has succeeded to maintain 1.86% Net NPA. The total NPA amount is Rs. 178.52 crores. The percentage of gross NPA is 9.43% and Net NPA percentage is 1.86%. During the year, bank has recovered loan overdue amount to the tune of Rs. 12.29 crores. Provision Coverage ratio is registered as 81.78%.

The recovery of the NPA accounts is being done through SECURITIZATION & Arbitration Act and allied legal action and as such it is expected to recover upto satisfied level in future. The bank has taken continuous monitoring of the borrowal accounts and speedy recovery action plans in time.

I request all the borrowers to help the bank by repaying the dues in time so as to enhance the financial position of the bank in future. Also I am grateful to those borrowers who have helped the bank in repaying the dues within time.

INVESTMENTS :

Bank has maintained RBI norms pertaining to Govt. securities, other investments, SLR & Non-SLR investment. During this financial year, bank has invested Rs. 666.90 Crores in SLR & Non-SLR and Rs. 555.12 crores in the deposits of other bank. During this FY, the return of investment portfolio is 7%. Bank has earned profit of Rs. 2.32 crores by trading Govt. securities in the G-Sec. market as well as Rs. 2.11 crores have earned through Mutual Fund sale.

INCOME, EXPENDITURE AND PROFIT :

The details of the Income, Expenditure & Profit during the year 2025.26 is as under:

Particulars	(₹ in Crores)	
	31/03/2025	31/03/2026
A] Total Income	270.46	295.20
1. Interest Income	247.59	265.95
2. Non-Interest Income	22.87	29.25
B] Total Expenditure	253.90	278.51
1 Interest Paid	156.14	178.06
2. Administration expenses	24.71	27.91
3. Other expenses	27.25	39.61
4. Provision	45.80	32.93
C] Net Profit	16.56	16.69



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PROFIT APPROPRIATION :

The bank has earned total income of Rs. 295.20 Crores and incurred total expenditure of Rs. 278.51 Crores, with gross profit of Rs. 49.62 Crores during this year. After making necessary provisions of Rs. 32.93 Crores, the bank has declared net profit of Rs. 16.69 Crores. The board has recommended the appropriation of net profit as follows for your necessary approval and sanction.

Total Profit ₹ 16,69,46,756.21

Sr.no	Particulars	Amount in ₹
1	Statutory Reserve (Not less than 25%) of Net Profit	4,20,00,000.00
2	Contingent fund (Not less than 10%) of net profit	1,70,00,000.00
3	Co-operative Educational fund (Not less than 1%) of net profit	16,69,468.00
4	Co-operative Rehabilitation, Reconstruction & Development	16,69,468.00
5	Dividend (10% as per the approval of AGM)	8,00,00,000.00
6	Staff Ex-gratia	1,54,00,000.00
7	Building Funds	25,00,000.00
8	Investment fluctuation reserves	13,34,500.00
9	General Reserves	50,00,000.00
Total		16,65,73,436.00
10	Remaining Profit	3,73,320.21

The Board of Directors of the bank recommended to transfer the remaining profit of Rs. 3,73,320.21 to the Building Fund.

TECHNOLOGY DEVELOPMENT :

With an aim to provide the digital services to the customers, your bank has been investing in technology to improve customer experience and strengthening internal process. Initiatives such as UPI, Own QR payments, Payment Gateway Services are some of the results of leveraging technology. Customer of your bank has been taking advantage of all these technological facilities to a great extent.

Bank has rendered the technological services like Mobile Banking, Point of Sale (PoS), E-Commerce, Own QR Payments, UPI Payment System & BHIM App for which bank has been getting overwhelming responses from the customers of the bank. Bank has its own ISO 27001:2013 data center at Jaysingpur. All the customers will definitely get benefitted of all the

technological services offered by the bank. RBI has been permitted to make transactions through Internet Banking and accordingly bank has started the facility of retail internet banking.

As per the RBI guidelines, it has been advised that bank should contact to customers via telephone exclusively from numbers commencing with '1600'. Accordingly, bank has successfully adopted AI technology within its operations. We wish to inform everyone that, having commenced the utilization of this innovative technology, the bank will now be contacting its customers specifically from the number **1600 312 761**.

Further, customers are being provided with information regarding KYC completion, loan repayment reminders and the novel banking facilities/schemes offered by the bank; this initiative has been receiving a positive response from all sections.

CYBER SECURITY

The banking transactions are being increased to a largest extent due to technological upgradation and digital payment system. Due to this, with an aim to safeguard the banking transactions of the customers, cyber security has become a key issue. In this regard, in accordance with the RBI guidelines and circulars from time to time, cyber security has been fulfilled by the bank.

Bank has also held various cyber security awareness campaigns throughout the year for its customers, employees as well as Board with a view to safeguard the interest of Bank and its customers.

FOREIGN EXCHANGE BUSINESS (AD-II LICENSE) :

Reserve Bank of India has issued AD-II license to your bank to make foreign transactions and bank has got overwhelming response for this facility. Customers of the bank can utilize this facility of foreign currency for their foreign business transactions, education etc. The facilities like Letter of Credit as well as Bank Guarantee have been made available by the bank so as to facilitate overseas trades. We, therefore, request you all to take advantage of this facility so as to cater to the needs of your business and allied financial needs.

BRANCHES, AREA OF OPERATION & ALLIED SERVICES :

Our bank had been requested permission from the Reserve Bank of India to expand its



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area of operation in the State of Gujarat. Further, last year, the bye-laws were also amended and approved by the Annual General Meeting unanimously. Accordingly, RBI have been permitted on 21.08.2025 to expand area of operation of the bank at Gujarat State. Moreover, CRCS, New Delhi as well as Gujarat State are also given their permission for the said expansion. As such, bank management has decided to open its two branches at Ahmedabad and Surat in Gujarat State and the requisite activities are going on in this respect.

As such, Bank has been in operation with 55 branches. Out of which, 46 branches are in Maharashtra State and in Karnataka State 9 branches are functioning. Bank has opened its branch at Chikkodi, Karnataka State on 1st January 2026. Moreover, 18 On-site ATMS & 2 Off-site ATMs are functioning as well as rendering the services at par with Commercial & Nationalized banks.

RISK MANAGEMENT :

In order to enhance the overall business, it is very imperative to take calculated risks in business. Risk is inherent in banking business and sound risk management is conclusive to the accomplishment. The major risks that bank faces are credit risk, market risk (which includes liquidity risk and price risk) and operational risk. Your Bank has developed and implemented comprehensive Risk Management Policy covering all the risks, for proper identification, measurement, monitoring and mitigation of the risk, throughout the Bank.

Your Bank has put in place a set of best practices in risk management appropriate to the size and business and the same are reviewed from time to time by the Board of Directors.

COMPLIANCE FUNCTION :

As a part of overall structure for Corporate Governance, the Compliance Function plays a pivotal role in view of emphasis laid by the Regulators. RBI, Vide its Circular No. DoS.CO.PPG/SEC.04/11.01.005/2022-23 Dt. 19.09.2022 has made it mandatory for all the UCBs under Tier-III & Tier-IV category to establish a Compliance Department and accordingly bank has established separate Compliance department in your bank by

which bank has been helping to strengthen the overall banking system by following the rules and regulations of RBI from time to time.

RBI INSPECTION :

RBI inspection has been completed for the year ended 31st March 2025 and we are really thankful to RBI's Chief General Manager, Banking Supervision, Mumbai Regional Office, Central Office & Banking Regulation for their valuable guidance from time to time.

STATUTORY AUDIT :

M/s. S.U.N.S.V.G. & Associates, Chartered Accountants, Pune, being Statutory Auditor for the year under review has completed the audit. We are thankful for their guidance and suggestion.

For the FY 2026-27, bank management has been recommending the Board to appoint M/s S.U.N.S.V.G. & Associates Chartered Accountants, Pune for their approval and accordingly the resolution in this regard has put before this meeting for your approval. You are requested to approve the same.

BOARD OF DIRECTORS :

I am extremely and deeply expressing my gratitude to Board of Directors who helped me in excelling the performance of the Bank at all the time.

During the year under report 25 Board meetings and 53 Committee meetings were conducted and attended wholeheartedly by almost majority of the Directors.

BOARD OF MANAGEMENT :

As per the guidelines issued by RBI on 31.12.2019, your bank has constituted Board of Management having six members. Out of them, three members i.e. CA Mr. Chandrakant Chougule, Vice Chairman CA Mr. Sanjaykumar Anigol, Director Mr. Shrishail Shankarrao Kitture are from the existing Board members and remaining three i.e. Adv. Mr. Yogesh Patil, Mr. Raju Shankar Chavan & Sachin Ramesh Devrukhkar are from outside. The members appointed from outside are specialists in different fields as Law, Banking and various Industries. The Director of the Bank - CA Mr. Chandrakant Chougule is the Chairman of the BOM.



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EMPLOYEES OF THE BANK :

All the employees of the bank play a pivotal role in the progress of the bank by rendering wholehearted services to the customers of the bank with the knowledge of modern technology. Considering the safety of the life of employees, your bank has opened Health, Life as well as Accidental policy in favour of employees so as to safeguard their lives in the days to come.

As the bank needs well educated and experienced staff, bank has been giving the facility of reimbursement of fees as well as an increment those who have passed the exam conducted by IIBF. As a result, bank has been successfully maintaining the succession planning in the bank as per the RBI guidelines.

During the financial year, bank has imparted various trainings to the employees of the bank from its own internal training centre as well as outside training institutes like College of Agriculture-Pune, Vaikunthmehta-Pune, Vitthalrao Gadgil Training Centre, NAFCUB, Maharashtra Urban Banks Federation & Association and other banks associations etc.

OBITUARY :

We deeply mourn the death of members of the Bank, customers, staff and well-wishers who passed away during the year under report.

ACKNOWLEDGEMENT :

The Board of Directors acknowledges with deep gratitude the valuable and timely advice, guidance and support received from Hon'ble Kallappa Anna Awade (Dada), Ex-MP and Founder Chairman of the bank by which assiduous effort, the bank has emerged as one of the successful cooperative bank in the cooperative banking sphere in Maharashtra & Karnataka.

We are also thankful to Ex-MLA Mr. Prakash Awade (Anna) for his kind support in the progress of the bank by whom bank could make tremendous progress during these years. Moreover, we are also thankful to Mr. Rahul Awade, MLA for his kind support.

I also express my thanks to Reserve

Bank of India, Registrars of Cooperative Societies, Central Registrar and RCS, Maharashtra and Karnataka. Small Industries Development Bank of India, NABARD, Textile Commissioners, NAFCUB, MSC BANK, KDCC BANK, Other DCC Banks, State Bank of India, other nationalized banks, private banks, small finance banks and all other cooperative banks spread in and around the area, trust, corporation etc. for their kind support and cooperation from time to time.

I am also thankful of The Maharashtra Co-op. Banks Association & Federations, Kolhapur & Pune, Sahakar Bharti Maharashtra Pradesh and District Urban Sah. Banks Association for their kind support and guidance from time to time.

My thanks go to Vice Chairman, CA Shri Sanjaykumar Anigol, BOM Chairman CA Shri Chandrakant Chougule and all other Directors for their kind support and cooperation in the banking activities. Also I am thankful to all the members, depositors, various organizations and well-wishers of this bank who have extended their support and cooperation from time to time.

I am also thankful to CEO Mr. Sanjay Shirgave, General Manager Mr. Kiran Patil & Dipak Patil, all Asst. General Managers, Chief Managers, Managers, Branch Cluster Heads, Branch Managers and all other staff members who have given their best for the upliftment of the bank from time to time.

Once again I express my gratitude to the journalists of different dailies as well as the known and unknown personalities who have extended their kind support and cooperation in the development of the bank and put before you the 64th Annual Report of your Bank along with the Audited Statements of Accounts for the year ended 31st March 2026 and Bye-Laws for which your kind sanction and approval is requested.

Ichalkaranji

Date :30th May 2026

For Kallappa Anna Awade
Ichalkaranji Janata Sah. Bank Ltd.,

Shri. Swapnil P. Awade
Chairman



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❖ INDEPENDENT AUDITOR'S REPORT ❖

(Under Section 31 of The Banking Regulation Act 1949 and Section 73 (4) of the Multi State Co-op Societies Act 2002 and Rule 27 of Multi State Co-op Societies Rules 2002)

To

The Members of
Kallappa Awade Ichalkaranji Janata Sahakari Bank Ltd
Ichalkaranji
Dist- Kolhapur
Report on the Financial Statements

Opinion

1. We have audited the accompanying financial statements of the 'Kallappa Awade Ichalkaranji Janata Sahakari Bank Ltd., Ichalkaranji' which comprise the Balance Sheet as at 31st March, 2026 and the Statement of Profit and Loss and the cash flow statement for the year then ended and a summary of significant accounting policies and other explanatory information. The returns of Head Office and 55 branches audited by us (by visit at branches as well as from centralized platform) are incorporated in these financial statements.

In our opinion and to the best of our information and according to the explanations given to us, the financial statements, give the information required by the Multi State Co-operative Societies Act, 2002 and the Rules made thereunder and the Banking Regulation Act, 1949 (As applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020 and the guidelines issued by the Reserve Bank of India, in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:

a. In the case of the Balance Sheet, of the state of affairs of the Bank as at 31st March 2026;

b. In the case of the Profit and Loss Account, of the profit for the year ended on that date; and

c. In the case of the Cash Flow Statement, of the cash flows for the year ended on that date.

Basis for opinion

2. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India ("the ICAI") ("the SAs"). Our responsibilities under those SAs are further described in the "Auditor's Responsibilities for the Audit of the Financial Statements" section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the ICAI together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Multi-State Co-operative Societies Act, 2002 and the Rules made thereunder and the Banking Regulation Act, 1949 (As applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020 and the guidelines issued by the Reserve Bank of India, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics issued by the ICAI. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Information other than the consolidated Financial Statements and Auditor's Report Thereon

3. The Bank's Management and Board of Directors is responsible for the preparation of other information. The other information comprises the information included in the Annual Report, but does not include the financial statements and our auditor's report thereon. The Bank's annual report is expected to be made available to us after the date of this

auditor's report.

Our opinion on the financial statements does not cover the other information and we will not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.

When we read the Report of Board of Directors including other explanatory information, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance and the members in the Annual General Meeting.

Management's Responsibilities for the Financial Statements

4. The Bank's management and Board of Directors are responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with the accounting principles generally accepted in India, including the accounting standards issued by the ICAI. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Multi State Cooperative Societies Act, 2002 and the Rules made thereunder and the Banking Regulation Act, 1949 (As applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020 and the guidelines issued by the Reserve Bank of India, for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgements and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

5. In preparing the financial statements, the management and Board of Directors are responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so. The Board of Directors are also responsible for overseeing the Bank's financial reporting process

Auditor's Responsibility

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

As part of an audit in accordance with the SAs, we exercise professional judgement and maintain professional skepticism throughout the audit. We also:

i. Identify and assess the risks of material misstatement of the



Bank Weaving the minds of mankind

Kallappa Anna Awade Ichalkaranji Janata Sahakari Bank Ltd.

(Multi - State Scheduled Bank)

financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

ii. Obtain an understanding of internal controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control.

iii. Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

iv. Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the Bank to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.

v. Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

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

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

Report on Other Legal and Regulatory Matters

7. 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 and the Multi State Co-operative Societies Act, 2002, the Multi State Co-operative Societies Rules, 2002

8. As required by Rule 73(4) of the Multi State Co-operative Societies Act 2002 and the Banking Regulation Act, 1949 (As applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020 and Subject to our comments in LFAR and annexures thereto, we report that:

(a) We have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purpose of our audit;

(b) The information and explanations required and obtained by us have been found to be satisfactory;

(c) In our opinion, proper books of account as required by said Acts, rules framed there under and the bye-laws, 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;

(d) No separate audit of the Branches has been conducted by other auditors under the Multi State Co-operative Societies Act, 2002 and

therefore no other auditor's report has been received by us;

(e) The transactions of the Bank, which have come to our notice, have been within the powers of the Bank;

(f) The Balance Sheet, Profit and Loss Account and the cash flow statement dealt with by this report are in agreement with the books of account and the returns;

9. As required by Rule 27(2)(c), (d) and (e) of the Multistate Co-operative Societies Rules, 2002, we report that:

a. To the best of our information and explanations given to us and as shown by the books of the Bank, the Balance Sheet and the Profit and Loss account exhibit a true and fair view of the state of affairs of the Bank;

b. In our opinion and according to information and explanations given to us, there has been no material impropriety or irregularity in the expenditure or in the realization of money due to the Bank;

c. In our opinion and according to information and explanations given to us, the guidelines issued by the Reserve Bank and National Bank for Agriculture and Rural Development established under the National Bank for Agriculture and Rural Development Act, 1981, to the extent applicable to the Bank, have generally been adhered to.

10. As required by the Rule 27 (3) of the Multi State Cooperative Societies Rules, 2002, we report on the matters specified in clauses (a) to (f) of the said Rule to the extent applicable to the Bank as under:

a. During course of audit, we have generally not come across transactions which appear to be contrary to the provisions of Act, Rules or the bye laws of the Bank;

b. During course of audit, we have generally not come across material and significant transactions, which appear to be contrary to the guidelines issued by the Reserve Bank of India and National Bank for agriculture and rural development to the extent applicable to the bank.

c. Advances categorized as doubtful assets as per norms laid down by RBI, are of Rs 13291.26 lakhs and loss assets of Rs NIL as per prudential norms are considered as doubtful of recovery. Bank held provision of Rs 9490.70 lakhs against doubtful assets and provision of Rs NIL against loss assets

d. As per information provided to us and to the best of our knowledge, total loan outstanding (including Non Fund based) to the members of the board was Rs. 434.81 lakhs which were sanctioned against FDR/Other Securities. The accounts were fully secured and standard.

e. During course of audit, we have generally not come across any violation of guidelines, conditions etc. issued by the Reserve Bank of India or National Agriculture and Rural Development by any cooperative Bank to the extent applicable to the bank. However for specific comments kindly refer detail Audit report and LFAR and Annexure to LFAR

f. To the best of our knowledge, no other matters have been specified by the Central Registrar, which require reporting under this Rule.

For S U N S V G & Associates
Chartered Accountants
FRN 118693W

Sd/-

CA Poonam Kiran Sathe
Partner

M.No124265

UDIN- 26124265VXRGPT3348

Date: 30th May 2026

Place: Ichalkaranji



माणसांच्या मनांना विणगारी बँक

कल्लाप्पाणा आवाडे इचलकरंजी जनता सहकारी बँक लि.

(मल्टिस्टेट शेड्युलड बँक)

BALANCE SHEET AS ON 31st MARCH 2026

CAPITAL & LIABILITIES	भांडवल व देणी	SCHEDULE No.	31.03.2026		31.03.2025	
			₹	Ps.	₹	Ps.
Capital	खपलेले भाग भांडवल	1	80,90,28,500.00		77,21,04,650.00	
Reserve Fund and Other Reserves	गंगाजळी व इतर निधी	2	368,60,26,489.64		349,28,67,112.19	
Principal/Subsidiary State Partnership Fund A/C	प्राधान्यपूर्वक सरकारी भागिदारी खाती		-		-	
Deposits & Other Accounts	ठेवी	3	2975,24,95,445.95		2862,34,43,903.11	
Borrowings	घेतलेली कर्जे	4	73,00,61,000.00		35,00,00,000.00	
Bills For Collection Being Bills Receivable As Per Contra	वसुलीचे बिले		-		-	
Securities Deliverable as Per Contra	सिक्युरिटीज् डिलीव्हेरेबल (कॉन्ट्रा)					
i. Repo	रेपो		-		-	
ii. Reverse Repo	रिव्हर्स रेपो		25,66,56,900.00		25,54,21,500.00	
Branch Adjustment	शाखा मिळवणी		13,55,387.30		7,12,058.30	
Overdue interest Reserve on Loans & Advance (As per Contra)	थकलेल्या व्याजाबद्दल निधी		186,27,06,602.69		202,65,85,322.75	
Interest Payable	देणे व्याज		7,80,36,391.00		7,59,27,533.00	
Other Liabilites	इतर देणी	5	21,45,21,056.97		21,24,74,523.84	
Profit & Loss	नफा तोटा	6	16,69,46,756.21		16,55,88,748.25	
TOTAL			3755,78,34,529.76		3597,51,25,351.44	
Contingent liabilities	संभाव्य देणी व जबाबदाऱ्या	7	94,39,59,719.16		26,02,70,907.63	

Significant Accounting policies and notes to the Consolidated Financial Statement. The Schedules referred to above are the integral part of Consolidated Balance Sheet.

As per Our Audit Report of Even Date
For SUNSVG AND ASSOCIATES
Chartered Accountants
Sd/-
SUNSVG AND ASSOCIATES
Partner
FRN-118693W CA. Poonam Kiran Sathe
Membership no.124265
UDIN NO: 26124265VXRGPT3348
Date : 30/05/2026
Place : Ichalkaranaji

K.M.Patil
General Manager

S.B.Shirgave
Chief Executive Officer



माणसांच्या मनांना विणणारी बँक

कल्लाप्पाणा भावाडे इचलकरंजी जनता सहकारी बँक लि.

(मल्टिस्टेट शेड्युलड बँक)

दि. ३१/०३/२०२६ अखेरचे ताळेबंद पत्रक

ASSETS & DEBTORS	जिंदगी व येणी	SCHEDULE No.	31.03.2026		31.03.2025	
			₹	Ps.	₹	Ps.
Cash	रोख	8	98,80,42,710.77		125,39,45,360.16	
Balances with Banks	इतर बँकातील शिल्लक	9	554,71,72,398.74		470,29,61,281.66	
Money at Call & Short Notice	मागणी व अल्प सुचना ठेवी		177,97,08,559.33		182,97,00,359.57	
Investments	गुंतवणूक	10	666,90,11,663.00		594,69,28,466.00	
Investment out of the Principal/ Subsidiary State Partnership Fund Account	प्राधान्यपूर्वक सरकारी भागिदारी खाती		-		-	
Advances	कर्जे	11	1893,72,39,124.67		1845,95,87,365.61	
Interest Receivable	येणे व्याज	12	211,00,60,835.69		225,03,53,327.75	
Billing Recievable Being Bills For Collection as per Contra	वसुलीची बिले		-		-	
Securities Receivable as Per Contra	सिक्युरिटीज् रिसिद्धेबल (कॉन्ट्रा)		-		-	
i. Repo	रेपो		-		-	
ii. Reverse Repo	रिव्हर्स रेपो		25,66,56,900.00		25,54,21,500.00	
Branch Adjustment	शाखा मिळवणी		-		-	
Fixed Assets	इमारत जागा	13	83,81,71,952.73		84,67,64,194.65	
Other Assets	इतर येणी	14	39,46,87,224.28		38,31,25,729.49	
Non Banking Assets Acquired in Satisfaction of Claims	कर्ज वसुलीसाठी ताब्यात घेतलेली मालमत्ता		1,22,24,120.00		1,31,92,380.00	
Jawahar Bank Cost of Acquisition	जवाहर बँक विलीनीकरण किंमत		2,48,59,040.55		3,31,45,386.55	
Profit & Loss	नफा तोटा		-		-	
TOTAL			3755,78,34,529.76		3597,51,25,351.44	

CA Shri. Sanjaykumar S. Anigol
Vice Chairman

C.A Shri C.B.Chougule
Shri D.L. Sarada
Shri R.B. Patil
Shri T.S.Athane
Smt A.A. Arage

Shri. Swapnil P. Awade
Chairman

Shri M.S. Satpute
Shri S.G. Shirgave
Shri S.S. Kitture
Shri S.K. Keste
Adv.Shri S.S. Joshi

Shri B.I. Lad
Shri S.S. Gore
Shri B.T. Povale
Shri A.G. Kamble
Shri B.D. Patil
Adv. V.C.Gajageshwar



माणसांच्या मनांना विणगारी बँक

कल्लाप्पाणा भावाडे इचलकरंजी जनता सहकारी बँक लि.

(मल्टिस्टेट सेव्हिंग्स बँक)

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

EXPENDITURES	खर्च	SCHEDULE No.	31.03.2026		31.03.2025	
			₹	Ps.	₹	Ps.
Interest on deposits, borrowing etc,	ठेयी व कर्जावरील व्याज	15	178,06,22,893.05		156,13,98,077.40	
Salaries and Allowances, Provident Fund	नोकर पगार, भत्ते व प्रॉव्हि. फंड कॉन्ट्रीब्युशन इ.		27,91,23,400.17		24,70,57,820.28	
Directors' and local committee members' fees and allowances	संचालक मंडळ भत्ते		1,653,541.00		15,68,921.00	
Rent, Taxes, Insurance, Light etc.	भाडे, कर, विमा व दिवाबत्ती		10,26,74,998.64		9,25,43,101.27	
Law Charges	कायदेशीर सल्लागार फी		-		-	
Postage, Telegram and Telephone charges	टपाल व टेलिफोन		33,97,282.24		35,87,161.20	
Auditor's fees	ऑडिटरस फी		53,26,951.00		50,16,000.00	
Depreciation on and repair to property	मालमत्तेची दुरुस्ती व झीज		4,74,35,390.22		5,11,17,244.81	
Stationery, Printing, & Advertisement, etc	स्टेशनरी, छपाई व जाहिरात		90,04,246.59		84,11,941.35	
Loss from sale of or dealing with non-banking assets	नेहमीच्या बँकेमालमत्तेव्यतिरिक्त मालमत्तेच्या विक्री व्यवहारातील तोटा		265,260.00		10,61,660.00	
Bad Debts Written off	बुडीत कर्जे निर्लेखन		10,58,16,847.29		-	
Other Expenditures	इतर खर्च	16	11,21,48,798.44		10,09,15,906.23	
Jawahar Bank Cost of Acquisition writtern off	जवाहर बँक विलीनीकरण किंमत निर्लेखन		82,86,346.00		82,86,346.00	
Provisions	केलेल्या तरतूदी	17	25,00,00,000.00		36,77,00,000.00	
Income-Tax Expenses i. Current Tax	आयकर तरतूद		7,93,00,000.00		9,03,00,000.00	
Net Profit carried to Balance Sheet i. Net Profit/(Loss) of the year	वर्ष अखेरेचा निव्वळ नफा		16,69,46,756.21		16,55,88,748.25	
TOTAL			295,20,02,710.85		270,45,52,927.79	

Significant Accounting policies and notes to the Consolidated Financial Statement. The Schedules referred to above are the integral part of Consolidated Profit & Loss.

As per Our Audit Report of Even Date
For SUNSVG AND ASSOCIATES
Chartered Accountants
Sd/-
SUNSVG AND ASSOCIATES
Partner
FRN-118693W CA. Poonam Kiran Sathe
Membership no.124265
UDIN NO: 26124265VXRGPT3348
Date : 30/05/2026
Place : Ichalkaranaji

K.M.Patil
General Manager

S.B.Shirgave
Chief Executive Officer



माणसांच्या मनांना विणगारी बँक

कल्लाप्पाण्णा आवाडे इचलकरंजी जनता सहकारी बँक लि.

(मल्टिस्टेट शेड्युलड बँक)

दि. ३१/०३/२०२६ अखेर नफा-तोटा पत्रक

INCOME	प्राप्ती	SCHEDULE No.	31.03.2026		31.03.2025	
			₹	Ps.	₹	Ps.
Interest & Discount	व्याज जमा व कसर	18	265,95,29,986.68		247,58,91,603.03	
Commission Exchanges and Brokerage	कमिशन, हुंडणावळ व दलाली		23,82,278.72		21,90,212.69	
Subsidies and donations	अनुदान व देणगी		-		-	
Income from non-banking assets and profit from sale of or dealing with such assets	नेहमीच्या बँकिंग मालमत्ते व्यतिरिक्त अशा अन्य व्यवहारा पासून मिळकत व त्यांचे विक्री वा इतर व्यवहारापासून फायदे		-		-	
Profit on Sale of Securities (Net)	गुंतवणुकीवरील नफा (निव्वळ)		4,43,30,180.47		2,15,65,844.08	
Other Receipts	इतर जमा	19	11,70,34,418.13		11,38,07,002.99	
Deferred Tax Asset	डेफर्ड टॅक्स असेट		2,06,74,325.00		82,70,000.00	
Recovery In Earlier of Written off Bad Debts Recovered	निर्लेखित बुडीत कर्जातील वसुली		22,34,674.56		3,26,206.00	
Excess Provision Written Back COVID	कोव्हिड तरतुद निधीतील जादा रक्कम परत		-		8,25,02,059.00	
Bad and Doubtful Debt-Reserve Writtern Back	बुडीत व संशयित कर्ज निधीतील परतवा		10,58,16,847.29		-	
TOTAL			295,20,02,710.85		270,45,52,927.79	

Directors

CA Shri. Sanjaykumar S. Anigol
Vice Chairman

C.A Shri C.B.Chougule
Shri D.L. Sarada
Shri R.B. Patil
Shri T.S.Athane
Smt A.A. Arage

Shri. Swapnil P. Awade
Chairman

Shri B.I. Lad
Shri S.S. Gore
Shri B.T. Povale
Shri A.G. Kamble
Shri B.D. Patil
Adv. V.C.Gajageshwar

Shri M.S. Satpute
Shri S.G. Shingave
Shri S.S. Kitture
Shri S.K. Keste
Adv.Shri S.S. Joshi



माणसांच्या मनांना विणगारी बँक

कल्लाप्पाण्णा आवाडे इचलकरंजी जनता सहकारी बँक लि.

(मल्टिस्टेट शेड्युलड बँक)

SCHEDULES		31.03.2026		31.03.2025		SCHEDULES		31.03.2026		31.03.2025	
SCHEDULE - 1 CAPITAL (भाग भांडवल)						SCHEDULE - 3 DEPOSITS AND OTHERS ACCOUNTS (देवी)					
Particulars	₹	Ps.	₹	Ps.	Particulars	₹	Ps.	₹	Ps.		
I. Authorized Capital	100,00,00,000.00		100,00,00,000.00		A. I. Fixed Deposits	2223,08,08,834.89		2142,46,07,748.19			
Authorized Capital (2,00,00,000 "A" Class shares of Rs 50/- each) (Previous year 2,00,00,000 Shares)	100,00,00,000.00		100,00,00,000.00		(i) Individuals*	1525,00,58,322.92		1459,22,06,748.92			
II. Subscribed Capital	80,90,28,500.00		77,21,04,650.00		(ii) Central Co-op. banks			-			
1,61,80,570 Shares of Rs. 50/- each (Previous year 1,54,42,093 shares of Rs 50/- each)	80,90,28,500.00		77,21,04,650.00		(ii) Other Societies	698,07,50,511.97		683,24,00,999.27			
III. Amount Called up	80,90,28,500.00		77,21,04,650.00		II. Savings Bank Deposits	463,33,52,665.52		444,13,83,048.51			
1,61,80,570 Shares of Rs. 50/- each (Previous year 1,54,42,093 shares of Rs 50/- each)	80,90,28,500.00		77,21,04,650.00		(i) Individuals*	456,67,27,188.92		436,62,02,547.30			
of the above held by					(ii) Central Co-op. Banks	-		-			
a) Individual	66,48,57,150.00		62,34,20,900.00		(iii) Other Societies	6,66,25,476.60		7,51,80,501.21			
b) Co-Operative Institutions	-		-		III. Current Deposits	288,83,33,945.54		275,74,53,106.41			
c) State Government	-		-		(i) Individuals*	172,15,83,550.22		182,14,78,047.06			
d) Others	14,41,71,350.00		14,86,83,750.00		(ii) Central Co-op. Banks			-			
TOTAL	80,90,28,500.00		77,21,04,650.00		(iii) Other Societies	116,67,50,395.32		93,59,75,059.35			
SCHEDULE - 2 RESERVE FUND AND OTHER RESERVES (राखीव व इतर निधी)						IV. Money at call and short notice					
Particulars	₹	Ps.	₹	Ps.	*Under the item "Individuals" deposits to institutions other than co-operative Banks and Societies are included as per The Banking Regulation Act, 1949.						
i. Statutory Reserves	66,08,09,461.68		61,33,56,064.68		TOTAL	2975,24,95,445.95		2862,34,43,903.11			
ii. Capital Reserve	5,94,511.34		5,94,511.34		SCHEDULE - 4 BORROWINGS (बेतलेली कर्जे)						
iii. Building Fund	12,82,11,731.43		12,55,34,983.18		Particulars	₹	Ps.	₹	Ps.		
iv. Bad & Doubtful Debts 24	9,13,71,164.00		913,71,164.00		I. From the Reserve Bank of India / State / Central Co-op Bank	-		-			
v. Bad and Doubtful Debts Reserve	146,00,89,952.04		135,84,06,799.33		A) Short - Term Loans, Cash Credits and Overdrafts of which Secured Against						
vi Investment Depreciation Reserve	1,00,00,000.00		50,00,000.00		a) Government and Other Approved Securities	-		-			
vii Investment Fluctuation Reserve	5,66,65,500.00		5,56,65,500.00		b) Other Tangible Securities	-		-			
viii. Special Reserve u/s 63 (c) of MSCS Act 2002	16,20,00,000.00		14,50,00,000.00		B) Medium - Term Loans of which secured against-						
ix General Reserves	5,91,21,727.35		5,26,21,501.35		a) Government and Other Approved Securities	-		-			
x. OTHER FUNDS AND RESERVES	1057,162,441.80		104,53,16,588.31		b) Other Tangible Securities	-		-			
a) Charity Fund	2,33,913.00		2,33,913.00		C) Long -Term Loans of which secured against-						
b) Ceremonial Reserve	18,81,459.00		18,81,459.00		a) Government and Other Approved Securities	-		-			
c) Bonus Equalization Fund	40,00,000.00		40,00,000.00		b) Other Tangible Securities	-		-			
d) Staff Welfare Fund	6,08,776.52		6,08,776.52		II. From the State Bank of India	-		-			
e) Social Welfare Fund	1,304.28		1,304.28		III. From the State Government	-		-			
f) Building Revaluation Reserve	23,07,94,582.00		25,64,38,424.00		IV. Loans from other sources (source and securities to be specified)	73,00,61,000.00		35,00,00,000.00			
g) Land Revaluation Reserve	32,42,45,555.00		32,42,45,555.00		a) RBI Repo (LAF)	-		-			
h) Contingent Provision Against Standard Assets	5,66,68,000.00		5,66,68,000.00		b) Repo Borrowings	-		-			
i) General Provision For Loss	35,895.00		46,199.51		c) Repo Borrowing under TREPS (TRIPARTY)	-		-			
j) Special Reserve Under Income Tax Act 1961	15,71,82,000.00		13,46,82,000.00		d) Foreign Currency Borrowing from Banks	-		-			
k) ARC SR Depreciation Reserve	21,27,00,000.00		19,77,00,000.00		e) Long Term (Subordinated) Deposits (LTD)	35,00,00,000.00		35,00,00,000.00			
l) Provision for Restructured Advances	2,71,98,937.00		2,71,98,937.00		f) Long Term Subordinated Bonds(LTSB)	38,00,61,000.00					
m) Resolution Framework 2.0	4,16,12,020.00		4,16,12,020.00		TOTAL	73,00,61,000.00		35,00,00,000.00			
TOTAL	368,60,26,489.64		349,28,67,112.19								



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SCHEDULES		31.03.2026	31.03.2025	SCHEDULES		31.03.2026	31.03.2025		
SCHEDULE - 5 OTHERS LIABILITIES (इतर देणी)				SCHEDULE 9 – BALANCE WITH OTHER BANKS (इतर बँकातील शिल्लक)					
Particulars	₹	Ps.	₹	Ps.	Particulars	₹	Ps.		
i) Bills Payable	2,43,87,948.43		2,62,70,698.73		i) Current Deposits (including deposit with nationalize banks, commercial banks and other co-operative banks)	16,07,88,197.74	18,71,30,854.66		
ii) Unclaimed Dividend	70,92,886.00		68,87,124.00		ii) Savings Bank Deposits	-	-		
iii) Suspense	2,52,96,425.34		89,09,903.36		iii) Fixed Deposits(Including Rs 8000.00 lakh pledged with banks)	538,63,84,201.00	451,58,30,427.00		
iv) Provision for Taxation	7,93,00,000.00		9,03,00,000.00		TOTAL	554,71,72,398.74	470,29,61,281.66		
v) Other Payable/ Sundries	7,84,43,797.20		8,01,06,797.75		SCHEDULE - 10 INVESTMENTS (गुंतवणूक)				
TOTAL	21,45,21,056.97		21,24,74,523.84		Particulars	₹	Ps.	₹	Ps.
SCHEDULE - 6 PROFIT & LOSS (नफा-तोटा)				SCHEDULE - 11 ADVANCES (कर्जे)					
Particulars	₹	Ps.	₹	Ps.	Particulars	₹	Ps.	₹	Ps.
Profit as per last Balance Sheet	16,55,88,748.25		14,18,45,866.24		i) Short Term Loans, Cash Credit, Overdrafts & Bills Discounted	568,21,49,906.45		556,81,22,740.18	
Less: Appropriations of profit for the year 2024-25					i. Of which secured against :				
Statutory Reserve Fund	4,15,00,000.00		3,56,00,000.00		a) Government & Other approved Securities	113,97,771.54		65,62,966.06	
Contingent fund as per as per MSCS Act	1,70,00,000.00		1,45,00,000.00		b) Other Tangible Securities	567,07,52,134.91		556,15,59,774.12	
Cooperative Education	16,56,000.00		14,16,000.00		ii. Unsecured Loans	19,369,941.20		5,34,80,333.31	
Education Fund	16,56,000.00		14,16,000.00			570,15,19,847.65		562,16,03,073.49	
Cooperative Rehabilitation, Reconstruction & Development Fund					Of the Advances, amount due from individuals	369,93,25,719.39		359,29,98,517.92	
Dividend	7,90,00,000.00		6,88,00,000.00		Of the Advances, amount Overdue	47,54,59,289.57		50,64,56,881.08	
Ex-gratia to Employees	1,46,00,000.00		1,45,00,000.00		Considered Bad & Doubtful of Recovery	65,29,52,261.58		52,15,87,550.13	
Building Fund	26,76,748.25		26,13,866.24		ii) Medium Term Loans	89,87,07,839.80		10,27,774,312.16	
Investment Fluctuation Reserve	10,00,000.00		10,00,000.00		i. Of which secured against :				
General Reserves	65,00,000.00		20,00,000.00		a) Government & Other approved Securities	-		-	
	16,55,88,748.25		14,18,45,866.24		b) Other Tangible Securities	89,87,07,839.80		10,27,774,312.16	
Balance Profit after appropriation	-		-		ii. Unsecured Loans	31,34,18,452.63		36,96,82,842.57	
Add : Profit for the year as per Profit & Loss Account	16,69,46,756.21		16,55,88,748.25			121,21,26,292.43		139,74,57,154.73	
TOTAL	16,69,46,756.21		16,55,88,748.25		TOTAL	666,90,11,663.00		594,69,28,466.00	
SCHEDULE 7 – CONTINGENT LIABILITIES (संभाव्य देणी व जबाबदाऱ्या)				SCHEDULE - 8 – CASH (रोख शिल्लक)					
Particulars	₹	Ps.	₹	Ps.	Particulars	₹	Ps.	₹	Ps.
i) Letters of Credit (LC)	-		-		i) Cash In hand	16,14,82,623.00		24,18,95,013.00	
ii) Guarantees (BG)	21,17,52,825.00		14,83,71,833.00		ii) Cash with Reserve Bank of India	82,24,86,898.66		100,57,09,010.10	
iii) Unclaimed Liabilities under DEAF Scheme	13,02,65,875.69		11,18,99,074.63		iii) Cash with State Bank of India	26,31,550.10		15,14,721.92	
iv) Technical write-off Accounts	60,19,41,018.47		-		iv) Cash with State Co-operative Banks	66,15.96		29,085.48	
TOTAL	94,39,59,719.16		26,02,70,907.63		v) Cash with Central Co-operative Banks	14,35,023.05		47,97,529.66	
SCHEDULE 7 – CONTINGENT LIABILITIES (संभाव्य देणी व जबाबदाऱ्या)				SCHEDULE - 8 – CASH (रोख शिल्लक)					
Particulars	₹	Ps.	₹	Ps.	Particulars	₹	Ps.	₹	Ps.
i) Letters of Credit (LC)	-		-		i) Cash In hand	16,14,82,623.00		24,18,95,013.00	
ii) Guarantees (BG)	21,17,52,825.00		14,83,71,833.00		ii) Cash with Reserve Bank of India	82,24,86,898.66		100,57,09,010.10	
iii) Unclaimed Liabilities under DEAF Scheme	13,02,65,875.69		11,18,99,074.63		iii) Cash with State Bank of India	26,31,550.10		15,14,721.92	
iv) Technical write-off Accounts	60,19,41,018.47		-		iv) Cash with State Co-operative Banks	66,15.96		29,085.48	
TOTAL	94,39,59,719.16		26,02,70,907.63		v) Cash with Central Co-operative Banks	14,35,023.05		47,97,529.66	
TOTAL	94,39,59,719.16		26,02,70,907.63		TOTAL	98,80,42,710.77		125,39,45,360.16	



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SCHEDULES		31.03.2026		31.03.2025		SCHEDULES		31.03.2026		31.03.2025	
Particulars	₹	Ps.	₹	Ps.	Particulars	₹	Ps.	₹	Ps.		
Of the Advances, amount due from individuals*	78,02,39,943.63		93,13,88,739.64		Less: Depreciation						
Of the Advances, amount Overdue	28,38,24,003.88		39,02,40,091.63		Depreciation upto last year	28,81,73,956.00		25,05,37,881.00			
Considered Bad & Doubtful of Recovery	12,34,90,765.41		13,94,92,828.99		Depreciation for current year	82,28,630.00		91,42,917.00			
III) Long Term Loans					Depreciation on Revalued Amount	2,56,43,842.00		2,84,93,158.00			
i. Of which secured against :	1185,49,37,925.37		1119,50,12,996.41		Depreciation on sales	-		-			
a) Government & Other approved Securities	-		-		(b)	32,20,46,428.00		28,81,73,956.00			
b) Other Tangible Securities	1185,49,37,925.37		1119,50,12,996.41		Total (a-b)	30,48,52,168.00		33,87,24,640.00			
ii. Unsecured Loans	16,86,55,059.22		24,55,14,140.98		iii) FURNITURE & FIXTURE						
	1202,35,92,984.59		1144,05,27,137.39		Cost as on 1.4.2025	18,08,26,504.00		16,21,58,927.34			
Of the Advances, amount due from individuals*	964,96,63,333.63		913,93,41,999.70		Add: Additions during the year	2,09,87,538.62		2,35,46,212.00			
Of the Advances, amount Overdue	137,64,22,832.56		135,21,72,104.77		Less : Sold during the year	4,87,330.00		10,82,236.00			
Considered Bad & Doubtful of Recovery	100,87,72,295.97		69,28,56,519.89		(a)	20,13,26,712.62		18,46,22,903.34			
*Under the item "individuals" advances to institutions other than co-operative Banks and Societies are included as per The Banking Regulation Act,1949.					Less : Depreciation upto last year	8,03,49,849.00		7,12,39,710.00			
					Depreciation for current year	1,09,56,896.00		91,10,139.00			
					Depreciation on sales	-		-			
TOTAL (I+II+III)	1893,72,39,124.67		1845,95,87,365.61		(b)	9,13,06,745.00		8,03,49,849.00			
					Total (a-b)	11,00,19,967.62		10,42,73,054.34			
SCHEDULE 12 – INTEREST RECEIVABLE (येणे व्याज)											
Particulars	₹	Ps.	₹	Ps.	iv) PLANT & MACHINERY						
i. Interest Receivable On Investments	12,96,83,500.00		11,65,79,347.00		Cost as on 1.4.2025	6,41,12,676.00		5,58,24,256.00			
ii. Interest Receivable On Fixed Deposit	5,12,82,738.00		4,82,25,357.00		Add: Additions during the year	45,61,906.00		86,42,545.00			
iii. Interest Receivable On Regular Loan (Staff)	6,59,35,539.00		5,85,03,815.00		Less : Sold during the year	1,89,671.00		3,54,124.00			
iv. Interest Receivable On Overdue Loan	186,27,06,602.69		202,65,85,322.75		(a)	6,84,84,911.00		6,41,12,677.00			
v. RBI Revers Repo Interest Receivable	4,52,456.00		4,59,486.00		Less : Depreciation upto last year	4,11,42,487.00		3,74,65,237.00			
					Depreciation for current year	42,75,776.00		36,77,250.00			
					Depreciation on sales	-		-			
TOTAL	211,00,60,835.69		225,03,53,327.75		(b)	4,54,18,263.00		4,11,42,487.00			
SCHEDULE 13 – FIXED ASSETS (इमारत, जागा, फर्निचर, फिक्चर व इतर)						Total (a-b)	2,30,66,648.00	2,29,70,190.00			
Particulars	₹	Ps.	₹	Ps.	v) COMPUTERS AND SOFTWARES						
i) LEASEHOLD LAND					Cost as on 1.4.2025	28,15,13,708.94		26,62,23,958.68			
Cost as on 1.4.2025	96,98,097.00		96,98,097.00		Add: Additions during the year	3,17,77,790.94		1,64,56,193.00			
Add : Revaluation	32,42,45,555.00		32,42,45,555.00		Less : Sold during the year	23,816.00		40.80			
(a)	33,39,43,652.00		33,39,43,652.00		(a)	31,32,67,683.88		28,26,80,110.88			
Less: Amortisation					Less : Depreciation upto last year	25,84,05,480.70		23,58,60,165.00			
Amortisation upto last year	-		-		Depreciation for current year	1,64,96,277.00		2,25,45,315.70			
Amortisation for current year	-		-		Depreciation on sales	-		-			
Amortisation on Revalued Amount	-		-		(b)	27,49,01,757.70		25,84,05,480.70			
(b)	-		-		Total (a-b)	3,83,65,926.18		2,42,74,630.18			
Total (a-b)	33,39,43,652.00		33,39,43,652.00		vi) MOTOR CARS						
ii) PREMISES (including freehold land)					Cost as on 1.4.2025	1,50,64,810.00		1,48,05,730.00			
Cost as on 1.4.2025	32,77,72,174.00		32,77,72,174.00		Add : Additions during the year	86,35,916.93		2,78,410.00			
Add: Revaluation	29,91,26,422.00		29,91,26,422.00		Less : Sold during the year	20,88,124.00		19,330.00			
Add : Additions during the year	-		-		(a)	2,16,12,602.93		1,50,64,810.00			
Less: Sales/ Adjustment during the year	-		-		Less : Depreciation upto last year	1,07,40,900.00		99,99,747.00			
(a)	62,68,98,596.00		62,68,98,596.00		Depreciation for current year	13,64,046.00		7,41,153.00			
					Depreciation on sales	-		-			
					(b)	1,21,04,946.00		1,07,40,900.00			
					Total (a-b)	95,07,656.93		43,23,910.00			
					vii) DEAD STOCK						
					Cost as on 1.4.2025	4,30,02,516.49		4,13,36,357.62			
					Add: Additions during the year	25,43,575.00		23,66,901.00			
					Less : Sold during the year	73,135.00		2,47,526.00			
					(a)	4,54,72,956.49		4,34,55,732.62			
					Less : Depreciation upto last year	2,52,01,614.49		2,33,63,231.49			
					Depreciation for current year	18,55,408.00		18,38,383.00			
					Depreciation on sales	-		-			
					(b)	2,70,57,022.49		2,52,01,614.49			
					Total (a-b)	1,84,15,934.00		1,82,54,118.13			
					viii) LIBRARY BOOKS						
					Cost as on 1.4.2025	-		1,28,362.00			
					Add: Additions during the year	-		-			
					Less : Sold during the year	-		268.00			
					(a)	-		1,28,094.00			
					Less : Depreciation upto last year	-		128,094.00			
					Depreciation for current year	-		-			
					Depreciation on sales	-		-			
					(b)	-		1,28,094.00			
					Total (a-b)	-		-			
					TOTAL (i to viii)	83,81,71,952.73		84,67,64,194.65			



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SCHEDULES		31.03.2026	31.03.2025	SCHEDULES		31.03.2026	31.03.2025
SCHEDULE - 14 OTHER ASSETS (इतर वेणी)				Particulars			
Particulars		₹	Ps.	₹	Ps.	₹	Ps.
a) Prepaid Expenses		28,10,685.00		21,42,008.00		21,60,530.96	19,87,148.91
b) Electric And Other Deposits for Services		97,22,000.00		91,52,000.00		28,16,040.00	24,70,647.00
c) Stock Of Stationary		42,12,191.75		44,66,521.92		31,50,341.30	25,70,838.36
d) Advances For Capital And Revenue Expences		69,65,809.00		103,37,410.00		84,57,914.99	69,93,604.27
e) Computer Peripherals Spares Stock		391,396.54		4,05,366.76		516,093.00	6,71,124.00
f) Insurance Commission Receivable		495,417.08		3,62,480.00		1,63,60,713.14	1,60,73,068.33
g) TDS Receivable		24,49,862.33		33,38,310.01		77,35,364.82	68,37,786.66
h) Income Tax Advance		7,90,00,000.00		8,83,00,000.00		8,10,829.00	3,45,806.00
i) Deferred Tax Asset		25,59,39,425.45		23,52,65,100.45		21,93,397.83	12,45,429.32
j) TDS Receivable on GST		44,74.73		51,680.45		1,25,00,000.00	95,00,000.00
k) NPCI Receivable & Mobile Banking Settlement		786,209.91		55,12,096.21		44,55,295.33	54,51,201.23
l) CCIL Deposit		1,05,00,000.00		1,05,00,000.00			
m) Unified Payment Interface (UPI)		-		11,71,615.38			
n) Electronic Cash Ledger (With GST)		10,654.00		-			
o) Income Tax Refund		35,47,930.00		7,29,940.00			
p) Penal Charges Receivable		1,28,97,109.64		77,94,571.17			
q) Branch Banking IMPS (JSBL)		-		153.20			
r) Pos E-com Settlement (JSBL)		-		10,151.31			
s) Input CGST		7,19,284.06		7,30,516.58			
T) Input SGST		8,32,356.27		6,66,090.55			
u) Input IGST		1,22,751.70		74,895.88			
v) Central Input Gst		31,73,958.08		19,70,932.00			
w) GST (JSBL)		1,05,708.74		1,43,889.62			
TOTAL		39,46,87,224.28		38,31,25,729.49		11,21,48,798.44	10,09,15,906.23
SCHEDULE 15 – INTEREST ON DEPOSITS ETC. (ढेवीवरील व्याज)				SCHEDULE 17 – PROVISIONS (केलेल्या तरतुदी)			
Particulars		₹	Ps.	₹	Ps.	₹	Ps.
a) Interest On Deposit		174,66,81,026.05		153,13,90,924.03		20,75,00,000.00	30,50,00,000.00
b) Interest On Long Term (Subordinate) Deposits (LTD)		2,99,90,894.00		2,99,93,144.00		50,00,000.00	-
c) Interest On Long-Term (Subordinate) Bonds (LTSB)		39,50,901.00		-		-	-
d) Interest On Borrowings		-		2,424.00		2,25,00,000.00	3,52,00,000.00
e) Interest On Others		72.00		11,585.37		1,50,00,000.00	2,75,00,000.00
TOTAL		178,06,22,893.05		156,13,98,077.40		25,00,00,000.00	36,77,00,000.00
SCHEDULE 16 – OTHER EXPENDITURE (इतर खर्च)				SCHEDULE 18 – INTEREST AND DISCOUNT (व्याज जमा व कसर)			
Particulars		₹	Ps.	₹	Ps.	₹	Ps.
a) i) Travelling Expenditure		46,81,840.75		38,81,466.00		181,12,63,448.50	178,23,01,834.48
ii) Director Travelling		15,76,031.80		13,96,615.50		40,96,92,203.53	38,43,65,071.45
b) Office Expenses		43,02,504.43		42,27,482.52		36,95,86,095.00	24,64,97,635.70
c) Annual Meeting Expenses		19,00,873.58		17,77,023.00		84,88,599.65	1,25,22,001.40
d) Ceremonies		42,15,330.30		39,28,544.97		6,04,99,640.00	5,02,05,060.00
e) Subscription		9,00,100.00		9,30,190.00			
f) Lift & Other Machinery Maintenance		24,05,769.71		18,11,546.70			
g) Pigmy Agent Commission		53,34,326.68		37,11,069.34			
h) Decretal Exp.		76,50,719.56		68,64,896.28			
i) Petrol & Diesel		17,64,620.00		14,73,693.00			
j) Consultancy Fee		11,02,400.00		13,79,400.00			
k) Loss From Sale of Dead Stock		14,06,092.02		16,53,709.00			
l) Amortization of Premium on Investments		21,21,664.00		17,30,155.00			
m) AMC Paid for Software		93,47,276.03		1,02,35,171.38			
n) Cleaning And Sweeping Charges		22,82,729.21		17,68,289.46			
TOTAL		11,70,34,418.13		11,38,07,002.99		265,95,29,986.68	247,58,91,603.03
SCHEDULE 19 – OTHER RECEIPTS (इतर जमा)				Particulars			
Particulars		₹	Ps.	₹	Ps.	₹	Ps.
a) Dividend on Shares		2,51,000.00		2,50,000.00			
b) Loan Processing Charges		3,41,07,555.34		3,26,20,613.90			
c) Locker Rent Received		44,49,546.00		46,79,811.56			
d) Insurance Commission		1,34,73,504.31		1,50,41,805.32			
e) Bank Guarantee Fee		42,68,297.00		34,47,760.00			
f) Profit From Sale of Dead Stock		5,93,197.00		3,51,423.20			
g) NFS POS / ATM / Mobile Banking / IMPS Charges		66,43,022.09		72,40,371.17			
h) Interest Reicived on PLSC		1,16,20,000.00		-			
i) Miscellaneous		3,49,93,204.64		4,60,06,703.86			
j) Excess income tax provision		4,84,746.00		3,66,044.00			
k) Penal charges received		61,50,345.75		38,02,469.98			
TOTAL		11,70,34,418.13		11,38,07,002.99			



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CASH FLOW STATEMENT FOR THE YEAR ENDED 31.03.2026

(₹ in lakh)

Particulars	31.03.2026	31.03.2026	31.03.2025	31.03.2025
Cash Flow from Operating Activities				
Net Profit as per Profit and Loss A/c		16,69.47		16,55.89
Profit for Previous year				
Add : Depreciation	4,31.77		4,70.55	
Loss on sale of Dead Stock	14.06		16.54	
Profit on sale of Dead Stock	(5.93)		(3.51)	
Working Capital Adjustments				
(Increase)/Decrease in Investments	(72,20.83)		(62,99.48)	
(Increase)/Decrease in Loans and Advances	(47,76.52)		(160,72.62)	
(Increase)/Decrease in Interest Receivable	14,02.92		(44,25.56)	
(Increase)/Decrease in Other Assets	(115.61)		(298.94)	
(Increase)/Decrease in Non Banking Assets	9.68		56.12	
(Increase)/Decrease in Head Office Balance	12.47		1,45.39	
(Increase)/Decrease in Jawahar bank cost acquisition	82.86		(3,31.45)	
Increase/(Decrease) in Deposit from Customers	112,90.51		309,01.38	
Increase/(Decrease) in Interest Payable	21.09		2,71.34	
Increase/(Decrease) in Other Liabilities	(1,60.71)		(5,06.18)	
Increase/(Decrease) in Head Office Balance	(6.03)		(1,45.44)	
Increase/(Decrease) in Overdue Interest Provision	(16,38.95)		42,10.95	
Increase/(Decrease) in Reserve and Other Funds	15,01.26	842.04	46,03.09	125,92.16
Cash Generated from Operating Activities		25,11.51		142,48.05
Cash Flow from Investing Activities				
Purchase of Fixed Assets	(6,30.91)		(5,67.88)	
Increase in Borrowings	38,00.61		-	
Sale of Fixed Assets	20.49		4.01	
Cash Generated from Investing Activities		31,90.19		(5,63.87)
Cash Flow from Financing Activities				
Share Capital Issued	3,69.24		6,36.87	
Dividend Paid	(7,87.94)		(7,77.10)	
Acquisition of Non-banking assets	-		-	
Cash Generated from Financing Activities		(4,18.70)		(1,40.23)
Net Increase in cash and Cash Equivalents		52,83.00		135,43.95
Cash and Cash Equivalents at the beginning of Year		77,971.07		644,27.12
Cash and Cash Equivalents at the end of Year		83,254.24		779,71.07
Cash and Cash Equivalents				
Cash in Hand and Bank Balance	114,88.31		144,10.76	
Balance with Other Banks	717,65.93		635,60.31	

DIRECTORS

CA Shri. Sanjaykumar S. Anigol

Vice Chairman

C.A Shri C.B.Chougule
Shri D.L. Sarada
Shri R.B. Patil
Shri T.S.Athane
Smt A.A. Arage

K.M.Patil

General Manager

Shri. Swapnil P. Awade

Chairman

Shri B.I. Lad
Shri S.S. Gore
Shri B.T. Povale
Shri A.G. Kamble
Shri B.D. Patil
Adv. V.C.Gajageshwar

S.B.Shirgave

Chief Executive Officer

Shri M.S. Satpute
Shri S.G. Shirgave
Shri S.S. Kitture
Shri S.K. Keste
Adv.Shri S.S. Joshi

As per Our Audit Report of Even Date
For SUNSVG AND ASSOCIATES
Chartered Accountants
Sd/-
SUNSVG AND ASSOCIATES
Partner FRN-118693W
CA. Poonam Kiran Sathe
Membership no.124265
UDIN NO: 26124265VXRGP3348
Date : 30/05/2026
Place : Ichalkaranaji



माणसांच्या मनांना विणणारी बँक

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* परिशिष्ट अ *

* Annexure A *

संस्थेचे नांव : कल्लाप्पाणा आवाडे इचलकरंजी जनता सहकारी बँक लि., इचलकरंजी (मल्टिस्टेट शेड्युलड बँक)	Name of Bank : Kallappa Awade Ichalkaranji Janata Sahakari Bank Ltd., Ichalkaranji (Multi-State Scheduled Bank)
मुख्य कार्यालय : जनता बँक भवन, पो.बॉ.नं.६४,मेन रोड, इचलकरंजी-४१६११५ जि.कोल्हापूर (महा.)	Head Office : Janata Bank Bhavan, P.B.No.64 Main Road, Ichalkaranji 416115 Dist.Kolhapur (Mh.)
नोंदणी दिनांक : एमएससीएस/सीआर/४३७/२०११, दि.१५.०९.२०११	Date of Registration : MSCS/CR/437/2011, Date-15.09.2011
रिझर्व्ह बँक : अ.सी.डी./एम.एच./२९७/पी/२७.०४.१९८२	RBI Licence : ACD/MH/297/P /27.04.1982
परवाना : महाराष्ट्र, कर्नाटक, गोवा व गुजरात राज्याच्या मुलकी हद्दी इतकी राहिल.	Area of Operation : Whole Revenue area of Maharashtra Karnataka, Goa & Gujrat State

३१ मार्च २०२६ अखेर	On 31st March 2026	(₹ in lakh)
१. मुख्य कार्यालयासह एकूण शाखा	1. No. of Branches including H.O.	56
२. सभासद नियमित नामधारी	2. Member Regular Nominal	85,835 1658
३. वसुल भाग भांडवल	3. Paid up Capital	80,90.29
४. राखीव व इतर निधी	4. Total Reserves & Other Funds	368,60.26
५. भांडवल जोखीम पर्यासा प्रमाण	5. (CRAR)	15.81 %
६. ठेवी	6. Deposit	2975,24.95
सेव्हिंग्ज	Saving	463,33.52
चालू	Current	288,83.34
मुदत	Fixed	2223,08.09
७. कर्जे	7. Advances	1893,72.39
तारणी कर्जे	Secured	1838,33.24
विनातारणी कर्जे	Unsecured	55,39.15
अग्रक्रम क्षेत्र%	Priority Sector %	68.55 %
दुर्बल घटक%	Weaker Section %	13.85 %
८. बाहेरील कर्जे	8. Borrowings	73,00.61
९. गुंतवणुक	9. Investments	666,90.12
१०. थकबाकीचे प्रमाण%	10. Overdues %	7.65 %
११. ऑडीट वर्ग	11. Audit classification	'A'
१२. नफा	12. Profit for the Year	16,69.47
१३. एकूण सेवक	13. Total Staff	584
१४. खेळते भांडवल	14. Working Capital	3542,55.74



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NOTES TO ACCOUNTS FORMING PART OF FINANCIAL STATEMENTS AND ACCOUNTING POLICIES FOR THE YEAR ENDED 31st MARCH 2026

SIGNIFICANT ACCOUNTING POLICIES

1. Background

Kallappa Awade Ichalkaranji Janata Sahakari Bank Ltd., was incorporated in the year 1963 and provides complete suits of corporate and retail Banking Products. Bank has been registered as 'Multi State Co-operative Bank' from 15.09.2011 vide Registration No. MSCS/CR/437/2011. The Bank is governed by the Banking Regulation Act 1949 (AACS) and The Multi State Co-operative Societies Act 2002

2. Basis of Accounting / Accounting Convention

The financial statements have been prepared and presented under the historical cost convention (as modified by revaluation of premises) and the accrual basis of accounting, and comply with the generally accepted accounting principles, statutory requirements prescribed under the Banking Regulation Act, 1949, the circulars and guidelines issued by the Reserve Bank of India (RBI) from time to time, Accounting Standards issued by ICAI and current practices prevailing in the Co-op. Banks in India except otherwise stated.

3. Use of Estimates

The preparation of the financial statements in conformity with the generally accepted accounting principles requires the Management to make estimates and assumptions that affect the reported amounts of assets and liabilities, revenues and expenses and disclosure of contingent liabilities at the date of the financial statements. Actual results could differ from those estimates. The 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 in the current and future periods.

Principal Accounting Policies

4. 1. Revenue Recognition

- i Income and expenditure are accounted on accrual basis, except otherwise stated.

- ii Interest/ Discount income is recognised in the Profit and Loss Account as it accrues except:
(a) income from Non-Performing Assets (NPAs), comprising of advances and investments, which is recognised upon realisation, as per the prudential norms prescribed by RBI, (b) overdue interest on investments.
- iii Commission income on the bank guarantees, Exchange & Locker rent is recognized as income on realization basis.
- iv Profit or Loss on sale of investments in AFS category is recognised in the Profit and Loss Account.
- v Dividend income is recognised when the right to receive the dividend is established.
- vi Income on Units of Mutual Funds as recognised on cash basis as per the guidelines issued by Reserve Bank of India.
- vii The sale of NPA is accounted as per guidelines prescribed by RBI:

When the Bank sells its financial assets to Reconstruction Company (RC), the same is removed from the books. If the sale is at a price below the Net Book Value (NBV) (i.e. book value less provisions held), the shortfall is debited to the Profit and Loss Account in the year of sale.

5. Advances

- i Advances are classified into Standard, Sub-Standard, and Doubtful & Loss Assets in accordance with the extant guidelines issued by the Reserve Bank of India from time to time. Bank has applied an on-going assets classification in accordance with IRAC Norms prescribed by RBI.
- ii NPAs are classified into Sub-Standard, Doubtful and Loss Assets, based on the following criteria stipulated by RBI:
(a) Sub-standard: A loan asset that has remained non-performing for a period less than or equal to 12 months (b) Doubtful: A loan asset that has remained in the non performing category for a period of more than 12 months. (c) Loss: A loan asset where loss has been identified but the amount has not been fully written off.



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- iii In addition to the specific provision on NPAs, general provisions are also made for standard assets as per extant RBI Guidelines. These provisions are reflected in Schedule 5 of the Balance Sheet under the head "Other Liabilities & Provisions – Others" and are not considered for arriving at the Net NPAs

Sub classification of standard assets	Provision norms as % to outstanding amount
Direct Agri Advance	0.25
SME Advance	0.25
CRE Advances (RH)	0.75
CRE Advances (Other)	1.00
Other Standard Assets	0.40
Loan against FD	0.00

- iv. Bank held provision on projects under construction phase under head of Contingent provision for standard assets in terms of Para 82 of RBI Master directions DOR.STR.REC.205./21.04.048/2025-26 dt 28/11/2025 as under

Category	Construction Phase (in %)
CRE	1.25
CRE-RH	1.00
Others	1.00

- v Provision for Sub-Standard, Doubtful & Loss Assets is made in accordance with the guidelines issued by RBI. In addition, a general provision is also made on all standard assets as per RBI guidelines

Asset Classification	Provision norms as % to outstanding amount	
Sub Standard Asset	10%	
Doubtful Asset	Secured Portion	Unsec. Portion
Up to one year	20%	100%
One to three years	30%	100%
More than three years	100%	100%
Loss Asset	100%	

- vi In addition to the specific provision on NPAs, general provisions are also made for standard assets as per extant RBI Guidelines. These provisions are reflected in Schedule 2 of the Balance Sheet under the head "Reserves and Surplus" and are not considered for arriving at the Net NPAs.
- vii The unrealized interest in respect of advances classified as Non-Performing Assets is disclosed as "Overdue Interest Reserve" as per Reserve Bank of India directives.
- viii The unrealized interest in respect of cash credit/ overdraft accounts interest recovery has been deferred by transferring to separate accounts "Funded Interest Loan for CC/Overdraft" a/cs.
- ix Amounts recovered against debts written off in earlier years are recognised as revenue in the year of recovery.
- x In case of restructured / rescheduled assets, provisions are made in accordance with the guidelines issued by the RBI, which require that the difference between the fair value of the loans / advances before and after restructuring is provided for, in addition to provision for the respective loans / advances. During the current FY 2025-26 bank has not made any additional provision for restructured advances under Resolution Framework-RF-1/RF-2.
- xi Bank held provision of Rs 688.11 lakhs against accounts restructured under Resolution Framework (RF-1 and RF-2) and other restructure accounts as on 31/3/2026.

6. Investment

The transactions in all securities are recorded on "Settlement Date".

(1) Categorisation of Investment

In accordance with guidelines issued by RBI, the Bank classifies its investment portfolio into the following three categories:

- 'Held to Maturity' - Securities acquired by the Bank with the intention to hold till maturity.
- Held for Trading' - Securities acquired by the Bank with the intention to trade (Bank don't have such portfolio). (As on 31.03.2026, bank does not held any investment under HFT category).



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iii. 'Available for Sale' - Securities which do not fall within the above two categories are classified as 'Available for Sale'.

(2) Classification of Investment

For the purpose of disclosure in the Balance Sheet, Investments have been classified under five groups as required under RBI guidelines – Government Securities, Other Approved Securities, Shares, Bonds of PSU and Other Investments.

(3) Valuation of Investments

i 'Held to Maturity' - Securities acquired by the Bank with the intention to hold till maturity. These investments are carried at their acquisition cost. Any premium on acquisition is amortised over the balance period to maturity, with a debit to Profit and Loss account. The book value of security is reduced to the extent of amount amortised during the relevant accounting period and such figures are shown in Balance Sheet.

ii 'Available for Sale' - Each security in this category is valued at the market price and the net resultant depreciation in each classification (as mentioned in Para 6.2 above) is charged to the Profit and Loss Account. Net appreciation, if any is ignored.

iii In case of shares and bonds and other investments, the scrip wise appreciation is ignored. Market value of government securities (excluding treasury bills) is determined on the basis of valuation declared by PDAI jointly with FBIL for valuation at the year-end. In case of unquoted government securities, market price or fair value is determined as per the rates published by FBIL.

iv Market value of other approved securities is determined based on the yield curve and spreads provided by FBIL.

v Treasury bills are valued at carrying cost.

vi Units of Mutual Fund are valued at the lower of cost and net asset value provided by the respective mutual funds.

vii 100% provision has been provided on investment in shares of Co-operative Institutions if dividend has not been received.

viii In case of sale of NPA (financial asset) to Asset Reconstruction Company (ARC) against issue of Security Receipts (SR), investment in SR is recognised at lower of:

- (i) Net Book Value (NBV) (i.e. book value less provisions held) of the financial asset; and
- (ii) Redemption value of SR. SRs issued by an ARC

are valued in accordance with the guidelines applicable to non-SLR instruments. Accordingly, in cases where the SRs issued by the ARC are limited to the actual realisation of the financial assets assigned to the instruments in the concerned scheme, the Net Asset Value, obtained from the ARC, is reckoned for valuation of such investments.

ix Investment in Security Receipts (SRs) issued by Asset Reconstruction Companies (ARCs) are valued at cost till the expiry of 6 months from the date of acquisition thereof. There after these are valued on the basis of NAV declared by the ARCs from time to time and any depreciation thereon is recognised in the profit and loss account. Appreciation, if any, in the rating of the SRs over the original face value is ignored. Provisioning for SRs is subjected to the guidelines issued by Reserve Bank of India on transfer of Loan Exposure vide Circular no. DOR.STR.REC.201/21.04.048/2025-26 dated 28.11.2025 as amended from time to time.

(4) Accounting for Repo/ Reverse Repo transactions (other than transactions under the Liquidity Adjustment Facility (LAF) with RBI):

i. The Securities sold and purchased under Repo/ Reverse Repo are accounted based on guidelines issued by Reserve Bank of India. Securities are transferred as in the case of normal outright sale/purchase transactions and such movement of securities is reflected using the Repo/ Reverse Repo Accounts and contra entries. The above entries are reversed on the date of maturity. Costs and revenue are accounted as interest expenditure/income, as the case may be.

ii. Interest expended/ earned on Securities purchased/ sold under Repo & LAF with RBI is accounted for as expenditure/ revenue.

(5) Broken period interest on investments is treated as a revenue item. Brokerage, commission etc. pertaining to investments paid at the time of acquisition, if any is charged to profit and loss account.

(6) Transfers from/ to HTM category from to AFS category are done at acquisition cost or book value or market value on the date of transfer, whichever is least and scrip-wise depreciation, if any, is debited to profit and loss account and appreciation, if any, is ignored.

(7) The bank maintains Investment Fluctuation Reserve (IFR) on AFS and HFT Investment Portfolio as per the extant RBI guidelines.



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7. Fixed Assets & Depreciation

- i Fixed Assets are carried at cost less accumulated depreciation/ Amortisation.
- ii Cost includes cost of purchase and all expenditure such as site preparation, installation costs and professional fees incurred on the asset before it is put to use. Subsequent expenditure(s) incurred on the assets put to use are capitalised only when it increases the future benefits from such assets or their functioning capability.
- iii Fixed Assets are not revalued during year 2025-26. During the FY 2024-25, the properties of the bank have been added in "Building Revaluation Reserve". Premises are stated at aggregate of revalued amounts as at 31st Mar 2026 and additions cost. The Proportionate depreciation on account of Revaluation is debited to "Revaluation Reserve Account".
- iv Bank is following Gross Block Method from financial year 2011-12.
- v Depreciation is calculated on written down value basis on Fixed Assets other than Computer. Depreciation on Computers is provided on straight-line method (SLM) as per RBI guidelines.
- vi Depreciation on fixed assets is charged at proportionate for the days for which it is put to use in the relevant year.

vii. Rates of Depreciation are as under:

Description of Asset	Method of charging	Depreciation Rate every year
Premises	WDV	10%
Plant & Machinery	WDV	15%
Dead Stock	WDV	10%
Vehicles	WDV	15%
Furniture and Fixtures	WDV	10%
Library Books	WDV	40%
Computer and related Machinery	SLM	33.33%
Solar System	WDV	40%

There are no changes in rates of Depreciation.

- viii In respect of assets acquired during the year, depreciation is charged on proportionate basis for the number of days the assets have been put to use during the year
- ix Fixed assets which have been fully depreciated but are still in use are carried in the books at Rs.1/-

8) Goods & Service Tax (GST) :

Goods and service tax w. e. f. 01/07/2017 is being collected extra from customers and deposited to the credit of Govt after taking ITC of inward supplies made as per provisions laid down in CGST Act 2017 and the GST rules.

9) Impairment of Assets

The Bank has ascertained that there is no material impairment of any of its assets and as such no provision under Accounting Standard 28 on impairment of assets (AS 28) issued by the ICAI is required.

10) Employee Benefits

- i Provident Fund
Retirement benefit in the form of provident fund and Contribution to Family Pension Scheme are defined contribution plans and the contributions for the year has been made to the Commissioner for Regional Provident Fund (P.F.) are charged to Profit and Loss Account.
- ii Gratuity
Retirement benefit in the form of Gratuity is a defined Benefit plan. The Bank pays gratuity to employees who retire or resign after a minimum period of five years of continuous service. The Bank has Gratuity Fund for its employees under the Group Gratuity cum Life Assurance Scheme managed by Life Insurance Corporation of India. The Bank has created Kallappanna Awade



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Ichalkaranji Janata Sahakari Bank Ltd., Employees Group Gratuity Trust. From 01.04.2014, bank has executed New Group Gratuity Policy with LIC, which covers the employees who have not joined in earlier policy. All facts of this new and earlier policy are same except periodicity of credit of interest on balance held in fund with LIC. In terms of Accounting Standard-15 (Revised), interest cost, current service cost and net actuarial gain/loss is charged to the profit and Loss Account based on actuarial valuation done by an independent actuary as at the year-end, using the Projected Unit Credit Method.

iii Leave encashment

As per the service rules of the bank, employees are eligible for encashment of leave of certain unutilized period at the time of retirement. The Bank has taken Insurance policy for its employees under the Employees group Leave Encashment cum Life Assurance Scheme managed by Life Insurance Corporation of India. From 01.04.2014, bank has executed New Group Leave Encashment policy with LIC, which covers the employees who have not joined in earlier policy. All facts of this new and earlier policy are same except periodicity of credit of interest on balance held in fund with LIC. In terms of Accounting Standard-15 (Revised), interest cost, current service cost and net actuarial gain/loss is charged to the profit and Loss Account based on actuarial valuation done by an independent actuary as at the year-end, using the Projected Unit Credit Method.

iv Ex-Gratia of previous year is appropriated from the profit for the year 2024-25 as per the provisions of MSCS Act 2002 and it was paid during year 2025-26.

11) Taxes on Income

i) Current Income Tax

Current Income Tax determined on the profits for the year in accordance with provisions of Income Tax Act, 1961, rules framed there under and on the basis of expert opinion, if any.

ii) Deferred Tax

Deferred Tax is calculated at the rates and as per the laws that have been enacted or substantively enacted as of Balance Sheet date and is recognised on timing differences that originate in one period which are capable of reversal in one or more subsequent periods.

Deferred Tax Assets are recognised and reassessed at each reporting date, based on management's judgement as to whether realization is considered as virtually certain. Deferred Tax Assets and liabilities are measured using substantively enacted tax rates expected to apply to taxable income in the year in which the timing differences are expected to be received or settled. The effect on deferred tax assets and liabilities of a change in tax rates is recognised in the profit and loss account in the period of enactment of the change.

12) Segment Reporting

The classification of exposures to the respective segments conforms to the guidelines issued by RBI, Business Segments have been identified and reported taking into account, and reported as Treasury, wholesale, retail banking & other banking. As per the internal business reporting system and the guidelines prescribed by RBI.



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13. INTANGIBLE ASSETS (AS-26):

Details of Computer software expenses in accordance with AS-26 on Intangible Assets issued by ICAI are as under:

Computer software : (₹ in Lakh)

Particulars	31.03.2026	31.03.2025
Gross Block Opening Balance	25.20	19.02
Add: Additions during the year	61.25	28.03
Total	86.45	47.05
Less: Depreciation	(16.20)	(21.85)
WDV	70.25	25.20

Computer software is amortized @ 33.33% on straight line method as per the directives of RBI.

14. Provisions, Contingent Liabilities and Contingent Assets

i In accordance with Accounting Standard 29, Provisions, Contingent Liabilities and Contingent Assets, issued by the Institute of Chartered Accountants of India, the Bank recognises provisions where it has a present obligation as a result of a past event, and 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.

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

available information indicates that the loss on the contingency is reasonably possible but the amount of loss cannot be reasonably estimated, a disclosure is made in the financial statements.

iii Contingent Assets, if any, are not recognized in the financial statements since this may result in the recognition of income that may never be realized. Guarantees given on behalf of constituents, acceptances, endorsements and other obligations

As a part of its commercial Banking activities, the Bank issues documentary credits and guarantees on behalf of its customers. Documentary credits enhance the credit standing of the customers of the Bank. Guarantees generally represent irrevocable assurances that the Bank will make payment in the event of the customer failing to fulfil its financial or performance obligations

15. Special Reserves -

Reserves and Surplus' include Special Reserve created under Section 36(i)(viii) of the Income Tax Act, 1961. The Board of Directors of the Bank has no intention to make withdrawal from the Special Reserve.

16. Dividend remained unclaimed over three years, Entrance Fees & Nominal membership fees are transferred to Statutory Reserve Fund every year.

17. The deposits for utilities such as electric deposit/ water deposit are expensed out in the year of payment.



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18. NOTES TO THE FINANCIAL STATEMENT

1.0 AS 5 – “Net Profit or Loss for the Period, Prior Period Items and Changes in Accounting Policies”

During the year, there were no material prior period income / expenditure items.

There is no change in the Significant Accounting Policies adopted during the year ended March 31, 2026 as compared to those followed in the previous financial year 2024-25.

2. AS 15- Employee Benefits

a.(As per LIC of India calculation)

(₹ in Lakh)

Sr No.	Particulars	2025-26		2024-25	
		Group Gratuity	Group Leave Encashment	Group Gratuity	Group Leave Encashment
(i)	Discount Rate	7.25%	7.25%	7.25%	7.25%
(ii)	Expected Return on Plan Assets	7.00%	7.00%	7.00%	7.00%
(iii)	Changes in present value of obligations (PVO)				
	PVO at the beginning (Ref Note-1)	14,18.60	1114.50	14,19.06	10,72.87
	Interest Cost	11.19	19.65	1,02.88	77.78
	Current Service Cost	24.04	28.76	75.91	89.98
	Benefits paid	(48.21)	(33.04)	(1,61.92)	(97.99)
	Actuarial (gain)/loss on obligations	74.63	82.36	(17.35)	(28.15)
	PVO at the End	14,80.25	12,12.20	14,18.60	11,14.50
(iv)	Changes in fair value of Plan Assets (FVPA)				
	FVPA at the beginning	15,61.33	12,56.67	15,62.64	12,48.25
	Expected Return on Plan Assets	1,95.42	61.44	1,15.52	91.31
	Contributions	54.20	27.26	45.09	15.10
	Benefits Paid	(1,74.05)	(33.08)	(1,61.92)	(97.99)
	Actuarial gain/(loss) on plan assets	-	-	-	-
	FVPA at the end	16,36.90	13,12.29	15,61.64	12,56.67
(v)	Amount recognised in Balance Sheet				
	Present Value of obligations	14,80.25	12,12.20	15,62.64	11,14.50
	Fair Value of Plan Assets	16,36.90	13,12.29	15,61.34	12,56.67
	Assets/(Liability)	1,56.65	1,00.09	1,42.74	1,42.17
(vi)	Expenses recognised in Profit and Loss account				
	Current Service Cost	24.04	28.76	75.94	89.98
	Interest Cost	11.19	19.65	1,02.88	77.78
	Expected Return on Plan Assets	(1,95.42)	(47.62)	(1,15.52)	(91.31)
	Net Actuarial (gain)/loss	1338.88	(39.57)	(17.35)	(28.15)
	Expenses recognised	1178.69	(38.78)	45.93	48.31

b. In the current year, Rs. 50.79 Lakh (PY Rs 49.54 Lakh) was paid towards Group Leave Encashment and Rs. 53.80 Lakh (PY Rs. 6.97 Lakh) towards Group Gratuity Scheme are debited to profit and loss account related to the current year.

c. Bank has contributed towards provident fund Rs. 118.08 Lakh (PY Rs. 108.50 Lakh)



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3. AS 17- Segment Reporting

Disclosure of Primary Segment wise reporting as per Accounting Standard 17 is as follows:- (₹ in lakh)

Particulars	Forex	Treasury Operation	Wholesale Banking	Retail Banking	Other Banking Operations	Total
Segment Revenue	-	88,99.13	53,97.56	127,57.92	24,65.58	295,20.19
	-	(71,51.56)	(56,09.54)	(122,47.95)	(20,36.48)	(270,45.53)
Segment Result	-	85,11.81	43,28.24	102,30.42	14,04.38	244,74.86
	-	(55,50.37)	(42,77.05)	(93,38.55)	(15,60.81)	(207,26.78)
Unallocated Expenses						25,82.86
						(37,59.86)
Operating Profit						24,62.47
						(25,52.83)
Income Tax (including Deferred Tax)						7,93.00
						(9,03.00)
Net Profit						16,69.47
						(16,5.89)
Other Information:						
Segment Assets	-	1403,00.48	562,99.77	1330,72.62	276,37.89	3573,10.76
	-	(1247,09.22)	(579,86.75)	(1266,09.13)	(292,91.54)	(3385,96.64)
Unallocated Assets						182,67.58
						(211,54.61)
Total Assets						3755,78.35
						(3597,51.25)
Segment Liabilities	-	1621,00.45	575,13.46	1359,41.36	186,61.39	3742,16.65
	-	(1134,16.14)	(690,90.18)	(1508,52.52)	(252,05.34)	(3585,64.18)
Unallocated Liabilities						13,61.69
						(11,87.07)
Total Liabilities						3755,78.35
						(3597,51.25)

(Previous year figures were indicated in bracket)

Since the Bank caters to the needs of Indian Customers, information regarding Secondary Segment (geographical) is not applicable.



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4. AS 18- Related Party Disclosure

There are no related parties requiring disclosure under Accounting Standard 18 issued by The Institute of Chartered Accountants of India other than Key Management Personnel i.e. Mr S. B. Shirgave, Chief Executive Officer of Bank. Since this person belongs to Category of Chief Executive Officer, in terms of Reserve

Bank of India dated 29.03.2003, no further details need to be disclosed.

5. AS 19- Operating Lease

Lease payments for assets taken on operating lease are recognised in the profit and loss a/c over lease term in accordance with AS-19 "Leases" issued by ICAI.

Operating Lease comprises leasing of office premises (AS 19):

(₹ in lakh)

Future lease rental payable as at the end of the year/period:	31/03/2026	31/03/2025
- Not later than one year	2,89.13	3,15.11
- Later than one year and not later than five years	10,79.26	10,39.70
- Later than five years	3,09.47	2,85.92
Total of minimum lease payments realization in the Profit and Loss account for the year/period.	3,64.98	2,94.99
Total of future minimum sub-lease payment expected to be received under non-cancellable sub-lease	-	-
Sub-lease payments realization in the Profit and Loss account for the year	-	-

6. Earnings Per Share (AS - 20):

a) Earnings per share are calculated by dividing the net profit for the period after tax attributable to shareholders (before appropriation) by the weighted average number of shares outstanding during the period.

b) The weighted average number of shares outstanding during the period are calculated by aggregating the shares outstanding at the beginning of the period adjusted by the number of shares surrendered / forfeited or issued during the period multiplied by the time-weighting factor, which is the number of days for which the shares are outstanding as a proportion of total number of days during the year.

Particulars	31/03/2026	31/03/2025
Net Profit After Tax- Rs Lakhs	16,69.47	16,55.88
Weighted Average No. of Shares	1,57.03	1,43.58
Basic and Diluted EPS- Rs	10.63	11.53



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7. AS 22- Accounting for Taxes on income (₹ in lakh)

Sr No.	Particulars	FY 2025-26	FY 2024-25
A	Deferred Tax Asset		
i	Provision for BDDR	26,09.27	23,36.19
ii	Provision for Standard Assets	1,37.03	1,37.03
iii	Difference in WDV	35.52	45.26
iv	Provision for Restructured Accounts Covid-19	1,73.20	1,73.20
	Sub-Total (A)	29,55.02	26,91.68
B	Deferred Tax Liability		
i	Special Reserve under Income Tax Act	3,95.63	3,39.00
	Sub-Total (B)	3,95.62	3,39.00
C	Closing Net Deferred Tax Asset	25,59.39	23,52.69
D	Less: Opening Balance of DTA (Net)	23,52.65	22,69.95
E	DTA/(DTL) Recognised during the year (C-D)	2,06.74	82.74

Note: Deferred Tax Assets has been recognised to the extent management is reasonably certain of its realization.

8. AS 29- "Provisions, Contingent Liabilities and Contingent Assets"

8.1 Provisions recognised in Profit and Loss Account:

(₹ in lakh)

Provision Debited to P&L A/C	FY 2025-26	FY 2024-25
i) Provisions for NPI		-
ii) Bad & Doubtful Debts Reserve	20,75.00	30,50.00
iii) Provision against Standard Assets	-	-
iv) Special Reserve under Income Tax Act	2,25.00	3,52.00
v) Investment Depreciation Reserve	50.00	-
vi) Provision for Income tax	7,93.00	9,03.00
vii) ARCs Security Receipt Depreciation Reserve	1,50.00	2,75.00
Total	32,93.00	45,80.00

8.2 Contingent Liabilities

8.2.1 Contingent Liabilities on account of Bank Guarantees Rs. 2117.53 Lakh, Letter of Credit is Rs. 1302.66 Lakh & Technical Write off Account 6019.41 Lakh

8.2.2 In accordance with the "The Depositor Education and Awareness Fund Scheme, 2014" formulated by RBI, the amount transferred to the Depositor Education and

Awareness Fund as per details below. (₹ in lakh)

Particulars	FY 2025-26	FY 2024-25
Opening balance of amount transferred to DEAF	11,18.99	10,23.32
Add: Amounts transferred to DEAF during the year*	1,93.41	1,08.35
Less: Amounts reimbursed by DEAF towards claims	9.74	12.68
Closing Balance of amounts transferred to DEAF	13,02.66	11,18.99

8.2.3 There are no claims against bank which can be acknowledged as debt. Therefore, no contingent liability is disclosed.

9 Revaluation of Premises:

Details of revaluation reserve are as follows:

(₹ in lakh)

Sr No.	Particulars	Land	Building	Total
A	Revaluation Reserve b/f	32,42.46	25,64.38	58,06.84
B	Upward Revaluation in FY 2025-26	-	-	-
C	Depreciation debited to Revaluation Reserve	-	2,56.43	2,56.43
D	Balance of Revaluation Reserve c/f (A + B - C)	32,42.46	23,07.95	55,50.41

10. Previous year's figures have been regrouped/rearranged wherever necessary to conform to the layout of the accounts of the current year.

11. The income for Bancassurance business for the period FY 2025-2026 is follows:

(₹ in lakh)

Sr No	Nature of income	2025-2026	2024-2025
1.	From Selling Life Insurance policies	60.84	63.33
2.	From Selling Non-Life Insurance policies	63.83	71.89
3.	From Selling Health Insurance policies	10.00	15.01
	Total	1,34.67	1,50.23



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12. Borrowings

12.1 Overdraft with other banks:

Bank has been sanctioned OD facility against pledge of Term Deposit from KDCC Bank (S.L. Rs 1800.00 lakhs) and BDCC Bank (S.L. Rs 4500.00 lakhs) as on 31.03.2026. Bank has not availed overdraft during the year. The outstanding amount as on 31.03.2026 was Nil.

12.2 Long Term (Subordinated) Deposits (LTD):

In accordance with approval granted by RBI vide its letter no. DOS.Mumbai.SED.SSM-2/533/12.04.122/2020-21 Dated Oct 13, 2020 and the Joint Secretary and Central Registrar of Co-operative Societies vide its letter no. R-11017/41/2012-L&M dated Jan 15, 2021, during the year 2021-22 the bank has raised Rs.35 Crores by way of Long Term Long Term (Subordinated) Deposits. In accordance with RBI guidelines, the said amount after applying relevant discounting factors would be included in the Tier-II capital of the bank for Capital adequacy purpose.

12.3 Long Term Subordinated Bonds (LTSB):

In accordance with approval granted by RBI vide its letter no. DOR .CAP. S6908/09.18.201/2025-26 Dt. 08/12/2025, during the year 2025-26 the bank has raised Rs.38.01 Crores by way of Long Term Subordinated Bond (LTSB). In accordance with RBI guidelines, the said amount after applying relevant discounting factors would be included in the Tier-II capital of the bank for Capital adequacy purpose.

13. Other Liabilities – Miscellaneous

'Miscellaneous' as grouped under Other Liabilities includes unclaimed amounts in respect of Sundry Creditors, Draft Payable, unclaimed dividend, provision for interest funding, other provisions etc

14 Investment

14.1 Income from sale of securities comprised of Rs 211.48 Lakhs (Previous year Rs 68.15 Lakhs) on sale of securities under AFS category.

14.2 Balance in repo account is classified under "Borrowings" (Liability side) and balance in Reverse Repo account is classified under "Money at Call, Short Notice and LAF Reverse Repo Investment" (Asset Side) as on 31.03.2026 balance is 17797.09 Bank has invested in RBIs SDF on 31.03.2025 of Rs. 18297.00 Lakhs.

14.3 As per RBI circular No.UBD.BPD. (SCB).Cir No.1/16.27.000/2014-15 dated Oct 29, 2014, Liquidity Adjustment Facility (LAF) has been extended to Schedule Urban Co-operative Banks. Accordingly,

bank has made lending/ borrowing in Repo/ LAF during the year. As on 31.03.2026, Repo (LTRO) borrowing was nil (previous year Repo borrowing Rs. Nil). As on 31.03.2026 lending under LAF was NIL (Previous year LAF lending was Rs. Nil).

14.4 During year 2025-26, bank earned profit on sale of mutual funds of Rs. 231.82 Lakhs (PY Rs. 147.50 Lakhs).

15. Foreign Exchange Transactions

RBI has issued AD II license to the bank vide letter dated 05.12.2018 which is valid up to validity of banking license issued by RBI. During the current FY total turnovers in foreign transaction is Rs. 47.57 lakhs and bank has earned total commission and exchange margin of Rs.0.13 Lakhs.

16. Non-Banking assets

During the F.Y. 2025-26, the bank has not acquired the non-banking assets. As on 31.03.2026, the non-banking assets stood at Rs 122.24 lakhs (previous year balance Rs 131.92 lakhs). The NBA are reduced during 2025-26 as bank has sale the NBA at the loss of Rs.9.68 lakhs.

17. Internal Audit

Concurrent audit of 6 big branches conducted on monthly basis and Quarterly audit of 49 branches and Head Office is carried by Chartered Accountants appointed by the bank and internal audit of remaining branches is carried by Internal Audit Department. All such audits are completed up to 31-03-2026 & bank has received all the reports.

18. Technical/Prudential Write offs

Bank has written off 1498 loan accounts having outstanding balance of Rs.6019.41 Lakhs (Principle amount Rs.1058.17 Lakhs and interest Rs.4961.24 Lakhs during the year 2025-26.)

19. One Time Settlement (OTS) / Compromise Settlement

The bank has settled 20 accounts all 20 accounts have been closed. Bank has not waived any amount in principal. Bank has not settled any loan account under compromise settlement.

20. Income Tax Provision

The Bank has made provision for Income Tax of Rs 793.00 Lakhs for the year 2025-26.

21. Penalties for Disclosure

In the year 2025-26 RBI has not imposed any penalty on the bank.



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22. DISCLOSURES AS PER RBI GUIDELINES

(Disclosure required to be change as per RBI Circular RBI/DoR/2025-26/289 DoR.ACC.REC.No.208/21.04.018/2025-26 Dt. November 28, 2025 (Updated as on April 1, 2026)

1. Regulatory Capital

a) Composition of Regulatory Capital

(₹ in Lakh)

Sr.No.	Particulars	2025-26	2024-25
i)	Paid up share capital and reserves (net of deductions, if any)	54,60.64	53,65.80
ii)	Other Tier 1 capital	157,76.03	149,31.45
iii)	Tier 1 capital (i + ii)	212,36.67	202,97.25
iv)	Tier 2 capital	50,03.35	19,41.01
v)	Total capital (Tier 1+Tier 2)	262,40.02	222,38.29
vi)	Total Risk Weighted Assets (RWAs)	1660,19.81	1609,29.84
vii)	Paid-up share capital and reserves as percentage of RWAs	3.29%	3.33%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	12.79%	12.61%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	3.01%	1.21%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	15.81%	13.82%
xi)	Amount of paid-up equity capital raised during the year	3,69.24	6,36.87
xii)	Amount of non-equity Tier 1 capital raised during the year,	Nil	Nil
xiii)	Amount of Tier 2 capital raised during the year	3800.61	Nil

b) **Bad and Doubtful Debt Reserve** :During the financial year 2025-26, the bank has technically written off 1498 loan accounts principal aggregating to Rs. 1058.17 lakh. Accordingly, the corresponding balance available in the Bad & Doubtful Debts Reserve (BDDR) amounting to Rs. 1058.17 lakh has been written back to the Profit and Loss account.

2. Asset liability management

a) Maturity pattern of certain items of assets and liabilities

As on 31/03/2026

(₹ in Lakh)

Maturity Buckets	Upto 01 day	02 to 07 days	08 to 14 days	15 to 28 days	Over 28 days & upto 3 months	Over 3 months & upto 6 months	Over 6 months & upto 1 year	Over 1 year & upto 3 years	Over 3 years & upto 5 years	Over 5 years	Total
Deposits	8464.79	6733.79	6944.29	4988.08	34206.22	34276.98	26640.00	72254.96	51424.67	51591.18	297524.95
Advances	6606.31	1716.03	1471.57	688.15	48,01.16	5270.99	10382.72	72313.02	23287.40	62835.05	189372.39
Investments	0.00	2000.00	6500.00	4000.02	600.14	2000.01	2972.84	9025.10	18147.57	21444.44	66690.12
Borrowings	0.00	0.00	0.00	0.00	0.00	3500.00	0.00	0.00	0.00	3800.61	7300.61

As on 31/03/2025

(₹ in Lakh)

Maturity Buckets	Upto 01 day	02 to 07 days	08 to 14 days	15 to 28 days	Over 28 days & upto 3 months	Over 3 months & upto 6 months	Over 6 months & upto 1 year	Over 1 year & upto 3 years	Over 3 years & upto 5 years	Over 5 years	Total
Deposits	86,12.62	60,39.67	63,64.71	51,59.08	217,14.29	285,97.08	23,251.81	921,27.18	489,36.04	454,31.96	2,86,234.44
Advances	118,74.48	27,97.26	10,67.60	8,58.78	49,86.13	48,02.78	93,19.15	480,56.72	581,06.21	427,26.76	1,84,595.87
Investments	0.00	0.00	3,97.35	20,09.41	4,87.14	0.00	29,99.24	165,72.48	178,02.54	192,01.12	59,469.28
Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	35,00.00	0.00	0.00	35,00.00



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3. Investments

a) Composition of Investment Portfolio i) As on 31.03.2026

(₹ in Lakh)

	Investments in India							Investment outside India				Total Investment
	Government Securities	Other Approved Securities	Shares	Debentures & Bonds	Subsidiarie and/or Joint Ventures	Others	Total Investments in India	Government Securities (Including local authorities)	Subsidiarie and/or Joint Ventures	Others	Total Investments outside India	
Held to Maturity												
Gross	589,19.55	-	-	-	-	-	-	-	-	-	-	589,19.55
Less: Provision for non-performing Investments (NPI)	-	-	-	-	-	-	-	-	-	-	-	-
Net	589,19.55	-	-	-	-	-	-	-	-	-	-	589,19.55
Available for Sale												
Gross	36,71.32	-	1,25.12	16,85.93	-	22,88.20	-	-	-	-	-	77,70.57
Less: Provision for depreciation And NPI	1,00.00	-	0.01	-	-	21,27.00	-	-	-	-	-	22,27.01
Net	35,71.32	-	1,25.11	16,85.93	-	1,61.20	-	-	-	-	-	55,43.56
Held For Trading												
Gross	-	-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation And NPI	-	-	-	-	-	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-	-	-	-	-	-
Total Investment	625,90.87	-	1,25.12	16,85.93	-	22,88.20	-	-	-	-	-	666,90.12
Less: Provision for NPI	-	-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation And NPI	1,00.00	-	0.01	0.00	-	21,27.00	-	-	-	-	-	22,27.01
Net	624,90.87	-	1,25.11	16,85.93	-	1,61.20	-	-	-	-	-	644,63.11



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ii) As on 31.03.2025

(₹ in Lakh)

	Investments in India							Investment outside India				Total Investment
	Government Securities	Other Aproved Securities	Shares	Debentures & Bonds	Subsidiarie and/or Joint Ventures	Others	Total Investments in India	Government Securities (Including local authorities)	Subsidiarie and/or Joint Ventures	Others	Total Investments outside India	
Held to Maturity												
Gross	543,29.95	-	-	-	-	-	-	-	-	-	-	543,29.95
Less: Provision for non-performing Investments (NPI)	-	-	-	-	-	-	-	-	-	-	-	-
Net	543,29.95	-	-	-	-	-	-	-	-	-	-	543,29.95
Available for Sale												
Gross	1,00.10	-	25.12	26,97.76	-	23,16.35	-	-	-	-	-	51,39.33
Less: Provision for depreciation And NPI	0.00	-	0.01	0.00	-	19,77.00	-	-	-	-	-	19,77.01
Net	1,00.10	-	25.11	26,97.76	-	3,39.35	-	-	-	-	-	31,62.32
Held For Trading												
Gross	-	-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation And NPI	-	-	-	-	-	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-	-	-	-	-	-
Total Investment	544,30.05	-	25.12	26,97.76	-	23,16.35	-	-	-	-	-	594,69.28
Less: Provision for non performing Investments	-	-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation And NPI	-	-	0.01	0.00	-	19,77.00	-	-	-	-	-	19,77.01
Net	544,30.05	-	25.11	26,97.76	-	3,39.35	-	-	-	-	-	574,92.27



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b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(₹ in Lakh)

Particulars	31/03/2026	31/03/2025
i) Movement of provisions held towards depreciation on investments (Including SRs Provision)		
a) Opening balance	20,27.00	17,52.00
b) Add: Provisions made during the year	2,00.00	2,75.00
c) Less: Write off / write back of excess provisions during the year	-	-
d) Closing balance	22,27.00	20,27.00
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	5,56.65	4,57.66
b) Add: Amount transferred during the year	10.00	98.99
c) Less: Drawdown	0.00	0.00
d) Closing balance	5,66.65	5,56.65
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	7.29%	10.83%

c) Transfer to/from HTM category

During the financial year 2025-26, the bank has transferred securities of face value & book value of Rs. 5000.00 Lakh & 5041.02 Lakh respectively from HTM to AFS, and depreciation provided is Nil. No Security was shifted from AFS to HTM category during current year.

d) Non-SLR investment portfolio

i) Non-performing non-SLR investments

(₹ in Lakh)

Sr. no.	Particulars	2025-26	2024-25
a)	Opening balance	-	-
b)	Additions during the year since 1st April	-	-
c)	Reductions during the above period	-	-
d)	Closing balance	-	-
e)	Total provisions held	-	-



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ii) Issuer composition of non-SLR investments

(₹ in Lakh)

Sr. No	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
		3		4		5		6		7	
		CY	PY	CY	PY	CY	PY	CY	PY	CY	PY
		31/03/26	31/03/25	31/03/26	31/03/25	31/03/26	31/03/25	31/03/26	31/03/25	31/03/26	31/03/25
a)	PSUs	-	5,00.00	-	-	-	-	-	-	-	-
b)	FIs	10,00.00	15,00.00	-	-	-	-	-	-	-	-
c)	Banks			-	-	-	-	-	-	-	-
d)	Private Corporates	6,85.93	6,97.76	-	-	-	-	-	-	-	-
e)	Subsidiaries/ Joint Ventures			-	-	-	-	-	-	-	-
f)	Others	22,88.20	23,16.35	-	-	-	-	-	-	1,25.12	25.12
	Total	39,74.13	51,14.21	-	-	-	-	-	-	1,25.12	25.12
g)	Provision held towards depreciation	21,27.00	19,77.00	-	-	-	-	-	-	0.01	0.01

e) Repo transactions (in face value terms)/ TREPS

i) As on 31.03.2026

(₹ in Lakh)

Particulars	Minimum outstanding during the year		Maximum outstanding during the year		Daily average outstanding during the year		Outstanding as on March 31	
	FV	MV	FV	MV	FV	MV	FV	MV
i) Securities sold under repo								
a) Government securities	-	-	-	-	-	-	-	-
b) Corporate debt securities	-	-	-	-	-	-	-	-
c) Any other securities	-	-	-	-	-	-	-	-
ii) Securities purchased under reverse repo								
a) Government securities	1,00.00	1,01.19	95,00.00	91,84.39	15,52.12	15,69.11	25,00.00	25,66.57
b) Corporate debt securities	-	-	-	-	-	-	-	-
c) Any other securities	-	-	-	-	-	-	-	-

ii) As on 31.03.2025

(₹ in Lakh)

Particulars	Minimum outstanding during the year		Maximum outstanding during the year		Daily average outstanding during the year		Outstanding as on March 31	
	FV	MV	FV	MV	FV	MV	FV	MV
i) Securities sold under repo								
a) Government securities	-	-	-	-	-	-	-	-
b) Corporate debt securities	-	-	-	-	-	-	-	-
c) Any other securities	-	-	-	-	-	-	-	-
ii) Securities purchased under reverse repo								
a) Government securities	1,00.00	1,02.08	95,00.00	96,78.91	19,04.19	21,79.29	25,00.00	25,54.21
b) Corporate debt securities	-	-	-	-	-	-	-	-
c) Any other securities	-	-	-	-	-	-	-	-



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4. Asset quality

a) i) Classification of advances and provision held on 31.03.2026

(₹ in Lakh)

	Standard		Non-Performing			Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	1710,56.50	17,16.33	115,96.85	2,26.19	135,39.37	1845,95.87
Add: Additions during the year					66,00.27	
Less: Reductions during the year					22,87.49	
Closing balance	1715,20.24	45,60.89	132,91.26	0.00	178,52.15	1893,72.39
*Reductions in Gross NPAs due to:						
i) Upgradation					1,84.28	
ii) Recoveries (excluding recoveries from upgraded accounts)					10,45.04	
iii) Technical/ Prudential Write-offs					10,58.17	
iv) Write-offs other than those under (iii) above						
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	5,66.68	42,02.21	91,55.67	2,26.19	135,84.07	141,50.75
Add: Fresh provisions made during the year					20,75.00	20,75.00
Less: Excess provision reversed/ Write-off loans					10,58.17	10,58.17
Closing balance of provisions held	5,66.68	51,10.20	94,90.70	0.00	146,00.90	151,67.58
Note: Provision of standard assets includes provision for project Finance Exposure.						
Net NPAs						
Opening Balance						
Add: Fresh additions during the year					0.00	
Less: Reductions during the year					32,51.25	
Closing Balance					0.00	
Floating Provisions					32,51.25	32,51.25
Opening Balance						
Add: Additional provisions made during the year						
Less: Amount drawn down during the year (Give reasons)						
Closing balance of floating provisions						
The floating provision held by bank could not be apportioned over various categories in NPA						
Technical write-offs and the recoveries made thereon						
Opening balance of Technical/ Prudential written-off accounts						5,86.34
Add: Technical/ Prudential write-offs during the year						10,58.17
Less: Recoveries made from previously technical/ prudential written-off accounts during the year						(22.35)
Closing balance						16,22.16



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ii) Classification of advances and provision held on 31.03.2025

(₹ in Lakh)

	Standard	Non-Performing			Total Non Performing Advances	Total
	Total Standard Advances	Sub-standard	Doubtful	Loss		
Gross Standard Advances and NPAs						
Opening Balance	1547,57.60	13,39.93	121,99.21	2,26.51	137,65.65	1685,23.25
Add: Additions during the year					27,40.20	
Less: Reductions during the year*					29,66.48	
Closing balance	1710,56.50	17,16.33	115,96.85	2,26.19	135,39.37	1845,95.87
*Reductions in Gross NPAs due to:						
i) Upgradation					4,16.20	
ii) Recoveries (excluding recoveries from upgraded accounts)					25,50.28	
iii) Technical/ Prudential Write-offs						
iv) Write-offs other than those under (iii) above						
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	5,44.43	27,54.35	75,89.96	2,26.51	105,70.82	111,15.25
Add: Fresh provisions made during the year					39,26.96	39,49.21
Less: Excess provision reversed/ Write-off loans					9,13.71	9,13.71
Closing balance of provisions held	5,66.68	42,02.21	91,55.67	2,26.19	135,84.07	141,50.75
Net NPAs						
Opening Balance					31,94.83	
Add: Fresh additions during the year						
Less: Reductions during the year					31,94.83	
Closing Balance					0.00	0.00
Floating Provisions						
Opening Balance						
Add: Additional provisions made during the year						
Less: Amount drawn down during the year (Give reasons)						
Closing balance of floating provisions						
*The floating provision held by bank could not be apportioned over various categories in NPA						
Technical write-offs and the recoveries made thereon						
Opening balance of Technical/ Prudential written-off accounts						5,89.60
Add: Technical/ Prudential write-offs during the year						0.00
Less: Recoveries made from previously technical/ prudential written-off accounts during the year						(3.26)
Closing balance						5,86.34

Note : * Fresh provision of BDDR includes Rs.876.95 Lakhs of merged bank. ** As per RBI guidelines Rs.913.71 Lakhs is transferred to BDDR-2024.



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Ratios (%)	31/03/2026	31/03/2025
Gross NPA to Gross Advances	9.43%	7.33%
Net NPA to Net Advances	1.86%	0.00%
Provision coverage ratio	81.78%	100.33%

b) Sector-wise Advances and Gross NPAs

(₹ in Lakh)

	Sector*	31-03-2026			31-03-2025		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
i)	Priority Sector						
a)	Agriculture and allied activities	99,19.37	19,01.26	19.17%	94,63.58	17,68.91	18.69%
b)	Advances to industries sector eligible as priority	5,60,90.83	34,84.07	6.21%	551,64.76	17,37.75	3.15%
	b.i) Textile	3,28,03.63	29,83.87	9.10%	325,09.98	12,48.33	3.84%
c)	Services	3,60,76.88	28,31.30	7.85%	310,01.95	8,09.08	2.61%
d)	Personal loans	2,39,08.97	5,92.35	2.48%	217,00.76	8,74.44	4.03%
	Subtotal (i)	12,59,96.05	88,08.98	6.99%	1173,31.06	51,90.18	4.42%
ii)	Non-priority Sector						
a)	Agriculture and allied activities	6,27.60	2,24.99	35.85%	8,11.87	56.85	7.00%
b)	Industry	84,53.25	34,88.37	41.27%	68,88.49	37,30.93	54.16%
	b.i) Textile	38,60.91	24,71.04	64.00%	30,29.00	23,94.97	79.07%
c)	Services	78,79.70	37,69.89	47.84%	119,78.10	26,63.74	22.24%
d)	Personal Loans	4,64,15.79	15,59.92	3.36%	475,86.35	18,97.67	3.99%
	Subtotal (ii)	6,33,76.34	90,43.17	14.27%	672,64.82	83,49.19	12.41%
	Total (i + ii)	18,93,72.39	1,78,52.15	9.43%	1845,95.87	135,39.37	7.33%

C) Overseas Assets, NPAs and revenue

Bank does not having overseas assets, NPAs and Revenue during previous year and Current year.



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d) Details of accounts subjected to restructuring

(₹ in Lakh)

		Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		2026	2025	2026	2025	2026	2025	2026	2025	2026	2025
Standard	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount	-	-	-	-	-	-	-	-	-	-
	Provision held	-	-	-	-	-	-	-	-	-	-
Sub Standard	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount	-	-	-	-	-	-	-	-	-	-
	Provision held	-	-	-	-	-	-	-	-	-	-
Doubtful	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount	-	-	-	-	-	-	-	-	-	-
	Provision held	-	-	-	-	-	-	-	-	-	-
Total	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount	-	-	-	-	-	-	-	-	-	-
	Provision held	-	-	-	-	-	-	-	-	-	-

e) Divergence in asset classification and provisioning

(₹ in Lakh)

Sr.	Particulars	Amount
1	Gross NPAs as on March 31, 2025 as reported by the bank	135,39.37
2	Gross NPAs as on March 31, 2025 as assessed by Reserve Bank of India	156,50.42
3	Divergence in Gross NPAs (2-1)	21,11.05
4	Net NPAs as on March 31, 2025 as reported by the bank	0.00
5	Net NPAs as on March 31, 2025 as assessed by Reserve Bank of India	20,66.35
6	Divergence in Net NPAs (5-4)	20,66.35
7	Provisions for NPAs as on March 31, 2025 as reported by the bank	135,84.07
8	Provisions for NPAs as on March 31, 2025 as assessed by Reserve Bank of India	135,84.07
9	Divergence in provisioning (8-7)	Nil
10	Reported Profit before Provisions and Contingencies for the year ended March 31, 2025	62,35.89
11	Reported Net Profit after Tax (PAT) for the year ended March 31, 2025	16,55.89
12	Adjusted (notional) Net Profit after Tax (PAT) for the year ended March 31, 2025 after considering the divergence in provisioning	15,93.25

f) Non – Fund Based Credit Facilities

(₹ in Lakh)

		As at March31, 2026	As at March31, 2026	Previous Year	Previous Year
		Secured Portion	Unsecured Portion	Secured Portion	Unsecured Portion
I	Outstanding Guarantees	21,17.53	-	14,83.72	-
	i) In India	21,17.53	-	14,83.72	-
	ii) Outside India	-	-	-	-
II	Acceptance, Endearment and other Obligation	-	-	-	-
III	Other NFB Credit Facilities	-	-	-	-



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g) Fraud accounts

Particulars	2025-26	2024-25
Number of frauds reported	Nil	Nil
Amount involved in fraud (Lakh)	-	-
Amount of provision made for such frauds (Lakh)	-	-
Amount of Unamortised provision debited from 'other reserves' as at the end of the year (Lakh)	-	-

(Note- The number of frauds reported in earlier years and outstanding as on 31/03/2026, were 8 accounts having amount involved of Rs 303.99 lakhs)

h) Disclosures related to Project Finance

Sr. No	Item Description	Number of accounts	Total outstanding
1	Projects under implementation accounts at the beginning of the quarter.	11	46,89.39
2	Projects under implementation accounts sanctioned during the quarter.	2	1,22.30
3	Projects under implementation accounts where DCCO has been achieved during the quarter	1	2,26.68
4	Projects under implementation accounts at the end of the quarter. (1+2-3)	12	45,85.01
5	Out of '4' – accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may be, has been invoked.	-	-
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented	-	-
5.2	Out of '5' – accounts in respect of which Resolution plan is under implementation	-	-
5.3	Out of '5' – accounts in respect of which Resolution plan has failed.	-	-
6	Out of '5', accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may be, has been invoked due to change in scope and size of the project.	-	-
7	Out of '5', account in respect of which cost overrun associated with extension in original/extended DCCO, as the case may be, was funded	-	-
7.1	Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously	-	-
7.2	Out of '7', accounts where SBCF was not pre- sanctioned or renewed continuously	-	-
8	Out of '4' – accounts in respect of which resolution process not involving extension in original/extended DCCO, as the case may be, has been invoked.	-	-
8.1	Out of '8' – accounts in respect of which Resolution plan has been implemented	-	-
8.2	Out of '8' – accounts in respect of which Resolution plan is under implementation	-	-
8.3	Out of '8' – accounts in respect of which Resolution plan has failed	-	-

Bank held provision on projects under construction phase under head of Contingent provision for standard assets in terms of Para 82 of RBI Master directions DOR.STR.REC.205./21.04.048/2025-26 dt 28/11/2025.



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i) Disclosure of transfer of loan exposure :

i) Details of stressed loan (NPA) transferred during the year :

(₹ in Lakh)

Particulars	To ARC		To permitted transferees		To transferees(Please Specify)	
	31/03/26	31/03/25	31/03/26	31/03/25	31/03/26	31/03/25
No. of accounts (Borrowers)	-	-	-	-	-	-
Aggregate principal outstanding of loans transferred	-	-	-	-	-	-
Weighted average residual tenure of the loans transferred	-	-	-	-	-	-
Net Book Value of loans transferred (at the time of transfer)	-	-	-	-	-	-
Aggregate consideration	-	-	-	-	-	-
Additional Consideration realised in respect of accounts transferred in earlier year	-	-	-	-	-	-

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

i) For the half year ended 30th Sept 2025

(₹ in Lakh)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan Position as at 31 st March 2025 (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 30 th Sept 2025
Personal Loans	10,62.51	43.57	-	1,41.12	8,77.82
Corporate persons	1,57.88	-	-	28.80	1,29.08
Of which MSMEs	56,71.37	4,12.24	-	3,73.58	48,85.55
Others	8,72.50	8,72.50	-	-	-
Total	77,64.26	13,28.31	-	5,43.50	58,92.45

ii) For the half year ended 31st March 2026

(₹ in Lakh)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan Position as at 30 th Sept 2025 (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 31 st March 2026
Personal Loans	8,77.82	-	4.55	45.45	8,27.82
Corporate persons	1,29.08	-	-	34.06	95.02
Of which MSMEs	48,85.55	-	5.20	5,26.71	43,53.64
Others	-	-	-	-	-
Total	58,92.45	-	9.75	6,06.22	52,76.48



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5 Exposures

(₹ in Lakh)

a) Exposure to Real Estate Sector		
Category	31/03/2026	31/03/2025
i) Direct exposure		
a) Residential Mortgages:- Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.	320,25.40	291,03.10
a) Priority Sector	(218,85.25)	(194,00.02)
b) Non Priority	(101,40.15)	(97,03.08)
b) Commercial Real Estate :- Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits;	60,32.45	104,44.14
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures		
i. Residential	-	-
ii. Commercial Real Estate	-	-
iii). Indirect Exposure		
Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	-	-
Total Exposure to Real Estate Sector	380,57.85	395,47.24

b) Exposure to Capital Market – Nil (Previous year - Nil)

c) Risk category wise country exposure - Nil.

d) Unsecured advances

(₹ in Lakh)

Particulars	2025-26	2024-25
Total unsecured advances of the bank	55,39.15	72,04.44
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	-	-
Estimated value of such intangible securities	-	-

e) Factoring exposure - Nil.

f) Un-hedged foreign currency exposure – Nil.

g) i) Loans against Gold and Silver Collateral

Details of loans extended against eligible gold and silver collateral	Loan outstanding		Average ticket size (Rs in Lakh)	Average LTV ratio	Gross NPA (%)
	Rs. In Lakh	As % of Total Loans			
Particulars					
1. Opening balance of the FY [(a)+(b)]	9,98.31	0.54%	1.14	63.37%	0.09%
(a) Consumption loans	9,98.31	0.54%	1.14	63.37%	0.09%
of which bullet repayment loans	9,98.31	0.54%	1.14	63.37%	0.09%
(b) Income generating loans					



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2. New loans sanctioned and disbursed during the FY [(c)+(d)]	18,07.82	0.95%	1.67	63.06%	-
(c) Consumption loans	18,07.82	0.95%	1.67	63.06%	-
of which bullet repayment loans	18,07.82	0.95%	1.67	63.06%	-
(d) Income generating loans					-
3. Renewals sanctioned and disbursed during the FY	0	0	0	0	-
4. Top-up loans sanctioned and disbursed during the FY					-
5. Loans repaid during the FY [(e)+(f)]	14,03.21	0.74%	1.26	-	-
(e) Consumption loans	14,03.21	0.74%	1.26	-	-
of which bullet repayment loans	14,03.21	0.74%	1.26	-	-
(f) Income generating loans				-	-
6. Non-Performing Loans recovered during the FY [(g) + (h)]	0.85	0.00%	0.28	-	-
(g) Consumption loans	0.85	0.00%	0.28	-	-
of which bullet repayment loans	0.85	0.00%	0.28	-	-
(h) Income generating loans				-	-
7. Loans written off during the FY [(i) + (j)]	0	0	0	-	-
(i) Consumption loans				-	-
of which bullet repayment loans				-	-
(j) Income generating loans				-	-
8. Closing balance at the end of FY [(k) + (l)]	14,45.29	0.76%	1.74	63.44%	0.01%
(k) Consumption loans	14,45.29	0.76%	1.74	63.44%	0.01%
of which bullet repayment loans	14,45.29	0.76%	1.74	63.44%	0.01%
(l) Income generating loans	-	-	-	-	-

ii) Details of gold & Silver Collateral and Auctions - Nil

6. Concentration of deposits, advances, exposures and NPAs

a) Concentration of deposits

(₹ in Lakh)

Particulars	2025-26	2024-25
Total deposits of the twenty largest depositors	452,18.53	467,62.18
Percentage of deposits of twenty largest depositors to total deposits of the bank	15.20%	16.34%

b) Concentration of Advances

Particulars	2025-26	2024-25
Total advances to the twenty largest borrowers	236,73.17	232,97.26
Percentage of advances to twenty largest borrowers to total advances of the bank	12.36%	12.62%

c) Concentration of Exposure

Particulars	2025-26	2024-25
Total exposure to the twenty largest borrowers/customers	258,83.81	245,95.56
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/ customers	13.52%	13.22%



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d) Concentration of NPA

(₹ in Lakh)

Particulars	2025-26	2024-25
Total Exposure to the top twenty NPA accounts	110,74.44	81,29.17
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	62.03%	60.04%

7. Derivatives

Bank does not have entered into any transactions in derivatives in current & previous financial year.

8. Transfers to Depositor Education and Awareness Fund (DEA Fund)

(₹ in Lakh)

Sr. No.	Particulars	2025-26	2024-25
i)	Opening balance of amounts transferred to DEA Fund	11,18.99	10,23.32
ii)	Add: Amounts transferred to DEA Fund during the year	1,93.41	1,08.35
iii)	Less: Amounts reimbursed by DEA Fund towards claims	9.74	12.68
iv)	Closing balance of amounts transferred to DEA Fund	13,02.66	11,18.99

9. Disclosure of complaints

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

Sr. No	Particulars	2025-26	2024-25
Complaints received by the bank from its customers			
1	Number of complaints pending at beginning of the year	Nil	Nil
2	Number of complaints received during the year	45	35
3	Number of complaints disposed during the year	45	35
3.1	Of which, number of complaints rejected by the bank		
4	Number of complaints pending at the end of the year	Nil	Nil
Maintainable complaints received by the bank from Office of Ombudsman			
5	Number of maintainable complaints received by the bank from Office of Ombudsman	08	09
5.1	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	Nil	Nil
5.2	Of 5, number of complaints resolved through conciliation/mediation/ advisories issued by Office of Ombudsman	08	09
5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	Nil	Nil
6	Number of Awards unimplemented within the stipulated time (other than those appealed)	Nil	Nil

Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in Integrated Ombudsman Scheme, 2021 (Previously Banking Ombudsman Scheme, 2006) and covered within the ambit of the Scheme.



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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 30days
1	2	3	4	5	6
Current Year 2025-2026					
Ground-1 ATM/ Debit Cards/ Mobile/ Electronic Banking	Nil	22 (14)	+57.14%	Nil	Nil
Ground-2 Loans and advances	Nil	05(02)	+150%	Nil	Nil
Ground-3 Account opening/ difficulty in operation of accounts	Nil	01(08)	-87.50%	Nil	Nil
Ground-4 Cheques/ drafts/ bills / issuance/ acceptance of small Denomination notes and coins	Nil*	01(03)	-66.67%	Nil	Nil
Ground-5 Pension and facilities for senior citizens / Staff behavior/ Facilities for customers visiting the branch	Nil	12 (02)	+500%	Nil	Nil
Others	Nil	04 (06)	-33.33%	Nil	Nil
Total		45 (35)	+28.57%		

Figures in bracket () pertain to last year 2024-25

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

No penalty imposed by Reserve Bank of India and other Banking regulatory bodies during current/previous year.

11. Other Disclosures- General

a) Business Ratios

Particular	2025-26	2024-25
i. Interest Income as a percentage to Averages Working Funds	8.21%	7.54%
ii. Non-interest income as a percentage to Averages Working Funds	0.49%	0.48%
iii. Cost of Deposits	6.29%	6.25%
iv. Net Interest Margin	2.77%	3.48%
v. Operating Profit as a percentage to Averages Working Funds	1.43%	1.90%
vi. Return on Assets	0.50%	0.58%
vii. Business (deposits plus advances) per employee (Rs in Lakh)	833.73	8,04.84
viii. Profit per employee (Rs in Lakh)	2.86	2.83



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b) Bancassurance business

(₹ in Lakh)

Particulars	2025-26	2024-25
Commission from selling life and non life insurance policies	1,34.67	1,50.23

c) Marketing and Distribution

Particulars	2025-26	2024-25
Commission from MF; ASBA; Demat	-	-

d) Disclosure regarding Priority sector lending certificates

Details of PSLCs sold by the Bank are set out below:

(₹ in Lakh)

Particulars	2025-26	2024-25
PSLC - Small & Marginal Farmer	25,00.00	-
PSLC - Agricultural	30,00.00	-
Total PSLCs sold	55,00.00	-

(During the F.Y. 2025-26, bank has not purchased PSLC)

e) Provisions and contingencies

(₹ in Lakh)

Provision debited to Profit and Loss Account	2025-26	2024-25
i. Bad & Doubtful Debts Reserve	20,75.00	30,50.00
ii. Special Reserve under Income Tax Act	2,25.00	3,52.00
iii. Investment Depreciation Reserve	50.00	-
iv. Provision for Income tax	7,93.00	9,03.00
v. ARCs Security Receipt Depreciation Reserve	1,50.00	2,75.00

f) Payment of DICGC Insurance Premium

DICGC Insurance Premium as applicable was paid to DICGC within the prescribed time line for the Financial Year 2025-26 and 2024-2025



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g) Disclosure of facilities granted to directors and their relatives

(₹ in Lakh)

Sr No	Particulars	2025-26	2024-25
a.	Fund-based		
i	Outstanding at the beginning of the year	4,50.22	5,42.03
ii	Additions during the year	44.28	12.67
iii	Recovery during the year	2,03.02	1,04.48
iv	Outstanding at the end of the year (Including Interest)	2,91.48	4,50.22
b.	Non-fund based (Guarantees, L/Cs etc.)		
i	Outstanding at the beginning of the year	1,43.33	88.33
ii	Additions during the year	0.00	55.00
iii	Recovery during the year	0.00	0.00
iv	Outstanding at the end of the year (Including Interest)	1,43.33	1,43.33
	Total	4,34.81	5,93.55

12. Interest Rate Future (as per RBI Circular UBD(PCB)BPD Cir No.17/13.01.000/2009-10 October 28, 2009).

The bank has not undertaken any transaction during the Financial Year 2025-26 & previous Financial year.

13. Previous Year Figures:-

The bank has reclassified and rearranged previous year figures to confirm to this year's classification and wherever necessary.

For M/s S U N S V G & ASSOCIATES
Chartered Accountants
(FRN: 118693W)

CA Poonam Kiran Sathe.
Partner
Mem. No. 124265
UDIN- 26124265VXRGP3348
Date: - 30/05/2026
Place: - Ichalkaranji

For
Kallappa Anna Awade Ichalkaranji Janata
Sahakari Bank Ltd., Ichalkaranji
(Multi-State Scheduled Bank)

Shri. Sanjay B. Shirgave
Chief Executive Officer



माणसांच्या मनांना विणगारी बँक

कल्लाप्पाणा भावाडे इचलकरंजी जनता सहकारी बँक लि.

(मल्टिस्टेट शेड्युलड बँक)

Amendments in Bye-Laws - 2026

Sr. No	Bye Laws No.	PRESENT WORDING	WORDING AFTER AMENDMENT	REASON FOR AMENDMENT
01	31 (A) (i to v)	<p>31) A) BOARD OF DIRECTORS</p> <p>A) The Board of Directors of the Bank shall consist of total Sixteen members excluding co-opted directors; The candidates for the seats or board of directors shall be elected in the following manners:</p> <p>(i) Twelve directors shall be elected from the constituency of ordinary members residing in the area of Ichalkaranji Municipal Corporation.</p> <p>(ii) Two directors will be elected amongst the ordinary members residing in the area of whole of Maharashtra excluding the area of Ichalkaranji Municipal Corporation.</p> <p>(iii) One director will be elected amongst the ordinary members residing in the area of, outside Maharashtra State and within the area of operation. *Out of above (i), (ii) & (iii) elected directors', one seat shall be elected from the scheduled castes or scheduled tribes and two seats from women members under (i), (ii) & (iii) above.</p> <p>(iv) Chief Executive Officer of the Bank shall be the Ex-officio member of the Board of Directors.</p> <p>(v) In addition to elected directors, Bank may co-opt Two (2) Directors, having experience (at middle / senior management level) in the field of banking, management, finance, law or specialization in any other field relating to objects and activities undertaken by the Bank as per the RBI guidelines issued from time to time such as Chartered Accountant /ICWA/CS/CAIIB/ MBA(Banking/Finance), Law Graduate or Faculty in banking field having a experience in the middle/senior/top level management for minimum 10 years. However, such co-opted directors shall not be entitled to vote at the meeting of the Board of Directors or shall not be entitled to be elected as chairperson or vice chairperson. The period of Co-opted Directors shall be co-terminus with the Board of Directors.</p>	<p>31) A) BOARD OF DIRECTORS</p> <p>A) The Board of Directors of the Bank shall consist of total Fourteen members excluding co-opted directors; The candidates for the seats or board of directors shall be elected in the following manners:</p> <p>(i) Ten directors shall be elected from the constituency of ordinary members residing in the area of Ichalkaranji Municipal Corporation.</p> <p>(ii) Two directors will be elected amongst the ordinary members residing in the area of whole of Maharashtra excluding the area of Ichalkaranji Municipal Corporation.</p> <p>(iii) One director will be elected amongst the ordinary members residing in the area of, outside Maharashtra State and within the area of operation. *Out of above (i), (ii) & (iii) elected directors', one seat shall be elected from the scheduled castes or scheduled tribes and two seats from women members under (i), (ii) & (iii) above.</p> <p>(iv) Chief Executive Officer of the Bank shall be the Ex-officio member of the Board of Directors.</p> <p>(v) In addition to elected directors, Bank may co-opt Two (2) Directors, having experience (at middle / senior management level) in the field of banking, management, finance, law or specialization in any other field relating to objects and activities undertaken by the Bank as per the RBI guidelines issued from time to time such as Chartered Accountant/ICWA/CS/CAIIB/ MBA (Banking/ Finance), Law Graduate or Faculty in banking field having a experience in the middle/senior/ top level management for minimum 10 years. However, such co-opted directors shall not be entitled to vote at the meeting of the Board of Directors or shall not be entitled to be elected as chairperson or vice chairperson. The period of Co-opted Directors shall be co-terminus with the Board of Directors. Notwithstanding anything contained elsewhere in these Bye-laws, the amendment reducing the number of elected Directors on the Board from 15 to 13 shall not affect the tenure, constitution or continuance of the existing Board elected prior to registration of this amendment. The existing Board shall continue until expiry of its term. The amended strength of 13 elected Directors shall apply only to the Board elected in the first election held after completion of the tenure of the existing Board.</p>	<p>The Board has reviewed the existing composition of the Board of Directors comprising 15 elected Directors and, after considering the present scale of operations, governance requirements, and administrative efficiency, has recommended reducing the number of elected Directors to 13. The proposed change is intended to promote more effective decision-making, strengthen accountability, improve participation in Board deliberations, facilitate efficient functioning of Board Committees, and optimize governance-related administrative costs, while continuing to ensure adequate representation of the membership. The proposed strength of 13 elected Directors is considered sufficient for effective management and governance of the affairs of the Bank.</p>

संचालक मंडळ
BOARD OF DIRECTORS



सीए श्री. संजयकुमार अनीगोळ
व्हाईस चेअरमन
CA Shri. Sanjaykumar Anigol
Vice Chairman



श्री. स्वप्निल प्रकाश आवाडे
चेअरमन
Shri. Swapnil Awade
Chairman



सीए श्री. चंद्रकांत चौगुले
CA Shri. Chandrakant Chougule



श्री. महेश सातपुते
Shri. Mahesh Satpute



श्री. बंडोपंत लाड
Shri. Bandopant Lad



श्री. शैलेश गोरे
Shri. Shailesh Gore



श्री. सुभाष जाधव
Shri. Subhash Jadhav



श्री. अविनाश कांबळे
Shri. Avinash Kamble



श्री. रमेश पाटील
Shri. Ramesh Patil



श्री. श्रीशैल किचुरे
Shri. Shrishail Kitture

संचालक मंडळ ■ BOARD OF DIRECTORS



श्री. बाळकृष्ण पोवळे
Shri. Balkrishna Povale



श्री. द्वारकाधिश सारडा
Shri. Dwarkadhish Sarda



श्री. शहाजहान शिरगावे
Shri. Shahjahan Shirgave



श्री. बाबुराव पाटील
Shri. Baburav Patil



श्री. तात्यासो अथणे
Shri. Tatyaso Athane



श्री. सचिन केस्ते
Shri. Sachin Keste



श्रीमती आक्काताई आरगे
Smt. Akkatai Arage



श्री. सारंग जोशी
Shri. Sarang Joshi
तज्ञ संचालक Expert Director



श्री. विजय गजगेश्वर
Shri. Vijay Gaigeshwar
तज्ञ संचालक Expert Director

व्यवस्थापकीय मंडळ (बाह्य सदस्य) BOARD OF MANAGEMENT (External Member)



श्री. योगेश पाटील
Shri. Yogesh Patil



श्री. राजू चव्हाण
Shri. Raju Chavan



श्री. सचिन देवखकर
Shri. Sachin Devrukhkar

वरिष्ठ कार्यकारी अधिकारी SENIOR EXECUTIVE



श्री. संजय शिरगावे
(मुख्य कार्यकारी अधिकारी)
Shri. Sanjay Shirgave
C. E. O.



श्री. किरण पाटील
(जनरल मॅनेजर)
Shri. Kiran Patil
General Manager



श्री. दिपक पाटील
(जनरल मॅनेजर)
Shri. Dipak Patil
General Manager

तुलनात्मक प्रगतीची आकडेवारी | PROGRESS AT A GLANCE

Year	Date	Member	Share Capital	Reserve	Deposit	Loan	Working Capital	Net Profit	No. of Branches
1	30/06/1963	1295	169600	1295	569000	312000	890000	2183	1
6	30/06/1968	2048	378550	183220	2729705	1579107	3645468	46550	1
11	30/06/1973	2458	498700	599963	14282097	8105918	16793472	95156	1
16	30/06/1978	4358	1228700	2143041	33542736	19188743	42950794	359547	4
21	30/06/1983	6777	2207050	6204903	86795446	51836035	254858934	669768	4
26	30/06/1988	10264	5122350	10922566	221953968	141558557	254858934	498839	8
31	31/03/1993	12762	10056900	50791268	519830032	344702873	634204487	6442332	9
36	31/03/1998	14579	23646050	170837802	1411078118	855423224	1734122463	19815801	17
37	31/03/1999	14856	26843500	190667918	1858853906	1003053385	2257701835	23687427	19
38	31/03/2000	15247	32406900	207503612	2341018460	1420069804	2770254693	19150824	23
39	31/03/2001	15827	37302300	223279804	2832986399	1922001374	3350628885	24017965	23
40	31/03/2002	16184	40392200	277607073	3292843895	2080564896	3949923942	38957725	23
41	31/03/2003	16815	43734700	339209227	3875169517	2325150855	4702818536	40553580	23
42	31/03/2004	17605	48847750	391847920	4552413691	2587400564	5429409088	20000631	26
43	31/03/2005	18614	55634100	410763755	4970915760	2733867621	5828481867	15786594	26
44	31/03/2006	20010	65931250	507683475	5289530492	3128017507	6288775628	18192675	26
45	31/03/2007	20688	74240200	521694679	5414269616	3157116251	6350843803	10742823	26
46	31/03/2008	24921	86017500	533952211	5648818257	3229924730	6664754537	17936749	27
47	31/03/2009	30680	104510860	541605964	6383250066	3738449643	7389481844	18038852	27
48	31/03/2010	35508	133264900	558514059	7188022848	4199396295	8375427028	31995690	27
49	31/03/2011	41158	164287100	582183798	8033288348	5246776993	9662808870	50501580	33
50	31/03/2012	45563	200540400	826577050	9271433493	6343083654	11497776336	72415669	35
51	31/03/2013	49269	237106900	858058242	11006925567	7327234283	13143473911	82553422	38
52	31/03/2014	53767	287091950	906975498	12825892634	8722167486	15284664758	90423938	39
53	31/03/2015	58194	326592000	1002829870	13973408435	9455923888	16555943318	100616392	43
54	31/03/2016	60535	377299450	1081274717	15558564100	10835616237	18187238221	102226042	44
55	31/03/2017	61843	417265400	1179684128	17450702563	12025781610	20124519140	104125374	44
56	31/03/2018	63429	474978550	1532508307	18945082873	13084181379	22843558245	105062288	44
57	31/03/2019	65613	541691400	1583574475	20810237913	13805847982	25257123675	106238824	44
58	31/03/2020	67275	586142200	1526756449	22147188649	14258266588	27792342607	77115717	44
59	31/03/2021	69144	612595450	1729175601	22903313120	15315523681	27721767956	114221484	44
60	31/03/2022	70251	630769150	1958533968	22904259311	14972907538	28803867825	116285356	44
61	31/03/2023	73407	673708050	2373256419	24023967701	15819533839	29284764742	133505998	44
62	31/03/2024	75123	708417900	3038573304	25533341097	16852325190	31648576565	141645866	46
63	31/03/2025	83653	772104650	3492867112	28623443903	18459587366	33685323958	165588748	54
64	31/03/2026	85835	809028500	3686026490	29752495446	18937239125	35425573918	166946756	55

BOOK-POST

To,

If undelivered, please return to following address :

From -

Shri. Swapnil Awade

Chairman

**KALLAPPANNA AWADE ICHALKARANJI
JANATA SAHAKARI BANK LTD.**

MULTISTATE SCHEDULED BANK

Head Office : "Janata Bank Bhavan", Main Road,
Ichalkaranji - 416 115, Tal. : Hatkanangale, Dist. : Kolhapur. (Maharashtra)

 0230 - 2429300  www.kaijs.bank.in

PAN No. : AAAAI0111M

GSTIN : 27AAAAI0111M1Z1 (Maharashtra)

GSTIN : 29AAAAI0111M1ZX (Karnataka)

46 BRANCHES IN
MAHARASHTRA STATE

9 BRANCHES IN
KARNATAKA STATE