आपल्या आर्थिक आरोग्याची काळजी घेणारी फॅमिली बँक **AMS BANK**

सहकार संजीवनी

अण्णासाहेब मगर सहकारी बँक मर्यादित

६८०/४ ब, लांडेवाडी, भोसरी, पुणे – ४११ ०३९.

☎ : ०२०–२९८६०५६३ टेलिफॅक्स : ०२०–२९८६०५६२

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२७ वा

वार्षिक अहवाल

सन २०२५-२६

आमचे प्रेरणास्थान

सहकार महर्षी

स्वर्गीय खासदार अण्णासाहेब मगर

विद्यमान संचालक मंडळ

अण्णासाहेब मगर सहकारी बँक मर्यादित
भोसरी, पुणे ३९.

श्री. नंदकुमार विठोबा लांडे
चेअरमन

सीए. अमेय सदानंद दर्वे
व्हा. चेअरमन

प्रा. श्री. राजेश सस्ते
(संचालक)

श्री. गणेश पवळे
(संचालक)

सीए चेतन आहेर
(संचालक)
(दिनांक ०९/१२/२०२५ पर्यंत)

श्री. विजय गवारे
(संचालक)

सौ. सोनल लांडगे
(संचालिका)

श्री. रामदास काळजे
(संचालक)

श्री. राजाराम ढेरंगे
(संचालक)

श्री. संतोष भांगरे
(संचालक)

सौ. सुगंधा लांडे
(संचालिका)

सौ. राजश्री हुलावळे
(संचालिका)

श्री. मनोज बोरसे
(संचालक)

श्री. शंकर मेटकरी
(संचालक)

श्री. अविनाश वा. गवारे
(संचालक)
(दिनांक २४/०३/२०२६ पासून)

श्री. दिपक डोळस
(संचालक)

सी.ए. मयुर शेंडगे
(तज्ञ संचालक)

ॲड. फक्कड साकोरे
(तज्ञ संचालक)

श्री. विलास लांडगे
(व्यवस्थापन समिती सदस्य)

श्री. भाऊसाहेब कोकाटे
(व्यवस्थापन समिती सदस्य)

ॲड.संदेश थोपटे
(व्यवस्थापन समिती सदस्य)

श्री. माणिक येळवंडे
(मुख्य कार्यकारी आधिकारी)

आपल्या आर्थिक आरोग्याची काळजी घेणारी फॅमिली बँक AMS BANK

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सहकार संजीवनी

विद्यमान संचालक मंडळ

* सन २०२५-२६ *

संचालक	पद	संचालक	पद
श्री. नंदकुमार विठोबा लांडे	अध्यक्ष	सीए. श्री. अमेय सदानंद दर्वे	उपाध्यक्ष
प्रा. श्री. राजेश दत्तात्रय सस्ते	संचालक	सीए श्री. चेतन सिताराम आहेर (दिनांक ०९/१२/२०२५ पर्यंत)	संचालक
श्री. गणेश तुकाराम पवळे	संचालक	श्री. विजय बाजीराव गवारे	संचालक
सौ. सोनल राहूल लांडगे	संचालिका	श्री. रामदास आनंदा काळजे	संचालक
श्री. राजाराम रामचंद्र ढेरंगे	संचालक	श्री. संतोष रामदास भांगरे	संचालक
सौ. सुगंधा रोहिदास लांडे	संचालिका	सौ. राजश्री सुनिल हुलावळे	संचालिका
श्री. मनोज रघुनाथ बोरसे	संचालक	श्री. शंकर नामदेव मेटकरी	संचालक
श्री. दिपक मारूती डोळस	संचालक	श्री. अविनाश बाळासाहेब गवारे (दिनांक २४/०३/२०२६ पासून)	संचालक
ॲड. श्री. फक्कड पिराजी साकोरे	तज्ञ संचालक	सीए. श्री. मयूर शत्रूघ्न शेंडगे	तज्ञ संचालक

श्री. माणिक भोलेनाथ येळवंडे - मुख्य कार्यकारी आधिकारी

व्यवस्थापन मंडळ - २०२५-२६

सीए. श्री. अमेय सदानंद दर्वे -	अध्यक्ष	श्री. नंदकुमार विठोबा लांडे -	सदस्य
प्रा. श्री. राजेश दत्तात्रय सस्ते -	सदस्य	श्री. विलास सुदाम लांडगे -	सदस्य
श्री. भाऊसाहेब संभाजी कोकाटे -	सदस्य	ॲड. श्री. संदेश बाळासाहेब थोपटे -	सदस्य

सहकार संजीवनी

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परिशिष्ट अ

बँकेचे नाव	: **अण्णासाहेब मगर सहकारी बँक मर्यादित**
मुख्य कार्यालयाचा पत्ता	: ६८०/ ४ ब, लांडेवाडी, भोसरी, पुणे ४११ ०३९.
नोंदणी क्रमांक व दिनांक	: पी. एन. ए./बी.एन.के./१२०/९८-९९ दिनांक २९ डिसेंबर १९९८
रिझर्व्ह बँकेकडून मिळालेला परवाना क्रमांक व दिनांक	: यु. बी. डी./एम. ए. एच./एम. यू. एम./००४ पी/९८-९९ दिनांक १ जून १९९९
बँकेचे कार्यक्षेत्र	: पुणे जिल्हा व त्यास लागून असलेले ठाणे,आहिल्यानगर, रायगड, सातारा, सोलापूर जिल्हे.
शाखा विस्तार	: मुख्य कार्यालय व १० शाखा

(आकडे रूपये लाखात)

सभासद व ठेवीदार संख्या	नियमित सभासद	७७१३
	एकुण नाममात्र सभासद	७२६
	एकुण ठेवीदार	४१,९९०
	एकुण कर्जदार	१,५६९
वसुल भाग भांडवल		**१,०२३.५१**
निधी	राखीव निधी	६६५.१७
	इतर निधी	८२२.६७
	एकुण निधी	**१,४८७.८४**
ठेवी	बचत ठेवी	४,६८४.२१
	चालू ठेवी	२,४२४.८५
	मुदत ठेवी	११,२२३.२२
	एकुण ठेवी	**१८,३३२.२८**
कर्ज	तारण कर्ज	११,१८७.६७
	विनातारण कर्ज	७४९.८३
	एकुण कर्ज	**११,९३७.४८**
गुंतवणूक	बँकातील मुदत ठेवी	३,२४८.५८
	सरकारी रोखे	५,१४१.८९
	इतर	--
	एकुण गुंतवणूक	**८,३९०.४७**
निव्वळ नफा		**२२२.७९**
ढोबळ (ग्रॉस) एन्. पी. ए. (as per Audited)		**५.१२%**
निव्वळ (नेट) एन्. पी. ए. (as per Audited)		**०.००%**
एकुण कर्ज थकबाकी		**१,१७९.२८**
एकुण थकीत खाते संख्या		**३६६**
खेळते भांडवल		**२२,२१६.४१**

⁕ भावपूर्ण श्रध्दांजली ⁕

अहवाल वर्षात बँकेच्या सभासद, ठेवीदार, खातेदार व हितचिंतक आणि सामाजिक, राजकीय, आर्थिक, सांस्कृतिक, पत्रकारिता, कला आणि सहकार क्षेत्रातील तसेच शास्त्रज्ञ, तंत्रज्ञ, उद्योजक, संगितकार, खेळाडू, कलाकार, शेतकरी व कामगार **त्यांच्या पवित्र स्मृतीस अभिवादन व भावपूर्ण श्रध्दांजली.**

सहकार संजीवनी

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६८०/४ ब, लांडेवाडी, भोसरी, पुणे - ४११ ०३९.

☎ : ०२०-२९८६०५६३ टेलिफॅक्स : ०२०-२९८६०५६२

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वार्षिक सर्वसाधारण सभेची नोटीस

(फक्त सभासदांसाठी)

अण्णासाहेब मगर सहकारी बँक मर्यादित, भोसरी, पुणे ४११ ०३९ या बँकेची **२७ वी वार्षिक सर्वसाधारण सभा गुरूवार दिनांक २०/०८/२०२६ रोजी सकाळी ठिक १०.३० वा. संत तुकाराम बँक्वेट्स हॉल, पुणे नाशिकरोड, भोसरी, पुणे-४११ ०३९.** या ठिकाणी बँकेचे **अध्यक्ष मा.श्री. नंदकुमार विठोबा लांडे** यांचे अध्यक्षतेखाली खालील विषयांचा विचार करण्यासाठी आयोजित केलेली आहे.

✻ सभेपुढील विषय ✻

०१) मागील दिनांक १९/०६/२०२५ रोजी झालेल्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून कायम करणे.

०२) मा.संचालक मंडळाने केलेल्या बँकेच्या सन २०२५-२०२६ या वर्षाच्या कार्याबद्दलची माहिती घेणे व लेखापरिक्षण झालेल्या ताळेबंद व नफा-तोटा पत्रकावर विचार विनीमय करणे व स्विकृत करणे.

०३) मा. संचालक मंडळाने शिफारस केलेल्या दि. ३१ मार्च २०२६ अखेरच्या नफा विभागणीस मान्यता देणे.

०४) बँकेचा सन २०२५-२६ या आर्थिक वर्षाचा वैधानिक लेखापरिक्षण अहवाल स्विकृत करणे व सन २०२४-२५च्या वैधानिक लेखापरिक्षण दोष दुरुस्ती अहवालास मान्यता देणे.

०५) रिझर्व्ह बँक ऑफ इंडिया यांचेकडील मार्गदर्शक सुचनांनुसार सन २०२६-२७ या वर्षासाठी वैधानिक व अंतर्गत लेखापरिक्षकांची नियुक्ती संदर्भात बँकेने केलेल्या कार्यवाहीची माहिती घेऊन मान्यता देणे.

०६) सन २०२६-२७ या आर्थिक वर्षासाठीचे अंदाजपत्रकाची माहिती घेणे व मागील वर्षाचे अंदाज पत्रकापेक्षा जादा झालेल्या खर्चास मान्यता देणे.

०७) मा. संचालक मंडळाचे सदस्य आणि त्यांचे नातेवाईक यांना दिलेल्या कर्जाची महाराष्ट्र सहकारी संस्था अधिनियम १९६० कलम ७५ (२) नुसार माहिती घेणे.

०८) सन २०२६-२७ या वर्षासाठी लागु केलेल्या एकरकमी कर्ज परतफेड योजना (महाराष्ट्र राज्य) स्विकृत केलेची माहिती घेणे तसेच सन २०२५-२६ या वर्षामध्ये एकरकमी/सामोपचार समितीद्वारे सुट दिलेल्या खात्यांची माहिती घेऊन त्यास मान्यता देणे.

०९) रिझर्व्हं बँक ऑफ इंडिया यांचे पुर्व परवानगीने बँकेकडे शिल्लक असलेला विशेष राखीव निधी इमारत निधीस वर्ग करणेबाबत विचार विनीमय करुन निर्णय घेणे.

१०) बँकेच्या सभासदांना शिक्षण व प्रशिक्षण या करिता बँकेने केलेल्या योजनांची माहिती घेणे. या बाबतच्या पुढील वर्षाच्या योजनांची नोंद घेणे.

११) सभेस अनुपस्थित असलेल्या सभासदांची रजा क्षमापित करणे.

१२) मा. अध्यक्ष यांचे परवानगीने आयत्यावेळी येणाऱ्या विषयांचा विचार करणे.

स्थळ : भोसरी

दिनांक : ०५/०८/२०२६

मा. संचालक मंडळाचे आज्ञेवरुन

श्री. माणिक भोलेनाथ येळवंडे
मुख्य कार्यकारी अधिकारी

सभासदांना विशेष सुचना :-

१) गणसंख्येअभावी सदर सभा तहकुब झाल्यास सदर वार्षिक सर्वसाधारण सभा त्याच दिवशी, त्याच ठिकाणी अर्ध्या तासानंतर घेण्यात येईल. त्यात वरील विषयांचा विचार होईल. अशा तहकुब सभेस गण संख्येचे बंधन राहणार नाही.

२) सभासदांस केवळ सभेची नोटीस पाठविली आहे. बँकेचा अहवाल, ताळेबंद पत्रक, नफातोटा पत्रक बँकेच्या मुख्य कार्यालयात व सर्व शाखा कार्यालयात कार्यालयीन कामकाजाच्या वेळेत पहावयास मिळतील.

३) अहवालाविषयी किंवा आर्थिक पत्रकांविषयी सभासदांना काही सुचना करावयाच्या असल्यास त्यांनी दिनांक १३/०८/२०२६पूर्वी बँकेच्या कामकाजाच्या वेळेत मुख्य कार्यालयात मुख्य कार्यकारी अधिकारी यांचेकडे लेखी स्वरुपात सादर कराव्यात.

४) ज्या सभासदांची किमान भाग रक्कम रुपये १०००/- पेक्षा कमी आहे अशा सभासदांनी त्यांची उर्वरीत भाग रक्कम बँकेकडे जमा करावी.

५) ज्या सभासद खातेदारांची केवायसी अद्यापही अपुर्ण आहे अशा सभासदांनी नजिकच्या शाखेत जाऊन आपली केवायसी बाबतची कागदपत्रे सादर करावीत.

सहकार संजीवनी

अण्णासाहेब मगर सहकारी बँक मर्यादित

६८०/४ ब, लांडेवाडी, भोसरी, पुणे - ४११ ०३९.

☎ : ०२०-२९८६०५६३ टेलिफॅक्स : ०२०-२९८६०५६२

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अध्यक्षीय मनोगत

सन्माननीय सभासद बंधु भगिनींनो,

आपल्या बँकेच्या सन २०२५-२६ या आर्थिक वर्षाच्या वार्षिक सर्वसाधारण सभेसाठी आपण मोठ्या संख्येने उपस्थित राहिलात याबद्दल मी आपणा सर्वांचे मनःपुर्वक स्वागत करतो. सर्वप्रथम मला आपणांस कळविण्यास आनंद होत आहे की, NAFCUB (नॅफकब) या सहकार क्षेत्रातील राष्टीय पातळीवरील शिखर संस्थेने भारत नेटवर्क ग्रुप आणि पुणे जिल्हा नागरी सहकारी बँक्स असोसिएशन लि. पुणे (महाराष्ट्र), यांचे संयुक्त विद्यमाने लखनौ येथे पुरस्कार सोहळा आयोजित केला होता. या पुरस्कार वितरण सोहळ्यामध्ये देशभरातील सहकारी बँकांनी भाग घेतला होता. पुरस्काराचे निकर्षाप्रमाणे आपल्या बँकेस BEST URBAN COOPERATIVE BANK हा भारतरत्न सहकारीता सन्मान २०२६ असा सहकार क्षेत्रातील मानाचा पुरस्कार मिळाला आहे. या पुरस्कारामुळे बँकेचा नावलौकिक राष्ट्रीय पातळीवर उंचावला आहे. उत्तम ग्राहकसेवा आणि एनपीएचे उत्तम व्यवस्थापन या मुळे आपणांस हा पुरस्कार प्राप्त झाला आहे. रिझर्व्ह बँक ऑफ इंडिया यांची वेळोवेळी येणारी मार्गदर्शक तत्वे आणि राज्य सरकारकडील सहकार विभागाचे उत्तम मार्गदर्शन तसेच सहकार चळवळ सातत्याने विस्तारण्यासाठी करण्यात येत असलेले गावपातळीवरचे प्रयत्न हे खरे सहकार क्षेत्राचे भांडवल आहे. महाराष्ट्रामध्ये सहकार क्षेत्राची पाळेमुळे खोलवर रुजलेली आहेत. सहकाराचे सहकार्य घेतल्याशिवाय सहकार क्षेत्रावर अवलंबून असलेले सर्वसामान्य, गोरगरीब नागरीक आपली प्रगती करु शकत नाहीत. सहकार क्षेत्राचा विस्तार आणि विकास हा भारतासारख्या प्रगतीशील देशासाठी सहकार संजिवनी ठरली आहे भारतीय अर्थव्यवस्थेचा कणा मजबूत करण्यासाठी मोठे योगदान सहकार क्षेत्राने दिलेले आहे. यात तिळमात्र शंका नाही.

भोसरी येथे सन १९९९ साली अण्णासाहेब मगर बँकेची स्थापना असून सध्या बँकेच्या मुख्य कार्यालय व १० शाखा कार्यरत आहेत. बँकेच्या शाखा शहरी आणि ग्रामीण भागात असून यांची उत्तम सांगड घालून बँक आपला व्यवसाय करत आहेत. रिझर्व्ह बँकेची सहकारी बँकेच्या कर्जवाटपावर असलेली निर्बंध सहकार खात्याचे नियम आणि स्पर्धात्मक बँकींग मध्ये होत असलेली वाढ या गोष्टींचा सखोल अभ्यास करुन आपले सहकारी क्षेत्राचे बँकींग सुरु आहे. स्पर्धात्मक बँकींग मुळे ग्राहक सेवेला अनन्य साधारण महत्व प्राप्त झालेले आहे. ग्राहक सेवेवर आधारीत बँकींग मुळे स्पर्धेमध्ये मोठ्या प्रमाणात वाढ झालेली आहे. ग्राहकांच्या गरजेनुसार बँकींग कल्पना सद्या जोर धरत आहे. ग्राहकाला कोणत्या बँकींग सेवांची बदलत्या काळानुसार गरज आहे याचा अभ्यास करुन बँकेस आपले व्यवसायाचे धोरण आखावे लागत आहे . ग्राहकांच्या गरजा विचारात घेऊन बँकेने आपली धोरणे आखलेली असल्याने बँकेची सेवा अल्पावधीतच ग्राहकाभिमुख झालेली आहे. आमच्या बँकेने ग्राहक सेवेला प्रथम प्राधान्य दिल्याने आमच्या बँकेची प्रगती उत्तम झालेली आहे. बँकेच्या सभासद, ठेवीदार व खातेदार यांचा बँकेवर आणि संचालक मंडळावर असलेला विश्वास हाच आमच्या प्रगतीचा खरा केंद्रबीदू आहे.भविष्यकाळातही आम्ही याच जोरावर यशाची सर्व शिखरे यशस्वीपणे पार करु यात शंका नाही.

बँकेची मार्च २०२६ अखेरची आर्थिक स्थिती उत्तम असून ठेवी १८३ कोटी ३२ लाख असून कर्जवाटप ११९ कोटी ३८ लाख आहेत. बँकेची सरकारी कर्जरोखे व अन्य बँकातील गुंतवणुक ८३ कोटी ९० लाख असून वसुल भाग भांडवल १० कोटी २३ लाख झालेले आहे. बँकेस मागील आर्थिक वर्षामध्ये सर्व प्रकारच्या तरतुदी करुन अहवाल वर्षामध्ये बँकेस २ कोटी २२ लाख निव्वळ नफा झालेला आहे. मार्च २०२६ अखेर बँकेचे एकूण एनपीए चे प्रमाण ५.१२ % असून निव्वळ एनपीएचे प्रमाण ०% झालेले आहे.अहवाल वर्षामध्ये बँकेचे वसुल भाग बांडवल, ठेवी, कर्जे, गुंतवणूक व नफा यामध्ये वाढ झाल्याचे दिसून येत आहे. अहवाल वर्षामध्ये बँकेच्या वसुलीमध्ये लक्षणीय वाढ झालेली असलेने एनपीएचे प्रमाण रिझर्व्ह बँक ऑफ इंडियाचे मान्य प्रमाणापेक्षा कमी राहिलेले आहे. बँकेस सन २०२५-२६ या अहवाल वर्षासाठी ऑडिट वर्ग **अ** मिळालेला आहे. माझी सर्व कर्जदार सभासदांना विनंती आहे की यापुढेही आपण आपले कर्जाचे हप्ते वेळेवर भरुन बँकेस सहकार्य करावे. जेणेकरुन कोणाही कर्जदारावर कायदेशीर कारवाई करण्याची वेळ बँकेवर येऊ नये.

आपल्या बँकेच्या ग्राहकांना अद्यावत बँकींग सेवा मिळणेसाठी मोबाईल बँकींग प्रणाली सुरु करणेसाठीचा प्रस्ताव दाखल केला आहे. मला खात्री आहे की, यास लवकरात लवकर परवानगी मिळेल. बँकेचे मुख्य कार्यालय व भोसरी शाखा वगळता अन्य शाखा भाडेतत्वावर आहेत. दिवसेंदिवस शाखेकडील भाडेरक्कम व नगरपालिका/नगरपरिषद यांचे करामध्येही मोठ्या प्रमाणात वाढ होत आहे. त्यामुळे बँकेच्या काही शाखा स्वमालकीच्या जागेत स्थलांतरीत करण्याच्या विषयास मागील वार्षिक सर्वसाधारण सभेत आपण मान्यता दिलेली आहेच, त्याबद्दल मी सर्व सभासदांचा आभारी आहे. या स्थलांतरीत करावयाच्या शाखांसाठी मोकळी जागा खरेदी करणे किंवा बांधकाम केलेली तयार जागा खरेदी करणे यासाठी बँकेकडे असलेला विशेष राखीव निधी इमारत निधी मध्ये वर्ग करणेबाबतचा प्रस्ताव सभेपुढे सादर केला आहे. माझी सर्व सभासदांना विनंती आहे की, आपण या विषयास सर्वानुमते मंजुरी द्यावी. आपणासमोर २०२५-२६ चा ताळेबंद, नफा-तोटा पत्रक माहितीसाठी व मंजुरीसाठी सादर केले आहे. या ताळेबंद पत्रकातील व नफा तोटा पत्रकातील आकडेवारी बाबत सर्व सभासदांनी सविस्तर माहिती घ्यावी. आणि सर्व सभासदांनी या विषयांस सर्वानुमते मान्यता द्यावी.

अहवाल वर्षामध्ये बँकेचे वैधानिक लेखापरिक्षण मे. मनोहर आयलाने आणि कंपनी, नांदेड, यांनी पुर्ण केलेले आहे. तसेच अहवाल वर्षात रिझर्व्ह बँक ऑफ इंडिया यांचेकडील अधिकारी वर्ग, सहकार खात्याकडील अधिकारी वर्ग, कायदेशीर सल्लागार, तसेच उपाध्यक्ष सीए अमेय दर्वे, संचालक मंडळातील सर्व सहकारी सदस्य व सेवक वर्ग यांचे उत्तम सहकार्य व मार्गदर्शन बँकेस लाभले आहे. या सर्वांचे मी मनःपुर्वक आभार मानतो. आपणा सर्व सभासदांचा बँकेवर असलेला विश्वास असाच वृध्दींगत व्हावा, अशी मी आशा बाळगतो. आपण सर्व सभासद बहुसंख्येने उपस्थित राहिलात याबद्दल आपणा सर्वांचा मी आभारी आहे.

जयहिंद ! जय महाराष्ट्र !! जय सहकार !!!

आपला स्नेहांकीत,

नंदकुमार विठोबा लांडे (अध्यक्ष)

सहकार संजीवनी

अण्णासाहेब मगर सहकारी बँक मर्यादित

६८०/४ ब, लांडेवाडी, भोसरी, पुणे – ४११ ०३९.
☎ : ०२०-२९८६०५६३ टेलिफॅक्स : ०२०-२९८६०५६२
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Balance Sheet as on 31st March 2026

(000's omitted)

Capital and Liabilities	Schedule	As on 31.03.2026 (Current year)	As on 31.03.2025 (Previous Year)
Capital	1	1,02,350.58	98,283.68
Reserves and Surplus	2	1,77,372.31	1,56,300.58
Deposits	3	18,33,228.69	17,38,447.26
Borrowings	4	-	
Other liabilities and provisions	5	1,85,507.96	1,71,219.41
Total Liabilities		**22,98,459.54**	**21,64,250.93**
Assets		**As on 31.03.2026 (Current year)**	**As on 31.03.2025 (Previous Year)**
Cash and balances with Reserve Bank of India	6	29,139.24	23,026.34
Balance with banks and Money at call and short notice	7	73,179.95	1,09,692.02
Investments	8	839,047.92	7,66,464.70
Advances	9	11,93,748.13	11,04,581.62
Fixed Assets	10	61,361.80	62,505.85
Other Assets	11	1,01,982.51	97,980.40
Total Assets		**22,98,459.54**	**21,64,250.93**
Contingent liabilities	12	7,296.00	5,146.00
Bills for collection		-	-

The Notes to accounts referred to above form an integral part of Balance Sheet
This is the Balance Sheet referred to in our report of even date.

For M/s. Manohar Ayalane & Co,
Chartered Accountants
Firm's Registration No.: 116195W

CA Manohar Ayalane
Partner
Membership No.: 100740
Nanded Date : 3rd June 2026
UDIN:26100740VTEDCU2732

For ANNASAHEB MAGAR SAHAKARI BANK MARYADIT

Chairman Vice-Chairman Director

Chief Executive Officer
Pune Date: 3rd June 2026

MR. NANDKUMAR VITHOBA LANDE
CHAIRMAN
MR. GANESH TUKARAM PAWALE
DIRECTOR
MR. RAMDAS ANANDA KALJE
DIRECTOR
MR. AVINASH BALASAHEB GAWARE
DIRECTOR
MR. MANOJ RAGHUNATH BORASE
DIRECTOR
CA MAYUR SHATRUGNA SHENDGE
EXPERT DIRECTOR

CA AMEY SADANAND DARVE
VOICE CHAIRMAN
MR. VIJAY BAJIRAO GAWARE
DIRECTOR
MR. RAJARAM RAMCHANDRA DHERANGE
DIRECTOR
MRS. SUGANDHA ROHIDAS LANDE
DIRECTOR
MR. SHANKAR NAMDEV METKARI
DIRECTOR
ADV. FAKKAD PIRAJI SAKORE
EXPERT DIRECTOR

MR. RAJESH DATTATRAY SASTE
DIRECTOR
MRS. SONAL RAHUL LANDGE
DIRECTOR
MR. SANTOSH RAMDAS BHANGRE
DIRECTOR
MRS. RAJSHREE SUNIL HULAWALE
DIRECTOR
MR. DIPAK MARUTI DOLAS
DIRECTOR
MR. MANIK BHOLENATH YELWANDE
CHIEF EXECUTIVE OFFICER

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

(000's omitted)

	Income & Expenditure	Schedule	As on 31.03.2026 (Current year)	As on As on 31.03.2025 (Previous Year)
I	**Income:**			
	Interest earned	13	1,91,009.30	1,80,167.86
	Other Income	14	11,994.28	8,964.35
	Total		**2,03,003.57**	**189,132.21**
II	**Expenditure:**			
	Interest expended	15	91,556.26	86,942.30
	Operating Expenses	16	84,179.63	69,020.49
	Provisions and contingencies	17	500.00	1000.00
	Total		**1,76,235.89**	**1,56,962.79**
III	**Profit/Loss:**			
	Net Profit/loss(-)for the year		26,767.68	32,169.42
	Net Profit/loss(-) brought forward		0.89	(11,753.34)
	Income Tax*		-4,500.00	(8,324.09
	*(Deduction of 45,00,000.00 through MOC)			
	Deferred Tax*		10.45	46.28
	*(Deduction of 10452.00 through MOC)			
	Reversal of Appropriations		-	
	Total		**22,279.02**	**12,045.72**
IV	Appropriations			
	Transfer to statutory reserves		-	-
	Transfer to other reserves		-	-
	Transfer to Government/proposed dividend		-	-
	Balance carried over to balance sheet		-	-

The Notes to accounts referred to above form an integral part of Proft and Loss Account.
This is the Profit and Loss Account referred to in our report of even date.

For M/s. Manohar Ayalane & Co,
Chartered Accountants
Firm's Registration No.: 116195W

CA Manohar Ayalane
Partner
Membership No.: 100740
Nanded Date : 3rd June 2026
UDIN:26100740VTEDCU2732

For ANNASAHEB MAGAR SAHAKARI BANK MARYADIT

Chairman Vice-Chairman Director

Chief Executive Officer
Pune Date: 3rd June 2026

MR. NANDKUMAR VITHOBA LANDE
CHAIRMAN

CA AMEY SADANAND DARVE
VOICE CHAIRMAN

MR. RAJESH DATTATRAY SASTE
DIRECTOR

MR. GANESH TUKARAM PAWALE
DIRECTOR

MR. VIJAY BAJIRAO GAWARE
DIRECTOR

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DIRECTOR

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DIRECTOR

MR. MANOJ RAGHUNATH BORASE
DIRECTOR

MR. SHANKAR NAMDEV METKARI
DIRECTOR

MR. DIPAK MARUTI DOLAS
DIRECTOR

CA MAYUR SHATRUGNA SHENDGE
EXPERT DIRECTOR

ADV. FAKKAD PIRAJI SAKORE
EXPERT DIRECTOR

MR. MANIK BHOLENATH YELWANDE
CHIEF EXECUTIVE OFFICER

Schedule 1 - Capital			(000's omitted)
Sr. No.	Particulars	As on 31.03.2026 (Current year)	As on 31.03.2025 (Previous Year)
I	Authorised Capital (150000 Shares of Rs.1000 each)	1,50,000.00	1,50,000.00
II	Subscribed Capital (98284 Shares of Rs. 1000 each)	1,02,350.58	98,283.68
	Total	1,02,350.58	98,283.68

Schedule 2 - Reserves and Surplus			Rs. in (000)
Sr. No.	Particulars	As on 31.03.2026 (Current year)	As on 31.03.2025 (Previous Year)
I	**Statutory Reserves**	**66,517.00**	**63,416.00**
	Opening Balance	63,416.00	63,321.00
	Additions during the year	3102.00	94.50
	Deductions during the year		-
II	**Capital Reserves**	**67,513.56**	**60,000.00**
	Opening Balance	60,000.00	60,000.00
	Additions during the year	7,513.56	-
	Deductions during the year	-	-
III	**Share Premium**	-	-
	Opening Balance	-	-
	Additions during the year	-	-
	Deductions during the year	-	-
IV	**Revenue and Other Reserves (specify nature)**	**21,061.88**	**20,838.87**
	Opening Balance	20,838.87	19,023.10
	Additions during the year	291.97	2,034.69
	Deductions during the year	-68.96	(218.07)
V	**Other Reserves (specify nature)**	**22,279.02**	**12,045.72**
	Balance in Profit and Loss Account	22279.02	12,045.72
	Total (I, II, III, IV and V)	**1,77,372.31**	**1,56,300.58**

Schedule 3 – Deposits			Rs. in (000)
Sr. No.	Particulars	As on 31.03.2026 (Current year)	As on 31.03.2025 (Previous Year)
AI	Demand Deposits	2,42,485.20	**2,19,114.09**
	(i) From banks		-
	(ii) From others	242485.20	2,19,114.09
AII	Savings Bank Deposits	468421.35	**4,49,412.32**
AIII	Term Deposits	**11,22,322.14**	**10,69,920.85**
	(i) From banks		-
	(ii) From others	1122322.14	1069920.85
	Total (I, II and III)	**18,33,228.69**	**17,38,447.26**
B	(i) Deposits of branches in India	**18,33,228.69**	**17,38,447.26**
	(ii) Deposits of branches outside India		-
	Total (i and ii)	**18,33,228.69**	**17,38,447.26**

MANOHAR NYALATE & CO. NANDED FRN No. 116195W Chartered Accountants

Schedule 4 - Borrowings			Rs. in (000)
Sr. No.	Particulars	As on 31.03.2026 (Current year)	As on 31.03.2025 (Previous Year)
I	Borrowings in India	-	-
	(i) Reserve Bank of India	-	-
	(ii) Other banks	-	-
	(iii) Other institutions and agencies	-	-
II	Borrowings outside India	-	-
	Total (I and II)	NIL	NIL
	Secured borrowings included in I and II above	NIL	NIL

Schedule 5 - Other Liabilities and Provisions			Rs. in (000)
Sr. No.	Particulars	As on 31.03.2026 (Current year)	As on 31.03.2025 (Previous Year)
I	Bills payable	7046.13	816.10
II	Inter-office adjustments (net)		-
III	Interest accrued	1173.35	1,660.05
IV	Deferred Tax Liabilities		-
V	Others (including provisions)*	100470.25	95,101.41
VI	Overdue Interest reserve*	76818.22	65,317.77
VI	Provision for income tax	*0.00*	8,324.09
	Total	**1,85,507.96**	**1,71,219.41**

Schedule 6 - Cash and Balances with Reserve Bank of India			Rs. in (000)
Sr. No.	Particulars	As on 31.03.2026 (Current year)	As on 31.03.2025 (Previous Year)
I	Cash in hand (including foreign currency notes)	29139.24	23,026.34
II	Balances with Reserve Bank of India		
	(i) In Current Account	-	-
	(ii) In Other Accounts	-	-
	Total (I and II)	**29,139.24**	**23,026.34**

Schedule 7 - Balances with Banks and Money at Call and Short Notice			Rs. in (000)
Sr. No.	Particulars	As on 31.03.2026 (Current year)	As on 31.03.2025 (Previous Year)
I	In India		
	(i) Balances with banks	-	-
	(a) In Current accounts	73,179.95	1,09,692.02
	(ii) Money at call and short notice		
	(a) With banks	-	-
	(b) With other institutions	-	-
	Total (i and ii)	**73,179.95**	**1,09,692.02**
II	Outside India	NIL	NIL
	(i) In Current Account		
	(ii) In Other Deposit Accounts		
	(iii) Money at call and short notice		
	Total (i, ii and iii)	-	-
	Grand Total (I and II)	**73,179.95**	**1,09,692.02**

MANOHAR NALAWADE & CO. NANDED FRN NO. 116195W Chartered Accountants

Schedule 8 – Investments			Rs. in (000)
Sr. No.	Particulars	As on 31.03.2026 (Current year)	As on 31.03.2025 (Previous Year)
I	Investments in India in		
	(i) Government securities	5,14,189.50	4,30,827.00
	(ii) In Other Deposit Accounts	3,04,320.72	3,15,100.00
	(iii) Shares	20,537.70	20,537.70
	(iv) Debentures and Bonds	-	-
	(v) Associates	-	-
	(vi) Others (to be specified)	-	-
	Total	8,39,047.92	7,66,464.70
II	Investments outside India in		-
	(i) Government securities (including local authorities)		
	(ii) Subsidiaries and/or Joint ventures aborad		
	(iii) Other investments (to be specified)		
	Total		-
	Grand Total (I and II)	8,39,047.92	7,66,464.70

Schedule 9 – Advances			Rs. in (000)
Sr. No.	Particulars	As on 31.03.2026 (Current year)	As on 31.03.2025 (Previous Year)
A	(i) Bills purchased and discounted	-	-
	(ii) Cash credits, overdrafts and loans repayable on demand	2,68,225.56	2,70,057.74
	(iii) Term loans*	8,50,594.52	7,32,329.09
	(Deduction of Rs.55459.00 through MOC)	-55.46	
	Total (i, ii and iii)	11,18,764.62	10,02,386.83
B	(i) Secured by tangible assets (includes advances against book debts)		-
	(ii) Covered by Bank/Government Guarantees		-
	(iii) Unsecured*	74,983.50	1,02,194.79
	Total (i, ii and iii)	74,983.50	1,02,194.79
C.I	Advances in India		
	(i) Priority sector	8,29,129.00	7,49,759.00
	(ii) Public sector		-
	(iii) Banks		-
	(iv) Others	3,64,619.13	3,54,822.62
	Total (I, ii, iii and iv)	11,93,748.13	11,04,581.62
C.II	Advances outside India	NIL	NIL
	(i) Due from banks		
	(ii) Due from others		
	(a) Bills purchased and discounted		
	(b) Syndicated Loans		
	(c) Others		
	Total (i and ii)	-	-
	Grand Total (C.I. and C.II.)	11,93,748.13	11,04,581.62

MANOHAR AYALA & CO. NANDED FRN No. 116195W Chartered Accountants

Schedule 10 - Fixed Assets			Rs. in (000)
Sr. No.	Particulars	As on 31.03.2026 (Current year)	As on 31.03.2025 (Previous Year)
I	**Premises**	13,030.46	14,478.29
	At cost as on 31st March of the preceding year	14,478.29	16,086.99
	Additions during the year	-	-
	Deductions during the year		-
	Depreciation to date	1,447.83	1,608.70
IA	**Premises under construction**	18,475.08	18,475.08
	At cost as on 31st March of the preceding year	18,475.08	21,259.26
	Additions during the year	-	
	Deductions during the year	-	2,784.18
II	**Other Fixed Assets (including furniture and fixtures)**	29,856.25	29,552.48
	At cost (as on 31 March of the preceding year)	32,845.00	32,845.00
	Additions during the year	4,077.86	826.31
	Deductions during the year	99.98	-
	Depreciation to date	6,966.63	4,118.83
IIA	**Leased Assets**	-	-
	At cost as on 31st March of the preceding year	-	-
	Additions during the year including adjustments	-	-
	Deductions during the year including provisions	-	-
	Depreciation to date	-	-
	Total (I, IA,II and IIA)	61,361.80	62,505.85

Schedule 11 - Other Assets			Rs. in (000)
Sr. No.	Particulars	As on 31.03.2026 (Current year)	As on 31.03.2025 (Previous Year)
I	Inter-office adjustments (net)		-
II	Interest accrued	17928.97	20,296.23
III	Tax paid in advance/tax deducted at source *(Addition of Rs. ------ through MOC)*	4500.00	7,311.56
IV	Stationery and stamps	1175.31	780.70
V	Non-banking assets acquired in satisfaction of claims		-
VI	Deferred Tax Assets* **(Deduction of Rs.10452.00 through MOC)*	*10.45*	1,157.37
VII	Others* **(Addition of Rs. - through MOC)*	1153.59	2,336.85
VIII	Interest Receivable NPA* **(Addition of Rs. 55459.00- through MOC)*	76818.22	65,317.77
IX	*Prepaid AMC Charges* **(Addition of Rs. 158050.00 through MOC)*	*158.05*	7.84
X	*Prepaid Insurance Charges* *(Deduction of Rs. 561780.00 through MOC) *(Addition of Rs. 237895.00 through MOC)	*237.90*	772.10
	Total	101982.51	97,980.40

	Schedule 12 - Contingent Liabilities		Rs. in (000)
Sr. No.	Particulars	As on 31.03.2026 (Current year)	As on 31.03.2025 (Previous Year)
I	Claims against the bank not acknowledged as debts	-	-
II	Liability for partly paid investments	-	-
III	Liability on account of outstanding forward exchange contracts	-	-
IV	Guarantees given on behalf of constituents	-	-
	(a) In India	-	-
	(b) Outside India	-	-
V	Acceptances, endorsements and other obligations	-	-
VI	Other items for which the bank is contingently liable	7,296.00	5,146.00
	Total	7,296.00	5,146.00

Schedule 13 - Interest Earned		Rs. in (000)	
Sr. No.	Particulars	Year ended 31.3.2026 (current year)	Year ended 31.3.2025 (previous year)
I	Interest/discount on advances/bills*	1,30,052.15	1,26,031.57
	*(Deduction of Rs. 55459.00 through MOC)	(55.46)	
II	Income on investments (including dividend)	61,012.61	54,136.30
III	Interest on balances with Reserve Bank of India and other inter-bank funds	-	-
IV	Others	-	-
	Total	**1,91,009.30**	**1,80,167.86**

Schedule 14 - Other Income		Rs. in (000)	
Sr. No.	Particulars	Year ended 31.3.2026 (current year)	Year ended 31.3.2025 (previous year)
I	Commission, exchange and brokerage	769.18	5,034.58
II	Profit on sale of investments (net) Less: Loss on sale of investments	-	-
III	Profit on revaluation of investments Less: Loss on revaluation of investments	-	-
IV	Profit on sale of land, buildings and other assets Less: Loss on sale of land, buildings and other Other assets	133.75	915.82
V	Profit on exchange transactions Less: Loss on exchange transactions	-	-
VI	Income earned by way of dividends,etc.,form subsidiaries/companies and/or joint ventures abroad/in india	164.21	-
VII	Miscellaneous income	9,174.38	3,013.95
	*(Addition of Rs.1752754.00 through MOC)	1,752.75	
	Total	**11,994.28**	**8,963.35**

Schedule 15 - Interest Expended		Rs. in (000)	
Sr. No.	Particulars	Year ended 31.3.2026 (current year)	Year ended 31.3.2025 (previous year)
I	Interest on deposits	91,556.26	86,942.30
II	Interest on Reserve Bank of India/inter-bank borrowings		-
III	Others	-	-
	Total	**91,556.26**	**86,942.30**

MANOHAR AYALA & CO. NANDED FRN No. 116195W Chartered Accountants

Schedule 16 - Operating Expenses		Rs. in (000)	
Sr. No.	Particulars	Year ended 31.3.2026 (current year)	Year ended 31.3.2025 (previous year)
I	Payments to and provisions for employees	49,210.40	37,290.40
II	Rent, taxes and lighting	7,494.79	8,436.59
III	Printing and stationery	1,316.70	647.45
IV	Advertisement and publicity	378.30	160.52
V	Depreciation on bank's property other than Leased Assets	6,966.63	5,505.81
VI	Directors' fees, allowances and expenses	980.00	285.85
VII	Auditors' fees and expenses (including branch auditors' fees and expenses)	1,485.23	1,252.81
VIII	Law charges	-	-
IX	Postage, telegrams, telephones, etc.	605.57	585.75
X	Repairs and maintenance	1,003.02	576.28
XI	Insurance* *(Addition of Rs. 561780.00 through MOC) *(Deduction of Rs. 237895.00 through MOC)	4,563.18	3,938.85
XII	Pigmy Commission paid	1,651.83	1,521.93
XIII	Other expenditure*	8,523.15	8,818.25
	Total	84,179.63	69,020.49

Schedule 17 Provisions and contingencies		Rs. in (000)	
Sr. No.	Particulars	Year ended 31.3.2026 (current year)	Year ended 31.3.2025 (previous year)
I	Provission for BDDR	500.00	-
II	Provision for Depreciation in Invetment	-	-
III	SMA PROVISION	-	1,000.00
	Total	500.00	1,000.00

For M/s. Manohar Ayalane & Co,
Chartered Accountants
Firm's Registration No.: 116195W

MANOHAR AYALANE & CO. NANDED FRN No. 116195W Chartered Accountants

CA Manohar Ayalane
Partner
Membership No. : 100740
Nanded Date : 3rd June 2026
UDIN:26100740VTEDCU2732

For ANNASAHEB MAGAR SAHAKARI BANK MARYADIT

Chairman | Vice-Chairman | Director | CEO

MR. NANDKUMAR VITHOBA LANDE CHAIRMAN	CA AMEY SADANAND DARVE VOICE CHAIRMAN	MR. RAJESH DATTATRAY SASTE DIRECTOR
MR. GANESH TUKARAM PAWALE DIRECTOR	MR. VIJAY BAJIRAO GAWARE DIRECTOR	MRS. SONAL RAHUL LANDGE DIRECTOR
MR. RAMDAS ANANDA KALJE DIRECTOR	MR. RAJARAM RAMCHANDRA DHERANGE DIRECTOR	MR. SANTOSH RAMDAS BHANGRE DIRECTOR
MR. AVINASH BALASAHEB GAWARE DIRECTOR	MRS. SUGANDHA ROHIDAS LANDE DIRECTOR	MRS. RAJSHREE SUNIL HULAWALE DIRECTOR
MR. MANOJ RAGHUNATH BORASE DIRECTOR	MR. SHANKAR NAMDEV METKARI DIRECTOR	MR. DIPAK MARUTI DOLAS DIRECTOR
CA MAYUR SHATRUGNA SHENDGE EXPERT DIRECTOR	ADV. FAKKAD PIRAJI SAKORE EXPERT DIRECTOR	MR. MANIK BHOLENATH YELWANDE CHIEF EXECUTIVE OFFICER

FORM No. N-1.
[See section 81 and rule 69 (3)]

INDEPENDENT AUDITOR'S REPORT

To,
Hon. Members of
Annasaheb Magar Sahakari Bank Maryadit,
640/4B, Landewadi, Bhosari,
Pune, Pin -411039.

Ref.:- Appointment Letter Ref. No. AMSBL/BSR/46/2025-26 dated 03rd June, 2025
RBI letter Ref. No. CO.DOS.RPD.NO.52371/08.02.007/2025-26, dated 20.06.2025

1. Report on the Financial Statements as a Statutory Auditor

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

2. Management's Responsibility for the Financial Statements

Management of the Bank is responsible for the preparation of these Financial Statements that give true and fair view of the financial position and financial performance and Cash Flows of the Bank in accordance with the accounting principles generally accepted in India including the Accounting Standards as issued by the ICAI read with guidelines issued by the Reserve Bank of India in so far as they are applicable to the Bank and in conformity with the provisions of the Banking Regulation Act, 1949 as applicable, complying with Reserve Bank of India Guidelines from time to time in accordance with the Banking Regulation 2 Act, 1949 as applicable to Co-Operative Societies and the Maharashtra Co-Operative Societies Act, 1960 (as amended by Maharashtra Co-Operatives Societies (Amendment) Ordinance, 2013 (Mah. Ord. No. II Of 2013) and the Maharashtra Co-Operatives Rules, 1961. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

3. Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the applicable Standards by The Institute of Chartered Accountants of India and under the MCS Act / BR Act / RBI guidelines. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

4. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or

5. error. In making those risk assessments, the auditor considers internal control relevant to the Bank's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

6. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

7. Opinion

Subject to our comments and observations contained **in LFAR. Audit memorandum Part A, B and C and annexures thereto** enclosed herewith and para 9 below, In our opinion and to the best of our information and according to the explanations given to us, the said accounts together with the notes thereon give the information required by the Banking Regulation Act, 1949 (A.A.C.S.) as well as the Maharashtra Co-operative Societies Act, 1960, the Maharashtra Co-operative Societies Rules 1961, and any other applicable Acts, and or circulars issued by the Registrar, in the manner so required for the bank and give a true and fair view in conformity with the accounting principles generally accepted in India:

(i) in the case of the Balance Sheet, of the state of affairs of the Bank as at 31st March, 2026;
(ii) in the case of the Statement of profit and loss of the **profit/loss** for the year ended on that date;

8. Report on Other Legal and Regulatory Matters

The Balance Sheet and the Profit and Loss Account have been drawn up in accordance with the provisions of Section 29 of the Banking Regulation Act, 1949 read with provisions of the Maharashtra Co-operative Societies Act, 1960 & Maharashtra Co-operative Societies Rules 1961.

9. Subject to our comments and observations contained **in LFAR, Audit memorandum Part A, B & C and annexure**s thereto enclosed herewith and para 9 below, 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 and have found them to be satisfactory.
b) The transactions of the Bank, which have come to our notice, have been within the powers of the Bank.
c) The returns received from the offices and branches of the Bank have been found adequate for the purposes of our audit.

10. In our opinion, the Balance Sheet and Profit and Loss Account comply with applicable Accounting Standards subject to our comments and observations contained in Notes to Accounts and Audit Memorandum Part A, B and C annexed thereto.

11. We further report that:

(I) The Balance Sheet and Profit and Loss Accounts dealt with by this report are in agreement with the books of account and the returns.

(ii) In our opinion, proper books of account as required by law have been kept by the Bank so far as appears from our examination of those books.

(iii) The reports on the accounts of the branches audited by us/internal auditors have been dealt with in preparing our report in the manner considered necessary by us.

12. The details as required by Rules 69 (6) of MCS Rules 1961 are given in the Audit Memorandum separately.

13. The Bank has been awarded "A" audit classification for the Financial Year 2025-2026.

For M/s. Manohar Ayalane & Co,
Chartered Accountants
Firm's Registration No.: 116195W

MANOHAR AYALANE & CO. NANDED FRN No. 116195W Chartered Accountants

CA Manohar Ayalane
Partner
Membership No. : 100740
Nanded Date : 3rd June 2026
UDIN:26100740VTEDCU2732

ANNASAHEB MAGAR SAHAKARI BANK MARYADIT, BHOSARI, PUNE **Financial Year: 2025-26**

NOTES FORMING PART OF THE PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2026 AND BALANCE SHEET AS ON 31ST MARCH, 2026:

1. BACKGROUND:

Annasaheb Magar Sahakari Bank Maryadit was started its business on 29.12.1998 at Bhosari Pune. The Bank has expanded its business within Pune & Ahmednagar districts.

The Bank is a non-schedule co-operative bank registered under MCS Act 1960 on 29th December 1998 vide Registration No. PNA/BNK/128/98--99 & as permission given by RBI on 1st June 1999 vide License No UBD /MAH/MUM/004P/98-99. The existing area of operation of the Bank is in Pune District its adjoining Thane, Ahmednagar, Raigad, Satara and Solapur districts.

II. SIGNIFICANT ACCOUNTING POLICIES:

1. Accounting Convention:

The accompanying Financial statements have been prepared and presented under the historical cost convention on an accrual basis, unless otherwise stated, on a going concern basis and comply with the generally accepted accounting principles, statutory requirements prescribed under The Banking Regulation Act, 1949 and The Maharashtra Co-operative Societies Act, 1960 (As amended by the Maharashtra Cooperative Societies (Amendment) Act, 2013), Circulars and Guidelines issued primarily by Reserve Bank of India from time to time, the applicable Accounting Standards ('AS') as issued by the Institute of Chartered Accountants of India ('ICAI') and the current practices prevailing amongst the Co-operative Banks in India. Accounting Policies adopted in the current year are consistent with those of previous year except otherwise stated.

2. Use of Estimates:

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

3. Investments:

a) Investments other than in those held as term Deposits with Banks/Mutual Fund and shares of Co-operative Institutions are classified into Held to Maturity (HTM), Held for Trading (HFT), and Available for Sale (AFS) categories in accordance with Reserve bank of India (RBI) Guidelines on Classification and Valuation of investments for Primary (Urban) Cooperative Banks.

b) Investments under HTM category carried at Book Value. The premium paid, if any, on the investments under this category amortized over the residual life of the security.

c) Investments under Available for Sale category are valued scrip - wise at lower of Cost or Market Value. Net depreciation, if any under each classification have provided for, and net appreciation if any, is ignored.

d) Broken period interest, Brokerage and commission if any in respect of investments purchased is treated as an item of expenditure under the profit and loss account.

e) Investments where Principal / Interest remains overdue for more than 90 days are classified as Non-performing and Provision is made in line with the Guidelines of Reserve Bank of India from time to time.

4. **Advances:**
The classification of advances into standard, substandard, doubtful and loss assets as well as provisioning and overdue interest reserve on standard advances and non-performing advances has been arrived at on-going basis which is accordance with the income recognition, assets classification and provisioning norms prescribed by the reserve bank of India from time to time.

5. **Fixed Assets & Depreciation:**
6. The depreciation on fixed assets is calculated based on methods and rates as mentioned below -

Sr. No.	Description of the Assets	Depreciation Rates (p.a.)	Method of Depreciation
1	Dead Stock	10%	Written Down Value
2	Computers & Allied Machinery	40%	Written Down Value
3	Electrical Fittings	10%	Written Down Value
4	Vehicles	15%	Written Down Value
5	Furniture	10%	Written Down Value
6	Building & Construction	10%	Written Down Value

Depreciation on fixed assets purchased during the year charged as per norms.
If the asset purchased and retained for 180 days or less, it charged at 50% of the prescribed rates, as mentioned above.

7. Share Capital:
As per approval of the Registrar of Co-operative Societies and the Bye-Laws, the Authorized Share Capital of the Bank is 15 Crores and Subscribed Capital is Rs. 10,23,50,575/- (102351 shares of Rs. 1000 each). Amounts towards Membership are initially collected as Application Money and transferred to Capital only after Board approval.

8. Recognition of Income and Expenditure:
Revenue is recognized to the extent that it is probable that the economic benefits will flow to the Bank and the revenue can be reliably measured. Items of income and expenditure are accounted for on accrual basis except the following items: -
a) Interest income on advances is recognized on receipts basis.
b) Income from locker rent, Commission, Interest on Income tax refunds, dividend income are accounted on receipts basis.
c) Income from processing fees is accounted after issuance of the sanction letter.
d) Realized gains on investments under HTM category is recognized in the Profit and Loss Account.
e) Gains on Sale of Asset is recognized in the Profit and Loss Account.

9. Summary of significant accounting standards:

1) Net Profit or Loss for the period, Prior Period items and changes in Accounting Policies:
Accounting Policies generally followed have been consistently applied over the years and no material departures have taken place during the year.

2) **Revenue Recognition (AS 9) :**
As per RBI directives, in respect of performing assets, interest and other income recognized on accrual basis as and when the same is earned. However, income on Non-Performing Assets were recognize on realization. Bank has accounted commission on bank guarantees on a receipt basis.

3) **Employee Benefits (AS 15) :**
a. The retirement benefits in the form of provident fund are a defined contribution scheme. The contributions to PF were charged to profit and loss account for the year.
b. Bank has taken Insurance Policy from LIC of India and is maintaining fund under trust deed with LIC of India for gratuity payments to employees. The premium contribution paid to LIC to meet gratuity liability was debited to Profit and Loss Account.
c. Leave encashment provision ismade by the bank on an estimated basis.

4) **Segment Reporting (As 17) :**
Primary segment i.e. Business segment: The operations of the bank fall in the banking Segment alone therefore; separate segment-wise disclosure is not required.

5) **Related Party Disclosure (As 18) :**
The Bank has extended finance to the members of the Board of Directors and their relative. The details of the same is disclosed in the disclosures part.

6) **Impairment of Assets (As 28) :**
There is no material impairment of any assets.

7) **Internal Audit :**
Quarterly audit of Ten brancheswas conducted by the Audit Department of the Bank by its own staff and concurrent audit of ten branches and Head office was conducted by Chartered Accounts appointed by the bank. All such audits were complete up to March 31, 2026.

8) **Penalties for Disclosure:**
The Reserve Bank of India has imposed a penalty of Rs. 4 lakh on October 12th 2023 during the financial year 2023-24
Reason: Section 47-A of the Banking Regulation Act, 1949 read with Section 56 of the Banking Regulation Act, 1949 Violation of RBI directions etc. Non-compliance with Master Circular issued by RBI on 'Maintenance of Deposits Account', 'IRAC Norms' and 'know Your Customer (KYC)'.

9) **Taxes on Income:**
The provision for Current Tax is made on the basis of estimated taxable income for the year in accordance with various provisions of Income Tax Act 1961.

10) **Accounting for Taxes on Income (AS 22):**
The bank has accounted and provided during the year Deferred Tax arising due to time differences as under:

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Deferred Tax Asset	Amount	Amount
Opening Balance of Deferred Tax Asset		**11,57,370**
Less : Transfer to PPL		**(11,57,370)**
Depreciation as per Income Tax Act	69,25,104	
Depreciation as per Books	69,666,28	
	-41,524	**10,452**
Net Deferred Tax Asset		**10,452**

11) **Provisions, Contingent Liabilities and Contingent assets (AS 29):**

Aprovision has recognized when the present obligation as result of past events and it is probable that, an outflow of resources will be required to settle the obligation, in respect of which a reliable estimate made.

12) **Depositor Education and Awareness Fund (DEAF) :**

All amounts outstanding in respect of liability accounts standing in credit in any account by whatever name called and remaining unclaimed for a period for more than 10 years, are transferred to DEAF account in accordance with guidelines of the RBI.

Figures are regrouped or rearranged wherever necessary to conform to the presentation.

For M/s. Manohar Ayalane & Co,
Chartered Accountants
Firm's Registration No.: 116195W

MANOHAR AYALANE & CO. NANDED FRN No. 116195W Chartered Accountants

CA Manohar Ayalane
Partner
Membership No. : 100740
Nanded Date : 3rd June 2026
UDIN:26100740VTEDCU2732

For ANNASAHEB MAGAR SAHAKARI BANK MARYADIT

Chairman	Vice Chairman	Director	CEO

ANNASAHEB MAGAR SAHKARI BANK LTD. BHOSARI

DISCLOSURES AS PER RESERVE BANK OF INDIA'S GUIDELINES FINANCIAL YEAR 2025-26

1. Regulatory Capital :

a) Composition of Regulatory Capital

(Amoutn in ₹ crore)

Sr.No.	Particulars	31.03.2026	31.03.2025
i)	Paid up share capital and reserves (net of deductions, if any)	10.24	9.83
ii)	Other Tier 1 capital	12.91	12.39
iii)	Tier 1 capital (i + ii)	23.15	22.22
iv)	Tier 2 capital	1.69	1.86
v)	Total capital (Tier 1+Tier 2)	24.84	24.08
vi)	Total Risk Weighted Assets (RWAs)	95.68	109.70
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs)* / Paid-up share capital and reserves as percentage of RWAs@	24.20%	20.26%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	24.20%	20.26%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	1.77%	1.70%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	25.95%	21.95%
xi)	Leverage Ratio*	N.A.	N.A.
	Percentage of the shareholding of	N.A.	N.A.
xii)	a) Government of India	N.A.	N.A.
	b) State Government (specifyname)$	N.A.	N.A.
	c) Sponsor Bank$	N.A.	N.A.
xiii)	Amount of paid-up equity capital raised during the year	N.A.	N.A.
xiv)	Amount of non-equity Tier 1 capital raised during the year, Of which: Givelist7 as per instrument type (perpetual non-cumulative preferenceshares,perpetualdebtinstruments,etc.).Commercial banks (excluding RRBs) shall also specify ifthe instruments are Basel II or Basel III compliant	N.A.	N.A.
xv)	Amount of Tier 2 capital raised during the year, of which : Givelist8 as per instrument type (perpetual non-cumulativepreferenceshares,perpetualdebtinstruments,etc.). Commercial banks (excluding RRBs) shall also specify ifthe instruments are Basel II or Basel III compliant	N.A.	N.A.

MANOHAR AYALANE & CO. NANDED FRN No. 116195W Chartered Accountants

2. Asset liability management :

Maturity pattern of certain items of assets and liabilities as on 31.03.2026

(Amoutn in ₹ crore)

	1 to 14 days	15 to 28 days	29 days to & up to 3 months	Over 3 Months and upto 6 Months	Over 6 Months and upto 1 Year	Over 1 Year and upto 3 Years	Over 3 Years and upto 5 Years	Over 5 Years	TOTAL
Deposits	13.84	4.06	3.41	10.72	45.29	100.73	4.78	0.49	183.32
Advances	1.86	2.78	7.55	8.52	14.98	35.50	23.43	24.77	119.38
Investments	13.34	2.05	6.70	6.40	8.73	5.00	-	41.69	83.91
Borrowings	-	-	-	-	-	-	-	-	-
Foreign Currency Assets	-	-	-	-	-	-	-	-	-
Foreign Currency liabilities	-	-	-	-	-	-	-	-	-

Maturity pattern of certain items of assets and liabilities as on 31.03.2025

(Amoutn in ₹ crore)

	1 to 14 days	15 to 28 days	29 days to & up to 3 months	Over 3 Months and upto 6 Months	Over 6 Months and upto 1 Year	Over 1 Year and upto 3 Years	Over 3 Years and upto 5 Years	Over 5 Years	TOTAL
Deposits	18.62	1.30	8.41	15.40	28.66	96.68	3.87	0.90	173.84
Advances	3.29	0.72	7.71	7.76	17.14	30.12	18.91	24.81	110.46
Investments	-	-	11.01	7.90	10.00	9.45	-	38.29	76.65
Borrowings	-	-	-	-	-	-	-	-	-
Foreign Currency Assets	-	-	-	-	-	-	-	-	-
Foreign Currency liabilities	-	-	-	-	-	-	-	-	-

3. Investments :

a) Composition of Investment Portfolio As on 31.03.2026.

(Amoutn in ₹ crore)

	Investments in India							Investments outside India				
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or jointventures	Others Bank Investment	Total investments in India	Governmentsecurities (Including local authorities)	Subsidiaries and/or jointventures	Others	Total Investments outsideIndia	Total Investments
Held to Maturity												
Gross	41.69	-	-	-	-	30.44	72.13	-	-	-	-	72.13
Less: Provision for non-performing investments (NPI)	-	-	-	-	-	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
Available for Sale	-	-	-	-	-	-	-	-	-	-	-	-
Gross	9.73	-	2.05	-	-	-	11.78	-	-	-	-	11.78
Less: Provision for depreciationand NPI.	0.76	-	1.64	-	-	-	2.40	-	-	-	-	2.40
Net	8.97	-	0.41	-	-	-	9.38	-	-	-	-	9
Held for Trading	-	-	-	-	-	-	-	-	-	-	-	-
Gross	-	-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciationand NPI.	-	-	-	-	-	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-	-	-	-	-	-
							-					-
Total Investments	51.42	-	2.05	-	-	30.44	83.91	-	-	-	-	83.91
Less: Provision for non-performing investments (NPI)	-	-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciationand NPI.	0.76	-	1.64	-	-	-	2.40	-	-	-	-	2.40
Net	50.66	-	0.41	-	-	30.44	81.51	-	-	-	-	81.51

MANOHAR AYALANE & CO.
NANDED
FRN No. 116195W
Chartered Accountants

Composition of Investment Portfolio A on 31.03.2025

(Amoutn in ₹ crore)

	Investments in India								Investments outside India			
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or jointventures	Others Bank Investment	Total investments in India	Governmentsecurities (including local authorities)	Subsidiaries and/or jointventures	Others	Total Investments outsideIndia	Total Investments
Held to Maturity												
Gross	38.29	-	-	-	-	31.51	69.80	-	-	-	-	69.80
Less: Provision for non-performing investments (NPI)	-	-	-	-	-	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
Available for Sale	-	-	-	-	-	-	-	-	-	-	-	-
Gross	4.80	-	2.05	-	-	-	6.85	-	-	-	-	6.85
Less: Provision for depreciationand NPI.	0.76	-	1.64	-	-	-	2.40	-	-	-	-	2.40
Net	4.04	-	0.41	-	-	-	4.45	-	-	-	-	4
Held for Trading	-	-	-	-	-	-	-	-	-	-	-	-
Gross	-	-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciationand NPI.	-	-	-	-	-	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-	-	-	-	-	-
							-					-
Total Investments	43.09	-	2.05	-	-	31.51	76.65	-	-	-	-	76.65
Less: Provision for non-performing investments (NPI)	-	-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciationand NPI.	0.76	-	1.64	-	-	-	2.40	-	-	-	-	2.40
Net	42.33	-	0.41	-	-	31.51	74.25	-	-	-	-	74.25

b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve:

(Amoutn in ₹ crore)

Particulars		Current year FY 2025-26	Previous year FY 2024-25
i) Movement of provisions held towards depreciation on the investments.			
a) Opening balance		0.76	0.76
b) Add. Provisions made during the year		-	-
c) Less: Write off / write back of excess provisions during the year		-	-
d) Closing balance		0.76	0.76
ii) Movement of Investment Fluctuation Reserve			
a) Opening balance		0.50	0.50
b) Add. Amount transferred during the		-	-
c) Less: Drawdown (Reversal)		-	-
d) Closing balance		0.50	0.50
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category.		5.14%	10.42%

MANOHAR AYALANE & CO. Chartered Accountants NANDED FRN No. 116195W

c) Sale and transfer to from HTM Category:

During the year ended March 31,2026 and previous year ended March 31,2025 the value of sales/transfers of securities to/from HTM category (Excluding one-time transfer of securities,sales to RBI under pre-announced opern market operation auctions,repurchase of government securitites by Government of India and repurchase of the state development loans by concerned state government, as permitted by RBI guidelines) exceeded 5.0% of the book value of investments held in HTM category at the beginning of the year.However, the transfer of securities from AFS to HTM category were one time transfer with the approval of the Board of Directors and hence same has been excluded for reporting here.

d) Non-SLR investment portfolio:

i) Non-performing non-SLR investments

(Amoutn in ₹ crore)

Sr.No.	Particulars	Current year FY 2025-26	Previous year FY 2024-25
a)	Opening balance	2.05	2.05
b)	Additions during the year since1st April	-	-
c)	Reductions during the above period	-	-
d)	Closing balance	2.05	2.05
e)	Total provisions held	1.64	1.64

ii) Issuer composition of non-SLR investments:

(Amoutn in ₹ crore)

Sr.No.	Issuer	Amount		Extent of PrivatePlacement		Extent of 'BelowInvestmentGrade'Securities		Extent of'Unrated'Securities		Extent of'Unlisted'Securities	
1	-2	-3		-4		-5		-6		-7	
		Current year FY 2025-26	Previous year FY2024-25	Current year FY 2025-26	Previous year FY2024-25	Current year FY 2025-26	Previous year FY2024-25	Current year FY 2025-26	Previous year FY2024-25	Current year FY 2025-26	Previous year FY2024-25
a)	PSUs	-	-	-	-	-	-	-	-	-	-
b)	FIs	-	-	-	-	-	-	-	-	-	-
c)	Banks	32.48	33.56	-	-	-	-	-	-	-	-
d)	Private Corporates			-	-	-	-	-	-	-	-
e)	Subsidiaries/ JointVentures	-	-	-	-	-	-	-	-	-	-
f)	Others			-	-	-	-	-	-	-	-
g)	Provision heldtowards depreciation	1.64	1.64	-	-	-	-	-	-	-	-
	Total *	30.84	31.92	-	-	-	-	-	-	-	-

e) Statement of Securities sold/purchased under REPO transaction:

(Amoutn in ₹ crore)

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

MANOHAR AYALANE & CO. ★ Chartered Accountants ★ NANDED FRN No. 116195W

4. Asset quality:

a) Classification of Advances and provisions held as on 31.03.2026

(Amoutn in ₹ crore)

	Standard	Non-Performing				Total
	Total Standard Advances	Sub- standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	103.61	0.23	6.62	-	6.85	110.46
Add: Additions during the year	46.90	0.46		-	0.46	47.36
Less: Reductions during the year	37.07	0.38	0.99	-	1.37	38.44
Closing balance	113.44	0.31	5.63	-	5.94	119.38
*Reductions in Gross NPAs due to:						
i) Upgradation						
ii) Recoveries (excluding recoveries from upgraded accounts)						
iii) Technical/ Prudential16 Write-offs					-	-
iv) Write-offs other than those under (iii) above			-		-	-
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	0.65				-	0.65
Add: Fresh provisions made during the year	0.05		-		-	0.05
Less: Excess provision reversed/ Write-off loans	-		-		-	-
Closing balance of provisions held	0.70				-	0.70
Net NPAs						
Opening Balance	103.61				6.32	110.46
Add: Fresh additions during the year	46.90				-	47.36
Less: Reductions during the year	37.07				-	38.44
Closing Balance	113.44				6.32	113.06
Floating Provisions						
Opening Balance						
Add: Additional provisions made during the year						
Less: Amount drawn down during the year						
Closing balance of floating provisions						
Technical write-offs and the recoveries made thereon						
Opening balance of Technical/ Prudential written-off accounts						
Add: Technical/ Prudential write-offs during the year						
Less: Recoveries made from previously technical/ prudential written-off accounts during the year						
Closing balance	113.44	0.31	5.63		5.94	119.38

NANDED FRN No. 116195W

b) Classification of Advances and provisions held as on 31.03.2025

(Amoutn in ₹ crore)

	Standard	Non-Performing				Total
	Total Standard Advances	Sub- standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	96.39	1.75	7.73	-	9.48	105.87
Add: Additions during the year	12.24	0.02	4.41	-	4.43	16.67
Less: Reductions during the year	5.02	1.54	5.52	-	7.06	12.08
Closing balance	103.61	0.23	6.62	-	6.85	110.46
*Reductions in Gross NPAs due to:						
i) Upgradation						
ii) Recoveries (excluding recoveries from upgraded accounts)						
iii) Technical/ Prudential16 Write-offs					-	-
iv) Write-offs other than those under (iii) above			-		-	-
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	0.65				-	0.65
Add: Fresh provisions made during the year	-		-		-	-
Less: Excess provision reversed/ Write-off loans	-		-		-	-
Closing balance of provisions held	0.65				-	0.65
Net NPAs						
Opening Balance	96.39				6.32	105.87
Add: Fresh additions during the year	12.24				-	16.67
Less: Reductions during the year	5.02				-	12.08
Closing Balance	103.61				6.32	104.14
Floating Provisions						
Opening Balance						
Add: Additional provisions made during the year						
Less: Amount drawn down during the year						
Closing balance of floating provisions						
Technical write-offs and the recoveries made thereon						
Opening balance of Technical/ Prudential written-off accounts						
Add: Technical/ Prudential write-offs during the year						
Less: Recoveries made from previously technical/ prudential written-off accounts during the year						
Closing balance	103.61	0.23	6.62	-	6.85	110.46

(Amoutn in ₹ crore)

Ratios (in per cent)	Current year FY 2025-26	Previous year FY-2024-25
Gross NPA to Gross Advances	4.97%	6.20%
Net NPA to Net Advances	0.00%	0.51%
Provision coverage ratio	106.49%	92.27%

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b) Sector-wise Advances and Gross NPAs :

(Amoutn in ₹ crore)

Sr.No.	Sector*	Current Year FY - 2025-26			Previous Year FY - 2024-25		
		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	1.95	0	0.00%	0.82	0	0.00%
b)	Advances to industries sector eligible as priority sector lending	57.44	2.13	2.57%	52.12	3.09	4.12%
c)	Services						
d)	Personal loans						
e)	Other priority sector	23.52	3.17	3.83%	22.04	3.28	4.38%
	Subtotal (i)	82.92	5.30	6.39%	74.98	6.37	8.50%
ii)	Non-priority Sector						
a)	Agriculture and allied activities						
b)	Industry						
c)	Services						
d)	Personal loans						
e)	Other Non-priority sector	36.47	0.64	0.53%	35.48	0.48	0.43%
	Sub-total (ii)	36.47	0.64	0.53%	35.48	0.48	0.43%
	Total (I + ii)	119.38	5.94	4.97%	110.46	6.85	6.20%

c) Divergence in asset classification and provisioning

The Reserve Bank of India has not assessed Bank as at 31.03.2026 hence Not applicable.

d) Fraud accounts:

The details information of frauds as well as the provisioning during the financial year 2025-26 below:

(Amoutn in ₹ crore)

	Current year FY 2025-26	Previous year FY 2024-25
Number of frauds reported	NIL	NIL
Amount involved in fraud (₹ crore)	NIL	NIL
Amount of provision made for such frauds (₹ crore)	NIL	NIL
Amount of Unamortized provision debited from 'other reserves' as at the end of the year (₹ crore)	NIL	NIL

e) Disclosure under Resolution Framework for COVID-19-related Stress:

Disclosure with respect to 'Respect of Stressed Assets' as per RBI circular DOR.No.BP.BC/3/21.04.048/2020-21 dated August 6, 2020:

(Amoutn in ₹ crore)

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

**As defined in section 3(7) of the Insolvency and Bankruptcy Code, 2016

MANOHAR AYALANE & CO. NANDED FRN No. 116195W ★Chartered Accountants★

5. Exposure:

a) Exposure to real estate sector :

(Amoutn in ₹ crore)

Category	Current year FY 2025-26	Previous year FY 2024-25
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.	15.66	4.42
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;	9.09	13.70
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures –	-	-
i. Residential	-	-
ii. Commercial Real Estate	-	-
ii) Indirect Exposure	-	-
Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	-	-
Total Exposure to Real Estate Sector	24.75	18.12

b) Unsecured advances:

(₹ crore) (Amoutn in ₹ crore)

Particulars	Current year FY 2025-26	Previous year FY 2024-25
Total unsecured advances of the bank	7.50	10.22
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	NIL	NIL

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

a) Concentration of deposits:

(Amoutn in ₹ crore)

Particulars	Current year FY 2025-26	Previous year FY 2024-25
Total deposits of the twenty largest depositors	25.10	22.25
Percentage of deposits of twenty largest depositors to totaldeposits of the bank	14.41%	12.77%

b) Concentration of advances:

(Amoutn in ₹ crore)

Particulars	Current year FY 2025-26	Previous year FY 2024-25
Total advances to the twenty largest borrowers	25.78	23.23
Percentage of advances to twenty largest borrowers to total advances of the bank	21.59%	21.03%

b) Concentration of exposures:

(Amoutn in ₹ crore)

Particulars	Current year FY 2025-26	Previous year FY 2024-25
Total exposure to the twenty largest borrowers/customers	25.40	23.47
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/customers	21.28%	21.25%

c) Concentration of NPAs:

(Amoutn in ₹ crore)

	Current year FY 2025-26	Previous year FY 2024-25
Total Exposure to the top twenty NPA accounts	0.42	5.62
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	7.07	82.01

MANOHAR AYALANE & CO. NANDED FRN No. 116195W Chartered Accountants

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

(Amoutn in ₹ crore)

Sr. No.	Particulars	Current year FY 2025-26	Previous year FY 2024-25
i)	Opening balance of amounts transferred to DEA Fund	0.36	0.13
ii)	Add: Amounts transferred to DEA Fund during the year	0.08	0.23
iii)	Less: Amounts reimbursed by DEA Fund towards claims	-	-
iv)	Closing balance of amounts transferred to DEA Fund	0.44	0.36

8) Disclosure of complaints:

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

Sr. No		Particulars	Current year FY 2025-26	Previous year FY 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	Nil	Nil
3		Number of complaints disposed during the year	Nil	Nil
	3.1	Of which, number of complaints rejected by the bank	Nil	Nil
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 complaints pending at beginning of the year (OBO)	Nil	Nil
		Number of maintainable complaints received by the bankfrom OBOs	Nil	Nil
	5.1.	Of 5, number of complaints resolved in favor of the bankby OBOs	Nil	Nil
	5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by OBOs	Nil	Nil
	5.3	Of 5, number of complaints resolved after passing of Awards by OBOs 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 30 days
1	2	3	4	5	6
	31.03.2026				
Ground - 1	Nil	Nil	Nil	Nil	Nil
Ground - 2	Nil	Nil	Nil	Nil	Nil
Ground - 3	Nil	Nil	Nil	Nil	Nil
Ground - 4	Nil	Nil	Nil	Nil	Nil
Ground - 5	Nil	Nil	Nil	Nil	Nil
Others	Nil	Nil	Nil	Nil	Nil
Total	Nil	Nil	Nil	Nil	Nil
	31.03.2025				
Ground - 1	Nil	Nil	Nil	Nil	Nil
Ground - 2	Nil	Nil	Nil	Nil	Nil
Ground - 3	Nil	Nil	Nil	Nil	Nil
Ground - 4	Nil	Nil	Nil	Nil	Nil
Ground - 5	Nil	Nil	Nil	Nil	Nil
Others	Nil	Nil	Nil	Nil	Nil
Total					

*As per Master List for identifying grounds of complaints as provided in Appendix 1 to circular CEPD.CO.PRD.Cir.No.01/13.01.013/2020-21 dated January 27, 2021 on *'Strengthening the Grievance Redress Mechanism of Banks'*

c) Disclosure of penalties imposed by the Reserve Bank of India
FOR 2025-26:NIL

d) Disclosure requirement as per Accounting Standards (AS-5):

Net Profit or Loss for the period, prior Period Items and Changes in Accounting Standards (AS-5):

1) Prior Period items: During the year, there were no material prior period income/expenditure items.
Income & expenditure are generally accounted on accrual basis except in the following cases:
1) Interest received on Non Performing Advances is accounted on actual recovery of interest as stipulated by RBI Guidelines.
2) Interest on Matured Deposit provided as per current saving account rate up to provisioning quarter. Actual interest payable is accounted at the time of payment as per the policy of the bank prevailing at that time.
3) Dividend on investment in shares or receipt basis.

e) Change in Accounting Policy:

Change in Accounting Policy: There is no change in the Significant Accounting Policies adopted during the year ended as compared to those followed in the previous financial year.

9) Other Disclosures:

a) Business ratios

(Amoutn in ₹ crore)

Particular	Current year FY 2025-26	Previous year FY 2024-25
i) Interest Income as a percentage to Working Funds	8.60	8.58
ii) Non-interest income as a percentage to Working Funds	0.54	0.43
iii) Cost of Deposits	4.99	5.12
iv) Net Interest Margin	6.61	6.41
v) Operating Profit as a percentage to Working Funds	1.20	1.53
vi) Return on Assets	1.00	0.57
vii) Business (deposits plus advances) per employee (in ₹ crore)	451.80	418.09
viii) Profit per employee (in ₹ crore)	3.33	1.97
Working Capital	222.16	209.89
Interest Income	19.10	18.00
Non-Interest Income	1.20	0.91
Operating Profit	2.67	3.22
Profit	2.22	1.20
No.of Staff	67	68
Business	302.70	284.30

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NANDED
FRN No. 116195W
Chartered Accountants

b) Bancassurance business: Nil

c) Disclosures regarding Priority Sector Lending Certificates (PSLCs)

Category of PSLC	Amount of PSLC Sold	No.of Units Sold	Premium Amount per Units	Premium Amount Received
NIL	NIL	NIL	NIL	NIL

d) Provisions and contingencies:

(Amoutn in ₹ crore)

Provision debited to Profit and Loss Account	Current year FY 2025-26	Previous year FY 2024-25
i) Provisions for NPI	-	-
ii) Provision towards NPA	-	-
iii) Provision towards NPA As per SAs	0.10	0.10
iv) Provision made towards Income tax	-	-
v) Other Provisions and Contingencies (PMC-IDR)	-	-
vi) Other Provisions Investment -IDR	-	-

***The bank has made provision for Standard Assets of Rs. 0.05 Crore during the year*

e) Payment of DICGC Insurance Premium:

(Amoutn in ₹ crore)

Sr. No.	Particulars	Current year FY 2025-26	Previous year FY 2024-25
i)	Payment of DICGC Insurance Premium	0.25	0.24
	Sep-25	0.13	0.12
	Mar-25	0.12	0.12
ii)	Arrears in payment of DICGC premium	-	-

f) Disclosure of facilities granted to directors and their relatives:

The Bank has extended secured and unsecured facilities to the directors and their relatives The details are as below:.

(Amoutn in ₹ crore)

Sr.No	Name of Director	Facility of Loan	Name of Borrower	Relationship	Limits Sanctioned Date	Value of Security	Due Date	Oustanding Secured	Total Outstanding
1	DHERANGE RAJARAM RAMCHANDRA	WC Loan	DHERANGE URMILA RAJARAM	Relatives	15.10.2022	1.27	12.12.2029	0.60	0.60
	TOTAL				TOTAL	1.27		0.60	0.60

For M/s. Manohar Ayalane & Co,
Chartered Accountants
Firm's Registration No.: 116195W

NANDED FRN No. 116195W

CA Manohar Ayalane
Partner
Membership No. : 100740
Nanded : 3rd June 2026
UDIN: 26100740VTEDCU2732

For ANNASAHEB MAGAR SAHAKARI BANK MARYADIT

Chairman | Vice-Chairman | Director | CEO

MR. NANDKUMAR VITHOBA LANDE CHAIRMAN	CA AMEY SADANAND DARVE VOICE CHAIRMAN	MR. RAJESH DATTATRAY SASTE DIRECTOR
MR. GANESH TUKARAM PAWALE DIRECTOR	MR. VIJAY BAJIRAO GAWARE DIRECTOR	MRS. SONAL RAHUL LANDGE DIRECTOR
MR. RAMDAS ANANDA KALJE DIRECTOR	MR. RAJARAM RAMCHANDRA DHERANGE DIRECTOR	MR. SANTOSH RAMDAS BHANGRE DIRECTOR
MR. AVINASH BALASAHEB GAWARE DIRECTOR	MRS. SUGANDHA ROHIDAS LANDE DIRECTOR	MRS. RAJSHREE SUNIL HULAWALE DIRECTOR
MR. MANOJ RAGHUNATH BORASE DIRECTOR	MR. SHANKAR NAMDEV METKARI DIRECTOR	MR. DIPAK MARUTI DOLAS DIRECTOR
CA MAYUR SHATRUGNA SHENDGE EXPERT DIRECTOR	ADV. FAKKAD PIRAJI SAKORE EXPERT DIRECTOR	MR. MANIK BHOLENATH YELWANDE CHIEF EXECUTIVE OFFICER

AUDIT RATING FOR THE YEAR 2025-26

Based on CAMELS rating guidelines issued by Commissioner of Co-operation, Maharashtra State, we have classified the Bank in **"A"** Class. All the factors have taken into account mentioned in Rating, which is divided in 6 main headings. Also, we have observed that banks has followed RBI guidelines.

Making is not only dependent on any single factor. After calculating all factors, the b ank has earned **466.00** Marks. (For details See Annexure 9) The summary is given as under:

COMPOSITE RATING

For assigning a composite rating, based on the marks allotted to the components, marks for each component is to be worked out based on the weights given below :-

Sr.No.	CAMELS Mode	Standard Weighted	Marks As per Secured	Average Weighted
I.	Capital Adequacy	15%	**93.00**	**13.95**
II.	Asset Quality	25%	**94.00**	**23.50**
III.	Management	15%	**75.00**	**11.25**
IV.	Earnings	20%	**46.00**	**9.20**
V.	Liquidity Apprisal	15%	**77.00**	**11.55**
VI.	Systems and Control	10%	**81.00**	**8.10**
	Total	100%	**466.00**	**77.55**

Conclusion:

The bank should take into accounts all irregularities, deficiencies pointed out in the report. BOD should personally look in the matter. All deficiencies should remove and rectified as early as possible. The rectification should be done in its letter and spirit and not only for formality. The deficiencies should not be repeated. The rectification report should be placed before Audit committee and BOD.

We are thankful to the Chairman, Vice Chairman, members of the board, CEO and Staff members for co-operation rendered by them during the audit.

For M/s. Manohar Ayalane & Co,
Chartered Accountants
Firm's Registration No.: 116195W

CA Manohar Ayalane
Partner

Membership No. : 100740
Nanded : 3rd June 2026
UDIN: 26100740VTEDCU2732

सन २०२५-२६ नफा विभागणी :

सन २०२५-२६ या आर्थिक वर्षामध्ये बँकेस निव्वळ नफा रू. २,२२,७८,१३५.०० एवढा झालेला आहे. बँकेस अहवाल वर्षामध्ये झालेल्या एकूण ढोबळ नफ्यातून कायद्यानुसार आवश्यक असणाऱ्या तरतुदी करून शिल्लक नफ्याची विभागणी खालीलप्रमाणे करणेची शिफारस मा. संचालक मंडळाने केलेली आहे. या नफाविभागणीमध्ये सभासदांना ८% लाभांश जाहिर करण्याची शिफारस मा. संचालक मंडळाची या सभेस केली आहे. माझी सर्व सन्मानिय सभासदांना विनंती आहे की, आपण या नफा विभागणीस व लांभाशाचे दरास मंजुरी द्यावी.

नफा विभागणी २०२५ - २६

तपशिल	%	नफा विभागणी
चालू आर्थिक वर्षात झालेला एकूण नफा		२,२२,७८,१३५.००
+मागील वर्षाचा चफा		८८९.००
नफा विभागणी साठी उपलब्ध नफा		२,२२,७९,०२४.००
१२. राखीव निधी	२५%	५५,८३,०००.००
१३. इमारत निधी	--	३२,०६,०००.००
१५. निवडणुक निधी	--	३,००,०००.००
१८. गुंतवणुक घसारा निधी	--	--
२२. गृहकर्ज व्याज निधी	--	--
३०. विशेष राखीव निधी	१०%	--
३१. शिक्षण निधी	५ %	--
५४. गुंतवणुक चढउतार निधी		५०,००,०००.००
५५. सभासद कल्याण निधी		--
५६. सेवक कल्याण निधी		--
५७. आपल्कालीन निधी		--
लाभांश २०२४-२५ देणे	८%	८१,८८,०४६.००
		२,२२,७७,०४६.००
पुढील वर्षासाठी सन २०२६-२७ वर्ग		१,९७८.००
एकूण नफा		२,२२,७९,०२४.००

सन २०२६-२७ चे अंदाज पत्रक :-

उत्पन्न

(आकडे रुपये लाखात)

अ. क्र.	तपशिल	सन २०२५-२६ चा अंदाजे उत्पन्न	सन २०२५-२६ प्रत्यक्ष उत्पन्न	सन २०२६-२०२७ चे अंदाजे उत्पन्न
१	कर्जावरील व्याज	**१३९१.७७**	**१२९९.९७**	**१५६२.६९**
२	गुंतवणूकीवरील व्याज	५३६.५३	६१०.१२	**५८७.३३**
३	इतर उत्पन्न	१००.४२	११९.९४	**१०७.५४**
	एकुण	**२०२८.७२**	**२०३०.०३**	**२२५७.६६**

खर्च

अ. क्र.	तपशिल	सन २०२५-२०२६ चा अंदाजे खर्च	सन २०२५-२०२६ प्रत्यक्ष खर्च	सन २०२६-२०२७ चे अंदाजे खर्च
१	ठेवीवरील व्याज	**९१७.५४**	**९१५.५६**	**९९५.७५**
२	संचालक खर्च	०.७०	९.८०	**१२.००**
३	सेवकांवरील खर्च	४१०.००	४९२.१०	५४१.३१
४	प्रशासकीय खर्च	**२१८.१६**	**२६१.११**	**२६०.००**
५	तरतुदी	६५.००	१४.००	१५.००
६	आयकर	१०६.३९	४५.००	७२.००
७	घसारा	६२.७०	६९.६७	७५.००
८	निव्वळ नफा	**२४८.२३**	२२२.७९	२८६.५०
	एकुण	**२०२८.७२**	**२०३०.०३**	**२२५७.५६**

सन २०२६-२७ या आर्थिक वर्षामध्ये बँकेस साधारण ०२ कोटी ८६ लाख नफा होईल असा अंदाज आहे. अहवाल वर्षासाठी कायद्याने करावयाची सर्व नफाविभागणी केलेनंतर बँकेने सभासदांना ८% चा लाभांश जाहिर करण्याची शिफारस केलेली आहे. सभासदांना विनंती आहे की यास आपण सर्वानुमते मान्यता द्यावी. सन २०२५-२६ या आर्थिक वर्षामध्ये अंदाजपत्रकापेक्षा जास्तीच्या झालेल्या खर्चाचा तपशिल खालील

०१) **सेवक खर्च :-** सेवकांची बोनस क्लोजिंग अलौन्सची तरतुद केलेमुळे मागील चालू वर्षीच्या अंदाजापेक्षा तरतुदी जास्तीच्या झालेल्या आहेत. तसेच सेवकांची ग्रुप ग्रॅज्युएटी व लिव्ह इनकॅशमेंटची रक्कम एलआयसी कडे जमा केलेमुळे मागील चालू वर्षीच्या अंदाजापेक्षा सेवक खर्च जास्तीचा झालेला आहे.

०२) **संचालक खर्च :-** संचालकांचे सभेचा भत्ता यापुर्वी कमी दराने अदा करण्यात येत होता. महाराष्ट्र शासनाच्या दिनांक ०६/०७/२०२३ रोजीच्या परिपत्रकानुसार सभा बैठक फी व प्रवास खर्च यामध्ये वाढ केली. तसेच रिझर्व्ह बँकेच्या मार्गदर्शक सुचनांनुसार समिती सभांची संख्या जास्तीची झालेने संचालकांवरील खर्च अंदाजपत्रकापेक्षा जास्तीचा झालेला आहे.

०३) **प्रशासकिय खर्च-** माहिती व तंत्रज्ञानात नवीन अपडेशन झाल्यामुळे त्यामध्ये आधुनिकीकरनासाठी झालेला खर्च

सहकार संजीवनी
अण्णासाहेब मगर सहकारी बँक मर्यादित
६८०/४ ब, लांडेवाडी, भोसरी, पुणे - ४११ ०३९.
☎ : ०२०-२९८६०५६३ टेलिफॅक्स : ०२०-२९८६०५६२
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संचालक व त्यांचे नातेवाईक कर्ज

महाराष्ट्र सहकारी संस्था अधिनियम १९६० कलम ७५(०२) नुसार मा. संचालक मंडळाचे सदस्य व त्यांचे नातेवाईक यांना दिलेल्या कर्जाचा ३१ मार्च २०२६ अखेरचा तपशिल

तपशील	खाते संख्या	येणे बाकी रूपये पैसे	थकबाकी रूपये पैसे	एकुण कर्जाची येणेबाकी प्रमाण
संचालक कर्ज	००	००.००	००.००	००.००
संचालकांचे नातेवाईक कर्ज	०१	५९,९९,३६८.००	००.००	००.५०%
एकुण	**०१**	**५९,९९,३६८.००**	**००.००**	**००.५० %**

दिनांक ३१/०३/२०२६ रोजी संचालक मंडळाचे सदस्याचे नावे कोणतेही कर्ज नाही. संचालकांचे नातेवाईकाचे नावे असलेले कर्ज नियमीत असून यामध्ये कोणत्याही स्वरुपाची थकबाकी नाही.

निधी उभारणी व गुंतवणुक :

बँकेस बँकींग रेग्युलेशन ॲक्ट १९४९ मधील तरतुदीनुसार कायद्याच्या मान्य प्रमाणानुसार होत असलेल्या उत्पन्नातून निधी उभारणी करणे आवश्यक आहे. सदरचा निधी होणाऱ्या नफ्याची विभागणी करुन करावी लागते. यामध्ये प्रामुख्याने राखीव निधी, विशेष राखीव निधी, गुंतवणुक चढउतार निधी, शिक्षण निधी, निवडणुक निधी यांचा समावेश होतो. मागील वर्षी बँकस नफा असलेने नफा विभागणीच्या माध्यमातून नवीन निधी उभारणी करण्यात येत आहे. याची सविस्तर माहिती नफा विभागणीमध्ये दिलेली आहे.
बँकेस वेळोवेळी गुंतवणूकीसाठी उपलब्ध असलेल्या निधीतून अन्य बँकांकडे व सरकारी कर्जरोख्यात गुंतवणूक केलेली आहे. अहवाल वर्षामध्ये बँकेकडे HTM मधून AFS मध्ये कोणतीही रक्कम वर्ग केलेली नाही. अहवाल वर्षअखेर बँकेकडे अन्य बँकांमध्ये केलेली गुंतवणूक ३२ कोटी ४८ लाख असून सरकारी रोख्यामध्ये एकूण गुंतवणूक ५१ कोटी ५९ लाख असूण एकूण गुंतवणूक ८३ कोटी ९० लाख झालेली आहे.

एकूण व्यवसाय :

अहवाल वर्षअखेर बँकेच्या ठेवी १८३ कोटी ३२ लाख असून कर्जवाटप ११९ कोटी ३८ लाख झालेले आहे सन २०२५-२६ मध्ये बँकेचा एकूण व्यवसाय ३०२ कोटी ७० लाख आहे. बँकेचा प्रति कर्मचारी व्यवसाय ४ कोटी ५२ लाख आहे.

संचालक मंडळ :

बँकेच्या संचालक मंडळावर सन २०२३ ते २०२८ या कालावधीसाठी निवडणुकीद्वारे मंजुर पोटनियमातील तरतुदीनुसार निवडूण आलेले १५ सदस्य असून त्याची वर्गवारी खालील प्रमाणे आहे.

अ.क्र.	प्रवर्गाचे नांव	पोटनियमानुसार आवश्यक संचालक संख्या	निवडणूकीद्वारे निवडूण अलेली संचालक संक्या
०१	खुला गट/सर्वसाधारण गट	१०	१०
०२	अनुसुचित जाती जमाती	०१	०१
०३	इतर मागास वर्ग	०१	०१
०४	भटक्या व विमुक्त जाती किंवा विशेष मागासवर्ग	०१	०१
०५	महिला राखीव	०२	०२
	एकूण	**१५**	**१५**

पोटनियमातील तरतुदीनुसार बँकेने ०२ तज्ञ संचालकांची नियुक्ती केलेली आहे.

अहवाल वर्षामध्ये सर्वसाधारण गटातून संचालक पदी निवडून आलेले संचालक श्री. चेतन सिताराम आहेर यांनी त्यांचे वैयक्तीक कारणासाठी दिनांक ०९/१२/२०२५ रोजी बँकेच्या संचालक पदाचा राजीनामा दिलेला आहे. या रिक्त झालेल्या संचालकाचे जागेवर सहकार खात्याचे नियमानुसार सर्वसाधारण गटातून श्री. अविनाश बाळासाहेब गवारे यांची नियुक्ती केलेली आहे.

व्यवस्थापन मंडळ :

पोटनियमातील तरतुदीनुसार बँकेच्या संचालक मंडळातील ०३ सदस्य व अन्य सभासदांपैकी ०३ सदस्य असे एकूण ०६ सदस्यांची निवड बँकेच्या व्यवस्थापन मंडळावर केलेली आहे. व्यवस्थापन मंडळाचे मार्गदर्शनाचा बँकेस उत्तम फायदा होत आहे.

संचालक मंडळ व समिती सभा

अहवाल वर्षामध्ये बँकेच्या संचालक मंडळाच्या व समितीच्या सभा खालील तपशिलाप्रमाणे पार पडल्या.

अ.क्र.	तपशिल	वर्षभरातील सभा	सदस्य
०१	संचालक मंडळ	१६	१५ + २
०२	व्यवस्थापन मंडळ	१२	०६
०३	कर्ज समिती	१२	०५
०४	वसुली समिती	११	०५
०५	गुंतवणूक समिती	०४	०५
०६	कार्यकारी समिती	०४	०५

अ.क्र.	तपशिल	वर्षभरातील सभा	सदस्य
०७	सेवक समिती	०५	०५
०८	लेखा परिक्षण समिती	०४	०५
०९	एकरकमी / सामोपचार समिती	०६	०५
१०	संगणक समिती	०४	०५
११	जिंदगी देयता समिती	०७	०७
	एकूण सभा	**८५**	

सेवक रचना :

बँकेची ३१ मार्च २०२६ अखेरची सेवक रचना खालील प्रमाणे आहे.

अ.क्र.	पदनाम	संख्या
०१	मुख्य कार्यकारी अधिकारी	०१
०२	असिस्टंट जनरल मॅनेजर	०३
०३	व्यवस्थापक	०४
०४	सहाय्यक व्यवस्थापक – वर्ग १	०४
०५	सहाय्यक व्यवस्थापक – वर्ग २	१३
०६	लेखनिक	१४
०७	सहाय्यक लेखनिक	२०
०८	शिपाई	०६
०९	शिपाई कम ड्रायव्हर	०२
	एकूण	**६७**

सभासद शिक्षण व प्रशिक्षण तपशिल

अहवाल वर्षामध्ये केंद्र शासनाचे ९७ व्या घटना दुरुस्तीच्या अनुषंगाने संचालक, सभासद व सेवक यांना प्रशिक्षण देणे आवश्यक असल्याचे नमुद केले आहे. यादृष्टीने अहवाल वर्षामध्ये आपण वेळेनुसार संचालक, सभासद व सेवकांचे प्रशिक्षन आयोजित करणार असून चालू आर्थिक वर्षामध्येही जास्तीत जास्त प्रशिक्षण घेण्याचा प्रयत्न करणार आहे. संचालक, सभासद व सेवकांना या बाबतची पुर्वकल्पना देणेत येईल.

आर्थिक स्थिती

(आकडे रूपये लाखात)

अ.नं.	तपशिल	२०२२	२०२३	२०२४	२०२५	२०२६
१	वसुल भाग भांडवल	८६५.७३	९१९.७१	९५८.५६	९८२.८४	१०२३.५१
२	भांडवली निधी (OWN FUND)	२२४६.१४	१४२१.१५	२११९.१२	२४८४.३८	२५११.३५
३	ठेवी	१७०३५.७१	१७१८५.६५	१७४१८.१३	१७३८४.४७	१८३३२.२८
४	सभासद कर्जे	१०३८२.२६	१००८६.६३	१०५८७.३६	११०४५.८२	११९३७.४८
५	गुंतवणूक	७५३२.२१	८१४२.१३	७५६३.६५	७६६४.६५	८३९०.४७
६	उत्पन्न	१९०२.३५	१६५८.९०	१८३४.९३	१८९१.३२	२०३०.०३
७	खर्च	१८५६.६४	२२१०.४७	१७१७.४५	१५६९.६३	१८०७.२४
८	निव्वळ नफा	४५.७१	(५१२.७४)	(११७.४८)	१२०.४६	२२२.७९
९	भरलेला आयकर	००.००	१२४.४२	५२.९०	८३.२४	४५.००
१०	निव्वळ निष्क्रिय जिंदगी प्रमाण	०३.६६	१४.२२	८.९५	०.५१ %	०.०० %
११	भागभांडवल पर्याप्त प्रमाण (CRAR)	३०.४४%	२३.३६	२१.६७	२१.९६ %	२५.९५ %
१२	भागभांडवलाचे नक्त मूल्य (NW)	२३७४.९२	१७३९.३९	२४२१.५९	२४८४.३८	२६७५.१९
१३	भागांची दर्शनी किंमत	१०००/-	१०००/-	१०००/-	१०००/-	१०००/-
१४	भागाचे नक्त मुल्य	२७४५.१६	१८९१.२४	२३१९.४४	२५२७.७६	२६१३.७४
१५	सभासद संख्या	७४१५	७४५२.००	७६५१	७६९३	७७१३
१६	ठेवीदार संख्या	३९७९७	४०३१९	४१३०७	३८६३१	४१९९०
१७	कर्जदार संख्या	१५४८	१५४९	१७००	१६९४	१५६९
१८	निष्क्रीय जिंदगी खातेदार संख्या	५३	१४१	६५	५३	५५
१९	ऑडीट वर्ग	'ब'	'क'	'ब'	'ब'	**'अ'**

आपल्या आर्थिक आरोग्याची काळजी घेणारी फॅमिली बँक **AMS BANK**

अण्णासाहेब मगर सहकारी बँक मर्यादित

सहकार संजीवनी

६८०/४ ब, लांडेवाडी, भोसरी, पुणे – ४११ ०३९.

☎ : ०२०–२९८६०५६३ टेलिफॅक्स : ०२०–२९८६०५६२

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लखनऊ येथे झालेल्या NAFCUB (नॅफकब)साठी भारत ग्रुप यांच्या संयुक्त विद्यमाने पुरस्कार सोहळ्यामध्ये बँकेचे **चेअरमन श्री. नंदकुमार लांडे** यांना **'आदर्श चेअरमन'** पुरस्काराने सन्मानित करण्यात आले तसेच पुणे जिल्हा नागरी सहकारी बँक असोशिएशन, पुणे संस्थेवर **'संचालक'** पदी निवड झाल्याबद्दल बँकेच्या वतीने **हार्दिक अभिनंदन !**

बँकेचे सन्माननिय सभासद **श्री. रविभाऊ लांडगे** यांची पिंपरी चिंचवड महानगरपालिकेच्या **महापौर पदी** बिनविरोध निवड झाल्याबद्दल बँकेच्या वतीने **हार्दिक अभिनंदन !**

बँकेच्या सन्माननीय सभासद **सौ. अर्चनाताई राजेश सस्ते नगरसेविका** यांची पिंपरी चिंचवड महानगरपालिका 'प्रभाग ई क्षेत्रिय कार्यालयाच्या **सभापती पदी** निवड झाल्याबद्दल त्यांचे बँकेच्या वतीने **हार्दिक अभिनंदन !**

बँकेचे सन्माननीय सभासद **श्री. सागर गवळी** यांची पिंपरी चिंचवड महानगरपलिकेच्या **नगरसेवक पदी** निवड झाल्याबद्दल त्यांचे बँकेच्या वतीने **हार्दिक अभिनंदन !**

मुख्य कार्यालय अधिकारी वर्ग

सौ.संध्या द्विवेदी
(अकौंट विभाग प्रमुख)

श्री. संजय साळुंके
(प्रशासन विभाग प्रमुख)

श्री. धनाजी मोझर
(कर्ज व ऑडिट विभाग प्रमुख)

श्री. नितीन तापकीर
(वसुली विभाग व्यवस्थापक)

श्री. निलेश चव्हाण
(वसुली विभाग प्रमुख)

श्री. नितीन मोरे
(टॅक्सेशन विभाग व्यवस्थापक)

श्री. अमित फुगे
(समाशोधन विभाग व्यवस्थापक)

श्री. तानाजी रोडे
(संगणक विभाग व्यवस्थापक)

* शाखा व्यवस्थापक वर्ग *

सौ. स्मिता पवळे
(शाखाव्यवस्थापक - भोसरी)

सौ. प्रेरणा पठारे
(शाखा अधिकारी - चाकण)

सौ. कांचन होले
(शाखाव्यवस्थापक - चिखली)

श्री. प्रशांत भोसले
(शाखाव्यवस्थापक - कोरेगाव भिमा)

श्री. शशिकांत पोतदार
(शाखाव्यवस्थापक - राजगुरुनगर)

श्री. धोंडिराम पाटील
(शाखाव्यवस्थापक - आकुर्डी)

श्री. स्वप्निल कौंटकर
(शाखाव्यवस्थापक - शिंदे वासुली)

श्री. गणेश गांडोळे
(शाखाव्यवस्थापक - संगमनेर)

श्री. राजेश बगाडे
(शाखाव्यवस्थापक - दिघी)

श्री. संतोष भागवत
(शाखाव्यवस्थापक - मांजरी बु.)

अण्णासाहेब मगर सहकारी बँक मर्यादित, भोसरी, पुणे ३९.

बँकेच्या २६ व्या वार्षिक सर्वसाधारण सभेत
बँकेचे चेअरमन श्री. नंदकुमार लांडे हे मा. संचालक मंडळ व
मान्यवर सभासदांच्या समवेत दीप प्रज्वलन करताना.

बँकेला NAFCUB (नेफकब) व भारत नेटवर्क ग्रुप यांच्या संयुक्त
विद्यमाने पुरस्कृत केलेला श्री. नंदकुमार लांडे यांना उत्कृष्ठ चेअरमन
तसेच बँकेला उत्कृष्ठ सहकारी बँक यासाठी भारतरत्न सहकारिता पुरस्कार
देऊन बँकेचे संचालक मंडळ व मुख्य कार्यकारी अधिकारी यांचा
गौरव करण्यात आला.

मा. महापौर मा. श्री.नितीन आप्पा काळजे यांनी बँकेस सदिच्छा भेट
दिली असता सत्कार करताना बँकेचे चेअरमन
आणि संचालक मंडळ

बँकेच्या २६ व्या वार्षिक सर्वसाधारण सभेत
बँकेचे चेअरमन यांच्या समवेत मा. संचालक मंडळ

बँकेच्या नवनिर्वाचित संचालक श्री.अविनाश बाळासाहेब गवारे यांचे
पुष्पगुच्छ देवून बँकेचे चेअरमन आणि मा. संचालक मंडळ
त्यांचे अभिनंदन करताना

बँकेच्या वर्धापन दिनी सदिच्छा भेट दिलेल्या मान्यवरां समवेत
बँकेचे चेअरमन आणि मा. संचालक मंडळ