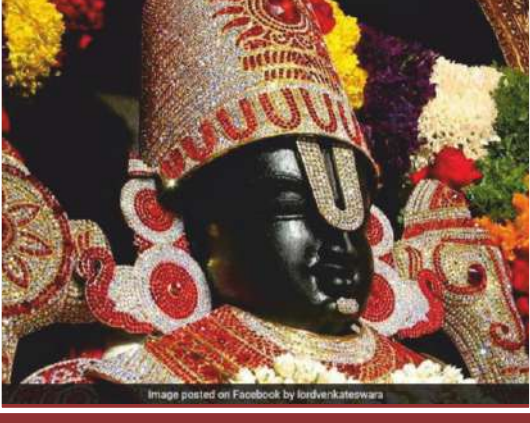




तिरुपती अर्बन को-ऑप. बँक मर्या. नागपूर

नोंदणी क्र. NGP/CTY/BNK/O/308/95 दि. 31.03.1995

मुख्य कार्यालय : 172, श्रद्धानंदपेठ, दक्षिण अंबाझरी मार्ग, नागपूर - 440 010

Contact : 9225323456 | Website : www.tirupati.bank.in

31 वा
वार्षिक
अहवाल

जावक क्र. तिरुपती बँक/प्रशा/वार्षिक सभा/2026-27/120 दि. 20/08/2026

वार्षिक सर्वसाधारण सभेची सूचना (फक्त भागधारकांसाठी)

अध्यक्षांचे मनोगत

प्रति श्री / श्रीमती -----

स.न.वि.वि.

बँकेच्या सर्व भागधारक सभासद बंधु भगिनींना कळिवण्यात येते की, 'तिरुपती अर्बन को-ऑप. बँक, मर्या. नागपूर' ची सन 2025-2026 ची **31 वी वार्षिक सर्वसाधारण सभा रविवार दिनांक 20.09.2026 रोजी सकाळी 9.00 वाजता छत्रपती सभागृह, छत्रपतीनगर रिंग रोड, नागपूर-440015** येथे खालील विषयांवर विचार विनिमय करून निर्णय घेण्यासाठी आयोजित केली आहे. आपण सदर सभेस वेळेवर उपस्थित राहावे ही नम्र विनंती.

बँकेचे मा. संस्थापक अध्यक्ष स्वर्गीय दत्ताजी मेघे साहेब तसेच अहवाल वर्षात ज्या सभासदांचे व कर्मचाऱ्यांचे दुःखद निधन झाले आहे, त्या सर्वांप्रति आदरांजली अर्पण करणे.

:: विषय ::

- दिनांक 27.09.2025 रोजी झालेल्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून कायम करणे.
- वर्ष 2025-2026 करीता संचालक मंडळाने तयार केलेला वार्षिक अहवाल स्वीकारणे तसेच दिनांक 31.03.2026 अखेर संपलेल्या वर्षाच्या हिशेबाचे ताळेबंद व नफा तोटा पत्रक स्वीकारून त्याची नोंद घेणे व त्यास मान्यता देणे.
- सन 2026-2027 या आर्थिक वर्षाकरीता संचालक मंडळाने शिफारस केलेल्या अंदाजपत्रकास मंजुरी प्रदान करणे व सन 2025-2026 च्या अंदाजपत्रकापेक्षा जास्त झालेल्या खर्चास मान्यता देणे.
- वर्ष 2025-2026 ला झालेल्या नफ्याचे प्रस्तावित नफा वाटणीस मंजुरी प्रदान करणे.
- वैधानिक लेखापरीक्षकांनी सन 2024-2025 या वर्षाच्या केलेल्या हिशेब तपासणी अहवालावर कार्यालयाने सादर केलेला दोष दुरुस्ती अहवाल स्वीकारणे. तसेच आर्थिक वर्ष 2025-2026 करीता वैधानिक लेखापरीक्षणाचा अहवाल स्वीकारणे.
- आर्थिक वर्ष 2026 - 2027 करीता संचालक मंडळाने शिफारस केलेल्या वैधानिक लेखापरीक्षकाची नोंद घेणे.
- अंतर्गत लेखापरिक्षण, संगणक प्रणाली व इतर अंतर्गत परिक्षणाकरीता सनदी लेखापालांची नियुक्ती व त्यांचे शुल्क निश्चितीचे अधिकार संचालक मंडळास प्रदान करणे.
- संचालकांना व त्यांच्या कुटुंबियांना दिलेल्या कर्जाच्या तपशिलाची नोंद घेणे.
- आर्थिक वर्षात बँकेच्या नोकर भरतीस तसेच स्टाफिंग पॅटर्नला मान्यता देणे.
- बँकेतील कर्मचारी व अधिकारी यांना केलेल्या तरतुदीनुसार वर्ष 2025-26 करीता बोनस / सानुग्रह अनुदान देण्याबाबत निर्णय घेणे.
- प्रशासकीय आवश्यकतेनुसार बँकेच्या मालकीची जागा व इमारत खरेदी व विक्री बाबतचे अधिकार संचालक मंडळास प्रदान करणे.
- बँकेच्या उपविधी क्र. 8, अधिकृत भागभांडवलची मर्यादा वाढविण्याच्या प्रस्तावित दुरुस्तीस मंजुरी प्रदान करणे.
- वार्षिक सर्वसाधारण सभेस उपस्थित राहून शकलेल्या सभासदांची अनुपस्थिती मान्य करणे.
- केवासी पूर्ण न केलेल्या भागधारकांबाबत मा. सहकार आयुक्त पुणे ह्यांचा प्राप्त आदेश सभेस सादर करणे.
- बँकेतील थकित कर्ज प्रकरणे तसेच अनुत्पादित गुंतवणूक निर्लिखित (write off) करण्याबाबत निर्णय घेणे.
- मा. सभाध्यक्षांचे परवानगीने वेळेवर येणारे इतर विषय.

संजय बैनर्जी

मुख्य कार्यकारी अधिकारी
(संचालक मंडळाच्या आदेशान्वये)

:: विशेष सूचना ::

- सभेला येतांना हा अहवाल सोबत आणणे व उपस्थिति पत्रक भरुण देणे आवश्यक आहे.
- उपरोक्त सभेमध्ये ज्या सन्माननीय सभासदांना अहवाल, ताळेबंद व नफा-तोटा पत्रकाबाबत प्रश्न विचारावयाचे असतील त्यांनी ते प्रश्न सभेच्या 5 दिवसांपूर्वी (दिनांक 15/09/2026 पर्यंत) बँकेच्या मुख्य कार्यालयात कार्यालयीन वेळेत लेखी स्वरूपात पाठवावे.
- सभेची विषय सूची व बँकेचा 2025 - 26 चा वार्षिक अहवाल बँकेच्या संकेतस्थळावर (www.tirupati.bank.in) अवलोकनार्थ देण्यात आला आहे.
- सभा गणपूर्ती अभावी नियोजित वेळेत न झाल्यास सभा अर्ध्या तासासाठी तहकूब करण्यात येईल व सदरहू सभा त्याच दिवशी अर्ध्या तासाने घेण्यात येईल. या सभेस गणपूर्तीची आवश्यकता राहणार नाही.
- ज्या सभासदांनी आपला मोबाईल क्रमांक व ई-मेल आयडी बँकेकडे नोंद केला नसेल त्यांनी तो त्वरीत बँकेच्या "shares@tirupati.bank.in" या ई-मेल आयडीला नोंद करावा अथवा शेअर विभागात भेट देऊन लेखी कळवावा.
- वयाची 75 वर्षे पूर्ण झालेल्या सभासदांना तसेच ज्या सभासदांच्या पाल्यांना 2026 च्या शालांत परीक्षेत 90% व बारावीत 80% पेक्षा जास्त टक्केवारी प्राप्त झाली आहे, तसेच उत्कृष्ट खेळाडू पाल्य असलेल्या सभासदांना विनंती करण्यात येते की त्यांनी त्यांची नावे मुख्य कार्यालयात शेअर विभागाकडे दि. 15/09/2026 पर्यंत नोंद करावी जेणेकरून आमसभेनंतर त्यांचा यथोचित सत्कार करता येईल.

सन्माननीय सभासद बंधु/भगिनींनो,

बँकेच्या 31 व्या वार्षिक सर्व साधारण सभेस संचालक मंडळाचे वतीने मी बँकेचे मा. संस्थापक व आम्हा सर्वांचे आधारवड आदरणीय स्व. दत्ताजी मेघे यांचे पावन स्मृतीस अभिवादन करुन आपणा सर्व सदस्यांचे हार्दिक स्वागत करतो. आपल्या बँकेचा 31 वा वार्षिक अहवाल सादर करतांना संचालक मंडळाला विशेष आनंद होत आहे.

आपल्या सर्वांचे सहकार्याने बँकेने वर्ष 2025-26 या आर्थिक वर्षात सुध्दा प्रगतीचा आलेख कायम ठेवला आहे.

विषय पत्रिकेनुसार

- ❖ गतवर्षी दि. 27.09.2025 रोजी झालेल्या सर्वसाधारण सभेचे इतिवृत्त आपणास वाचुन दाखविण्यात आले. कृपया त्यास मंजुरी द्यावी.
- ❖ आर्थिक वर्ष 31.03.2026 चा ताळेबंद, नफा-तोटा पत्रक, तसेच वर्ष 2025-2026 च्या अंदाज पत्रकापेक्षा जास्त झालेला खर्च आणि वर्ष 2026-2027 चे अंदाजपत्रक सोबत दिले आहे. कृपया त्यास मंजुरी द्यावी.
- ❖ वर्ष 31.03.2026 ला बँकेजवळ उपलब्ध असलेला राखीव व इतर निधी तसेच आर्थिक वर्षात लेखा परीक्षकाद्वारे अंकेक्षित नफा रु. 4,02,26,053.72 च्या प्रस्तावित विभागणीस मंजुरी प्रदान करावी.

राखीव निधी व इतर निधी:

दि. 31.03.2026 ला संपलेल्या वर्षाअखेर उभारलेल्या निधीची स्थिती खालीलप्रमाणे आहे:

निधी	रक्कम (₹)
राखीव निधी	28,04,13,098.78
इमारत निधी	14,75,30,881.24
देणगी निधी	32,14,930.72
कर्मचारी कल्याण निधी	6,65,069.48
सदस्य कल्याण निधी	46,87,294.00
गुंतवणूक चढ-उतार निधी	12,12,20,975.00
गुंतवणूक घसारा निधी	24,15,42,825.99
दीर्घ मुदतीचे कर्जावरील विशेष राखीव निधी	1,70,00,000.00
विशेष राखीव निधी	20,43,000.00
तांत्रिक राखीव निधी	93,50,000.00
निवडणूक खर्च निधी	19,10,000.00
शिक्षण/प्रशिक्षण निधी	68,69,853.00
सामान्य राखीव निधी	38,52,454.57
एकुण	84,03,00,382.78

नफ्याची प्रस्तावित विभागणी

वर्ष 2025-2026 मध्ये बँकेला करोत्तर निव्वळ नफा रु. 7,02,26,053.92 झाला असून त्याची प्रस्तावित विभागणी खालीलप्रमाणे आहे. कृपया मंजुरी द्यावी.

तपशील	विभागणी रक्कम रुपये
बँक पुस्तकाप्रमाणे नफा	7,02,26,053.92
लेखापरीक्षकाद्वारे समायोजित नफा	3,00,00,000.00
वितरणासाठी उपलब्ध नफा	4,02,26,053.72
राखीव निधी	1,05,00,000.00
विशेष राखीव निधी	1,00,000.00
इमारत निधी	10,00,000.00
देणगी निधी	5,00,000.00
कर्मचारी कल्याण निधी	10,00,000.00
सदस्य कल्याण निधी	2,00,000.00
गुंतवणुक चढ-उतार निधी	15,00,000.00
शिक्षण निधी	15,00,000.00
तांत्रिक विकास निधी	15,00,000.00
निवडणूक खर्च निधी	5,00,000.00
लाभांश	2,19,00,000.00
सामान्य राखीव निधी	26,053.92
एकुण	4,02,26,053.72

वर्ष 2025-2026 या आर्थिक वर्षाकरीता संचालक मंडळाने 10.00 टक्के लाभांशाची शिफारस केली आहे.

श्री दत्तात्रय जी (दत्ताजी) मेघे यांनी १९९६ मध्ये नागपूर येथे तिरुपती अर्बन को-ऑपरेटिव्ह बँकेची स्थापना केली. विदर्भातील आर्थिक समावेशनाला चालना देणे तसेच स्थानिक उद्योजक, लघु व्यावसायिक, व्यापारी आणि मध्यमवर्गीय कुटुंबांना सक्षम करणे हे या बँकेचे प्रमुख उद्दिष्ट होते.

वैधानिक लेखा परिक्षण

- वर्ष 2024-2025 ला झालेल्या वैधानिक लेखा परिक्षण अहवालांवरील दोष दुरुस्ती अहवाल सहकार खात्याला मुदतीचे आत पाठविण्यात आला असून त्याची प्रत बँकेच्या मुख्य कार्यालयात उपलब्ध आहे. वर्ष 2025-2026 या आर्थिक वर्षाचे लेखा परिक्षण मे. अभिजीत केळकर अँड कंपनी चार्टर्ड अकाउंटंटस् नागपूर यांनी केले असून त्यात बँकेला 'अ' वर्ग देण्यात आला आहे. 2025-26 वर्षाच्या लेखा परिक्षणावरील दोष दुरुस्ती अहवाल खात्याला मुदतीचे आत पाठविण्यात येईल.
- आर्थिक वर्ष 2026-27 करीता बँकेचे वैधानिक लेखा परिक्षण करण्याकरीता संचालक मंडळाने मे. अभिजीत केळकर अँड कंपनी चार्टर्ड अकाउंटंटस् नागपूर यांच्या नावाची शिफारस रिझर्व बँकेकडे संमतीकरीता पाठवलेली आहे.

अंतर्गत लेखा परिक्षण

- वर्ष 2026-2027 चे दैनंदिन कामकाजाचे अंतर्गत लेखा परिक्षण तसेच संगणक प्रणाली तपासणी, नजर गहाण कर्ज साठा तपासणी व इतर बाबींचे अंतर्गत परिक्षण करण्यासाठी सनदी लेखापालांची नियुक्ती करणे व शुल्क निश्चित करणे यासंबंधीचे अधिकार संचालक मंडळास प्रदान करण्यास मंजुरी द्यावी.

कर्मचाऱ्यांना बोनस/सानुग्रह अनुदान :

- बँकेतील कर्मचारी व अधिकारी यांना केलेल्या तरतुदीनुसार आर्थिक वर्ष 2025-2026 करीता केलेल्या कामाबाबत मंडळाने घेतलेल्या निर्णयानुसार बोनस/सानुग्रह अनुदान देण्याचे प्रस्तावास मंजुरी द्यावी.

स्टाफिंग पॅटर्ननुसार कर्मचारी भरती :

- बँकेचे कामकाज वाढल्यामुळे, स्टाफिंग पॅटर्ननुसार कर्मचाऱ्यांची भरती व अंतर्गत पदोन्नती करण्यात आली. कृपया त्यास मंजुरी प्रदान करावी. तसेच आर्थिक वर्ष 2026-2027 मध्ये स्टाफिंग पॅटर्ननुसार नवीन भरती आवश्यकतेनुसार करण्याकरीता मंजुरी द्यावी.

भागधारक संख्या व वसुल भागभांडवल स्थिती

अ.क्र.	तपशील	31.03.2026	31.03.2025	वृद्धी/घट
1	भागधारक सभासद संख्या	14,261	14,911	(-) 650
2	नामधारी सभासद संख्या	2,324	1,873	(+) 451
3	वसुल भाग भांडवल (रु. लाखांत)	2,371.68	2,050.55	(+) 321.13

बँकेच्या ग्राहक सेवा

- बँकेच्या ठेवींमध्ये वाढ करण्याचे दृष्टीने आर्थिक वर्षात बँकेने सर्वोत्तम ग्राहक सेवा तसेच प्रसारमाध्यमांद्वारे ठेव योजनांच्या जाहिराती दिल्या व ग्राहकांच्या तक्रारींचे निराकरण करून उत्तम सेवा प्रदान केलेली आहे.

(₹ लक्ष)

अ.क्र.	तपशील	31.03.2026	31.03.2025	वृद्धी/घट
1	चालू खाते ठेवी	10,483.92	8,590.52	(+) 1,838.85
2	बचत खाते ठेवी	15,175.91	13,986.89	(+) 1,189.02
3	मुदती खाते ठेवी	69,620.01	50,432.48	(+) 19,242.08
	एकुण ठेवी	95,279.84	73,009.89	22,269.95

बँकेचा पुढील वर्षासाठीचा विकास आराखडा :

बँकेने पुढील वर्षासाठी रु. 1050.00 कोटींच्या ठेवी, रु. 700.00 कोटींची कर्जे, रु. 12.75 कोटींचा कर पूर्व नफा व शुन्य टक्के निव्वळ अनुत्पादक कर्जाचे उद्दिष्ट ठेवून विकास आराखडा तयार केला आहे.

तंत्रज्ञान विकास :

आधुनिक तंत्रज्ञानाचा उपयोग करून अधिकाधिक उत्कृष्ट सेवा देण्याचा बँक सदैव प्रयत्न करते. आपल्या ग्राहकांचे हितरक्षण करण्याच्या दृष्टीकोनातून तसेच आपात्कालीन परिस्थितीमध्येही आपली कार्यप्रणाली सज्ज राहण्यासाठी बँक वेळोवेळी चाचणी घेत असते. संगणक प्रणालीचे दरवर्षी तपासणी/अंकेक्षणही करण्यात येते.

बँकेने आपल्या ग्राहकांसाठी Ecom, POS, RTGS, NEFT, ABPS, NACH, IMPS, MOBILE BANKING व UPI द्वारे तात्काळ बिल पेमेंट / निधी हस्तांतरण व ग्राहकांना त्यांच्या Mail वर E-Statement सुविधा उपलब्ध करून दिली आहे. बँकेने Contact less ATM Debit Card (Classic) ची सुविधा ग्राहकांसाठी उपलब्ध करून दिली आहे. तसेच चालू आर्थिक वर्षात बँक आपल्या ग्राहकास Contact less Platinum Debit Card उपलब्ध करून देत आहे.

पुरस्कार :

महाराष्ट्र अर्बन को-ऑप. बँक्स फेडरेशन लि. मुंबई तर्फे 500 ते 1000 कोटी स्तरावरील ठेवी असलेल्या बँकामध्ये आपल्या बँकेस द्वितीय पुरस्काराने सन्मानित करण्यात आले.

कर्ज व्यवहार :

बँकेची वर्ष 31.03.2026 अखेर रु. 61,682.72 लाखांची कर्ज बाकी असून कर्जाचे ठेवींशी प्रमाण 64.74 टक्के इतके आहे.

(₹ लक्ष)

अ.क्र.	तपशील	2025 - 2026	2024 - 2025	वृद्धी/घट
1	वितरित कर्ज	61,682.72	46,075.91	(+) 15,606.81
2	प्राथमिक क्षेत्र कर्ज	30,424.23	28,388.55	(+) 2,035.68
3	दुर्बल घटकास कर्ज	5,776.34	5,113.46	(+) 662.88

- कर्ज वसुली :** बँकेने दिलेल्या कर्जाची वसुली समाधानकारक असून आर्थिक वर्ष 2025-26 मध्ये निव्वळ अनुत्पादक कर्ज (Net NPA) शुन्य टक्के आहे.
- बुडीत कर्ज प्रकरणे :** बँकेकडे मार्च 2026 अखेर 3 बुडित कर्ज खाती मुद्दल रक्कम रु. 5,11,518.88 (व त्यावरील व्याज) असून वसुली शक्य नसल्याने बँकेने अशा खात्यात 100 टक्के तरतूद केली आहे. वैधानिक लेखा परिक्षकांनी प्रमाणित केल्यानुसार मालमत्ता व निधी नियम क्र. 49 नुसार कर्ज वसुलीचे संपूर्ण अधिकार कायम ठेवून कर्जबाकी निर्लेखित करण्यास कृपया मंजुरी द्यावी.
- डिपॉझिट इन्श्युरन्स अँड क्रेडिट गॅरंटी कापॅरिशन द्वारा ठेवींना संरक्षण :** आपणांस विदित आहे कि आपली बँक डिपॉझिट इन्श्युरन्स कापॅरिशनची सदस्य असून नियमानुसार सर्व ठेवींवर विमा हप्ता जमा करत असते. यावर्षी सुद्धा बँकेने उपरोक्त कापॅरिशनला रु. 93,66,223.05 चा विमा प्रिमियम जमा केला असून विमा प्रिमियम देणे बाकी नाही. प्रति ठेवीदार रु. 5,00,000.00 पर्यंतच्या सर्व ठेवींना कापॅरिशनचे नियमानुसार विमा संरक्षण उपलब्ध आहे.
- डिपॉझिटर्स एज्युकेशन अवेअरनेस फंड :** मार्च 2026 अखेर गत 10 वर्षांत व्यवहार न झाल्यामुळे रिझर्व बँकेकडे एकूण 9,632 खात्यातील रु. 202.86 लक्ष ची रक्कम वर्ग करण्यात आली आहे. सभासदांना विनंती आहे कि त्यांनी बचत / चालू खात्यात नियमित व्यवहार करावे.
- सरकारी रोखे खरेदी/विक्री :** रिझर्व बँकेच्या निर्देशानुसार निव्वळ देयतांच्या (NDTL) ठराविक टक्के रक्कम सरकारी रोख्यांमध्ये (SLR) गुंतविणे आवश्यक आहे. बँकेने त्याप्रमाणे नियमानुसार CSGL खात्यामार्फत तसेच प्रायमरी डिलरचे माध्यमातून व्यवहार केले असून वर्ष अखेर बँकेने रु. 24,036.65 लक्ष गुंतवणूक सरकारी रोख्यांमध्ये केली आहे.
- नगदी रिझर्व अनुपात (CRR) व वैधानिक तरलता अनुपात (SLR) :** रिझर्व बँकेच्या नियमानुसार बँकेला सीआरआर व एसएलआरमध्ये ठराविक प्रमाणात रक्कम गुंतविणे आवश्यक असते. बँकेने आर्थिक वर्षात त्यानुसार गुंतवणूक केली असून रिझर्व बँकेच्या नियमांचे पालन केले आहे.
- प्रोव्हिजन कवरेज प्रमाण :** अनुत्पादित कर्जावरील तरतुदीकरीता आपली बँक आयआरएसी (IRAC) निकषांचे काटेकोरपणे पालन करते व या निकषाहून अधिक प्रमाणात तरतूद करते. अहवालवर्षी आपल्या बँकेने अनुत्पादित कर्जाकरीता कोणतीही अतिरिक्त तरतूद केलेली नाही. अनुत्पादित कर्जाकरीता केलेल्या तरतुदीचे प्रमाण म्हणजे प्रोव्हिजन कवरेज प्रमाण (Provision Coverage Ratio) हे दि. 31 मार्च, 2026 ला 100 टक्क्यांपेक्षा अधिक आहे. प्रोव्हिजन कवरेजचे सुदृढ प्रमाण अनुत्पादित कर्जासाठी भक्कम तरतूद केल्याचे दर्शविते.
- सदस्य कल्याण निधी :** दरवर्षी बँकेला मिळणाऱ्या नफ्यातून काही रक्कम सदस्य कल्याण निधीमध्ये जमा करण्यात येते. वर्षाअखेर सदर निधीमध्ये एकूण रु. 46,87,294.00 चा निधी उपलब्ध आहे. यावर्षी नफ्यातून रु. 2,00,000/- चा निधी वळते करण्याचे संचालक मंडळाने ठरविले आहे. कृपया त्यास मंजुरी द्यावी. सदस्य कल्याण निधीमधून गरजू सभासदाला गंभीर आजारवरील उपचाराकरीता आर्थिक मदत व त्यांच्या गुणवत्ताप्राप्त तसेच उत्कृष्ट खेळाडू पाल्यांना प्रोत्साहनपर बक्षीस योजना बँकेतर्फे राबविण्यात येते. पात्र सभासदांनी योजनेची माहिती व त्याअंतर्गत देण्यात येणारी मदत यासाठी बँकेच्या मुख्य कार्यालयात चौकशी करावी.
- सभासद प्रशिक्षण निधी :** बँकेने सभासद शिक्षण/प्रशिक्षण निधी तयार केला आहे. सर्व सभासदांना विनंती आहे की, त्यांनी प्रशिक्षणासाठी आपले नामनिर्देशन बँकेकडे पाठवावे. सभासदांनी या संधीचा लाभ घ्यावा ही विनंती.
- देणगी निधी :** दरवर्षी बँकेला मिळणाऱ्या नफ्यामधून ठराविक रक्कम धर्मदाय/देणगी निधीमध्ये जमा करण्यात येते व त्यामधून समाजातील दुर्बल घटकांकरीता कार्य करणाऱ्या संस्था तसेच सामाजिक कार्याकरीता आर्थिक मदत करण्यात येत असते. वर्ष 2025-2026 मधील नफ्यातून सदर खात्यात रु. 5,00,000.00 चा निधी वळते करण्याचे संचालक मंडळाने ठरविले आहे.
- संचालक मंडळ सभा :** आर्थिक वर्ष 2025-2026 मध्ये संचालक मंडळाच्या एकूण 13 सभा घेण्यात आल्या. तसेच कर्जसमिती, ऑडिट समिती, वसुली समिती, अल्को समिती, सेवा समिती, खरेदी समिती इत्यादींच्या एकूण 150 सभा घेण्यात आल्यात.
- श्रद्धांजली :** अहवाल वर्षात आपल्या बँकेचे सन्माननीय संस्थापक व, आम्हा सर्वांचे मार्गदर्शक स्व. दत्ताजी मेघे साहेब, तसेच ज्या सभासदांचे व आजी व माजी कर्मचाऱ्यांचे दुखद निधन झाले, त्या सर्वांप्रति संचालक मंडळ आदरांजली अर्पण करतो.
- आभार :** संचालक मंडळाच्या वतीने मी आपल्या सर्वांचे आभार मानतो. बँकेने केलेली प्रगती केवळ सभासदांचे तसेच ग्राहकांचे सक्रिय योगदान व विश्वासामुळे शक्य झाली आहे. बँकेचे संस्थापक आदरणीय दत्ताजी मेघे साहेब यांचे सातत्याने लाभलेल्या मार्गदर्शनाबद्दल आम्ही त्यांचे सदैव कृतज्ञ राहू. आमचे मार्गदर्शक मा. सागरजी मेघे यांचे वेळोवेळी आम्हास मार्गदर्शन मिळत असते त्यांचा मी आभारी आहे. त्याप्रमाणे मा. सहकार आयुक्त व निबंधक सह. संस्था पुणे, रिझर्व बँकेचे मा. क्षेत्रीय निर्देशक, महाप्रबंधक, सह महाप्रबंधक व अधिकारी, मा. विभागीय सह. निबंधक, मा. जिल्हा उपनिबंधक, मा. विभागीय सहनिबंधक (लेखा परिक्षण), सहकारी संस्था तसेच विविध अर्बन बँक्स असोसिएशनचे पदाधिकारी यांच्याद्वारे मिळत असलेल्या सहकार्याबद्दल मी त्यांचाही आभारी आहे. विभिन्न सह. पतसंस्थांचे पदाधिकारी, सहकार क्षेत्रातील मान्यवर, सर्व भागधारक, ग्राहक यांच्या सहयोगाबद्दल मी आभार प्रकट करतो व आपणा सर्वांकडून यापुढेही सहयोग मिळत राहील अशी आशा व्यक्त करतो व आपल्याला निरंतर निरोगी स्वास्थ्य मिळो अशी मंगलकामना करतो. अंततः बँकेच्या 31 व्या वार्षिक आमसभेत आपण सर्व सभासद बंधु व मातृशक्ती उपस्थित राहिल्याबद्दल आपले स्वागत व आभार व्यक्त करतो. धन्यवाद!

प्रेम ग्रोवर

अध्यक्ष

संचालक मंडळाच्या वतीने

"बँकिंग म्हणजे केवळ पैशांचे व्यवहार आणि नफा नव्हे,
तर तो तळागाळातील सर्वसामान्य माणसाच्या विश्वासाचा पवित्र ठेवा आहे."
- दत्ताजी मेघे

Balance Sheet as on 31st March 2026

(Amt in ₹)

Capital and Liabilities	Schedule	Current Year 31.03.2026	Previous Year 31.03.2025
Capital	1	237,167,700.00	205,055,100.00
Reserves and Surplus	2	1,019,467,386.79	986,049,889.72
Deposits	3	9,527,983,927.92	7,300,989,183.83
Borrowings	4	264,741,101.13	-
Other liabilities and provisions	5	118,784,190.76	98,665,271.52
Overdue Interest Reserves on Loans & Advances (As per Contra)		70,129,602.88	74,832,598.30
Overdue Interest Reserves Non Performing Investment (As per Contra)		5,143,117.00	5,143,117.00
Total		11,243,417,026.48	8,670,735,160.37
Assets			
Cash & Balances with Reserve Bank of India	6	237,886,326.75	508,655,377.97
Balance with banks and Money at Call and Short Notice	7	1,312,163,137.36	1,303,999,939.57
Investments	8	3,118,791,811.80	1,876,777,881.80
Advances	9	6,168,272,252.03	4,607,591,023.09
Fixed Assets	10	180,868,326.94	187,898,740.27
Other Assets	11	150,162,451.72	105,836,482.37
Overdue Interest Reserves on Loans & Advances (As per Contra)		70,129,602.88	74,832,598.30
Overdue Interest Reserves Non Performing Investment (As per Contra)		5,143,117.00	5,143,117.00
Total		11,243,417,026.48	8,670,735,160.37
Contingent Liabilities & Bills for Collection	12	20,926,198.82	17,733,873.69

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

Income & Expenditures	Schedule	Current Year 31.03.2026	Previous Year 31.03.2025
I. Income			
Interest & Discount Earned	13	762,485,908.35	6 11,452,329.42
Other Income	14	149,096,901.07	50,890,130.06
Total		911,582,809.42	662,342,459.48
II. Expenditure			
Interest on Deposits, Borrowings	15	471,659,687.00	347,158,714.28
Operating expenses	16	223,399,661.29	203,504,714.03
Provisions and Contingencies	17	101,175,533.05	11,621,533.00
Total		796,234,881.34	562,284,961.31
III Profit/Loss			
Net profit/loss(-) for the year Profit/loss(-) brought forward			
Net Profit /Loss (-) for the year		115,347,928.08	100,057,498.17
Profit /Loss (-) brought forward		-	-
Total		115,347,928.08	100,057,498.17
IV. Appropriations			
Transfer to statutory		-	-
Transfer to other reserves		-	-
Transfer to proposed dividend		-	-
Transferred to Investment Fluctuation Reserve (IFR)		-	-
Provision for Income Tax-Current Year		16,500,000.00	25,000,000.00
Income Tax paid for Earlier Years		(705,193.00)	(485,617.00)
Deferred Tax Assets / (Deferred Tax Liability)		(29,327,067.16)	(8,324,068.63)
Balance Carried Over to Balance Sheet		70,226,053.92	67,219,046.54

For Tirupati Urban Co-operative Bank Ltd.

Sd/-
Prem Grover
Chairman

Sd/-
Pranav Ade
Director

Sd/-
Sayaji Jadhao
Director

Sd/-
Sanjay Banerji
Chief Executive Officer

As Per Our Report Of Even Date
For Abhijit Kelkar & Co.
Chartered Accountants
FRN: 121920W

Sd/-
CA Kalpesh Bhute
Partner
Mem.No.:178818
UDIN: 26178818VGJRUS6077

Place : Nagpur
Date : 25/06/2026

Schedule 1 - Capital

(Amt in ₹)

Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
I. For Nationalised Banks Capital (Fully owned by Central Government)"	--	--
II. For Banks incorporated outside India Capital		
(i) The amount brought in by banks by way of start-up capital as prescribed by RBI should be shown under this head.	--	--
(ii) Amount of deposit kept with the RBI under Section 11(2) of the Banking Regulation Act, 1949.	--	--
Total	--	--
III. For Other Banks Authorised Capital		
(30,00,000 Shares of Rs.100.00 each)	300,000,000.00	300,000,000.00
Issued Capital		
(23,71,677 shares of Rs. 100.00 each)	237,167,700.00	205,055,100.00
Subscribed Capital		
(23,71,677 shares of Rs. 100.00 each)	237,167,700.00	205,055,100.00
Called-up Capital		
(23,71,677 shares of Rs. 100.00 each)	237,167,700.00	205,055,100.00
Add: Forfeited shares		
Total	237,167,700.00	205,055,100.00

Schedule 2 - Reserves and Surplus

(Amt in ₹)

Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
I. Statutory Reserves		
Opening Balance	258,878,063.78	250,480,837.78
Additions during the year	21,535,035.00	8,397,226.00
Deductions during the year	-	-
Total of (I) ...	280,413,098.78	258,878,063.78
II. Capital Reserves		
Opening Balance	-	-
Additions during the year	-	-
Deductions during the year	-	-
Total of (II) ...	-	-
III. Share Premium		
Opening Balance	-	-
Additions during the year	-	-
Deductions during the year	-	-
Total of (III) ...	-	-
IV. Revenue & Other Reserves		
Opening Balance	659,952,779.40	644,293,444.73
Additions during the year	171,238,670.77	88,985,028.00
Deductions during the year	162,363,216.08	73,325,693.33
Total of (IV) ...	668,828,234.09	659,952,779.40
V. Balance in Profit and Loss Account	70,226,053.92	67,219,046.54
Total (I, II, III, IV and V)...	1,019,467,386.79	986,049,889.72

जेव्हा श्री दत्ताजी मेघे यांनी तिरुपती बँकेची स्थापना केली,
तेव्हा आपली दृष्टी प्रत्यक्षात साकारण्यासाठी त्यांनी स्वतःची आयुष्यभराची बचत गुंतवली.
त्यांच्या दृढ विश्वासाने अनेकांना प्रेरणा मिळाली
आणि त्यांनी आपली बचत तसेच आपला विश्वास तिरुपती बँकेकडे सोपवला.
केवळ भांडवलाने नव्हे, तर दृढ विश्वास आणि भरोशावर उभी राहिलेली बँक.

Schedule 3 - Deposits

(Amt in ₹)

Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
A. Deposit – Tenure-wise		
I. Demand deposits		
(i) From banks	-	-
(ii) From others	1,048,391,525.66	859,051,947.31
Total	1,048,391,525.66	859,051,947.31
II. Savings Bank Deposits		
(i) From banks	-	-
(ii) From others	1,517,590,976.16	1,398,689,489.42
Total	1,517,590,976.16	1,398,689,489.42
III. Term Deposits		
(i) From banks	-	-
(ii) From others	6,962,001,426.10	5,043,247,747.10
Total	6,962,001,426.10	5,043,247,747.10
Total (I, II and III)	9,527,983,927.92	7,300,989,183.83
B. Classification of Deposits		
(i) Deposits of branches in India	9,527,983,927.92	7,300,989,183.83
(ii) Deposits of branches outside India	-	-
Total	9,527,983,927.92	7,300,989,183.83

Schedule 4 - Borrowings

(Amt in ₹)

Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
I. Borrowings in India		
(a) Reserve Bank of India	-	-
(b) Other banks, against Own Fixed Deposits	264,741,101.13	-
(c) Other institutions and agencies	-	-
Total	264,741,101.13	-
II. Borrowings outside India		
Total	-	-
Total (I and II)	264,741,101.13	-

Schedule 5 - Other Liabilities and Provisions

(Amt in ₹)

Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
Bills Payable	-	-
Inter-office adjustment (net)	-	-
Interest Accrued	2,550,866.00	1,438,657.00
Other (including provision)	116,233,324.76	97,226,614.52
Total	118,784,190.76	98,665,271.52

Schedule 6 - Cash and Balances with Reserve Bank of India

(Amt in ₹)

Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
I. Cash in hand (including foreign currency notes)	47,627,935.00	48,307,372.00
II. Balances with Reserve Bank of India		
(a) in Current Account.	190,258,391.75	460,348,005.97
(b) in Other Accounts	-	-
Total (I and II)	237,886,326.75	508,655,377.97

Schedule 7 - Balances with Banks and Money at Call

(Amt in ₹)

Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
I. In India		
(i) Balances with banks		
(a) in Current Accounts	107,515,580.36	147,729,092.57
(b) in Other Deposit Accounts	1,204,647,557.00	1,156,270,847.00
(ii) Money at call and short notice		
(a) with banks	-	-
(b) with other institutions	-	-
Total (i and ii)	1,312,163,137.36	1,303,999,939.57
II. Outside India		
(i) in Current Accounts	-	-
(ii) in Other Deposit Accounts	-	-
(iii) Money at call and short notice	-	-
Total (I, II and III)	-	-
Grand Total (I and II)	1,312,163,137.36	1,303,999,939.57

Schedule 8 - Investments

(Amt in ₹)

Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
I. Investments in India in		
(i) Government Securities	2,440,468,957.00	1,535,180,487.00
(ii) Other approved securities	-	-
(iii) Shares	4,056,000.00	56,000.00
(iv) Debentures and Bonds	618,591,854.80	253,566,394.80
(v) Subsidiaries and/or joint ventures	-	-
(vi) Others - Security Receipt of ARC	55,675,000.00	87,975,000.00
Total (I)	3,118,791,811.80	1,876,777,881.80
II. Investments outside India in		
(i) Government securities (including local authorities)	-	-
(ii) Subsidiaries and/or joint ventures abroad	-	-
(iii) Others investments (to be specified)	-	-
Total (II)	-	-
Grand Total (I and II)	3,118,791,811.80	1,876,777,881.80

Schedule 9 - Advances

(Amt in ₹)

Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
A. Details of Advances – Tenure wise		
(i) Bills purchased and discounted	-	-
(ii) Cash credits, overdrafts and loans repayable on demand	2,375,892,363.42	1,138,122,203.35
(iii) Term loans	3,792,379,888.61	3,469,468,819.74
Total (A)	6,168,272,252.03	4,607,591,023.09
B. Details of Advances – Security wise		
(i) Secured by tangible assets (REST ALL)	6,037,789,417.48	4,479,215,785.84
(ii) Covered by Bank/Government Guarantees (NIL)	-	-
(iii) Unsecured (PERSONAL LOAN)	130,482,834.55	128,375,237.25
Total (B)	6,168,272,252.03	4,607,591,023.09
C. Details of Advances – Sector wise		
C.I. Advances in India		
(i) Priority Sectors	3,042,423,814.42	2,838,854,897.49
(ii) Public Sector	-	-
(iii) Banks	-	-
(iv) Others	3,125,848,437.61	1,768,736,125.60
Total (C.I.)	6,168,272,252.03	4,607,591,023.09
C.II. Advances outside India		
(i) Due from banks	-	-
(ii) Due from others	-	-
(a) Bills purchased and discounted	-	-
(b) Syndicated loans	-	-
(c) Others	-	-
Total (C.II.)	-	-
Grand Total (C.I and II)	6,168,272,252.03	4,607,591,023.09

Schedule 10 - Fixed Assets

(Amt in ₹)

Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
I. Premises		
WDV as on 31st March of the preceeding year	146,727,248.00	162,259,429.00
Add: Additions during the year	-	-
Less: Deductions during the year	-	-
Less: Depreciation for the year	13,978,964.00	15,532,181.00
Total	132,748,284.00	146,727,248.00
II. Other Fixed Assets(including Furniture & Fixtures, Plant & Machinery, Vehicles, Library Books, Computer Hardware & Software)		
WDV as on 31st March of the preceeding year	41,171,492.27	31,559,132.29
Add: Additions during the year	16,346,011.67	17,726,376.98
Less: Deductions during the year	891,644.00	459,037.00
Less: Depreciation for the year	8,505,817.00	7,654,980.00
Total	48,120,042.94	41,171,492.27
Grand Total (I+II)	180,868,326.94	187,898,740.27

Schedule 11 - Other Assets

(Amt in ₹)

Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
I. Inter-office adjustments (net)	-	-
II. Interest accrued	112,432,191.99	58,153,744.00
III. Tax paid in advance	22,265,073.00	21,765,073.00
IV. Tax deducted at source	3,477,899.01	3,752,481.67
V. Stationery and stamps	558,242.00	543,137.95
VI. Non-banking assets acquired in satisfaction of claims	-	-
VII. Other Assets	11,429,045.72	21,622,045.75
Total	150,162,451.72	105,836,482.37

Schedule 12 - Contingent Liabilities & Bills for collection

(Amt in ₹)

Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
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	-	-
(a) Customer liability for Bank Guarantee issued	640,000.00	140,000.00
(b) Unclaimed Deposits (DEAF Accounts)	20,286,198.82	17,593,873.69
Total	20,926,198.82	17,733,873.69

त्यांचे तत्त्वज्ञान साधे, पण अत्यंत अर्थपूर्ण होते:

“तिरुपती बँकेकडे सोपवलेला प्रत्येक रुपया
जनतेच्या विश्वासाचे प्रतीक आहे,
आणि त्याची काळजी आपल्या स्वतःच्या पैशाप्रमाणेच घेतली पाहिजे.”

Schedule 13 - Interest & Discount Earned

(Amt in ₹)

Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
I. Interest/discount on advances/bills	465,727,795.08	376,447,770.29
II. Income on investments	201,776,918.27	140,756,168.13
III. Interest on balances with Reserve Bank of India and other inter-bank funds	94,981,195.00	94,248,391.00
IV. Others	-	-
Total	762,485,908.35	611,452,329.42

Schedule 14 - Other Income

(Amt in ₹)

Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
I. Commission, exchange and brokerage	28,444,015.07	30,829,346.06
II. Profit on sale of investments Less: Loss on sale of investments	9,282,500.00	10,725,000.00
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 assets	-	-
V. Profit on exchange transactions Less: Loss on exchange transactions	-	-
VI. Income earned by way of dividends, etc. from subsidiaries / companies and / or joint ventures abroad / in India	10,200.00	-
VII. Miscellaneous Income	-	-
i. Excess Provision of Investment Fluctuation Fund	-	-
ii. Bad Debts earlier written off, now recovered	60,186.00	2,882,126.00
iii. Excess Investment Depreciation Reserve reversed	7,13,00,000.00	6,453,658.00
iv. Excess Provision for Ex-Gratia Interest reversed	-	-
v. Excess Provision any other, written back	4,00,00,000.00	-
Total	149,096,901.07	50,890,130.06

Note: Under items II to V loss figures shall be shown in brackets

Schedule 15 - Interest Expended – on Deposits & Borrowings

(Amt in ₹)

Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
I. Interest on deposits	468,860,129.00	346,006,731.28
II. Interest on Reserve Bank of India/Inter-bank borrowings	2,799,558.00	1,151,983.00
III. Others	-	-
Total	471,659,687.00	347,158,714.28

Schedule 16 - Operating Expenses

(Amt in ₹)

Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
I. Payments to and provisions for employees, as above -	-	-
a. Salary & Allowances	83,150,614.00	83,114,032.00
b. Bonus & Ex-Gratia	5,500,000.00	6,000,000.00
c. Employee Group Gratuity	2,611,148.00	2,354,913.00
d. Provident Fund Contribution	3,495,125.00	3,384,660.00
e. Others	8,685,066.00	7,917,974.48
II. Rent, taxes and lighting	19,394,581.17	18,687,871.04
III. Printing and stationery	2,022,372.28	1,851,267.32
IV. Advertisement and publicity	2,767,519.68	3,421,874.86
V. Depreciation on bank's property	22,484,781.00	23,187,161.00
VI. Director's fees, allowances and expenses	1,698,000.00	1,414,000.00
VII. Auditors' fees and expenses (including branch auditors)	2,714,497.00	3,195,436.00
VIII. Legal & Professional charges	3,116,591.43	4,456,788.09
IX. Postages, Telegrams, Telephones, etc.	1,204,983.51	731,572.53
X. Repairs and maintenance	9,083,529.37	7,850,616.44
XI. Insurance	10,403,302.16	8,707,179.90
XII. GST Paid	6,265,694.06	6,248,400.57
XIII. Other expenditure	38,801,856.63	20,980,966.80
Total	223,399,661.29	203,504,714.03

Schedule 17 - Provisions & Contingencies

(Amt in ₹)

Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
1) Provision For Standard Assets	2,000,000.00	1,000,000.00
2) Provision For Sub-Standard Assets.	-	5,000,000.00
3) Provision For Leave Encashment.	-	3,000,000.00
4) GoI Premium Amortisation	1,568,615.00	1,621,533.00
5) Special Reserve For Long Term Finance	1,200,000.00	1,000,000.00
6) Provision Investment Depreciation Reserve	96,406,918.05	-
Total	101,175,533.05	11,621,533.00

CASH FLOW STATEMENT

For the year ended 31st March 2026

(Amt in ₹)

	Particulars	FY 2025-26		FY 2024-25	
		Amount	Amount	Amount	Amount
A	Cash flow from operating activities				
	Net profit after Tax	70,226,053.92		67,219,047.00	
	Add: Provision for Income tax	16,500,000.00		25,000,000.00	
	Add: Self Assement Tax & Interest on Income Tax/ Refund	(705,193.00)		(485,617.00)	
	Less: Deffered tax Asset/ (Liability)	(29,327,067.16)	115,347,928.08	(8,324,069.00)	100,057,499.00
	Profit before tax		115,347,928.08		100,057,499.00
	Adjustment For :				
	Investment Depreciation Reserve	-		(6,453,658.00)	
	Special Reserve for Long Term Finance	1,200,000.00		1,000,000.00	
	Provision for Sub-Standard Assets	-		5,000,000.00	
	Fixed Assets Written Off	891,644.00		459,037.00	
	Provision of Standard Assets	2,000,000.00		1,000,000.00	
	Provision for Leave Encashment	-		3,000,000.00	
	GOI Premium Amortization	1,568,615.00		1,621,533.00	
	Depreciation on Fixed Assets	22,484,781.00		23,187,161.00	
	Total		28,145,040.00		28,814,073.00
	Operating Profit Before Working Capital Changes		143,492,968.08		128,871,572.00
	Adjustment for working capital changes :				
	Decrease/ (Increase) in Investments	(1,290,390,640.00)		(58,781,920.00)	
	Decrease/ (Increase) in Advances	(1,560,681,228.94)		(490,027,707.00)	
	Decrease/ (Increase) in Other Assets	(75,221,651.51)		9,646,277.00	
	Increase/ (Decrease) in Deposits	2,226,994,744.09		538,042,427.00	
	Increase/ (Decrease) in Other Liabilities & Provisions	39,098,759.24		12,374,493.00	
	Increase/ (Decrease) in Other Reserve Fund	(39,027,516.85)		(17,666,892.00)	
			(699,227,533.97)		(6,413,322.00)

	Particulars	FY 2025-26		FY 2024-25	
		Amount	Amount	Amount	Amount
	Payment/Amount debited to fund :				
	Employee Welfare fund	(1,108,740.00)		(518,043.00)	
	Education fund	(52,800.00)		(10,000.00)	
	Member Welfare Fund	(8,000.00)		(12,000.00)	
	Total	(1,169,540.00)	(1,169,540.00)	(540,043.00)	(540,043.00)
	Cash Generated from operations		(556,904,105.89)		121,918,207.00
	Direct Taxes paid	(15,794,807.00)	(15,794,807.00)	(24,514,383.00)	(24,514,383.00)
	Net cash flows from Operating Activity-A		(572,698,912.89)		97,403,824.00
B	Cash flow from Investing activity :				
	(Purchase)/Sale of Fixed Assets	(16,346,011.67)	(16,346,011.67)	(17,726,377.00)	(17,726,377.00)
	Net cash flows from Investing Activity-B		(16,346,011.67)		(17,726,377.00)
C	Cash Flow From Financing Activities :				
	Proceeds from issue of Shares/ (Redemption of share capital)	32,112,600.00		21,378,700.00	
	Dividend paid	(18,979,840.00)		(19,524,403.00)	
	Receipt/Amount credited to fund (Entrance fee, Nominal mem)	188,500.00		153,000.00	
	Borrowings	264,741,101.13		-	
	Net cash flows from Financing Activity-C		278,062,361.13		2,007,297.00
	Net Incrse/(Decrease) in cash or cash Equivalents (A+B+C)		(310,982,563.43)		81,684,744.00
	Cash & Cash Equivalents at the beginning of the period		656,384,470.95		574,699,726.95
	Cash & Cash Equivalents at the end of the period		345,401,907.52		656,384,470.95

For Tirupati Urban Co-operative Bank Ltd.

As Per Our Report Of Even Date
For Abhijit Kelkar & Co.
Chartered Accountants
FRN: 121920W

Sd/-
Prem Grover
Chairman

Sd/-
Pranav Ade
Director

Sd/-
Sayaji Jadhao
Director

Sd/-
Sanjay Banerji
Chief Executive Officer

Sd/-
CA Kalpesh Bhute
Partner
Mem.No.:178818
UDIN: 26178818VGJRUS6077

Place : Nagpur
Date : 25/06/2026

Years of Banking.
A Lifetime of Trust.



Celebrating
our journey.



Building what's next.



Thank you for being a
part of our journey.



TIRUPATI BANK
(TIRUPATI URBAN CO-OP. BANK LTD.)

2025-2026 चे खर्च व उत्पन्नाचे अंदाजपत्रक आणि प्रत्यक्ष खर्च
व 2026-2027 चे अंदाजपत्रक

(₹ लाखात)

2025-2026 वर्षाचे अंदाजपत्रक	विवरण	2025-2026 वर्षाचे प्रत्यक्ष खर्च	2026-2027 वर्षाचे अंदाजपत्रक
	अ) उत्पन्न		
4385.00	कर्जखात्यावर मिळालेले व्याज	4657.28	5450.00
1565.00	गुंतवणुकीवर मिळालेले व्याज	2017.77	2060.00
1000.00	अन्य बँकामध्ये गुंतविलेल्या ठेवीवर व्याज	949.81	1000.00
360.00	कमिशन/एक्सचेंज/ब्रोकरेज	284.54	335.00
160.00	सरकारी प्रतिभुती विक्रीवर नफा	92.83	150.00
50.00	निलेखित खात्यात वसुली	0.60	5.00
0.00	अतिरिक्त तरतुद परत समायोजित	1113.00	0.00
7520.00	अ) एकूण उत्पन्न	9115.83	9000.00
	ब) खर्च		
4020.00	ठेवीवर दिलेले व्याज	4688.60	5100.00
15.00	कर्ज व उचलीवर व्याज	28.00	30.00
1111.00	पगार व भत्ते	1034.42	1200.00
150.00	बँकेच्या इमारतीवर किराया	131.65	150.00
8.00	महानगर पालिका टॅक्स	4.87	10.00
60.00	विद्युत खर्च	57.43	65.00
20.00	लेखन सामग्री/छपाई वरील खर्च	20.22	25.00
100.00	जाहीरात खर्च	27.67	50.00
250.00	धसारा	224.85	240.00
15.00	संचालक भत्ता	16.98	18.00
45.00	ऑडीट फी/टॅक्स आॅडीट	27.14	40.00
55.00	कायदेविषयक खर्च	31.16	40.00
10.00	पोस्टेज टेलीफोन	12.05	16.00
100.00	दुरूस्ती /नुतणीकरण खर्च	90.84	100.00
116.00	विमा हप्ता	104.03	110.00
70.00	वस्तु सेवा कर/ GST	62.66	70.00
225.00	इतर खर्च	388.02	340.00
70.00	अनुत्पादक कर्जाकरीता तरतुद	0.00	20.00
40.00	रजा रोखीकरण तरतुद	0.00	40.00
18.00	सरकारी रोखे प्रिमियम अमारटायझेशन	15.69	16.00
12.00	दिर्घ मुदती कर्ज राखीव निधी	12.00	15.00
0.00	उत्पादक खात्याकरीता तरतुद	20.00	30.00
0.00	गुंतवणूक घसारा तरतुद	964.07	0.00
6510.00	ब) एकूण खर्च	7962.35	7725.00
1010.00	आयकर पूर्व नफा (a-b)	1153.48	1275.00
0.00	डेफर्ड टॅक्स	293.27	0.00
260.00	आयकर	157.95	225.00
750.00	निव्वळ नफा	702.26	1050.00

संचालक मंडळ

कार्यकाल वर्ष 2022 – 2027
संस्थापक मा. स्व. दत्ताजी मेघे

अ.क्र.	संचालकांची नावे	पदनाम
1	श्री.प्रेम ग्रोव्हर	अध्यक्ष
2	श्री.रमेश बोरकुटे	उपाध्यक्ष
3	श्री.बी.जे.बजाज (CA)	संचालक
4	श्री.मो कामील हसन अन्सारी	संचालक
5	श्री.अन्नाजी राऊत	संचालक
6	श्री.मनोहर पांडे	संचालक
7	श्री.महेंद्र आर. ठाकुर	संचालक
8	श्रीमती अर्चना मनिष वैद्य	संचालिका
9	श्रीमती रूपल संदीप मेघे	संचालिका
10	श्री. अब्दुल शकील अब्दुल सत्तार	संचालक
11	श्री.सयाजी विश्वनाथ जाधव	संचालक
12	श्री.प्रणव प्रकाशराव आडे (CA)	संचालक
13	श्री.मनिष दिनकरराव इंगळे	संचालक
14	श्री. राजु कृष्णराव लोहे	संचालक
15	श्री. रधुनाथ मालीकर	संचालक
16	श्री. संजय बैनर्जी	मुख्य कार्यकारी अधिकारी

महत्वाच्या सूचना

- ज्या सभासदांनी आपली भागपत्रके व लाभांश नेला नसेल त्यांनी तो बँकेच्या कामकाजाच्या वेळेत, मुख्य कार्यालयात येऊन घेऊन जावा. सभासदांनी 2022-2023 या वर्षाचा लाभांश दि. 31.12.2026 पर्यंत घेतला नाही तर नियमानुसार रिझर्व फंडामध्ये जमा केला जाईल याची कृपया नोंद घ्यावी.
- सर्व सभासदांना विनंती करण्यात येते की रिझर्व बँक ऑफ इंडियाचे नियमानुसार सर्व सभासदांना व खातेधारकांना KYC (केवायसी) ची पूर्तता करणे बंधनकारक आहे. सबब अद्ययावत फोटो, पत्ता, आधार कार्ड व ओळखपत्राची एक प्रत बँकेत सादर करावी.
- सभासदांनी आपल्या पत्त्यातील बदलासंबंधी तसेच बँकेतील बचत खातेबाबतची माहिती लाभांशाची रक्कम जमा करण्याकरीता बँकेस ताबडतोब कळवावी.

STATUTORY AUDIT REPORT
AUDITORS' REPORT TO THE MEMBERS

INDEPENDENT AUDITOR'S REPORT

To,
The Members,
Tirupati Urban Co-operative Bank Ltd.,

Report on the Financial Statements

- We have audited the accompanying financial statements of Tirupati Urban Co-operative Bank Ltd. ('the Bank') as at 31 March 2026, (GSTN : 27AAAAT5051D1ZS) which comprise the Balance Sheet as at 31 March 2026, and the Profit and Loss Account, and the Cash Flow Statement for the year ended, and a summary of significant accounting policies and other explanatory information. The returns of 16 branches audited by us are incorporated in these financial statements.

Management's Responsibility for the Financial Statements

- Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flow of the Banking accordance with the Banking Regulation Act, 1949 (as applicable to co-operative societies), the guidelines issued by the Reserve Bank of India and the guidelines issued by the, the Registrar of Cooperative Societies, Maharashtra, the Maharashtra Co-operative Societies Act, 1960, and the Maharashtra Co-operative Societies Rules, 1961, (as applicable) and generally accepted accounting principles in India so far as applicable to the Bank. This responsibility includes design, implementation and maintenance of internal control relevant to the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

- Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatements.
- 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 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, but not for the purpose of expressing an opinion on effectiveness of the Bank's internal control. 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.
- We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

- In our opinion and to the best of our information and according to the explanations given to us, except for the possible effects of the matter described in the Basis for Qualified Opinion section of our report the aforesaid financial statements together with the Notes thereon give the information required by the Banking Regulation Act, 1949 (as applicable to co-operative societies) and also as amended by the Banking Regulation (Amendment) Act, 2020, the Maharashtra Cooperative Societies Act, 1960, the Maharashtra Cooperative Societies Rules, 1961) and the guidelines issued by Reserve Bank of India and Registrar of Cooperative societies, Maharashtra 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 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 flow for the year ended on that date.

Basis of Opinion

- We conducted our audit in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India. We are independent of the Bank in ethical requirements that are relevant to our audit in terms of the Code of Ethics issued by the Institute of Chartered Accountants of India and other relevant provisions of the Banking Regulation Act 1949 (as applicable to co-operative societies), the guidelines issued by the Reserve Bank of India and the guidelines issued by the Registrar of Co-operative Societies, Maharashtra, the Maharashtra Co-operative Societies Act, 1960, and the Maharashtra Co-operative Societies Rules, 1961, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our qualified opinion.

Key Audit Matters

Key audit matters are those matters that in our professional judgment were of most significance in our audit of the financial statements for the year ended March 31st 2026. These matters were addressed in the context of our audit of financial statements as a whole and in forming our opinion thereon and we do not provide a separate opinion on these matters. We have determined the matters described below to be Key Audit Matters to be communicated in our report:

S.No.	Key Audit Matters	How the matter was addressed in our audit
1.	Classification of Advances, Income Recognition, Identification of and provisioning for non-performing Advances. Considering the nature of the transactions, regulatory requirements, exiting business environment, estimation / judgment involved in valuation of securities, it is a matter of high importance for the intended users of the Financial Statements. Considering these aspects, we have determined this as a Key Audit Matter.	Our audit approach towards advances with reference to the IRAC norms and other related circulars / directives issued by the RBI and also internal policies and procedures of the Bank includes the testing of the following: a. The accuracy of the data input in the system for income recognition, classification in to performing and non performing Advances and provisioning in accordance with the IRAC norms in respect of the bank. b. Existence and effectiveness of monitoring mechanisms such as Internal Audit, System Audit, Stock Audit & Concurrent Audit as per the policies and procedures of the Bank. c. Examination of advances including stressed advances on a sample basis with respect to compliance with the RBI Master Circulars / Guidelines. d. In carrying out substantive procedures of the bank, we have examined all large advances and other advances on a sample basis.

Report on Other Legal & Regulatory Requirements

The Balance Sheet and the Profit and Loss Account have been drawn up in Forms "A" and "B" respectively of the Third Schedule to the Banking Regulation Act, 1949 and provisions of the Maharashtra Co-operative Societies Act, 1960 and the Maharashtra Co-operative Societies Rules 1961.

We report that:

- 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 to be satisfactory.
 - In our opinion, the Bank has kept proper books of account as required by law so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches/offices.
 - The transactions of the Bank which have come to our notice are within the powers of the Bank;
 - The Balance Sheet and the Profit and Loss Account and Cash Flow Statement dealt with by this report, are in agreement with the books of account and the returns.
 - The accounting standards adopted by the Bank are consistent with those laid down by accounting principles generally accepted in India so far as applicable to Banks.
- The details as required by the Rule 69(6) of Maharashtra Co-operative Societies Rules 1961 are given in the audit memorandum separately.
 - We further report that for the year under audit, the Bank has been awarded "A" classification.

FOR ABHIJIT KELKAR & CO.
CHARTERED ACCOUNTANTS
FRN NO. 121920W

CA KALPESH BHUTE, PARTNER
MEMBERSHIP NO : 178818
UDIN : 26178818VGJRS6077
PLACE : NAGPUR DATE : 25-06-2026



NOTES FORMING PART OF THE BALANCE SHEET

AS AT MARCH 31ST, 2026 AND PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED MARCH 31ST, 2026.

I. Overview:

1. Background:

Tirupati Urban Co-operative Bank Ltd. is an urban co-operative bank in Nagpur. The Bank was registered on 31.03.1995 under the Maharashtra Co-operative Societies Act, 1960. In the Financial Year 2025-26 the bank has posted profit after tax of Rs.702.26 Lakhs. In the year 2025-26, the bank is awarded Audit Classification "A". The Head Office is situated at, 172, Shraddhanand Peth, Nagpur.

2. Basis of preparation:

The financial statements have been prepared and presented under the historical cost convention on the accrual basis of accounting in accordance with the generally accepted accounting principles in India, unless otherwise stated, and comply with the statutory requirements prescribed under the Banking Regulation Act,1949, Maharashtra Co-operative Societies Act 1960, the circulars, notifications, guidelines and directives issued by the Reserve Bank of India from time to time and the Accounting Standards (AS) issued by the Institute of Chartered Accountants of India (ICAI) and current practices prevalent within the banking industry in India. Accounting policies applied have been consistent with the previous year except otherwise stated.

3. Use of estimates:

The preparation of the financial statements in conformity with generally accepted accounting principles in India requires the Management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent liabilities at the date of the financial statements, revenues and expenses during the reporting period. 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.

II. Significant Accounting Policies:

1. Accounting Convention:

The financial statements are drawn up in accordance with the historical cost convention (as modified by revaluation of premises) and on "Going Concern" basis.

2. Foreign currency transactions:

Bank does not deal in any foreign currency transactions.

3. Investments:

Categorization of investments:

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

- i) 'Held to Maturity' - Securities acquired by the Bank with the intention to hold till maturity.
- ii) 'Held for Trading' - Securities acquired by the Bank with the intention to trade.
- iii) 'Available for Sale' - Securities which do not fall within the above two categories are classified as 'Available for Sale'.

Classification of Investments:

For the purpose of disclosure in the Balance Sheet, Investments are classified as required under the Banking Regulation Act, 1949 and RBI guidelines as follows:

Government Securities, Other Trustee Securities, Shares in co-operative institutions, Shares of limited companies, PSU Bonds, Bonds of All India Financial Institutions, Security Receipts and other Investments.

Transfer of investments between categories:

Transfer between categories of investments is accounted as per the RBI guidelines.

Valuation of Investments:

- (I) 'Held to Maturity' - These investments are carried at their acquisition cost less amortization. Any premium on acquisition is amortized over the period remaining to maturity.
- (ii) 'Held for Trading' - The individual scrip in the HFT category is marked to market at monthly intervals. The net resultant depreciation in each classification is recognized in the Profit and Loss Account. Net appreciation, if any, is ignored.
- (iii) 'Available for Sale' - The individual scrip in the AFS category is marked to market at the year end or at more frequent intervals. The net resultant depreciation in each classification is recognized in the Profit and Loss Account. Net appreciation, if any, is ignored.
- (iv) Market value of Government Securities (excluding Treasury Bills) is determined based on the price list published by RBI or the prices periodically declared by FBIL for valuation at year-end. In case of unquoted Government Securities, market price or fair value is determined as per the rates published by FBIL.
- (v) In case of bonds & debentures where interest is not received regularly (i.e. overdue beyond 90 days), the valuation is in accordance with prudential norms for provisioning as prescribed by RBI.
- (vi) Investments are identified and classified as per applicable RBI guidelines. Depreciation on securities is not set off against the appreciation in other securities as per RBI guidelines. Interest on non-performing investments is not recognized in the Profit and Loss Account until received.

Disposal of Investments:

Investments classified under the HTM category: Realized gains are recognized in the Profit and Loss Account and subsequently appropriated to Capital Reserve account (net of taxes and transfer to statutory reserves) in accordance with the RBI guidelines. Losses are recognized in the Profit and Loss Account.

Investments classified under the AFS and HFT categories: Realized gains/losses are recognized in the Profit and Loss Account

4. Provisioning for Advances and Overdue Interest Reserve:

The classification of advances into Standard, Sub-standard, Doubtful and Loss assets as well as provision on non-performing advances has been arrived at in accordance with the guidelines issued by RBI from time to time. In addition to this, a general provision on standard assets is made @0.40% of the outstanding amount on a portfolio basis except in case of direct advances to Agricultural and SME sector @ 0.25%, advances to Commercial Real Estate @ 1% and Commercial Real Estate-Residential House Sector @ 0.75%.

In respect of restructured advances, including advances restructured under the COVID Regulatory package, adequate provisioning has been made in accordance with the RBI guidelines issued from time to time.

The overdue interest in respect of non-performing advances is shown separately under "Overdue Interest Reserve" as per the directives issued by RBI.

5. Revenue Recognition (AS 9):

Interest income is recognized on an accrual basis in accordance with AS-9, Revenue Recognition and RBI guidelines, except in case of interest income on non-performing assets which is recognized on receipt basis as per income recognition and asset classification norms of RBI.

Commission on guarantees on a pro-rata basis over the period of the guarantee.

Locker rent is accounted on an upfront basis at annual rests.

Annual fees on debit cards is recognized as and when due from the customers.

Interest on Government Securities, other fixed income securities is recognized on accrual basis.

Other fees and commission income are recognized when due, where the Bank is reasonably certain of ultimate collection.

Dividend income is recognized on receipt basis.

Income from distribution of insurance products is recognized on the basis of income received.

6. Property, Plant and Equipment (AS 10):

Computers, Furniture & Fixtures, Plant & Machinery, and Motor Cars are stated at WDV.

Premises (including Freehold Land): These are stated at WDV.

Cost includes incidental expenses incurred on acquisition of assets.

Depreciation Rates:

- (i) Plant & Machinery, Motor Cars depreciated on written down value method @15% p.a.
- (ii) Furniture & Fixtures depreciated on written down value method @10% p.a.

- (iii) Premises (excluding Freehold Land) will be depreciated @ 10% p.a.
 - (iv) Computers are depreciated on straight line method @33.33% as directed by RBI.
- Depreciation on fixed assets purchased during the year is charged for the entire year if 180 days or more have elapsed since its purchase; otherwise it is charged at 50% of the normal rate. No depreciation is charged on fixed assets sold during the year.
- The additions to the Fixed Assets are net of GST Input Tax Credit to the extent it is availed by the Bank.

7. Employee Benefits (AS 15):

Gratuity:

The Bank has subscribed to Life Insurance Corporation of India's "Group Gratuity Scheme" for payment of gratuity. Annual premium paid each year is charged to revenue.

Provident fund:

The Bank has debited the Employer contribution to the Profit and Loss Account and respectively deposited Employer & Employee Provident Fund Contribution with EPFO within due dates for the F.Y. 2025-26

Leave Encashment:

Provision for Leave Encashment of the Employees as per AS-15 has been followed by the Bank by obtaining the Actuarial valuation and creating the provision for the F.Y. 2025-26. The payment of Leave Encashment is done from Provision Account.

8. Segment Reporting (AS 17):

The Bank recognizes the Business Segment as the primary reporting segment, in accordance with RBI guidelines and in compliance with AS 17.

Business Segment is classified into (a) Treasury (b) Banking Operations.

9. Related Party Disclosures (AS 18):

The details of Related Parties enclosed herewith

10. Earnings per Share (AS 20):

Basic earnings per share is computed by dividing the net profit or loss for the year by the average number of shares (excluding preference shares) outstanding during the year.

11. Income-Tax (AS 22):

Income tax expense is the aggregate amount of current tax liability and deferred tax recognized in the profit & loss account. Current year taxes are determined in accordance with the relevant provisions of Income Tax Act, 1961 and considering the principles set out in Income Computation and Disclosure Standards ('ICDS') to the extent applicable.

Deferred tax assets and liabilities are recognized, subject to consideration of prudence, on timing difference, representing the difference between taxable income and accounting income that originated in one period and is capable of reversal in one or more subsequent periods. Deferred tax assets and Liabilities are measured using tax rates and tax laws that have been enacted or substantially enacted by the Balance Sheet date. The impact of changes in the deferred tax assets and liabilities is recognized in the Profit and Loss Account. Deferred tax assets are recognized and re-assessed at each reporting date, based upon the Management's judgement as to whether realization is considered as reasonably certain.

Deferred tax assets are recognized on carry forward of unabsorbed depreciation and tax losses only if there is virtual certainty supported by convincing evidence that such deferred tax asset can be realized against future profits.

During the financial year the bank has provided deferred tax liability of Rs. 2.07 crore.

12. Intangible Assets (AS 26):

Intangible assets consist of acquisition, development, amendments / modifications / customization in software applications, tools developed by the Bank. Bank follows the principle of recognition and amortization in respect of computer software which has been customized for the Bank's use and is expected to be in use for some time as per the Accounting Standard. All other computer software are amortized equally over the period of three years as per RBI guidelines.

13. Impairment of Assets (AS 28):

The Bank assesses at each Balance Sheet date whether there is any indication that an asset may be impaired. Impairment loss, if any, is recognized in the statement of Profit & Loss to the extent, the carrying amount of asset exceeds its estimated recoverable amount.

14. Provisions, Contingent Liabilities and Contingent Assets (AS 29):

A provision is recognized when the Bank has a present obligation as a result of past event where it is probable that an outflow of resources will be required to settle the obligation, in respect of which a reliable estimate can be made. Provisions are not discounted to its present value and are determined based on best estimate required to settle the obligation at the Balance Sheet date. These are reviewed at each Balance Sheet date and adjusted to reflect the current best estimates.

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

Contingent Assets are not recognized in the financial statements. However, contingent assets are assessed continually and if it is virtually certain that an inflow of economic benefits will arise, the asset and related income are recognized in the period in which the change occurs.

Contingent Liabilities are disclosed when there is a possible obligation arising from a past event, the existence of which will be confirmed by occurrence or non-occurrence of one or more uncertain future events not within the control of the Bank or any present obligation arising from past event which is not recognized since it is not probable that an outflow of resources will be required to settle the obligation or a reliable estimate of the amount of such obligation cannot be made.

दृष्टिक्षेप

सन 2025-2026 मधील बँकेच्या प्रगतीची ठळक वैशिष्ट्ये:

यावर्षी सुद्धा बँकेने नफा व्यवस्थापन धोरणावर भर देत विक्रमी रु. 560.21 लाख करपूर्व नफा व 402.26 करोत्तर नफा नोंदवला. बँकेच्या निव्वळ अनुत्पादित कर्जाचे प्रमाण शून्य टक्के आहे. बँकेचा Provision Coverage Ratio 100% पेक्षा अधिक असून बँकेची एकूण गंगाजळी मार्च 31, 2026 रोजी रु. 10194.67 लाख आहे.

(₹ लाखात)

	मार्च-2026	मार्च-2025	वृद्धी/घट
भाग भांडवल	2,371.68	2,050.55	(+) 321.13
एकुण ठेवी	95,279.84	73,009.89	(+) 22,269.95
एकुण कर्ज बाकी	61,682.72	46,075.91	(+) 15,606.81
कर्जाचे ठेवींशी प्रमाण	64.74%	63.11%	(+) 1.63%
एकुण गुंतवणूक	43,234.40	30,330.49	(+) 12,903.91
खेळते भांडवल	1,11,681.44	85,907.59	(+) 25,773.85
एकंदरीत उत्पन्न	9,115.83	6,623.42	(+) 2,492.41
निव्वळ नफा (करोत्तर)	402.26	672.19	(-) 269.93
एकंदरीत एनपीएचे प्रमाण	1.00%	2.59%	(-) 1.59%
निव्वळ एनपीएचे प्रमाण (Net NPA)	0.00%	0.00%	-
एकंदरीत व्यवसाय	1,56,962.56	1,19,085.80	(+) 37,876.76

BRANCH RELOCATION

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III. Notes to Accounts:

Disclosures as per Reserve Bank of India's Master Direction on Financial Statements - Presentation and Disclosures :

1. Regulatory Capital

Composition of Regulatory Capital:

(₹ in crores)

Sr No.	Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
i)	Paid up share capital and reserves (net of deductions, if any)	71.62	69.86
ii)	Other Tier 1 Capital	0.00	0.00
iii)	Tier 1 capital (i + ii)	71.62	69.86
iv)	Tier 2 capital	19.10	15.36
v)	Total capital (Tier 1+ Tier 2)	90.72	85.22
vi)	Total Risk Weighted Assets (RWAs)	581.57	466.24
vii)	Paid-up share capital and reserves as percentage of RWAs	12.31%	14.98%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	12.31%	14.98%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	3.29%	3.29%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	15.60%	18.28%
xi)	Percentage of the shareholding of Government of India	Nil	Nil
xii)	Amount of paid-up equity capital raised during the year (Net)	3.21	2.14
xiii)	Amount of non-equity Tier 1 Capital raised during the year, of which:		
	Perpetual non-cumulative preference shares	Nil	Nil
	Perpetual debt Instrument	Nil	Nil
xiv)	Amount of Tier 2 capital raised during the year, of which:		
	Perpetual non-cumulative preference shares,	Nil	Nil
	Perpetual debt instruments	Nil	Nil
	Long Term (Subordinated) Deposits (LTDs)	Nil	Nil

2. Asset liability management :

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

(₹ in crores)

	1 to 30 days	31 days to 2 months	Over 2 months and to 3 months	Over 3 months and up to 6 months	Over 6 months and up to 1 year	Over 1 Year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits	69.41	21.01	22.82	68.77	269.31	470.72	16.86	13.90	952.80
Advances	1.70	1.05	19.37	27.82	178.22	64.80	102.91	220.96	616.83
Investments	15.11	14.02	0.16	63.13	24.19	47.34	47.55	220.86	432.34
Borrowings	26.47	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26.47
Foreign Currency Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Currency Liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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

(₹ in crores)

	1 to 30 days	31 days to 2 months	Over 2 months and to 3 months	Over 3 months and up to 6 months	Over 6 months and up to 1 year	Over 1 Year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits	44.44	18.65	79.45	49.86	157.97	346.12	19.43	14.18	730.10
Advances	7.03	13.12	11.94	10.44	76.91	36.48	94.55	210.29	460.76
Investments	0.00	15.20	5.16	66.34	31.25	31.56	20.02	133.77	303.30
Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Currency Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Currency Liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

3. Investments

Composition of Investment Portfolio as at 31.03.2026

(₹ in crores)

	Investments in India						
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India
Held to Maturity							
Gross	40.56	0.00	0.00	0.00	0.00	0.00	40.56
Less : Provision for non-performing investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	40.56	0.00	0.00	0.00	0.00	0.00	40.56
Available for Sale							
Gross	203.49	0.00	0.41	61.86	0.00	126.03	391.79
Less : Provision for depreciation and NPI	13.85	0.00	0.00	4.73	0.00	5.57	24.15
Net	189.64	0.00	0.41	57.13	0.00	120.46	367.64
Held for Trading							
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Investments	244.05	0.00	0.41	61.86	0.00	126.03	432.35
Less : Provision for non - performing investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less : Provision for depreciation and NPI	13.85	0.00	0.00	4.73	0.00	5.57	24.15
Net	230.20	0.00	0.41	57.13	0.00	120.46	408.20

Investments

Composition of Investment Portfolio as at 31.03.2025

(₹ in crores)

	Investments in India						
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India
Held to Maturity							
Gross	105.46	0.00	0.00	0.00	0.00	0.00	105.46
Less : Provision for non-performing investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	105.46	0.00	0.00	0.00	0.00	0.00	105.46
Available for Sale							
Gross	48.05	0.00	0.01	25.36	0.00	124.42	197.84
Less : Provision for depreciation and NPI	0.65	0.00	0.00	5.06	0.00	8.80	14.51
Net	47.40	0.00	0.01	20.30	0.00	115.62	183.33
Held for Trading							

Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net		0.00	0.00	0.00	0.00	0.00	0.00
Total Investments	153.51	0.00	0.01	25.36	0.00	124.42	303.30
Less : Provision for non - performing investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less : Provision for depreciation and NPI	0.65	0.00	0.00	5.06	0.00	8.80	14.51
Net	152.86	0.00	0.01	20.30	0.00	115.62	288.79

Movement of Provisions for Depreciation and Investment Fluctuation Reserve:

(₹ in crores)

Particulars	31.03.2026	31.03.2025
i) Movement of provisions held towards depreciation on investments		
(a) Opening balance	14.51	15.16
(b) Add : Provisions made during the year	13.34	0.80
(c) Less : Write off / writeback of excess provisions during the year	3.70	1.45
(d) Closing balance	24.15	14.51
ii) Movement of Investment Fluctuation Reserve		
(a) Opening balance	11.87	11.12
(b) Add : Amount transferred during the year	0.25	0.75
(c) Less : Drawdown	0.00	0.00
(d) Closing balance	12.12	11.87
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT / Current category	5.97%	24.70%

Sale and transfers to/from HTM category

The Bank had shifted Government Securities form HTM to AFS amount of Rs 64.75 crore in the FY 2025-26.

Non-SLR investment portfolio:

i) Non-performing non-SLR Investments :

(₹ in crores)

S.No.	Particulars	31.03.2026	31.03.2025
a)	Opening Balance	7.00	7.00
b)	Additions during the year since 1 st April	0.00	0.00
c)	Reductions during the above period	0.00	0.00
d)	Closing Balance	7.00	7.00
e)	Total provision held	7.00	7.00

ii) Issuer composition of non-SLR investments:

(₹ in crores)

S. No.	Issuer	Amount	Extent of Private Placements	Extent of 'Below Investment Grade' Securities	Extent of 'Unrated' Securities	Extent of 'Unlisted' Securities
a)	PSUs	7.57 (8.32)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)
b)	FIs	43.10 (10.97)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)
c)	Public Sector Banks	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)
d)	Mutual Fund	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)
e)	Others	17.16 (14.87)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)
f)	Provision towards depreciation	10.30 (13.86)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)
	Total	57.53 (20.30)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)

Note: Figures in brackets represent previous year's figures.

4. Asset quality

Classification of advances and provisions held as on 31.03.2026

(₹ in crores)

	Standard	Non-performing				Total
	Total Standard Advances	Sub- Standard	Doubtful	Loss	Total Non- performin Advances	
Gross Standard Advances and NPAs						
Opening Balance	448.85	1.57	10.12	0.22	11.91	460.76
Add: Additions during the year					0.46	
Less: Reductions during the year*					6.19	
Closing balance	610.65	0.64	5.35	0.19	6.18	616.83
Reductions in Gross NPAs due to :						

(₹ in crores)

	Standard	Non-performing				Total
	Total Standard Advances	Sub- Standard	Doubtful	Loss	Total Non- performin Advances	
i. Upgradation					1.45	
ii. Recoveries (excluding recoveries from upgraded accounts)					4.73	
iii. Technical/ prudential Write-offs					0.01	
iv. Write-offs other than those under (iii) above					0.00	
Provisions (excluding Floating Provisions)						
Opening balance of provisions held					13.32	
Add: Fresh provisions made during the year					1.02	
Less : Excess provision reversed/ Write-off loans					8.16	
Closing balance of provisions held					6.18	

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Net NPAs						
Opening Balance					0.00	
Add: Fresh additions during the year					0.00	
Less: Reductions during the year					0.00	
Closing Balance					0.00	
Floating Provisions						
Opening Balance						NA
Add: Additional provisions made during the year						NA
Less: Amount drawn down during the year						NA
Closing balance of floating provisions						NA
Technical write-offs and the recoveries made thereon						
Opening balance of Technical/ Prudential written-off accounts						5.81
Add : Technical/Prudentialwrite-offs during the year						0.01
Less : Recoveries made from previously technical/ prudential written-off accounts during the year						0.01
Closing balance						5.81

* This includes the amounts received from ECGC and held in 'Suspense' account.

Classification of advances and provisions held as on 31.03.2025

	Standard	Non-performing				Total
	Total Standard Advances	Sub-Standard	Doubtful	Loss	Total Non-performin Advances	
Gross Standard Advances and NPAs						
Opening Balance	399.86	6.97	4.92	0.01	11.90	411.76
Add: Additions during the year					1.53	
Less: Reductions during the year*					1.52	
Closing balance	448.85	1.57	10.12	0.22	11.91	460.76
Reductions in Gross NPAs due to:						
i. Upgradation					1.07	
ii. Recoveries (excluding recoveries from upgraded accounts)					0.43	
iii. Technical/ prudential Write-offs					0.02	
iv. Write-offs other than those under (iii) above					0.00	
Provisions (excluding Floating Provisions)						
Opening balance of provisions held					12.85	
Add: Fresh provisions made during the year					6.00	
Less : Excess provision reversed/ Write-off loans					5.53	
Closing balance of provisions held					13.32	
Net NPAs						
Opening Balance					0.00	
Add: Fresh additions during the year					0.00	
Less: Reductions during the year					0.00	
Closing Balance					0.00	
Floating Provisions						NA
Opening Balance						NA
Add: Additional provisions made during the year						NA
Less: Amount drawn down during the year						NA
Closing balance of floating provisions						
Technical write-offs and the recoveries made thereon						
Opening balance of Technical/ Prudential written-off accounts						5.96
Add : Technical/Prudential write-offs during the year						0.02
Less : Recoveries made from previously technical/ prudential written-off accounts during the year						0.17
Closing balance						5.81

* This includes the amounts received from ECGC and held in 'Suspense' account.

Ratios (in per cent)		31.03.2026	31.03.2025
Gross NPA to Gross Advances		1.00%	2.59%
Net NPA to Net Advances		0.00%	0.00%
Provision coverage ratio		100.14%	111.79%

Sector-wise Advances and Gross NPAs

S. No.	Sector	Current Year 31.03.2026			Previous Year 31.03.2025		
		Out-standing Total Adv.	Gross NPAs	% of Gross NPAs to Total Adv. in that Sector	Out-standing Total Adv.	Gross NPAs	% of Gross NPAs to Total Adv. in that Sector
i)	Priority Sector						
	a) Agriculture and allied activities	0.29	0.00	0.00	1.05	0.03	2.86
	b) Advances to industries sector eligible as priority sector lending	3.52	0.00	0.00	4.86	0.00	0.00
	c) Services	244.45	4.66	1.91	226.73	9.77	4.31
	d) Personal Loans	55.98	0.44	0.79	51.24	0.67	1.31
	Subtotal (i)	304.24	5.10		283.88	10.47	

ii)	Non-priority Sector						
	a) Agriculture and allied activities	0.00	0.00	0.00	0.00	0.00	0.00
	b) Industry	0.00	0.00	0.00	0.00	0.00	0.00
	c) Services	281.35	0.54	0.57	154.29	0.88	0.57
	d) Personal Loans	31.24	0.54	1.73	22.58	0.56	2.48
	Sub-total (ii)	312.59	1.08		176.87	1.44	
	Total (i + ii)	616.83	6.18	1.00%	460.71	11.91	2.59%

Particulars of resolution plan and restructuring

Details of accounts subjected to restructuring* (₹ in crores)

Particular		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
	No. of Borrowers	0	0	0	0	0	0	0	0	0	0
Standard	Gross Amount	0	0	0	0	0	0	0	0	0	0
	Provision held	0	0	0	0	0	0	0	0	0	0
	Number of Borrowers	0	0	0	0	0	0	0	0	0	0
Sub-standard	Gross Amount	0	0	0	0	0	0	0	0	0	0
	Provision held	0	0	0	0	0	0	0	0	0	0
	Number of Borrowers	0	0	0	0	0	0	0	0	0	0
Doubtful	Gross Amount	0	0	0	0	0	0	0	0	0	0
	Provision held	0	0	0	0	0	0	0	0	0	0
	Number of Borrowers	0	0	0	0	0	0	0	0	0	0
Total	Gross Amount	0	0	0	0	0	0	0	0	0	0
	Provision held	0	0	0	0	0	0	0	0	0	0

Divergence in Assets classification & Provisioning : NA

Disclosure of transfer of loan exposures

Details of transfer of loan exposure-In the case of stressed loans transferred or acquired:

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

Particulars	To ARCs [ASREC (India) Limited]	To permitted transferees	To other transferees (please specify)
No. of Accounts	-	Nil	
Aggregate principal outstanding of loans transferred	-		
Weighted average residual tenor of the loans transferred	-		
Net book value of loans transferred (at the time of transfer)	-		
Aggregate Consideration	-		
Additional consideration realized in respect of accounts transferred in earlier years	-		

Details of loans acquired during the year

Particulars	From SCBs, RRBs, UCBs, StCBs, DCCBs, AIFIs, SFBs and NBFCs including HFCs	From ARCs
Aggregate principal outstanding of loans acquired	Nil	
Aggregate consideration paid		
Weighted average residual tenor of loans acquired		

Distribution of the Security Receipts held is as follow :

Recovery Rating assigned by Credit Rating Agency	31.03.2026	31.03.2025
Rating - IVR RR1 (100% - 150%)	5.57	8.80
Total	5.57	8.80

Fraud accounts

Details on the number and amount of frauds as well as the provisioning thereon :

	31.03.2026	31.03.2025
No. of frauds reported	0	3
Amount involved in fraud (Rs. Crore)	0.00	0.28
Amount of provision made for such frauds (Rs. crore)	0.00	0.28
Amount written off for such frauds	0.00	0.00
Amount of unamortized provision debited from 'other reserves' as at the end of the year (Rs. crore)	0.00	0.00
Amount outstanding as at end of the year	0.18	0.28

Note : No fraud accounts has been reported during the year. The table shown above represent previous fraud cases.

Disclosure under Resolution Framework for COVID-19-related Stress

Disclosure with respect to 'Respect of Stressed Assets' as per RBI Circular No. DOR. No. BP.BC /4 / 21.04/048/2020- 21 dated August, 6 2020:

Type of Borrower	Exposure to accounts classified as standard subsequent to implementation of resolution plan-Position as at the end of the previous half year (A) i.e. 30.09.2025	Of (A), aggregate debt that slipped into NPA during the half-year ended 31.03.2026	Of (A) amount written off during the half-year ended 31.03.2026	Of (A) amount paid by the borrowers during the half-year ended 31.03.2026	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year ended 31.03.2026
Personal Loans	3.46	0.18	0.00	0.16	3.12
Corporate Persons*	0.00	0.00	0.00	0.00	0.00
Of which MSMEs	0.00	0.00	0.00	0.00	0.00
Others	0.85	0.00	0.00	0.23	0.62
Total	4.31	0.18	0.00	0.39	3.74

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

Disclosure with respect to Resolution Framework – 2.0: Resolution of Covid-19 related stress of Individuals and Small Businesses as per RBI Circular No. RBI/2021-22/31 DOR.STR.REC.11/21.04.048/2021-22 dated May 5th 2021: The following accounts have been restructured during the FY 2025-26:-

OUR BRANCHES



- 1

South Ambazari Road
- 2

Gandhibagh
- 3

Sakkardara
- 4

Narendra Nagar
- 5

Manish Nagar
- 6

Anant Nagar
- 7

YCCE
- 8

Pratap Nagar
- 9

KDK
- 10

Butibori

(₹ in crores)

S. No.	Description	Individual Borrowers		Small Business
		Personal Loans	Business Loans	
(A)	Number of Request received for invoking resolution process under Part A	0.00	0.00	0.00
(B)	Number of accounts where resolution plan has been implemented under this window	0.00	0.00	0.00
(C)	Exposure to accounts mentioned at (B) before implementation of the plan	0.00	0.00	0.00
(D)	Of (C), aggregate amount of debt that was converted into other securities	0.00	0.00	0.00
(E)	Additional funding sanctioned, if any, including between invocation of the plan and implementation	0.00	0.00	0.00
(F)	Increase in provision on account of the implementation of the resolution plan	0.00	0.00	0.00

5. Exposures :

Exposure to real estate sector :

(₹ in crores)

S.No.	Particulars	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.	81.77	65.52
	Of which Individual housing loans eligible for priority sector advances	54.99	50.20
	b) Commercial Real Estate		
	Lending secured by mortgages on Commercial Real Estates (office building, retail space, multi-purpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction etc. Exposures would also include non-fund based (NFB) limits.	22.11	13.82
	c) Investments in Mortgage Backed Securities (MBS) and other securitized exposures:		
	i) Residential	Nil	Nil
	ii) Commercial Real Estate	Nil	Nil
ii)	Fund based and non-fund-based exposures on National Housing Bank (NHB) and Housing Finance Companies (HFCs)	Nil	Nil
	Total Exposure to Real Estate Sector	103.88	79.34

Exposure to capital market

(₹ in crores)

S.No.	Category	31.03.2026	31.03.2025
i)	Direct investment in equity shares, convertible bonds, convertible debentures and units of equity oriented mutual funds the corpus of which is not exclusively invested in corporate debt.	Nil	Nil
ii)	Advances against shares / bonds / debentures or other securities or on clean basis to individuals for investment in shares (including IPOs / ESOPs), convertible bonds, convertible debentures, and units of equity oriented mutual funds;	Nil	Nil
iii)	Advances for any other purposes where shares or convertible bonds or convertible debentures or units of equity oriented mutual funds are taken as primary security;	Nil	Nil
iv)	Advances for any other purposes to the extent secured by the collateral security of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds i.e. where the primary security other than shares / convertible bonds / convertible debentures / units of equity oriented mutual funds does not fully cover the advances;	Nil	Nil
v)	Secured and unsecured advances to stockbrokers and guarantees issued on behalf of stockbrokers and market makers;	Nil	Nil
vi)	Loans sanctioned to corporates against the security of shares / bonds / debentures or other securities or on clean basis for meeting promoter's contribution to the equity of new companies in anticipation of raising resources;	Nil	Nil
vii)	Bridge loans to companies against expected equity flows / issues;	Nil	Nil
viii)	Underwriting commitments taken up by the banks in respect of primary issue of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds;	Nil	Nil
ix)	Financing to stockbrokers for margin trading;	Nil	Nil
x)	All exposures to Venture Capital Funds (both registered and unregistered)	Nil	Nil
	Total exposure to capital market	Nil	Nil

a) Risk Category-wise country exposure :

(₹ in crores)

Risk Category	Exposure (net) as 31.03.2026	Provision held as 31.03.2026	Exposure (net) as 31.03.2026	Provision held as 31.03.2025
Insignificant	Nil	N.A.	Nil	N.A.
Low	Nil	N.A.	Nil	N.A.
Moderately Low	Nil	N.A.	Nil	N.A.
Moderate	Nil	N.A.	Nil	N.A.
Moderately High	Nil	N.A.	Nil	N.A.
High	Nil	N.A.	Nil	N.A.
Very High	Nil	N.A.	Nil	N.A.
Total	Nil	N.A.	Nil	N.A.

b) Unsecured advances :

(₹ in crores)

Particulars	31.03.2026	31.03.2025
Total unsecured advances of the bank	13.05	14.14
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	NA	NA
Estimated value of such intangible securities	NA	NA

c) Factoring exposures :

NA :

d) Unhedged foreign currency exposure :

NA :

6. Concentration of Deposits, Advances, Exposures and NPAs :

a) Concentration of Deposits :

(₹ in crores)

Particulars	31.03.2026	31.03.2025
Total deposits of the twenty largest depositors	374.50	203.25
% of deposits of twenty largest depositors to total deposits of the Bank	39.31%	27.84%

b) Concentration of advances* :

(₹ in crores)

Particulars	31.03.2026	31.03.2025
Total advances of the twenty largest borrowers	196.06	133.76
% of advances of twenty largest borrowers to total advances of the Bank	30.55%	29.03%

*Advances shall be computed based on credit exposure i.e. funded and non-funded limits including derivative exposures where applicable. The sanctioned limits or outstanding, whichever are higher, shall be reckoned. However, in the case of fully drawn term loans, where there is no scope for re-drawl of any portion of the sanctioned limit, banks may reckon the outstanding as the credit exposure.

c) Concentration of exposures** :

(₹ in crores)

Particulars	31.03.2026	31.03.2025
Total exposure of the twenty largest borrowers/customers	139.24	133.76
Percentage of exposures to the twenty largest borrowers/customers to the total exposures of the Bank or borrowers/customers	26.51%	29.03%

**Exposures shall be computed as per applicable RBI regulation

d) Concentration of NPAs :

(₹ in crores)

Particulars	31.03.2026	31.03.2025
Total exposure of the top twenty NPA accounts	6.11	11.57
Percentage of exposures to the twenty largest NPA exposures to total Gross NPAs	98.89%	97.14%

7. Derivatives :

Bank has not entered into any transactions in foreign exchange agreement or interest rate swaps in the current and previous years.

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

(₹ in crores)

Particulars	31.03.2026	31.03.2025
Opening balance of amounts transferred to DEAF	1.76	1.52
Add :- Amounts transferred to DEAF during the year	0.27	0.27
Less :- Amount reimbursed by DEAF towards claims	0.00	0.03
Closing balance of amounts transferred to DEAF	2.03	1.76

9. Disclosure of Complaints :

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

Sr.No.	Particulars	31.03.2026	31.03.2025
	Complaints received by the bank from its customers		
1.	Number of complaints pending at beginning of the year	Nil	2
2.	Number of complaints received during the year	65	89
3.	Number of complaints disposed during the year	64	91
	3.1 Of which, number of complaints rejected by the bank	Nil	Nil
4.	Number of complaints pending at the end of the year	1	Nil
	Maintainable complaints received by the bank from OBOs	Nil	Nil
5.	Number of complaints pending at beginning of the year (OBO)	Nil	Nil
	Number of maintainable complaints received by the bank from OBOs	2	Nil
	5.1 Of 5, number of complaints resolved in favour of the bank by BOs (also includes complaints received in earlier years & resolved in favour of the bank)	2	Nil
	5.2 Of 5, number of complaints resolved through conciliation/ mediation /advisories issued by Bos	Nil	Nil
	5.3 Of 5, number of complaints resolved after passing of Awards by BOs 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 BO Scheme 2006 and covered within the ambit of the Scheme.

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

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year i.e. as on 31.03.2025	Number of complaints received during the year i.e. during 2025-26	% increase/ decrease in the number of complaints received over the previous year i.e. 2024-25	Number of complaints pending at the end of the year i.e. as on 31.03.2026	Of 5, number of complaints pending beyond 30 days
Current year (31.03.2026)					
Ground-1-Branch Services	0	0	0%	0	0
Ground-2- Advances	0	0	0%	0	0
Ground-3 – Deposits	0	0	0%	0	0
Ground-4 - General (Wrong transfer, Refund, unauthorized transaction)	0	0	0%	0	0
Ground-5 – ATM	0	31	10.71%	0	0
Others	0	34	(43.33%)	1	0
Total	0	65		1	0

Previous year (31.03.2025)

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year i.e. as on 1.4.2024	Number of complaints received during the year i.e. during 2024-25	% increase / decrease in the number of complaints received over the previous year i.e. 2023-24	Number of complaints pending at the end of the year i.e. as on 31.03.2025	Of 5, number of complaints pending beyond 30 days
Ground-1-Branch Services	0	0	0%	0	0
Ground-2- Advances	0	0	0%	0	0
Ground-3 - Deposits	0	0	0%	0	0
Ground-4 - General	0	0	0%	0	0
Ground-5 – ATM	0	28	(3.45%)	0	0
Others	2	60	36.36%	0	0
Total	2	89		0	0

*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'.

OUR BRANCHES



Scan to explore our nearest branch

11 Airoli

12 Wardha

13 Chandrapur

14 Koradi

15 Kamal Chowk

16 Mankapur

17 Khamla

9225323456

www.tirupati.bank.in

1. ATM/Debit Cards	2. Credit Cards	3. Internet/Mobile/ Electronic Banking	4. Account opening/ difficulty in operation of accounts
5. Mis-selling/Para-banking	6. Recovery Agents/ Direct Sales Agents	7. Pension and facilities for senior citizens/ differently abled	8. Loans and advances
9. Levy of charges without prior notice/ excessive charges/ foreclosure charges	10. Cheques/ drafts/ bills	11. Non-observance of Fair Practices Code	12. Exchange of coins, issuance/ acceptance of small denomination notes and coins
13. Bank Guarantees/ Letter of Credit and documentary credits	14. Staff behavior	15. Facilities for customers visiting the branch/ adherence to prescribed working hours by the branch, etc.	16. Others

10. Disclosure of penalties imposed by Reserve Bank of India
During the year no penalty imposed by RBI.

11. Disclosure requirement as per Accounting Standards (AS)

Net Profit or Loss for the Period, Prior Period Items and Changes in Accounting Policies (AS 5):
Prior Period Items: During the year, there were no material prior period income / expenditure items Change in Accounting Policy: There is no change in the Significant Accounting Policies adopted during the year ended 31st March 2026 as compared to those followed in the previous financial year 2024-25.

Segment Reporting (AS-17) :

Part A : Business Segment

The Bank operates in two segments viz., Treasury and Banking operations. These segments have been identified in line with AS-17 on segments reporting after considering the nature and risk profile of the product and services, the target customer profiles, the organizational structure and the internal reporting system of the bank. The bank has disclosed the business segment as primary segment. The bank has only one reportable geographical segment.

Segments wise income, expenditure, assets and liabilities which are not directly allocable have been allocated to the reportable segments based on assumptions as considered appropriate by the management.

(₹ in crores)

Business Segment	Treasury		Banking Operations		Total	
Particulars	31.03.2026	31.03.2025	31.03.2026	31.03.2025	31.03.2026	31.03.2025
Revenue	29.68	23.50	61.48	42.73	91.16	66.23
Result	7.64	8.11	30.05	19.35	37.69	27.46
Unallocated expenses					31.82	16.30
Operating Profit					21.65	11.16
Provisions					13.05	1.99
Income taxes					1.58	2.45
Extraordinary profit/loss					-	-
Net profit					7.02	6.72
Other information						
Segment assets	432.34	303.30	616.83	460.76	1049.17	764.06
Unallocated assets					67.64	95.01
Total assets					1116.81	859.08
Segment liabilities	392.74	289.88	560.32	440.36	953.06	730.24
Unallocated liabilities					38.09	9.73
Capital, Reserves & Surplus					125.66	119.11
Total liabilities					1116.81	859.08

Earnings per Share (EPS) (AS 20) :

(₹ in crores)

Particulars	2025-26	2024-25
Net Profit after Taxation	7.02	6.72
Average No. of Shares	0.24	0.21
EPS (in actuals)	29.61	32.78

Major components of Deferred Tax (AS 22) :

FY - 2025 - 26

(₹ in crores)

Sr. No.	Particulars	Impact Rs.	Deferred Tax Asset. Rs.	Deferred Tax Liability, Rs.
1.	Timing Differences			
(a)	Impact of W.D.V. of Fixed Assets, due to Higher Depreciation charged as per Income Tax Act, 1961, as compared to Books of Accounts.	0.01		0.00
(b)	Impact of Provisions in Books of Accounts, due to Disallowances as per Income Tax Act, 1961, as compared to Books of Accounts.	7.85		1.98
(c)	Impact of Allowances and Disallowances, as per Sec. 43 B and other provisions as per Income Tax Act, 1961.	0.35		0.09
	Total	8.21		2.07
	Net Deferred tax Liability to be recognized			2.07

FY - 2024 - 25

(₹ in crores)

Sr. No.	Particulars	Impact Rs.	Deferred Tax Asset. Rs.	Deferred Tax Liability, Rs.
1.	Timing Differences			
(a)	Impact of W.D.V. of Fixed Assets, due to Higher Depreciation charged as per Income Tax Act, 1961, as compared to Books of Accounts.	0.05		0.01
(b)	Impact of Provisions in Books of Accounts, due to Disallowances as per Income Tax Act, 1961, as compared to Books of Accounts.	0.00		0.00
(c)	Impact of Allowances and Disallowances, as per Sec. 43 B and other provisions as per Income Tax Act, 1961.	0.00		
	Total	0.05		0.01
	Net Deferred tax Liability to be recognized			0.01

For Tirupati Urban Co-operative Bank Ltd.

Sd/-
Prem Grover
Chairman

Sd/-
Pranav Ade
Director

Sd/-
Sayaji Jadhao
Director

Sd/-
Sanjay Banerji
Chief Executive Officer

Place : Nagpur
Date : 25/06/2026

As Per Our Report Of Even Date
For Abhijit Kelkar & Co.
Chartered Accountants
FRN: 121920W

Sd/-
CA Kalpesh Bhute
Partner
Mem.No.:178818
UDIN: 26178818VGJRS6077

Amendment in the Byelaws

Clause of Bylaw	Existing Bylaws	Amendment proposed	Bylaws after Amendment	Reason for Amendment
Authorised Share Capital	The Authorised Share Capital of the Bank is ₹ 300000000/- (Rs. Thirty crores only) divided into 3000000 share of ₹ 100/- each which should be paid in full on application.	The Authorised Share Capital of the Bank is enhance from ₹ 30 crore to ₹ 50 crore (Net increased of ₹ 20 crore)	The Authorised Share Capital of the Bank is ₹. 500000000/- (Rs. Fifty crores only) divided into 5000000 share of ₹ 100/- each which should be paid in full on application.	As on 31st March 2026, the Bank's paid up share capital touched ₹ 23.71 crore against the existing Authorised share capital of ₹ 30 crore. Considering the Bank's continous growth and future capital requirments the Board of Directors have recommended enhancing the Authorised Share Capital from ₹ 30 crore to ₹ 50 crore.

Details of Computer Software – other than internally generated (AS 26):

a. Amortization rates used @33.33% p.a. on straight line method. (However, if useful life of software is shorter, then proportionate rates are used).

(₹ in crores)

Particulars	31.03.2026	31.03.2025
Opening Balance (at cost) as on April 1	0.10	0.20
Add: Additions during the year	0.17	0.02
Sub-Total	0.27	0.22
Less: Amortization made:	0.10	0.12
Net carrying amount as on March 31 st	0.17	0.10

Claims against Bank not acknowledged as debts : Nil

(a) Other Disclosures

a) Business ratios

Particulars	31.03.2026	31.03.2025
i) Interest Income as a percentage to Working Funds	6.83%	7.12%
ii) Non-interest income as a percentage to Working Funds	1.34%	0.59%
iii) Cost of Deposits	5.61%	5.31%
iv) Net Interest Margin	3.24%	3.74%
v) Operating Profit as a percentage to Working Funds	1.94%	1.30%
vi) Return on Assets	0.63%	0.78%
vii) Business per employee (` in crore)	9.02	7.09
viii) Profit per employee (` in crore)	0.04	0.04

b) Bancassurance business :

Commission income from Bank assurance business : NIL

(₹ in crores)

Sr.No.	Nature of income	2025-26	2024-25
1.	From selling Life Insurance Policies	Nil	Nil
2.	From selling Non-Life Insurance Policies	Nil	Nil
3.	From Pradhanmantri Insurance Schemes	Nil	Nil
	Total	Nil	Nil

c) Marketing and distribution :

Income from Mutual Fund business :

(₹ in crores)

Nature of income	2025-26	2024-25
Mutual Fund Income	Nil	Nil

d) Disclosures regarding Priority Sector Lending Certificates (PSLCs) : Nil :

e) Provisions and contingencies :

(₹ in crores)

Provision debited to Profit and loss Account	31.03.2026	31.03.2025
Provision for NPI	0.00	0.00
Provision towards NPA	0.00	0.50
Provision made towards Income tax	1.65	2.50
Other Provision and Contingencies (with details)		
Provision towards depreciation on investments	9.64	0.00
Provision towards Standard Assets	0.20	0.10
Provision towards a/c under Covid Relief	0.00	0.00
Provision towards MSME & Covid Related Stress restructuring	0.00	0.00

f) Payment of DICGC Insurance Premium :

(₹ in crores)

Sr.No.	Particulars	31.03.2026	31.03.2025
i)	Payment of DICGC Insurance Premium	0.94	0.80
ii)	Arrears in payment of DICGC Premium	Nil	Nil

g) Disclosure of facilities granted to directors and their relatives.

The Bank has not granted any new facilities to the directors and their relatives.

(₹ in crores)

Sr. No.	Name of the Director	Name of Relative/ Company / Firm	Relationship with Director	Date and Amount of Exposure		Amount Outstanding
				Date	Amount	
1	Raju Lohe	Kavita Lohe	Wife	18-01-2018	0.39	0.17

h) Disclosure of Dividend Equalization Fund

The Bank has transferred Dividend Equalization Fund to General Reserve Fund during the FY 2025-26 amount of Rs 26,55,656.03 and GL of Dividend Equalization Fund has been closed during the FY 2025-26.



श्रद्धांजली



सहकार व सामाजिक क्रांतीचे प्रणेते: आदरणीय
स्व. दत्ताजी मेघे साहेबांना भावपूर्ण आदरांजली

“बँकिंग हे केवळ आर्थिक व्यवहारांपुरते मर्यादित नसून, तो एका विश्वासाचा वारसा आहे” या उदात्त विचाराने त्यांनी ४ एप्रिल १९९६ रोजी तिरुपती अर्बन को-ऑपरेटिव्ह बँक लि., नागपूर ची पायाभरणी केली.

सामान्य माणसाची सेवा करणे हीच ईश्वरसेवा मानणारे आमचे संस्थापक, मार्गदर्शक व आदरणीय लोकनेते *स्व. श्री दत्ताजी मेघे साहेब* यांनी मानवी मूल्यांची जपणूक करत आणि आपले आयुष्य समाजकल्याणासाठी अर्पण करत स्वतःच्या कर्तृत्वाने, कष्टाने व दूरदृष्टीने एक महान वारसा निर्माण केला.

सहकार चळवळीच्या माध्यमातून समाजातील शेवटच्या घटकापर्यंत आर्थिक स्थैर्य, सन्मान आणि समृद्धी पोहोचवण्यासाठी त्यांनी आयुष्यभर निरंतर कार्य केले. अनाथ, शोषित, महिला सक्षमीकरण आणि युवा विकासासाठी साहेबांनी आपले जीवन निस्वार्थपणे समर्पित केले.

आज साहेबांचे भौतिक अस्तित्व आपल्यात नसले, तरी त्यांनी प्रस्थापित केलेली मूल्ये, तत्त्वे आणि विचार तिरुपती अर्बन बँकेला ध्येयपथावर पुढे नेण्यासाठी दीपस्तंभासारखे सदैव मार्गदर्शक ठरत राहतील.

तिरुपती अर्बन को-ऑपरेटिव्ह बँक लि. परिवार आणि सर्व भागधारकांच्या वतीने स्व. श्री दत्ताजी मेघे साहेब यांच्या पवित्र स्मृतीस आदराने कोटी कोटी प्रणाम व भावपूर्ण आदरांजली !

त्यांच्या अजरामर वारशास विनम्र अभिवादन आणि भावपूर्ण श्रद्धांजली.



स. क्र.

प्रति,

श्री/श्रीमती _____

प्रेषक-

तिरुपती अर्बन को-ऑप. बँक मर्या.

मुख्य कार्यालय : 172, श्रद्धानंदपेठ,
दक्षिण अंबाझरी मार्ग, नागपूर-440 010
दुरध्वनी क्र. : 2231772, 2235600