



लोणावळा सहकारी बँक मर्यादित **LONAWALA SAHAKARI BANK MARYADIT**

Head Office : K.K. Apartment, Near Parmar Hospital, Lonavla, Tal. Maval, Dist. Pune 410 401.

27th ANNUAL REPORT
2025-26
Audit Class - "A"



लोणावळा सहकारी बँक मर्यादित



संचालक मंडळ



मुकुंद मफतलाल शहा
अध्यक्ष



अॅड. संजीव सु. खळदकर
उपाध्यक्ष



कन्हैया सोनराज मुराट
संचालक



अभयकुमार झुं. पारख
संचालक



सुधाकर म. भागवत
संचालक



अॅड. भरत द. टकले
संचालक



उदय शि. सरवदे
संचालक



आशिष सु. शहा
संचालक



महेंद्र कां. ओसवाल
संचालक



प्रतिमा वि. बलसारा
संचालिका



सेजल क. शहा
संचालिका



अप्पा चिं. जत्ती
संचालक



निखिल चं. शहा (सी.ए.)
तज्ज्ञ संचालक



प्रमोद रा. अच्युत (सी.ए.)
तज्ज्ञ संचालक



विठ्ठल दा. दळवे
मुख्य कार्यकारी अधिकारी



व्यवस्थापन मंडळ



अॅड. संजीव सु. खळदकर
अध्यक्ष



अॅड. भरत द. टकले
सदस्य



चिंतामणी गो. वैजापूरकर
सदस्य



आशिष सुर्यकांत शहा
सदस्य



मेघश्याम ना. जोशी
सदस्य



अजित अ. घमंडे
सदस्य



LONAWALA SAHAKARI BANK MARYADIT

K. K. Apartment, Near Parmar Hospital, Lonavla, Tal. Maval, Dist. Pune 410 401.



Registration No.

PNA/BNK/122/99 Dt. 16.04.1999

License No.

UBD/MAH-MUM 007P/1999-2000 Dt. 13/07/1999

BOARD OF DIRECTORS

Mr. Mukund Mafatlal Shah	Chairman
Adv. Sanjeev Suresh Khaladkar	Vice-Chairman
Mr. Kanhaiya Sonraj Bhurat	Director
Mr. Abhaykumar Zumbarlal Parakh	Director
Mr. Sudhakar Mahadev Bhagwat	Director
Adv. Bharat Dashrath Takle	Director
Mr. Uday Shivaji Sarwade	Director
Mr. Mahendra Kantilal Oswal	Director
Mr. Appa Chintamani Jatti	Director
Mr. Ashish Suryakant Shah	Director
Ms. Pratima Vinod Balsara	Director
Mrs. Sejal Kalpesh Shah	Director
CA. Nikhil Chandrakant Shah	Expert Director
CA. Pramod Ramkrishna Achyut	Expert Director
Mr. Vitthal Dadarao Dalve	Chief Executive Officer

BOARD OF MANAGEMENT

Adv. Sanjeev Suresh Khaladkar	Chairman
Adv. Bharat Dashrath Takle	Member
Mr. Ashish Suryakant Shah	Member
Mr. Chintamani Gopal Vaijapurkar	Member
Mr. Meghasham Narayan Joshi	Member
Mr. Ajit Anant Ghamande	Member
Mr. Vitthal Dadarao Dalve	Secretary

Internal Auditor

A. R. Walimbe
Chartered Accountants, Pune

Statutory Auditor

M/s. Ajit P. Ranade & Co.
Chartered Accountants

Advisor – **Mr. Rajeev Aathavle**

Head Office : K. K. Apartment, Near Parmar Hospital, Lonavla, Tal. Maval, Dist. Pune - 410 401.

Phone : (02114) 275160/61 • WhatsApp Banking : 9922935399

Customer Care: 8378974963 • Email: lsbank.ho@lonawla.bank.in • Website: www.lonawla.bank.in



स्व. मा. श्री. शिवचरण सहल

मा. संचालक, लोणावळा सहकारी बँक मर्यादित

स्व. मा. श्री. मनोहर आठल्ये

मा. संचालक, लोणावळा बझार

स्व. मा. श्री. अभिषेक कुलकर्णी (सन्माननिय खातेदार) व

या अहवाल वर्षात निधन झालेले बँकेचे मान्यवर,

सभासद, खातेदार, हितचिंतक, राजकीय नेते, सामाजिक व

सहकारी कार्यकर्ते, शूर जवान तसेच दहशतवादी कृत्ये,

नैसर्गिक आपत्ती यामुळे ज्यांना आपले प्राण गमवावे लागले,

अशा सर्वांना लोणावळा सहकारी बँक मर्यादित परिवारातर्फे

भावपूर्ण श्रद्धांजली!



लोणावळा सहकारी बँक मर्यादित

28 वी वार्षिक सर्वसाधारण सभेची नोटीस

(फक्त सभासदांसाठी)

लोणावळा सहकारी बँक मर्यादित या बँकेची 28 वी वार्षिक सर्वसाधारण सभा रविवार, दि. 6 सप्टेंबर 2026 रोजी सायं. 4.00 वाजता हॉटेल चंद्रलोक, एसटी स्टँडजवळ, लोणावळा-410401 या ठिकाणी बँकेचे अध्यक्ष मा. श्री. मुकुंद मफतलाल शहा यांचे अध्यक्षतेखाली खालील विषयावर विचार करून निर्णय घेण्यासाठी आयोजित केली आहे. तरी सदर सभेस उपस्थित राहावे, ही विनंती.

❀ सभेपुढील विषय ❀

- दि. 7 सप्टेंबर 2025 रोजी झालेल्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून कायम करणे.
- मा. अध्यक्षांचे मनोगत आणि मा. संचालक मंडळाने मंजूर केलेल्या वर्ष 2025-26 चा वार्षिक अहवाल व दि. 31 मार्च 2026 अखेरचा ताळेबंद आणि नफा-तोटा पत्रक स्वीकृत करणे व त्यास मान्यता देणे.
- मा. संचालक मंडळाने शिफारस केलेल्या वर्ष 2025-26 च्या नफा विभागणी व लाभांश वाटपास मंजुरी देणे.
- बँकेचे लेखा परीक्षक मे. अजित पी. रानडे आणि कंपनी, सी ए, सातारा यांच्याकडून प्राप्त झालेल्या वर्ष 2025-26 च्या वैधानिक लेखा परीक्षण अहवालाची व वर्ष 2024-25 च्या वैधानिक लेखा परीक्षण अहवालाच्या दोष-दुरुस्ती पूर्तता अहवालाची नोंद घेणे.
- आर्थिक वर्ष 2026-27 साठी रिझर्व्ह बँकेच्या पूर्व मान्यतेने मा. वैधानिक लेखा परीक्षकांची नियुक्ती करणे व त्यांचा मेहनताना ठरविण्याचे अधिकार मा. संचालक मंडळास देणे.
- आर्थिक वर्ष 2027-28 साठी कंकरंट ऑडिटर यांची नियुक्ती करणे व त्यांचा मेहनताना ठरविण्याचे अधिकार मा. संचालक मंडळास देणे.
- सन 2025-26 मध्ये बँकेचे मा. संचालक व त्यांच्या नातेवाईकांना दिलेल्या कर्जाची, महाराष्ट्र सहकारी संस्था अधिनियम 1960 च्या कलम 75(2) नुसार माहिती घेणे.
- आर्थिक वर्ष सन 2025-26 साठी मा. सहकार आयुक्त व मा. निबंधक सहकारी संस्था यांनी लागू केलेल्या एकरकमी परतफेड कर्ज योजनेअंतर्गत मा. संचालक मंडळाने मंजूर केलेल्या प्रस्तावांची माहिती घेणे.
- सन 2025-26 मध्ये अंदाजपत्रकापेक्षा जादा झालेल्या खर्चास मंजुरी देणे आणि आर्थिक वर्ष 2026-27 च्या वार्षिक अंदाज पत्रकास मंजुरी देणे.
- 28 व्या वार्षिक सर्वसाधारण सभेस अनुपस्थित सभासदांच्या अनुपस्थितीची नोंद घेऊन त्यांच्या रजेस मान्यता देणे.
- मा. अध्यक्ष यांच्या परवानगीने आयत्या वेळी येणाऱ्या विषयांचा विचार करणे.

स्थळ : लोणावळा
दिनांक : 14/08/2026

संचालक मंडळाचे आदेशावरून,
विठ्ठल दादाराव दळवे
मुख्य कार्यकारी अधिकारी

टीप:

- गणसंख्येच्याअभावी सभा तहकूब झाल्यास, सदर वार्षिक सर्वसाधारण सभा त्याच दिवशी त्याच ठिकाणी सायं. 04:30 वाजता घेण्यात येईल व त्या सभेस गणसंख्या पूर्तीचे नियम लागू होणार नाहीत.
- सन 2025-26 वार्षिक अहवाल बँकेच्या मुख्य कार्यालयात व शाखांमध्ये कामकाजाचे वेळेत उपलब्ध असून सभासदांनी ते प्रत्यक्ष घेऊन जावेत, ही विनंती. (सन २०२५-२६ वार्षिक अहवाल बँकेच्या वेबसाइट www.lonawla.bank.in वर सुद्धा उपलब्ध आहे.)
- सभासदांना सभेपुढे मांडावयाच्या काही सूचना अथवा प्रश्न असल्यास त्यांनी दि. 29/08/2026 पर्यंत बँकेच्या मुख्य कार्यालयाकडे लेखी कळवावे. त्यानंतर येणाऱ्या सूचना अथवा प्रश्न विचारात घेतले जाणार नाहीत याची नोंद घ्यावी.
- ज्या सभासदांनी त्याचे शेअर्स सर्टिफिकेट्स अद्यापही नेले नाहीत त्यांनी ते त्वरित संबंधित शाखेतून घेऊन जावेत ही विनंती. तसेच ज्या सभासदांची आपल्या बँकेत खाती नाहीत, त्यांनी बँकेत खाती उघडावीत जेणेकरून त्यांचा लाभांश जमा करता येईल. अन्यथा तीन वर्षांपेक्षा जास्त कालावधीसाठी पेंडिंग असलेल्या लाभांशाची रक्कम बँकेच्या रिझर्व्ह फंड खाती जमा केली जाते, याची नोंद घ्यावी.
- सभेस येताना सभेची नोटीस सोबत आणावी ही विनंती.

❀ सभासद प्रशिक्षण कार्यक्रम ❀

दि. 6 सप्टेंबर 2026 रोजी वार्षिक सभेच्या ठिकाणी दुपारी ठीक 3.30 वा. सभासदांकरिता प्रशिक्षण कार्यक्रम आयोजित केला असून आपण सर्व सभासदांनी यासाठी अवश्य उपस्थित राहावे, ही विनंती.

FOR INFORMATION OF THE MEMBERS

- 1) If a member desires to see the necessary papers and to get information on the subjects indicated in the Notice of the Meeting, it is available at the Head Office of the Bank between 24/08/2026 to 29/08/2026 from 12 noon to 2 pm (excluding Saturday, Sunday and Public Holidays).
- 2) The minutes of the Annual General Meeting held on 07/09/2025 are available for perusal at the Head Office of the Bank on the dates and time indicated as above.
- 3) Those members, who would like to ask for information on the subjects mentioned in the notice of the meeting, should write to the Hon. Chief Executive Officer of the Bank at the Head Office before 29/08/2026 (In Office Hours).
- 4) Members are requested to bring the copy of the Notice of the Annual General Meeting with them.
- 5) The amount of Dividend payable to the members is credited to the Current/Savings accounts of members with our bank. Those members, who have not informed their account numbers so far or not having accounts with our bank are requested to open saving accounts with our bank so that Dividend can be credited to their accounts. They should do so immediately to take advantage of this. The amount of Dividend if not paid/not claimed for a period of three years, is transferred to Statutory reserves of the Bank. Unpaid/unclaimed Dividend pertaining to the year 2022-23 will be transferred to the Statutory Reserves of the bank and if any of the members desires to make changes in their address, it should be immediately be informed to the bank.

सभासदांच्या माहितीसाठी

- 1) वार्षिक सर्वसाधारण सभेच्या सूचनेमध्ये निर्देशित केलेल्या विषयांसंबंधीची आवश्यक ती कागदपत्रे व माहिती पाहावयाची असल्यास, ती बँकेच्या मुख्य कार्यालयामध्ये दिनांक 24/08/2026 ते 29/08/2026 दुपारी 12 ते 2 या वेळेत (शनिवार, रविवार व सुट्टीचे दिवस सोडून पाहावयास मिळतील.)
- 2) ज्या सभासदांना वार्षिक सर्वसाधारण सभेच्या विषयपत्रिकेतील बाबीसंबंधी माहिती विचारावयाची असेल, त्यांनी दिनांक 29/08/2026 पूर्वी मा. मुख्य कार्यकारी अधिकारी, मुख्य कार्यालय यांचेकडे लेखी विचारणा करावी/पाठवावे. त्यानंतर आलेल्या प्रश्नांचा विचार केला जाणार नाही.
- 3) वार्षिक सर्वसाधारण सभेस येताना सभेची नोटीस बरोबर आणावी, ही विनंती.
- 4) सभासदांना देण्यात येणाऱ्या लाभांशाची रक्कम त्यांचे आपल्या बँकेतील बचत/चालू खात्यात जमा करण्यात येते. ज्या सभासदांनी अद्याप आपल्या बँकेत खाती उघडली नसतील त्यांनी त्वरित खाती उघडावीत, जेणेकरून लाभांशाची रक्कम त्यांच्या खात्यात जमा करता येईल. तीन वर्षांपेक्षा अधिक काळ न घेतलेली लाभांशाची रक्कम (2022-23 पूर्वी) ही बँकेच्या वैधानिक राखीव निधीत वर्ग केली जाईल तसेच सभासदांच्या पत्त्यामध्ये काही बदल झाला असल्यास, त्याची माहिती बँकेस त्वरित कळविण्यात यावी.

LONAWALA SAHAKARI BANK MARYADIT**K. K. Apartment, Lonavla, Tal. Maval, Dist. Pune****27 वा वार्षिक अहवाल सन 2025-26****सन्माननीय सभासद बंधू व भगिनींनो,**

बँकेच्या 28 वार्षिक सर्व साधारण सभेमध्ये संचालक मंडळाच्या वतीने मी सभेसाठी उपस्थित असलेल्या सर्वांचे हार्दिक स्वागत करतो. 31 मार्च 2026 रोजी संपलेल्या आर्थिक वर्षाचा ताळेबंद व वार्षिक नफा-तोटा पत्रक या सभेपुढे ठेवण्यास संचालक मंडळास आनंद होत आहे.

अर्थ व्यवस्थेच्या सद्य स्थितीचा आढावा :

जागतिक पातळीवर आर्थिक वर्ष 2025-26 हे अभूतपूर्ण वर्ष ठरले आहे. रशिया-युक्रेन, इस्राईल-हमास, अमेरिका-इराण संघर्षामुळे जागतिक अर्थव्यवस्थेवर प्रतिकूल परिणाम झाला. व्यापार धोरणातील अनिश्चिततेमुळे जागतिक वित्तीय बाजारामध्ये मोठ्या प्रमाणावर चढ-उतार झाले. अमेरिकन डॉलरच्या मूल्यामध्ये तीव्र चढ-उतार झाले. महागाईचा दर वर्षाच्या सुरवातीला 3.34% होता तो वाढून मार्च 2026 मध्ये 3.40% झाला. अमेरिकन डॉलर्सच्या तुलनेत भारतीय रुपयाचा विनिमय दर आर्थिक वर्षाच्या सुरवातीला रु. 85.47 होता, मार्च 2026 मध्ये तो रु. 95.21 वरती पोहोचला. वर्षभरात भारतीय रुपयाचे अवमूल्यन रु. 9.74 झाले.

सन 2025-26 या आर्थिक वर्षात April to Dec. 25 मध्ये RBI ने CRR 100 बेसिस पॉइंटने कमी करून 4% ते 3% केला.

अहवाल वर्षात मार्च 25 च्या आर्थिक स्थितीवर रिझर्व बँक ऑफ इंडियाने आपल्या बँकेची तपासणी केली. सदर अहवालात कोणत्याही गंभीर बाबींचा समावेश नाही. बँकेला RBI ने नवीन दोन शाखा उघडण्याकरिता परवानगी दिली, सोमाटणे येथील नवीन शाखा 11 ऑगस्ट 2025 रोजी कार्यान्वित करण्यात आली व कुरुळी, ता. खेड येथील शाखा ही 21 जानेवारी 2026 रोजी सुरू झाली. हे सर्व खातेदार व सभासद यांनी बँकेवर दाखविलेल्या विश्वासाने साध्य झाले आहे असे मी मानतो.

सन 2025-2026 मधील बँकेच्या प्रगतीची ठळक वैशिष्ट्ये :

- 1) बँकेच्या भागभांडवलमध्ये 13.47 लाखांनी वाढ.
- 2) बँकेच्या निव्वळ नफ्यामध्ये मागील वर्षीच्या तुलनेत 0.95% वाढ झाली आहे.

- 3) बँकेने ग्राहकांसाठी डिजिटल पेमेंट सुविधा अंतर्गत गुगल पे, फोन पे, क्यु.आर. कोड पेमेंट, भीम अ‍ॅप, व्हाट्सअ‍ॅप बँकिंग, मोबाईल बँकिंग द्वारे ग्राहकांना सर्व प्रकारचे बँकिंग व्यवहार करण्याची सुविधा उपलब्ध करून दिली आहे.
- 4) बँकेने गुंतवणूक खरेदी-विक्रीचे व्यवहार अधिक पारदर्शक होण्याच्या दृष्टीने HDFC बँकेमार्फत Web-Base Transaction सुविधा घेतलेली आहे.
- 5) रिझर्व्ह बँकेच्या मार्गदर्शक सूचनेनुसार बँकेने Board of Management चे गठण केले आहे.
- 6) रिझर्व्ह बँक ऑफ इंडिया यांचे निकषानुसार आर्थिकदृष्ट्या सक्षम व उत्कृष्ट व्यवस्थापन बँकिंग संस्था (FSWM) निकष बँकेने वर्ष 2024-25 व 2025-26 या दोन्ही वर्षात पूर्ण केले असून त्याबाबतचा ठराव रिझर्व्ह बँक ऑफ इंडिया यांच्याकडे पाठविला आहे.

सभासद, भागभांडवल व स्वनिधी :

बँकेचे अधिकृत भागभांडवल रु. 25 कोटी इतके आहे. अहवाल वर्षात वसूल भागभांडवलात रु. 13.47 लाखांनी वाढ होऊन वर्षाअखेर ते 6.38 कोटींचे झाले आहेत. भागभांडवल वाढीचे प्रमाण 2.15% इतके आहे. अहवाल वर्षात 352 नवीन सभासद झाले. तर कर्जव्यवहार पूर्तता व अन्य कारणांमुळे राजीनामे दिल्याने 140 सभासद कमी झाले. सबब, अहवाल वर्षात एकूण 212 इतकी सभासदांची वाढ दिसून येते. परिणामी, अहवाल वर्षाअखेर एकूण सभासद संख्या 6892 इतकी झाली आहे.

सर्व सभासदांना कळविताना अतिशय आनंद होत आहे की, आर्थिक वर्ष 2014 पासून बँकेतर्फे प्रत्येक सभासदांची रु.4,00,000/- ची पर्सनल अ‍ॅक्सिडेंट विमा पॉलिसी उतरविण्यात आली असून, सभासदांना ही विमा सुविधा गेल्या दहा वर्षांपासून देण्यात येत आहे. सभासदांचे अपघाती दुःखद निधन झाल्यास या विमा सुविधेतून त्यांच्या कुटुंबीयांना आपत्कालीन विमा क्लेम त्वरित देण्यात येत आहे. या आर्थिक वर्षात एका सभासदाच्या कुटुंबाला याचा लाभ देण्यात आला आहे. सर्व सभासदांच्या सक्रिय सहकार्यामुळेच बँकेच्या भागभांडवलात अपेक्षित वाढ झालेली आहे. तसेच लाभांशाचा आकर्षक दर विचारात घेऊन सभासदांना आपल्या बँकेच्या

Performance Highlights : (व्यावसायिक प्रगती)

(Amt. in Lakhs)

Particulars	2026	2025	Progress	% of Progress
Members	6892	6680	212	3.17
Paid-up Share Capital	637.97	624.50	13.47	2.15
Reserve Funds	1485.09	1373.66	111.43	8.11
Other Funds	5799.38	5393.40	405.98	7.53
Total Deposits	41186.07	35344.57	5841.50	16.52
Total Loans	22709.33	21869.85	839.48	3.84
Total Investment	17108.35	12381.77	4726.58	38.17
Working Capital	49731.16	43510.79	6220.37	14.30
Net Profit	419.22	415.25	3.97	0.95
% of Net NPA	0.00%	0.00%	-	-
% CRAR	27.60%	25.68%	1.92	7.47

भागभांडवलात गुंतवणूक करण्याची एक चांगली संधी उपलब्ध झाली आहे. तरी आपले परिवारातील सदस्य, मित्र यांना बँकेचे सभासद होण्यासाठी उद्युक्त करावे व बँकेच्या भाग भांडवल व सभासद वाढीस हातभार लावावा ही विनंती.

भांडवल पर्याप्त व प्रमाण (CRAR) :

भांडवल पर्याप्ततेचे प्रमाण भारतीय रिझर्व्ह बँकेच्या निकषानुसार आपल्या बँकेसाठी (Tier 2) किमान 12% इतके असणे आवश्यक आहे. प्रत्यक्षात मागील वर्षी हे प्रमाण 25.68% इतके होते. यावर्षी हे प्रमाण 27.60% इतके आहे.

ठेवी :

अहवाल वर्षात बँकेच्या ठेवीमध्ये 5841.50 लाखांनी वाढ होऊन एकूण ठेवी रु. 41186.07 लाख झाल्या आहेत. आपल्या बँकेनेही ठेवीचे व्याजदर इतर बँकांच्या जवळपास ठेवले आहेत, त्यामुळे मागील वर्षीच्या तुलनेत ठेवीत 16.52% ने वाढ झालेली दिसून येत आहे. मी सर्व सभासदांना विनंती करतो की, त्यांनी आपल्या बँकेत जास्तीत जास्त खाती उघडावीत व व्यवहार करावेत. आपली बँक 37 ते 48 महिन्यांच्या ठेवींकरिता सर्वसाधारण नागरिकांना 7.25% व ज्येष्ठ नागरिकांना 7.50% व्याजदर देत आहे. आपणही त्याचा लाभ घ्यावा. या ठेव योजनांसाठी ठेवीदाराचा चांगला प्रतिसाद मिळत आहे.

Progressive Highlights : (तुलनात्मक आकडेवारी) (Amt. in Lakhs)

Particulars	2026	2025	Progress	% of Progress
Savings	10217.79	8682.33	1535.46	17.68
Current	3160.43	2946.10	214.33	7.27
Fixed Deposits	27807.85	23716.14	4091.71	17.25
Total Deposits	41186.07	35344.57	5841.50	16.52

वरील आकडेवारी लक्षात घेता, मुदत ठेव, चालू ठेव, बचत ठेव यामध्ये वाढ झालेली दिसून येत आहे.

ठेव विमा :

आपल्या बँकेने अत्यंत नियमितपणे ठेव विम्याचे हप्ते डिपॉझिट इन्शुरन्स अँड क्रेडिट गॅरंटी कॉर्पोरेशन (DICGC) यांच्याकडे भरून रु. 5 लाखांपर्यंतच्या प्रत्येक ठेवीदाराला त्यांच्या बँकेतील ठेवीकरिता 100% विमा संरक्षण उपलब्ध करून दिले आहे.

कर्ज :**Loans Highlights : (कर्जाचे वर्गीकरण)**

(Amt. in Lakhs)

Particulars	2026	2025	Progress	% of Progress
Short Term	3913.18	3534.00	379.18	10.73
Medium Term	2354.96	5636.52	-3281.56	-58.21
Long Term	16441.19	12699.33	3741.86	29.46
Total Loans	22709.33	21869.85	839.48	3.84

अहवाल वर्षात बँकेच्या एकूण कर्जामध्ये रु. 839.48 लाख इतकी वाढ होऊन एकूण कर्ज रु. 22709.33 लाख झालेली आहेत. वाढीचे प्रमाण 3.84% इतके असून, कर्जवाढीसाठी आवश्यकते प्रमाणे दुचाकी, चारचाकी व सोने तारण कर्ज इत्यादींसारख्या विविध कर्जयोजना माफक व्याजदरांमध्ये उपलब्ध करून देण्यात आलेल्या आहेत. सण-समारंभ या निमित्ताने विशेष ग्रुप कर्ज सुविधांचे आयोजन करण्यात आलेले आहे. तसेच गृहकर्जाकरिता कमी व्याजदरात गृह तारण योजना तयार केली आहे. कर्जपुरवठा करताना

कर्जाच्या कारणाबरोबरच पुरेशा तारणाचा प्रामुख्याने विचार केलेला आहे. त्यामुळे एकूण कर्जापैकी तारणी कर्ज 96.06% असून विनातारणी कर्ज केवळ 3.94% आहेत. यामुळे कर्जपुरवठ्यातील बँकेची जोखीम मर्यादित झालेली आहे. कर्जपुरवठा करताना तो जोखीम विभागणारा व सर्वसमावेशक राहिल याची आपण नेहमीच दक्षता घेतो. आपले कर्जावरील व्याजाचे सरासरी उत्पन्न प्रमाण (ALR) 10.51% व (ABR) 5.65% असून ठेवी व कर्जावरील सरासरी व्याजदर फरक 4.86% (spread) आहे. नागरी सहकारी बँकासाठी सर्वसाधारणपणे NIM 3% ते 3.50% असणे आदर्श मानले जाते. बँकिंग क्षेत्रातील व्याजदरातील स्पर्धेत टिकून राहण्यासाठी कर्जावरील व्याजदर कमीत कमी ठेवले आहेत.

थकबाकी येणे स्थिती :

दि. 31.03.2026 अखेर बँकेतील एकूण 261 कर्ज खात्यांमध्ये रु. 1376.84 लाख इतकी येणे थकबाकी होती.

त्याचे एकूण कर्जाशी प्रमाण 6.06% एवढे येते. कर्जाचे हप्ते देय तारखेला न भरल्यामुळे थकबाकीचे प्रमाण वाढते, तरी माझी सर्व सभासद, कर्जदारांना विनंती आहे की, त्यांनी आपल्या कर्जाचे हप्ते देय तारखेलाच भरावेत, जेणे करून खाते नियमित राहिल व थकबाकीचे प्रमाण कमी होईल.

थकीत खाते वसुली (NPA)

दि. 31.03.2026 अखेर बँकेतील एकूण 50 थकीत कर्ज खात्यांमध्ये रु. 1228.81 लाख इतकी रक्कम थकीत (NPA) होती. त्याचे एकूण कर्जाशी प्रमाण 5.41% एवढे येते. त्यापैकी 37 थकीत कर्जदारांवर वसुलीसाठी कायदेशीर कारवाई चालू असून त्या साठी योग्य त्या कोर्टात दावे दाखल केले आहेत. त्याची रक्कम 1594.78 आहे. वसुली दावा दाखल करिताना थकीत व्याज + मुद्रांक शुल्क + इतर खर्च याचा समावेश करून दावा दाखल केला जात असल्यामुळे त्याची रक्कम थकीत रकमेपेक्षा जास्त दिसून येत आहे.

गेल्या वर्षी बँकेचे नेट एनपीएचे प्रमाण 0.0% होते. तसेच मार्च 2026 मध्येही बँकेस नेट एनपीएचे प्रमाण 0.0% राखण्यात यश आले आहे. बँकेचा वसुली विभाग स्वतंत्ररित्या कार्यरत आहे. मात्र, थकीत कर्जखाते वसुलीकरिता आवश्यक ती कायदेशीर कारवाई करावी लागत आहे. त्याबरोबरीने प्रत्येक कर्जदाराने आपले कर्जखाते थकबाकीत राहणार नाही याची सतत काळजी घ्यावी, असे आवाहन करित आहे.

बँकेची स्वतःची स्थावर मालमत्ता :

बँकेकडे स्वतःची वास्तु-स्थावर मालमत्ता असणे हे बँकेच्या स्थैर्याचे (stability) लक्षण समजण्यात येते. बँकेचे लोणावळा येथील मुख्य कार्यालय, लोणावळा, कामशेत, तळवडे, पुणे शाखा व प्रशिक्षण केंद्र, स्वतःचे स्थावर वास्तूत कार्यान्वित आहेत. बाजारभावाप्रमाणे या वास्तूंचे मूल्यांकन वाढलेले आहे. सध्याची जागा अपुरी पडत असल्याने उपलब्ध निधी व आवश्यकतेनुसार मुख्य कार्यालयाकरिता स्वतःची प्रशस्त स्थावर वास्तू घेण्याबाबत विचार चालू असून बँक योग्य जागेच्या शोधात आहे.

नफा व नफा विभागणी :

Appropriation of Profit : (नफा विभागणी)

आर्थिक वर्ष 2025-26 मध्ये बँकेस कतरतुदी पश्चात रु. 4,19,22,256.63 इतका निव्वळ नफा झाला आहे. गतवर्षीच्या तुलनेत नफ्यामध्ये 0.95% वाढ झालेली दिसून येत आहे, हि निश्चितच समाधानाची बाब आहे. आर्थिक वर्ष 2025-26 चा निव्वळ नफा रु. 4,19,22,256.63 इतका नफा विभागणीसाठी उपलब्ध असून, त्यामधून कराव्या लागणाऱ्या वैधानिक व इतर तरतुदीचा विचार करून सभासदांसाठी 10% लाभांश वाटपाची शिफारस संचालक मंडळ करत आहे. तरी प्रस्तावित नफा विभागणीस मान्यता देण्याची सर्व साधारण सभेस मी विनंती करतो.

Particulars	Amount
St. Reserve Fund 25%	1,04,80,564.15
General Reserve	41,92,225.60
Dividend 10%	63,79,740.00
Education Fund	4,19,222.00
Building Fund	4,50,504.88
Investment Fluctuation Reserve	2,00,00,000.00
Total	4,19,22,256.63

गुंतवणूक :

मागील वर्षी बँकेच्या एकूण गुंतवणुकी रु. 12381.77 लाख होत्या, त्यामध्ये आर्थिक वर्ष 2025-26 मध्ये रु. 4726.58 लाख वाढ होऊन आर्थिक वर्ष 2025-26 अखेर त्या रु. 17108.35 लाख झाल्या आहेत. एकूण गुंतवणुकीमध्ये मागील वर्षीपेक्षा 38.17% वाढ दिसून येत आहे.

मागील वर्षी बँकेस सरकारी रोखे/खरेदी-विक्रीमधून रु. 21.19 लाखांचा नफा झाला असून चालू आर्थिक वर्षात तो रु. 53.36 लाखांचा झाला आहे, यामध्ये रु. 32.17 लाख वाढ आहे.

गुंतवणूक खरेदी-विक्रीचे सर्व व्यवहार हे भारतीय रिझर्व्ह बँकेच्या नियमांस अनुसरून केले जातात. तसेच व्यवहाराचे दरमहा लेखापरीक्षणही (कंकरंट ऑडिट) करण्यात येते.

व्यवसायिक व्यवस्थापन :

आपल्या बँकेने उच्चप्रतीचे व्यवसायिक आदर्श, विश्वासार्हता व सुयोग्यतेच्या सर्व तत्वांचा व्यवसायात अवलंब करून बँकिंग व्यवहार सांभाळलेले आहेत. यामुळे बँकेची बाजारातील पत वाढली असून त्याचा उपयोग बँकेशी संबंधित सर्व घटकांना लाभदायकच आहे. बँकिंग व्यवसायकरता मूल्याधारित बांधिलकी, पारदर्शक व्यवहार आणि विविध कायद्यांचे तथा RBI च्या निर्देशांचे यथायोग्य पालन यावर आपल्या बँकेने सातत्याने भर दिला आहे.

संचालक कर्ज :

RBI च्या निर्देशानुसार बँकेचे संचालक मंडळ, सदस्य व त्यांचे नातेवाईक यांना बँकेकडून कर्ज घेता येत नाही. परंतु संचालक यांना स्वतःचे नावे असलेल्या मुदत ठेवीवर, विमा पॉलीसी तारणावर कर्ज देण्यास परवानगी आहे. त्याप्रमाणे संचालकांचे नावे असलेल्या मुदत ठेवीवर दिलेल्या कर्जांचा तपशील पान क्र. 43 वर देण्यात आला आहे.

ग्राहक सेवा आणि संस्थात्मक सामाजिक बांधिलकी :

आपल्या बँकेने सामाजिक बांधिलकीच्या जपणुकीसाठी समाजकल्याणाच्या आणि पर्यावरणपूरक प्रकल्पात सहभाग घेतलेला आहे. ग्राहकांच्या सेवेसाठी बँकेने महत्वाच्या ठिकाणी एटीएम बसविण्याची योजना कार्यान्वित केली आहे. ग्राहकांच्या तक्रारींचे निवारण करण्यासाठी/ सूचना ऐकून घेण्यासाठी विशेष ग्राहक संवाद कक्षाची स्थापना केली असून, ग्राहकांना त्यांच्या अपेक्षा ग्राहकसेवा - 8378974963 या अतिरिक्त क्रमांकावर दूरध्वनी करून अथवा lsbank.customercare@lonawla.bank.in या ई-मेलवर बँकेकडे पाठविणे शक्य होईल.

सेवकांना आवश्यकतेनुसार विविध प्रशिक्षण संस्थांमध्ये प्रशिक्षणासाठी पाठविले जाते, ज्यामध्ये रिझर्व्ह बँकेच्या कॉलेज ऑफ अॅग्रिकल्चर बँकिंग आणि पुणे जिल्हा नागरी सहकारी बँक असोसिएशन इ. या संस्थेचा समावेश आहे.

अंदाजपत्रक :

अहवाल वर्षाचे कामकाजावरून पुढील 2026-27 या वर्षाचे अंदाजपत्रक तयार करण्यात आले असून ते पृष्ठ क्र. 43 वर देण्यात आले आहे. मात्र, पर्याप्त परिस्थितीनुसार अंदाज बदलत असतात. गतवर्षीच्या अंदाजपत्रकाप्रमाणे तरतुदी वगळता खर्चावर नियंत्रण ठेवण्यात बँकेने यश संपादन केले आहे.

ऋणनिर्देश :

मनोगताचा शेवट करण्यापूर्वी मी संचालक मंडळातील माझे सहकारी, व्यवस्थापन मंडळातील माझे सहकारी, आपल्या बँकेचे ग्राहक आणि हितचिंतक यांनी दिलेल्या सहभागासाठी सर्वांच्या प्रती कृतज्ञता व्यक्त करतो. बँकेतील उच्चाधिकारी आणि सर्व सेवकांनी संस्थेप्रती दाखविलेल्या निष्ठेसाठी व प्रामाणिकतेसाठी मी त्यांचे आभार व्यक्त करतो. तसेच रिझर्व्ह बँकेतील अधिकारी, सहकार खात्यातील आयुक्त, तसेच सहकार खात्यामार्फत नियुक्त निवडणूक निर्वाचन अधिकारी, निबंधक, वैधानिक आणि अंतर्गत लेखापरीक्षक, विधी सल्लागार यांनी वेळोवेळी दिलेल्या सल्ल्यांसाठी व मार्गदर्शनासाठी आभार व्यक्त करतो. अल्प कालावधीत वैधानिक लेखापरीक्षण पूर्ण केल्याबद्दल मी वैधानिक लेखापरीक्षकांचे विशेष आभार या ठिकाणी व्यक्त करतो.

धन्यवाद!

आपला विश्वासू,

मुकुंद शहा

(अध्यक्ष)

अनुबंध 'अ' Annexure 'A'

NAME OF THE BANK	LONAWALA SAHAKARI BANK MARYADIT
HEAD OFFICE ADDRESS	K. K. Apartment, Near Parmar Hospital, Tal. Maval, Dist. Pune, Lonavla 410 401.
REGISTRATION NUMBER AND DATE OF REGISTRATION	PNA/BNK/122/99 Dt.16/04/1999
RBI LICENCE NUMBER AND DATE AND DATE OF LICENCE	UBD-MAH-MUM-007P/1999-2000, Dt.13/07/1999
JURISDICTION	STATE OF MAHARASHTRA

(RS. IN LAKHS)

NO. OF BRANCHES INCLUDING CONTROLLING OFFICES EXTENSION COUNTERS	9 + 1	10
MEMBERSHIP	REGULAR	6,892
	NOMINAL	966
PAID UP SHARE CAPITAL	Rs.	637.97
RESERVE AND OTHER FUNDS	Rs.	7,284.47
DEPOSITS	CURRENT DEPOSIT	3,160.43
	SAVINGS DEPOSIT	10,217.79
	TERM DEPOSIT	27,807.85
ADVANCES	SECURED	21,814.78
	UNSECURED	894.55
	% OF PRIORITY SECTOR ADVANCES	67.01%
BORROWINGS	NIL	NIL
INVESTMENTS	Rs.	17108.36
OVERDUES	%	6.06%
AUDIT CLASS	Grade	A
NET PROFIT OF THE FINANCIAL YEAR (2025-26)	Rs.	419.22
TOTAL STAFF	Nos.	80
WORKING CAPITAL	Rs.	49,731.16

LONAWALA SAHAKARI BANK MARYADIT**Balance Sheet As On 31st March 2026**

Sr. No.	Capital & Liabilities	Schedule	As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
1	Capital	1	6,37,97,400.00	6,24,50,400.00
2	Reserves Fund and Other Reserves	2	72,84,47,045.11	67,67,06,899.84
3	Principal / Subsidiary State Partnership Fund Account		-	-
4	Deposits and Other Accounrs	3	4,11,86,07,200.00	3,53,44,57,585.22
5	Borrowings		-	-
6	Bills for Collection (As per Contra)		-	-
7	Branch Adjustment		-	-
8	Overdue Interest Provision		6,85,64,015.00	6,09,00,752.00
9	Interest Payable On Deposits		7,49,169.00	3,79,647.00
10	Other Liabilities and Provisions	4	1,95,93,234.29	3,55,59,514.81
11	Profit & Loss Account	5	4,19,22,256.63	4,15,24,940.86
		Total	5,04,16,80,320.03	4,41,19,79,739.73

Sr. No.	Properties and Assets	Schedule	As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
1	Cash	6	63,14,48,442.55	65,90,77,358.93
2	Balances with Other Banks	7	45,31,78,931.75	37,07,45,201.48
3	Money at Call and Short Notice		-	-
4	Investments	8	1,45,35,10,647.00	97,56,20,070.65
5	"Investment out of the Principal / Subsidiary State Parnership Funds"		-	-
6	Advances	9	2,27,09,33,224.59	2,18,69,85,279.22
7	Interest Receivable	10	10,60,69,366.97	7,73,24,609.47
8	Bill for Collection (As per Contra)		-	-
9	Branch Adjustment		-	10.00
10	Premises (Less Depreciation)		7,28,15,349.33	8,09,05,943.47
11	Fixed Assets (Less Depreciation)	11	1,57,95,854.55	1,13,06,773.36
12	Other Assets	12	3,79,28,503.29	5,00,14,493.15
13	Non Banking Assets acquired in satisfaction of claims		-	-
		Total	5,04,16,80,320.03	4,41,19,79,739.73

Contingent liabilities	13	1,16,15,860.80	10,406,428.96
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विठ्ठल दा. दळवे
मुख्य कार्यकारी अधिकारी

संजीव सु. खळदकर
उपाध्यक्ष

मुकुंद म. शहा
अध्यक्ष

कुंदन य. धरी
अधिकारी, मुख्य कार्यालय

ए. आर. वालिंबे
चार्टर्ड अकौंटंट
अंतर्गत लेखापरीक्षक

मे. अजित पी. रानडे आणि कं.
चार्टर्ड अकौंटंट
वैधानिक लेखापरीक्षक

संचालक

अभयकुमार झुं. पारख
सुधाकर म. भागवत

कन्हैया सो. भुरट
भरत द. टकले
उदय शि. सरवदे

आशिष सु. शहा
महेंद्र का. ओसवाल
आप्पा चिं. जत्ती

सेजल क. शहा
प्रमोद रा. अच्युत
(तज्ज्ञ संचालक)

प्रतिमा वि. बलसारा
निखिल चं. शहा
(तज्ज्ञ संचालक)

LONAWALA SAHAKARI BANK MARYADIT

Profit & Loss Account For The Year Ended 31st March 2026

Sr. No.	Particulars	Schedule	Year ended 31.03.2026 (Current Year)	Year ended 31.03.2025 (Previous Year)
1	Interest Paid on Deposit		21,61,65,092.34	19,48,28,912.32
2	Staff Expenses	14	3,21,93,019.00	2,85,05,415.00
3	Rent, Rates, Insurance & Power	15	1,77,53,636.34	1,70,29,851.55
4	Postage, Telegram & Telephone		20,67,904.80	19,01,670.52
5	Auditor's Fees and Expenses		13,65,485.36	16,18,977.50
6	Travelling & Conveyance		2,70,090.35	1,03,167.00
7	Printing, Stationary & Advertisement		13,25,878.45	10,77,174.90
8	Repairs & Maintenance Expenses		6,35,068.54	9,28,074.80
11	Depreciation and Amortization	16	53,26,291.82	59,28,126.53
12	Income Tax		1,39,57,896.00	2,77,82,033.00
13	Other Expenses	17	1,24,69,656.87	1,52,32,040.02
14	Provisions & Contingencies	18	2,24,00,000.00	5,51,00,997.25
15	Profit for the year		4,19,22,256.63	4,15,24,940.86
	Total		36,78,52,276.50	39,15,61,381.25

Sr. No.	Particulars	Schedule	Year ended 31.03.2026 (Current Year)	Year ended 31.03.2025 (Previous Year)
1	Interest Received on Advances		23,42,54,336.00	24,16,28,383.75
2	Income on Investment	19	11,65,89,206.01	9,74,95,964.36
3	Commission and Brokerage	20	8,03,150.89	7,30,864.35
4	Profit on Sale of Investments		53,36,327.35	21,18,750.00
5	Other Income	21	1,05,69,256.25	1,10,87,418.79
6	Reversal of Provision	22	3,00,000.00	3,85,00,000.00
	Total		36,78,52,276.50	39,15,61,381.25

विठ्ठल दा. दळवे
मुख्य कार्यकारी अधिकारी

कुंदन य. धरी
अधिकारी, मुख्य कार्यालय

अभयकुमार झुं. पारख
सुधाकर म. भागवत

कन्हैया सो. भुरट
भरत द. टकले
उदय शि. सरवदे

संजीव सु. खळदकर
उपाध्यक्ष

ए. आर. वाळिंबे
चार्टर्ड अकौंटेंट
अंतर्गत लेखापरीक्षक

संचालक

आशिष सु. शहा
महेंद्र का. ओसवाल
आप्पा चिं. जत्ती

मुकुंद म. शहा
अध्यक्ष

मे. अजित पी. रानडे आणि कं.
चार्टर्ड अकौंटेंट
वैधानिक लेखापरीक्षक

सेजल क. शहा
प्रमोद रा. अच्युत
(तज्ज्ञ संचालक)

प्रतिमा वि. बलसारा
निखिल चं. शहा
(तज्ज्ञ संचालक)

LONAWALA SAHAKARI BANK MARYADIT

Balance Sheet Schedules

Sr. No.	Particulars	As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
Schedule 1 - Capital			
1	Authorised Capital (25,00,000 Shares of Rs. 100 each)	25,00,00,000.00	25,00,00,000.00
2	"Subscribed and Paid up Capital (6,37,974 Shares of Rs. 100 each) (P.Y. 6,24,504 Shares of Rs. 100 each)"	6,37,97,400.00	6,24,50,400.00
	Total	6,37,97,400.00	6,24,50,400.00
	Out of above Shares held by		
	Individual & Others-	6,37,97,400.00	6,24,50,400.00
	Co-Operative Institutions	0.00	0.00
	State Government	0.00	0.00
Schedule 2 - Reserves Fund and Other Reserves			
1	Statutory Reserve	14,85,09,660.36	13,73,66,512.14
2	General Reserve Fund	3,44,41,852.11	3,02,89,358.02
3	Building Fund	12,81,67,275.31	12,75,71,787.90
4	Education Fund	34,13,583.17	29,98,333.77
5	Staff Welfare Fund	17,75,380.03	17,75,380.03
6	Religious Fund	50,000.00	50,000.00
7	Special Fund	28,34,960.87	28,34,960.87
8	Member Welfare Fund	18,44,959.03	18,44,959.03
9	Investment Depreciation Fund	3,19,00,000.00	95,00,000.00
10	Investment Fluctuation Fund	5,78,99,778.07	3,78,99,778.07
11	Provision for Standard Assets	2,25,00,000.00	2,25,00,000.00
12	Reserve for Bad & Doubtful Debts	16,50,00,000.00	16,50,00,000.00
13	Income Tax Special Reserve	4,65,00,000.00	4,65,00,000.00
14	Technology Upgradation Fund	1,60,30,000.00	1,60,30,000.00
15	Charity Fund	17,71,543.55	17,71,543.55
16	Covid 19 Contingency	65,78,181.85	65,78,181.85
17	Silver Jubilee Fund	35,00,000.00	35,00,000.00
18	Building Revaluation Reserve	5,57,29,870.76	6,26,96,104.61
	Total	72,84,47,045.11	67,67,06,899.84
Schedule 3 - Deposits and Other Accounts			
1	a. Current Deposits		
	(i) Individuals & Others	27,33,92,148.13	25,55,86,547.62
	(ii) Society	4,26,50,478.85	3,90,24,011.36
	Sub Total	31,60,42,626.98	29,46,10,558.98
2	b. Saving Bank Deposits		
	(i) Individuals & Others	1,01,81,65,314.15	86,60,40,518.20
	(ii) Society	36,13,938.88	21,92,520.05
	Sub Total	1,02,17,79,253.03	86,82,33,038.25
3	c. Term Deposits		
	(i) Individuals & Others	2,12,57,39,144.39	197,70,92,022.99
	(ii) Society	65,50,46,175.60	39,45,21,965.00
	Sub Total	2,78,07,85,319.99	2,37,16,13,987.99
	Total	4,11,86,07,200.00	353,44,57,585.22

Sr. No.	Particulars	As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
Schedule 4 - Other Liabilities and Provisions			
1	Provision For Electricity Bill	46,310.00	94,600.00
2	Provision For Telephone Bill	1,500.00	1,500.00
3	Provision For Audit Fee	15,30,000.00	12,59,710.00
4	Provision For Ex - Gratia	12,04,878.00	12,56,269.00
5	Provision For Special Ex - Gratia	5,05,446.00	4,97,494.00
6	Provision AMC	1,30,000.00	35,000.00
7	Provision for Corporation Tax	-	3,00,000.00
8	General Provision	-	7,95,193.01
9	Anamat Payable	1,99,832.98	1,96,071.80
10	Pay Slip	1,20,217.00	1,27,163.00
11	Dividend Payable	20,13,180.00	25,90,380.00
12	Other Payable	6,25,784.00	5,04,963.00
13	Surcharge Payable	-	18,943.00
14	HDFC DD Payable	1,70,995.00	84,900.00
15	Income Tax Payable	1,30,23,665.00	2,77,96,448.00
16	Sundry Creditors for GST Vendors	506.20	-
17	Charge Back Suspence	29,920.11	880.00
	Total	1,95,93,234.29	3,55,59,514.81
Schedule 5 - Profit & Loss Account			
1	Profit as per Last Balance Sheet	4,15,24,940.86	3,48,53,461.36
2	Less: Appropriation of Profits	4,15,24,940.86	3,48,53,461.36
3	Add: Profit of Current Year as per Profit & Loss A/c	4,19,22,256.63	4,15,24,940.86
	Total	4,19,22,256.63	4,15,24,940.86
Schedule 6 - Cash			
1	Cash in hand	4,54,96,443.85	1,53,57,137.57
2	Balances with Reserve Bank of India	37,00,00,000.00	36,00,00,000.00
3	Balance with SBI and Nationalised Bank	18,48,20,596.19	20,48,41,748.65
4	Balance with State Co-operative Bank	1,01,49,753.18	1,12,461.38
5	Balance with District Central Co-operative Bank	2,09,81,649.33	7,87,66,011.33
	Total	63,14,48,442.55	65,90,77,358.93
Schedule 7 - Balances with Other Banks			
1	Current Account Balance with Other Banks	19,58,53,756.75	10,81,88,358.48
	Sub Total	19,58,53,756.75	10,81,88,358.48
2	Fixed Deposit With SBI and Nationalised Banks	10,57,12,157.00	12,25,23,631.00
	With State & Dist Central Co-op Bank	8,83,61,599.00	8,75,15,119.00
	a. Of which Earmarked for Statutory Reserve (at book value)		
	C.Y. - Rs. 4,75,15,119.00		
	P.Y. - Rs. 4,75,15,119.00		
	With Other Banks	6,32,51,419.00	5,25,18,093.00
	Sub Total	25,73,25,175.00	26,25,56,843.00
	Total	45,31,78,931.75	37,07,45,201.48

Sr. No.	Particulars	As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
Schedule 8 - Investments			
1	Central and State Government securities (at book value) a. Face Value C.Y. - 1,45,00,00,000.00 P.Y. - 97,60,00,000.00 b. Market Value C.Y. - 1,40,26,81,750.00 P.Y. - 96,52,72,395.65 c. Of which Earmarked for Statutory Reserve (at book value) C.Y. - 1,09,56,210.00 P.Y. - 14,98,32,150.00	1,45,15,69,422.00	97,35,54,895.65
2	Other approved securities	-	-
3	Shares	20,000.00	20,000.00
4	Corporate Bonds	19,21,225.00	20,45,175.00
	Total	1,45,35,10,647.00	97,56,20,070.65
Schedule 9 - Advances			
1	"Short Term Loans, Cash Credit, Overdraft and Bills Discounted of which secured against" a. Govt & Other Approved Securities b. Other Tangible Securities c. Personal Loan Of the Advances, amount due from Individual C.Y. - 28,03,61,240.78 P.Y. - 24,83,13,607.44 Of the Advances, amount Overdue C.Y. - 4,96,43,653.15 P.Y. - 3,20,78,539.82 Of the Advances, Considered Bad and Doubtful for Recovery C.Y. - 2,42,77,748.65 P.Y. - 1,93,51,345.90	39,13,17,894.12	35,34,00,351.79
	Sub Total	39,13,17,894.12	35,34,00,351.79
2	Medium Term Loans of which secured against a. Govt & Other Approved Securities b. Other Tangible Securities c. Personal Loan Of the Advances, amount due from Individual C.Y. - 17,44,06,340.49 P.Y. - 32,24,32,053.98 Of the Advances, amount Overdue C.Y. - 3,12,61,409.90 P.Y. - 5,31,79,110.12 Of the Advances, Considered Bad and Doubtful for Recovery C.Y. - 70,40,528.63 P.Y. - 1,12,27,731.15	23,54,96,302.21	56,36,51,322.70
	Sub Total	23,54,96,302.21	56,36,51,322.70

Sr. No.	Particulars	As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
3	Long Term Loans of which secured against a. Govt & Other Approved Securities b. Other Tangible Securities c. Personal Loan Of the Advances, amount due from Individual C.Y. - 1,39,38,15,957.19 P.Y. - 1,05,01,67,018.66 Of the Advances, amount Overdue C.Y. - 5,67,79,406.77 P.Y. - 4,10,62,832.65 Of the Advances, Considered Bad and Doubtful for Recover C.Y. - 9,15,62,372.00 P.Y. - 4,91,38,431.00	1,64,41,19,028.26	126,99,33,604.73
	Sub Total	1,64,41,19,028.26	126,99,33,604.73
	Total	2,27,09,33,224.59	218,69,85,279.22
Schedule 10 - Interest Receivable			
1	On Investment	3,75,05,351.97	1,64,23,857.47
2	On Advances Considered Bad and Doubtful for Recovery	6,85,64,015.00	6,09,00,752.00
	Total	10,60,69,366.97	7,73,24,609.47
Schedule 11 - Fixed Assets			
1	Dead Stock & Furniture	85,05,603.39	61,30,421.43
2	Computer Hardware & Software	31,96,248.67	27,64,403.40
3	Other Fixed Assets	40,94,002.49	24,11,948.53
	Total	1,57,95,854.55	1,13,06,773.36
Schedule 12 - Other Assets			
1	Rent Deposit	23,02,364.00	15,82,364.00
2	Telephone Deposit	9,599.00	9,599.00
3	MSEB Deposit	1,65,904.00	1,65,904.00
4	Deposit to Corporation	8,000.00	8,000.00
5	Prepaid Expenses	34,06,250.00	74,93,750.00
6	Stock of Stationery	4,52,726.52	4,19,044.95
7	Franking Stamp Receivable	3,49,974.00	3,55,519.00
8	Income Tax Appeal Deposit	83,74,239.00	83,74,239.00
9	GST Receivable	29,11,556.44	25,79,037.85
10	Cersai Fees Receivable	9,149.50	9,149.50
11	Anamat Receivable	-	7,850.00
12	Advance Income Tax & TDS	1,95,52,146.00	2,77,96,448.00
13	Locker Rent Receivable	3,540.00	-
14	Deaf Receivable RBI	16,511.55	-
15	NPCI Charges	1,43,118.47	1,17,336.04
16	Bharat Bill Payment	2,23,424.81	10,96,251.81
	Total	3,79,28,503.29	5,00,14,493.15

Sr. No.	Particulars	As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
Schedule 13 - Contingent Liabilities			
1	Outstanding liabilities for guarantees issued	22,08,500.00	15,13,500.00
2	Amount transferred to RBI under DEAF	94,07,360.80	88,92,928.96
	Total	1,16,15,860.80	1,04,06,428.96
Schedule 14 - Staff Expenses			
1	Salary & Allowances	2,86,42,864.00	2,52,80,796.00
2	Staff Training Expenses	1,32,250.00	1,14,512.00
3	Staff Gratuity Fund Expenses	2,33,800.00	2,61,039.00
4	PF Contribution	30,31,211.00	26,43,960.00
5	Staff Leave Encashment Fund Expenses	1,52,894.00	2,05,108.00
	Total	3,21,93,019.00	2,85,05,415.00
Schedule 15 - Rent, Rates, Insurance & Power			
1	Rent for Premises	75,79,424.24	65,46,504.50
2	Property Tax	2,82,300.00	2,97,951.00
3	Insurance	88,50,550.10	89,55,923.05
4	Power & Fuel	1,37,010.00	2,21,579.00
5	Light Bill	9,04,352.00	10,07,894.00
	Total	1,77,53,636.34	1,70,29,851.55
Schedule 16 - Depreciation and Amortization			
1	Depreciation Fixed Assets	1,17,78,374.67	1,22,37,664.38
2	Amortization on Govt. Securities	5,14,151.00	6,56,696.00
3	Amortization of Revaluation Reserve	-69,66,233.85	-69,66,233.85
	Total	53,26,291.82	59,28,126.53
Schedule 17 - Other Expenses			
1	Annual General Meeting Expenses	2,48,220.48	2,73,056.30
2	Annual Maintenance Contract Expenses	11,34,563.22	7,82,987.76
3	ATM Rupay Issuer Charges	40,87,500.00	48,66,850.00
4	Bank Charges	2,08,461.95	4,93,350.73
5	Consultancy Expenses	7,61,051.88	9,14,683.52
6	Director Board Meeting Expenses	14,700.00	8,910.00
7	Function Expenses	4,43,162.68	77,999.00
8	IMPS Acquirer Charges	41,435.82	41,698.27
9	Issuer ATM Charges	11,82,837.19	12,37,544.41
10	Legal Charges	1,00,000.00	15,000.00
11	Membership Fee & Subscription	1,31,890.00	94,216.00
12	Office Expenses	17,54,263.11	12,41,155.49
13	Old Items Return Off	68,317.96	34,16,593.43
14	Profession Tax	2,500.00	2,500.00
15	Security Expenses	11,32,453.32	9,43,953.86
16	UPI Acquirer Charges	11,58,299.26	8,21,541.25
	Total	1,24,69,656.87	1,52,32,040.02

Sr. No.	Particulars	As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
Schedule 18 - Provisions & Contingencies			
1	Bad & Doubtful Debts	-	5,26,00,997.25
2	Reserve for Standard Asset	-	25,00,000.00
3	Income Tax Special Reserve	-	-
4	Investment Depreciation Reserve	2,24,00,000.00	-
	Total	2,24,00,000.00	5,51,00,997.25
Schedule 19 - Income on Investment			
1	On Govt. Securities	6,92,17,351.97	6,56,58,146.64
2	On Bank Investments	3,87,03,553.94	1,66,29,302.48
3	On Liquid Fund Investment	86,68,300.10	1,52,08,515.24
	Total	11,65,89,206.01	9,74,95,964.36
Schedule 20 - Commission and Brokerage			
1	DD Commission	2,81,671.09	2,34,555.45
2	Other Commission	4,47,366.82	4,05,902.74
3	Franking Commission	31,351.52	23,250.16
4	Bank Guarantee Commission	40,847.46	65,000.00
5	On PMJJY	1,914.00	2,156.00
	Total	8,03,150.89	7,30,864.35
Schedule 21 - Other Income			
1	Aquirer ATM Charges	4,00,516.00	4,20,605.58
2	Cash Counting Charages	1,87,973.91	1,09,952.53
3	Cheque Return Charges	13,44,317.88	11,83,177.17
4	IMPS Issuer Charges	25,620.39	41,133.13
5	Income Tax Refund	-	33,74,270.00
6	Locker Rent	5,95,896.42	5,61,816.60
7	Misc Income	37,379.42	43,215.44
8	Penalty Charges Recd From NPCI	-	147.80
9	POS Commission	6,319.35	-
10	Processing Fee	49,15,906.10	25,00,949.92
11	Reimbursement Amt Recd From NPCI	2,49,100.27	2,64,471.82
12	ATM Issuer Charges	1,67,192.35	1,96,589.19
13	Sale of Loan Form	2,09,528.15	2,11,502.61
14	Service Charges	19,08,217.50	17,30,219.97
15	Incentive CKYCR	720.56	-
16	UPI Issuer Charges	5,20,567.95	4,49,367.03
	Total	1,05,69,256.25	1,10,87,418.79
Schedule 22 - Reversal of Provision			
1	Investment Depreciation Reserve	-	3,85,00,000.00
2	Reversal of Excess Provision	3,00,000.00	-
	Total	3,00,000.00	3,85,00,000.00

INDEPENDENT AUDITOR'S REPORT

To,
The Members,
Lonawala Sahakari Bank Maryadit,
Lonavala.

REPORT ON THE FINANCIAL STATEMENTS

1. We have audited the accompanying financial statements of Lonawala Sahakari Bank Maryadit ('the Bank') as at 31st March 2026, which comprise the Balance Sheet as at 31st March 2026, and the Profit and Loss Account, and the Cash Flow Statement for the year then ended, and a summary of significant accounting policies and other explanatory information. The returns of nine branches audited by us are incorporated in these financial statements.

MANAGEMENTS'S RESPONSIBILITY FOR THE FINANCIAL STATEMENTS

2. Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flow of the Bank in 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 National Bank for Agricultural and Rural Development, 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

3. 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.
4. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Bank's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, 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.
5. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

OPINION

6. In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements together with the Notes thereon give the information required by the Banking Regulation Act, 1949 (as applicable to cooperative societies), the Maharashtra Cooperative Societies Act, 1960, the Maharashtra Cooperative Societies Rules, 1961 and the guidelines issued by the National Bank for Agricultural and Rural Development (as applicable) and 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/loss for the year ended on that date; and
 - c) In the case of the Cash Flow Statement, of the cash flows for the year ended on that date.

REPORT ON OTHER LEGAL & REGULATORY REQUIREMENTS

7. The Balance Sheet and the Profit and Loss Account have been drawn up in Forms "A" and "B" respectively of the Third Schedule to the Banking Regulation Act, 1949 and provisions of the Maharashtra Co-operative Societies Act, 1960 and the Maharashtra Co-operative Societies Rules 1961.
8. **We report that:**
- a) We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit and have found to be satisfactory;
 - b) In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches/offices;
 - c) The transactions of the Bank which have come to our notice are within the powers of the Bank;
 - d) The Balance Sheet and the Profit and Loss Account dealt with by this report, are in agreement with the books of account and the returns;
 - e) The accounting standards adopted by the Bank are consistent with those laid down by accounting principles generally accepted in India so far as applicable to Banks.
9. As per the information and explanations given to us and based on our examination of the books of account and other records, we have not come across material instances in respect of the details mentioned in the Rule 69(6) of Maharashtra Cooperative Societies Rules 1961.
10. We further report that for the year under audit, the Bank has been awarded "A" classification.

For Ajit P. Ranade & Co.
Chartered Accountants
FRN 100231W

Place: Lonavala
Date: 17.06.2026

CA Ajit P. Ranade
Partner
M. No. 34397
UDIN 26034397DPDIQN3792

LONAWALA SAHAKARI BANK MARYADITCASH FLOW STATEMENT FOR THE YEAR ENDED 31st MARCH 2026

(Rs.)

PARTICULARS	31.03.2026	31.03.2025
CASH FLOW FROM OPERATING ACTIVITIES		
Net Profit After Taxes	4,19,22,257	4,15,24,941
Add: Adjustments for		
- Income Tax Provision	1,39,57,896	2,77,82,033
- Amortization on Investment	5,14,151	6,56,696
- Depreciation on Fixed Assets	48,12,141	52,71,431
- Provisions for Bad & Doubtful Debts	-	5,26,00,997
- Reserve for Standard Asset	-	25,00,000
- Investment Depreciation Reserve	2,24,00,000	(3,85,00,000)
- Reversal of Provision	(3,00,000)	-
Less:		
- Taxes Paid	(1,39,57,896)	(2,77,96,448)
Cash flow from operating activity before working capital adjustment	6,93,48,548	6,40,39,650
Adjustment for:		
(Increase)/Decrease in Advances	(8,39,47,945)	12,55,29,226
(Increase)/Decrease in Investments	(47,84,04,727)	5,05,13,950
(Increase)/Decrease in Other Assets	(89,95,495)	(1,54,09,100)
Increase/(Decrease) in Deposits	58,41,49,615	14,09,50,040
Increase/(Decrease) in Other Liabilities & Provision	(1,47,19,559)	(3,81,076)
Net cash generated from Operating Activities (A)	6,74,30,437	36,52,42,689
Cash Flow From Investment Activities:		
Purchase of Fixed Assets	(81,76,862)	(33,79,880)
Sale of Fixed Assets	-	-
Net cash generated from Investing Activities (B)	(81,76,862)	(33,79,880)
Cash Flow From Financing Activities		
Increase/(Decrease) in Share Capital	13,47,000	5,45,600
Increase in Building Funds	2,64,565	13,25,094
Dividend Paid	(61,92,327)	(72,55,459)
Nominal Shares Issued & Entrance Fees	1,32,000	1,38,000
Net cash generated from Financing Activities (C)	(44,48,762)	(52,46,765)
Net Increase /(Decrease) in Cash and Cash Equivalent (A+B+C)	5,48,04,814	35,66,16,044
Cash and Cash Equivalent at the Beginning of the Year	1,02,98,22,560	67,32,06,516
Cash and Cash Equivalent at the End of the Year	1,08,46,27,374	102,98,22,560
Cash & Cash Equivalents	31.03.2026	31.03.2025
Cash	4,54,96,444	1,53,57,138
Balance with Banks	1,03,91,30,930	101,44,65,423
	1,08,46,27,374	102,98,22,560

For Lonawala Sahakari Bank Maryadit

For Ajit P. Ranade & Co.
Chartered Accountants
FRN 100231W

CA Ajit P. Ranade
Partner
M. NO. 34397

Vitthal D. Dalve
Chief Executive Officer

Notes Performing part of the Balance Sheet as at 31st March 2026 and Profit and Loss Account for the year ended 31st March, 2026

SIGNIFICANT ACCOUNTING POLICIES:

1. ACCOUNTING CONVENTION :

The financial statements of the Bank have been prepared in accordance with the generally accepted accounting principles in India. The Bank has prepared these financial statements to comply in all material respects with the accounting standards issued by the Institute of Chartered Accountants of India (ICAI), to the extent applicable, and applicable statutory provisions under the Banking Regulation Act, 1949 and State Co-op Societies Act 2002. The financial statements have been prepared following the going concern concept on an accrual basis under the historical cost convention, which is carried at revalued amount. The accounting policies adopted in the current year are consistent with those of previous year, except of change in accounting policy as explained in notes forming part of Accounts.

2. USE OF ESTIMATES

The presentation of financial statements, are in conformity with generally accepted accounting principles, requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities, revenue and expenses and disclosure of contingent liabilities at the end of the reporting period. Although these estimates are based on management's best knowledge of current event and actions, uncertainty about these assumptions and estimates could result in outcomes requiring a material adjustment to the carrying amounts of assets or liabilities in the future period.

3. INVESTMENTS

- a. 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'.
- b. Investments under Held to Maturity category are carried at Book Value. The premium paid, if any, on the investments under this category is amortized over the residual life of the Security.
- c. Investments under Available for Sale and Held for Trading category are valued script-wise at lower of cost or Market Value. Net depreciation, if any under each classification has been provided for, net appreciation, if any, has been ignored.
- d. Market Value, where market quotes are not available, is determined on the basis of the "Yield to Maturity" (YTM) method as indicated by Primary Dealers Association of India (PDAI) jointly with the Fixed Income and Money Market Derivatives Association of India. Appreciation/Depreciation is aggregated for each category as per RBI guidelines is charged to Profit and Loss Account. Net appreciation, if any, is ignored.

4. ADVANCES

- a. The classification of advances into Standard, Sub-standard, Doubtful and Loss assets as well as provisioning on Standard Advances and Non-Performing Advances has been arrived at in accordance with the Income Recognition. Assets Classification and Provisioning Norms prescribed by the Reserve Bank of India from time to time till date.
- b. The unrealized interest in respect of advances classified as Non-Performing Assets is disclosed as "Overdue Interest Reserve" as per Reserve Bank of India directives.

5. REVENUE RECOGNITION

- a. Income is accounted on accrual basis in accordance with AS 9, Revenue Recognition and RBI guidelines. However, income on Non-Performing Assets is recognized on realization, as per Reserve Bank of India directives.
- b. Dividend received from shares of co-operative institutions is accounted on receipt basis.
- c. Interest on Government Securities, debentures and other fixed income securities is recognized on accrual basis.
- d. Locker rent is accounted on an upfront basis at annual rests.

6. PROPERTY, PLANT AND EQUIPMENT

- a. Premises, Furniture and Fixture, Plant and Machinery, Computer Software, Other Fixed Assets and Capital Expenditure on Rental Premises are stated at cost less depreciation. Cost includes incidental expenses incurred on acquisition of assets.
- b. Premises, Dead Stock & Furniture are depreciated on Written Down Value method @ 10%.
- c. Plant & Machinery, Office Equipment & Vehicle are depreciated on Written Down Value method @ 10%.
- d. Computers & peripherals are depreciated on Straight Line Method @ 33.33% as directed by RBI.
- e. 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.
- f. The additions to the Fixed Assets are net of GST Input Tax Credit to the extent it is availed by the Bank.

7. DEPOSITS FOR SERVICES

The Deposit for Services like Telephone, Telex, Electricity, etc. paid to the concerned authorities are shown as other assets.

8. EMPLOYEE BENEFITS

- a. Payment of provident fund is made to the Commissioner for Provident Fund at rates prescribed in the Employees Provident Fund and Misc. Provisions Act, 1952 and is accounted on accrual basis.

- b. Bank has taken Insurance Policy from LIC of India and is maintaining fund under trust deed with LIC of India for gratuity payments to employees. The premium/ contribution paid to LIC to meet gratuity liability is debited to Profit and Loss Account as per AS 15.
- c. Ex-Gratia of previous year is debited to Profit and Loss Account. Ex-gratia for the current year is appropriated from net profit as per the provisions of State Co-operative Societies Act.
- d. Bank has not provided for accruing liability in respect of leave encashment of the employee as required by AS-15.

9. SEGMENT REPORTING

- a. The Bank recognizes the Business Segment as the primary reporting segment and Geographical Segment as the secondary reporting segment, in accordance with RBI guidelines and in compliance with AS 17.
- b. Business Segment is classified into (a) Treasury (b) Banking Operations.
- c. Geographic Segments: The Bank operates only in India and hence the reporting consists only of domestic segment.
- d. Treasury includes all investment portfolio, profit/loss on sale of investments. The expenses of this segment consist of interest expenses on funds borrowed from external sources as well as internal sources and depreciation/ amortization of premium on Held to Maturity category investments.
- e. Banking operations include all other operations not covered under Treasury operations.

10. RELATED PARTY DISCLOSURES

The Bank has disclosed material particulars of loans to Directors' relative outstanding as on 31.03.2026. No fresh loans have been given to the Directors and their relatives as per RBI Directives. In terms of RBI Cir. Dated 29.03.2003, the key managerial personnel i.e. Mr. V. D. Dalve the CEO of the Bank, being single party covered by this category, no further details need to be disclosed.

11. LEASE PAYMENTS

Operating lease payments are recognized as an expense in the Profit and Loss Account on Straight Line Basis over the lease term.

12. INCOME TAX

- a. Provision for Current Tax is made on the basis of estimated taxable income for the year in accordance with the provisions of Income Tax Act 1961, and rules framed there under and

considering the principles set out in Income Computation and Disclosure Standards ('ICDS') to the extent applicable.

- b. Deferred Tax: Bank has not worked out Deferred Tax as required by AS-22.

13. IMPAIRMENT OF ASSETS

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

- a. 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.
- b. 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.
- c. 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.

15. NOTES ON ACCOUNT CONTINGENCIES AND EVENTS OCCURRING AFTER BALANCE SHEET DATE

No Significant events arisen after the Balance Sheet Date, which could have affected on the financial position as on 31.03.2026 to material extent.

For Ajit P. Ranade & Co.
Chartered Accountants
F.R. No. 100231W

CA Ajit P. Ranade
Partner
M. No. 34397

For **Lonawala Sahakari Bank Maryadit**

Vitthal D. Dalve
Chief Executive Officer

Reserve Bank of India (Urban Co-operative Banks – Financial Statements: Presentation and Disclosures) Directions, 2025 (Updated as on April 1, 2026)

1. Regulatory Capital :

I. Composition of Regulatory Capital

(Rs. in Crore)

Sr. No.	Particulars	F.Y. 24-25	F.Y. 25-26
1	Paid up share capital and reserves (net of deductions, if any)	50.50	49.28
2	Other Tier 1 Capital	Nil	Nil
3	Tier 1 Capital (i + ii)	50.50	49.28
4	Tier 2 Capital	6.04	10.55
5	Total Capital (Tier 1+Tier 2)	56.54	59.83
6	Total Risk Weighted Assets (RWAs)	220.18	216.76
7	Tier 1 Ratio (Tier 1 Capital as a % of RWAs)	22.93	22.73
8	Tier 2 Ratio (Tier 2 Capital as a % of RWAs)	2.74	4.87
9	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	25.68	27.60
10	Amount of paid-up equity capital raised during the year	0.05	0.13
11	Amount of non-equity Tier 1 Capital raised during the year	Nil	Nil
12	Amount of Tier 2 Capital raised during the year	Nil	Nil

ii. Draw down from Reserves: Bank have not Drawn down from Reserves in current year and in previous year.

2. Asset Liability Management

a) Maturity pattern of certain items of Assets and Liabilities

i) As on 31.03.2025

(Amount in ₹ crore)

Maturity Buckets	Upto 1 day	02 to 07 days	08 to 14 days	15 to 30 days	31 days & upto 2 months	Over 2 Months & upto 3 months	Over 3 Months & upto 6 Months	Over 6 Months & upto 1 year	Over 1 year & upto 3 years	Over 3 years & upto 5 years	Over 5 years	Total
Deposits	15.90	1.68	1.53	7.27	6.02	15.90	35.07	170.23	98.74	0.88	0.24	353.45
Loans & Advances	4.47	0.97	1.12	1.24	4.69	5.97	16.99	44.59	56.91	39.12	42.62	218.70
Investments	6.00	5.48	4.54	8.20	0.00	1.01	0	0.23	1.00	15.22	82.13	123.82
Borrowings	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Currency Assets	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Currency Liabilities	0	0	0	0	0	0	0	0	0	0	0	0

ii) As on 31.03.2026

Maturity Buckets	Upto 1 day	02 to 07 days	08 to 14 days	15 to 30 days	31 days & upto 2 months	Over 2 Months & upto 3 months	Over 3 Months & upto 6 months	Over 6 Months & upto 1 year	Over 1 year & upto 3 years	Over 3 years & upto 5 years	Over 5 years	Total
Deposits	19.79	2.69	2.70	16.60	22.67	7.56	24.84	168.50	145.76	0.62	0.13	411.86
Loans & Advances	4.08	0.59	0.62	1.55	4.91	4.18	19.53	40.98	53.20	44.99	52.46	227.09
Investments	4.95	14.01	3.07	23.87	2.57	1.01	0.00	1.24	0.00	40.02	80.34	171.08
Borrowings	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Currency Assets	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Currency Liabilities	0	0	0	0	0	0	0	0	0	0	0	0

3. Investments

a) Composition of Investment Portfolio

i) As on 31.03.2025

(Rs. In Crore)

Investment in India													investment outside India				
	Government Securities	Other Approved Securities	Shares	Debentures & Bonds	Subsidiaries and/or joint ventures	Others	Total Investments in India	Government Securities (Including Local authorities)	Subsidiaries and /or joint ventures	Others	Total Investments outside India	Total Investments					
Held to Maturity																	
Gross	57.64	0	0	0	0		57.64	0	0	0	0	57.64					
Less : Provision for non-performing investments (NPI)	0	0	0	0	0	0	0	0	0	0	0	0					
Net	57.64	0	0	0	0		57.64	0	0	0	0	57.64					
Available for sale																	
Gross	39.72	0	0	0.20	0	26.26	66.18	0	0	0	0	66.18					
Less : Provision for depreciation and NPI	0	0	0	0	0	0	0	0	0	0	0	0					
Net	39.72	0	0	0.20	0	26.26	66.18	0	0	0	0	66.18					
Held for Trading												0					
Gross	0	0	0	0	0	0	0	0	0	0	0	0					
Less : Provision for depreciation and NPI	0	0	0	0	0	0	0	0	0	0	0	0					
Net	0	0	0	0	0	0	0	0	0	0	0	0					
Total Investments	97.36	0	0	0.20	0	26.26	123.82	0	0	0	0	123.82					
Less : Provision for non-performing investments	0	0	0	0	0	0	0	0	0	0	0	0					
Net	97.36	0	0	0.20	0	26.26	123.82	0	0	0	0	123.82					

As on 31.03.2026

(Rs. In Crore)

Investment in India				investment outside India							
Government Securities	Other Approved Securities	Shares	Debentures & Bonds	Subsidiaries and/or joint ventures	Others	Total Investments in India	Government Securities (including Local authorities)	Subsidiaries and/or joint ventures	Others	Total Investments outside India	Total Investments
Held to Maturity											
Gross	64.55	0	0	0		64.55	0	0	0	0	
Less: Provision for non-performing investments (NPI)	0	0	0	0	0	0	0	0	0	0	0
Net	64.55	0	0	0		64.55	0	0	0	0	0
Available for sale											
Gross	80.61	0	0.19	0	25.73	106.53	0	0	0	0	0
Less: Provision for depreciation and NPI	0	0	0	0	0	0	0	0	0	0	0
Net	80.61	0	0.19	0	25.73	106.53	0	0	0	0	0
Held for Trading											
Gross	0	0	0	0	0	0	0	0	0	0	0
Less: Provision for depreciation and NPI	0	0	0	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0	0	0	0
Total Investments	145.16	0	0.19	0	25.73	171.08	0	0	0	0	0
Less: Provision for non-performing investments	0	0	0	0	0	0	0	0	0	0	0
Net	145.16	0	0.19	0	25.73	171.08	0	0	0	0	0

ii) Movement of provision for Depreciation and Investment Fluctuation Reserve.

(Rs. in crore)

Particular	Previous Year F.Y.2024-25	Current Year F.Y.2025-26
1) Movement of provisions held towards depreciation on investments		
a) Opening balance	4.80	0.95
b) Add : Provisions made during the year	0.00	2.39
c) Less : Write off / write back of excess provisions during the year	3.85	0.15
d) Closing balance	0.95	3.19
2) Movement of Investment Fluctuation Reserve		
a) Opening balance	2.79	3.79
b) Add : Amount transferred during the year	1.00	2.00
c) Less : Drawdown	0.00	0.00
d) Closing balance	3.79	5.79
3) Closing balance in IFR as a percentage of closing balance of investments (point 13) in AFS and HFT/Current category	5.73	5.44

iii) Sale and transfers to / from HTM category

During the year, Bank has transferred 6 securities from HTM to AFS in the month of April 2025. Details are as under :

(Rs. in crore)

Security	Face Value	Book Value	Market Value
7.40% GS 2035	0.50	0.50	0.53
7.95% GS 2032	0.50	0.53	0.54
7.95% GS 2032	0.50	0.53	0.54
7.95% GS 2032	1.00	1.05	1.08
7.50% GS 2034	0.10	0.10	0.11
6.10% GS 2031	5.00	4.86	4.93
Total	7.60	7.57	7.73

iv) Non-SLR Investment Portfolio

a) Non-Performing Non SLR Investments

(Rs.in crore)

Particulars	F.Y.2024-25	F.Y.2025-26
Opening balance	0	0
Additions during the year since 1 st April	0	0
Reduction during the above period	0	0
Closing balance	0	0
Total Provision held	0	0

b) Issuer Composition of Non-SLR (Rs. In Crore)

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
		FY-2024-25	FY-2025-26	FY-2024-25	FY-2025-26	FY-2024-25	FY-2025-26	FY-2024-25	FY-2025-26	FY-2024-25	FY-2025-26
1	2	3		4		5		6		7	
a)	PSUs	0	0	0	0	0	0	0	0	0	0
b)	FIs	0	0	0	0	0	0	0	0	0	0
c)	Banks	26.26	25.73	0	0	0	0	0	0	0	0
d)	Private Corporates	0.20	0.20	0	0	0	0	0	0	0	0
e)	Subsidiaries / Joint Ventures	0	0	0	0	0	0	0	0	0	0
f)	Others	0	0	0	0	0	0	0	0	0	0
g)	Provision held towards depreciation	0	0	0	0	0	0	0	0	0	0
	Total	26.46	25.92	0	0	0	0	0	0	0	0

v) Repo transaction (in face value and market value terms)**As on 31.03.2025****(Rs. in crore)**

Particulars	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Outstanding as on 31.03.2025
i) Securities sold under repo	0	0	0	0
a) Government securities	0	0	0	0
b) Corporate debt securities	0	0	0	0
c) Any other securities	0	0	0	0
ii) Securities purchased under reverse repo	0	0	0	0
a) Government securities	0	0	0	0
b) Corporate debt securities	0	0	0	0
c) Any other securities	0	0	0	0

As on 31.03.2026**(Rs. in crore)**

Particulars	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Outstanding as on 31.03.2026
i) Securities sold under repo	0	0	0	0
a) Government securities	0	0	0	0
b) Corporate debt securities	0	0	0	0
c) Any other securities	0	0	0	0
ii) Securities purchased under reverse repo	0	0	0	0
a) Government securities	0	0	0	0
b) Corporate debt securities	0	0	0	0
c) Any other securities	0	0	0	0

vi) Government Security Lending (GSL) transactions (in market value terms) : Bank does not have any Government Security Lending (GSL) transactions (in market value terms) in current year and in previous year.

4. Asset Quality

i) Classification of advances and provisions held

As on 31.03.2026

(Rs. in crore)

	Standard	Non-performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs						
Opening balance	210.73	4.03	3.94	-	7.97	218.70
Add : Additions during the year					6.27	-
Less : Reductions during the year					1.95	-
Closing balance	214.80	6.27	6.02	-	12.29	227.09
Reductions in Gross NPAs due to						
i) Upgradation					1.38	-
ii) Recoveries (excluding recoveries from upgraded accounts)					0.57	-
iii) Technical/Prudential Write-offs					-	-
iv) Write-offs other than those under (iii) above					-	-
Provisions(excluding Floating Provisions)						
Opening balance of provisions held	16.50			-		16.50
Add : Fresh provisions made during the year				-	-	0.00
Less : Excess provision reversed/write-off loans				-	-	0.00
Closing balance of provisions held	16.50	-	-	-	-	16.50
Net NPAs						
Opening Balance		-	-	-		
Add: Fresh additions during the year						
Less: Reductions during the year						
Closing Balance		-	-	-		
Floating Provisions					-	-
Opening Balance						
Add: Additional provisions made during the year						
Less: Amount drawn down during the year						-
Closing balance of floating provisions						-
Technical write-offs and the recoveries made thereon						-
Opening balance of Technical/Prudential written-offs accounts						-
Add: Technical/prudential write-offs during the year						-
Less: Recoveries made from previously technical/prudential written-off accounts during the year						-
Closing balance						-

As on 31.03.2025

(Rs. in crore)

	Standard	Non-performing			Total Non-Performing Advances	Total
	Total Standard Advances	Sub-standard	Doubtful	Loss		
Gross Standard Advances and NPAs						
Opening balance	223.04	4.24	3.99	-	8.21	231.25
Add : Additions during the year					4.04	-
Less : Reductions during the year					4.28	-
Closing balance	210.73	4.03	3.94	-	7.97	218.70
Reductions in Gross NPAs due to						
i) Upgradation					-	-
ii) Recoveries (excluding recoveries from upgraded accounts)						-
iii) Technical/Prudential Write-offs					-	-
iv) Write-offs other than those under (iii) above					-	-
Provisions(excluding Floating Provisions)						
Opening balance of provisions held	2.00	-	-	-	11.24	13.24
Add : Fresh provisions made during the year					5.26	
Less : Excess provision reversed/write-off loans					-	
Closing balance of provisions held	2.25	-	-	-	16.50	18.75
Net NPAs						
Opening Balance		-	-	-		
Add: Fresh additions during the year						
Less: Reductions during the year						
Closing Balance		-	-	-		
Floating Provisions					-	-
Opening Balance						
Add: Additional provisions made during the year						
Less: Amount drawn down during the year						-
Closing balance of floating provisions						-
Technical write-offs and the recoveries made thereon						-
Opening balance of Technical/Prudential written-offs accounts						-
Add: Technical/prudential write-offs during the year						-
Less: Recoveries made from previously technical/prudential written-off accounts during the year						-
Closing balance						-

Ratio (in Percent)	F. Y. 2024-25	F. Y. 2025-26
Gross NPA to Gross Advances	3.65	5.41
Net NPA to Net Advances	0.00	0.00
Provision Coverage ratio	207.02	134.28

ii) Sector-wise Advances and Gross NPAs:

(Rs. in Crore)

		31.03.2025			31.03.2026		
Sr. No.	Sector	Outstanding Total advances	Gross NPAs	Percentage of Gross NPAs to Total Advances	Outstanding Total advances	Gross NPAs	Percentage of Gross NPAs to Total Advances
i)	Priority Sector						
	a) Agriculture and allied activities	1.19	0	0	0.80	0	0
	b) Micro and Small Enterprises	126.57	7.17	5.66	124.35	7.85	3.46%
	c) Education Loans	2.08			1.72	0	0
	d) Housing Loans	16.32			18.42	0	0
	e) Micro Finance upto Rs.50000	0.05			0	0	0
	f) Social Infrastructure	0.10			0	0	0
	g) Other	1.19			0.13	0	0
	Sub-total (i)	147.50	7.17	5.66	145.42		
	Non-priority Sector						
	Other	71.20			81.67	4.43	1.95%
ii)	Sub-total (i)	71.20	0.80	1.12	81.67	4.43	1.95%
	Total (I + ii)	218.70	7.97	3.65	227.09	12.28	5.41%

iii) Overseas Assets, NPA and Revenue:

Bank does not have overseas assets, NPA and Revenue during previous year and current year.

iv) Details of accounts subjected to restructuring:

		Agriculture and allied Activities		Corporates (excluding MSME)		Micro, Small and Medium enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		F.Y.24-25	F.Y.25-26	F.Y.24-25	F.Y.25-26	F.Y.24-25	F.Y.25-26	F.Y.24-25	F.Y.25-26	F.Y.24-25	F.Y.25-26
Standard	Number of borrowers	Nil									
	Gross Amount										
	Provision held										
Sub-Standard	Number of borrowers										
	Gross Amount										
	Provision held										
Doubtful	Number of borrowers										
	Gross Amount										
	Provision held										
Total	Number of borrowers										
	Gross Amount										
	Provision held										

v) Divergence in asset classification and provisioning :

Bank does not have Divergence in asset classification and provisioning during previous year & current year.

vi) Disclosure of transfer of loan exposure

Details of loans and stressed loans transferred or acquired during the year - Nil

vii) Non – Fund Based Credit Facilities

		F.Y.25-26	F.Y.25-26	F.Y.24-25	F.Y.24-25
		Secured portion	Unsecured portion	Secured portion	Unsecured portion
I	Outstanding Guarantees				
	i) In India	0.22	0.00	0.15	0.00
	ii) Outside India	0	0	0	0
II	Acceptances, Endorsements and other Obligations	0	0	0	0
III	Other NFB Credit facilities	0	0	0	0

viii) Fraud Accounts:

	F.Y.24-25	F.Y.25-26
Number of frauds reported	Nil	Nil
Amount involved in fraud (Rs. Crore)	-	-
Amount of provision made for such frauds (Rs. Crore)	-	-
Amount of unamortised provision debited from other reserves as at the end of the year (Rs. Crore)	-	-

ix) Disclosures related to Project Finance

Bank does not have Project Finance during previous year & current year. Hence no disclosure is required.

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

For the half year ended 31st March 2026

Type of Borrower	Exposure to accounts classified as standard consequent to implementation of resolution plan-Position as at 30.09.2025 (A)	Of (A), aggregate debt that slipped into NPA during the half-year	Of(A), amount written off during the half-year	Of (A), amount paid by the borrowers during the half-year	Exposure to accounts classified as Standard consequent to implementation of resolution plan-position as at 31.03.26
Personal Loans	0.01	0	0	0.01	0
Corporate persons	0	0	0	0	0
Of which MSMEs	4.12	2.41	0	0.63	3.49
Others	0	0	0	0	0
Total	4.12	2.41	0	0.63	3.49

For the half year ended 30th September 2025

Type of Borrower	Exposure to accounts classified as standard consequent to implementation of resolution plan-Position as at 30.09.2025 (A)	Of (A), aggregate debt that slipped into NPA during the half-year	Of(A), amount written off during the half-year	Of (A), amount paid by the borrowers during the half-year	Exposure to accounts classified as Standard consequent to implementation of resolution plan-position as at 30.09.2025
Personal Loans	0.07	0.00	0	0.06	0.01
Corporate persons	0	0	0	0	0
Of which MSMEs	4.46	1.38	0	0.34	4.12
Others	0	0	0	0	0
Total	4.53	1.38	0	0.40	4.12

5) Exposures

1) Exposure to real estate sector

Category	Previous year F. Y. 2024-25	Current year F. Y. 2025-26
1. Direct exposure		
a) Residential Mortgages Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits	24.98	28.63
b) Commercial Real Estate Lending secured by mortgages on commercial real estate (office building, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits	12.86	14.75
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures		
i) Residential	0	0
ii) Commercial Real Estate	0	0
2. Indirect Exposure Fund based and non-fund based exposures on National Housing Bank and Housing Finance Companies	0	0
Total Exposure to Real Estate Sector	37.84	43.38

ii) Exposure to Capital Market

Bank does not have any exposure to capital market in current year and in previous year.

Hence no disclosure is required.

iii) Risk category - Wise country exposure

Bank does not have any exposure to country risk in current year and in previous year.

Hence no disclosure is required.

iv) Unsecured Advances:

(Rs. in Crore)

Particulars	F. Y. 2024-25	F. Y. 2025-26
Total unsecured advances of the bank	10.35	8.94
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority ,etc .have been taken	0	0
Estimated value of such intangible securities	0	0

v) Factoring exposures:

Bank does not have any factoring exposures in current year and in previous year.

Hence no disclosure is required.

vi) Unhedged foreign currency exposure:

Bank does not have any unhedged foreign currency exposure in current year and in previous year.

Hence no disclosure is required.

vii) Loans against gold and silver collateral:

Bank does not have Loans against gold and silver collateral during previous year and current year as per RBI Circular dated 28.11.2025 (RBI/DOR/2025-26/277) (DOR.CRE.REC.196/07-01-005/2025-26)

viii) Exposures to Related Parties:

Details of exposures to related parties as defined in Reserve Bank of India (Urban Co-operative Banks – Credit Risk Management) Directions, 2026

Sr. No.	Particulars	F. Y. 2024-25	F. Y. 2025-26
1	Aggregate value of loans sanctioned to related parties during the year	1.06	0.80
2	Aggregate value of outstanding loans to related parties as on 31st March	0.98	0.64
3	Aggregate value of outstanding loans to related parties as a proportion of total credit exposure as on 31st March (in%)	0.44%	0.28%
4	Aggregate value of outstanding loans to related parties which are categorized as: (I) Special Mention Accounts as on 31st March (ii) Non-Performing Assets as on 31st March	0 0	0 0
5	Amount of provisions held in respect of loans to related parties as on 31st March	0	0

Sr.No.	Particulars	F. Y. 2024-25	F. Y. 2025-26
B. Congrats and Arrangement involving Related Parties			
6	Aggregate value of contracts and arrangements awarded to related parties during the year.	0	0
7	Aggregate value of outstanding contracts and arrangement involving related parties as on 31st March.	0	0

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

i) Concentration on Deposits :

(Rs. in Crore)

Particulars	F. Y. 2024-25	F. Y. 2025-26
Total deposits of the twenty largest depositors.	72.06	85.63
Percentage of deposits of twenty largest depositors to total deposits of the bank.	20.39	20.79

ii) Concentration on Advances :

(Rs. in Crore)

Particulars	F. Y. 2024-25	F. Y. 2025-26
Total advances of the twenty largest borrowers	36.79	77.20
Percentage of advances of twenty largest borrowers to total advances of the bank.	15.85	34.00

iii) Concentration on Exposures :

(Rs. in Crore)

Particulars	F. Y. 2024-25	F. Y. 2025-26
Total exposures of the twenty largest borrowers/ customers	72.09	78.04
Percentage of exposure to the twenty largest borrowers/customers to the total exposure of the bank on borrowers/customers	32.96	30.93

iv) Concentration on NPAs :

(Rs. in Crore)

Particulars	F. Y. 2024-25	F. Y. 2025-26
Total Exposure to the top twenty NPA accounts	7.58	11.83
Percentage of exposures to the twenty largest NPA exposures to total Gross NPAs	95.15	96.27

7. Derivatives

Bank does not have transaction in derivatives in the current and previous financial years.

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

Sr.No.	Particulars	F. Y. 2025-26	F. Y. 2024-25
1	Opening balance of amounts transferred to DEA Fund	0.89	0.85
2	Add: Amounts transferred to DEA Fund during the year	0.10	0.04
3	Less: Amounts reimbursed by DEA Fund towards claims	0.05	0.00
4	Closing balance of amounts transferred to DEA Fund	0.94	0.89

9. Disclosure of Complaints:

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

Sr. No.	Particulars	Previous Year 2024-25	Current Year 2025-26
	Complaints received by the bank from its customers		
1	Number of complaints pending at beginning of the year	0	0
2	Number of complaints received during the year	0	1
3	Number of complaints disposed during the year	0	1
3.1	Of which, number of complaints rejected by the bank	0	0
4	Number of complaints pending at the end of the year	0	0
	Maintainable complaints received by the bank from Office of Ombudsman		
5	Number of maintainable complaints received by the bank from Office of Ombudsman	0	0
5.1	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	0	0
5.2	Of 5, number of complaints resolved through conciliation / mediation / advisories issued by Office of Ombudsman	0	0
5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	0	0
6	Number of Awards unimplemented within the stipulated time (other than those appealed)	0	0

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

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

Grounds of Complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 day
1	2	3	4	5	6

Previous Year F. Y. 2024-25

Nil

Current Year F. Y. 2025-26

Nil

Ground-1 Deposits	0	0	0	100%	0	0
Total	0	0	0	100%	0	0

10. Disclosure of Penalties:

No Penalty imposed by Reserve Bank of India and other Banking regulatory bodies during the year ended on 31.03.2026

11. Other Disclosures:**i) Business Ratio**

Sr. No.	Particulars	31.03.2025	31.03.2026
1	Interest income as a percentage to average working funds	7.61%	7.34%
2	Non- interest income as a percentage to average working funds	0.69%	0.54%
3	Cost of deposits	5.62%	5.65%
4	Net Interest Margin	5.12%	4.86%
5	Operating profit as a percentage to working funds	2.92%	1.68%
6	Return on Average Assets	0.98%	0.90%
7	Business (Deposits + Advances) per employee (Rs. in Crore)	8.54	7.99
8	Profit per employee (in Crore)	0.06	0.05

ii) Bancassurance Business - Nil**iii) Marketing and distribution – Nil****iv) Disclosures regarding Priority Sector Lending Certificates (PSLCs):**

Bank does not have Priority Sector Lending Certificates (PSLCs) during previous year & current year.

v) Provisions and Contingencies

Sr. No.	Provisions debited to Profit and Loss account	F. Y. 2024-25	F. Y. 2025-26
i	Provisions for NPI	0	0
ii	Provisions towards NPA	5.26	0
iii	Provisions made towards Income Tax	2.78	1.40
iv	Provision against Std. Assets	0.25	0
	TOTAL	8.29	1.40

vi) Payment of DICGC Premium

Sr. No.	Provisions debited to Profit and Loss account	F. Y. 2024-25	F. Y. 2025-26
i)	Payment of DICGC Insurance Premium	0.45	0.48
ii)	Arrears in payment of DICGC Premium	0	0

Deposit insurance premium as applicable was paid to DICGC within the prescribed timelines.

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

Sr. No.	Provisions debited to Profit and Loss account	F. Y. 2024-25	F. Y. 2025-26
1	Fund Based :		
	Outstanding at the beginning of the year	0.31	0.47
	Additions during the year	0.22	0.27
	Recovery during the year	0.06	0.32
	Outstanding at the end of the year	0.47	0.42
2	Non-Fund Based (Guarantees, L/Cs, etc.)	0	0

Previous Year figures:

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

For Ajit P. Ranade & Co.
Chartered Accountants
FRN 100231W

For Lonawala Sahakari Bank Maryadit

CA Ajit P. Ranade
Partner
M. No. 34397

Mr. Vitthal D. Dalve

UDIN 24034397BKCFAT2471

Chief Executive Officer

Standard Business Parameters (Comparative)

(Figures in % & Amt. in Lakhs)

Sr. No.	Particulars	31.03.2026	31.03.2025	31.03.2024
1	% CRAR	27.60	25.68	23.26
2	% of Working Capital to Interest Income	7.05	7.79	8.18
3	% of Working Capital to Non-Interest Income	0.33	1.20	0.38
4	% of Yield on Advances and Investments	10.51	9.90	11.26
5	% of Cost of Funds	5.65	5.62	5.49
6	% of Spread	4.86	4.31	5.77
7	% of Working Capital of Management Exp.	1.37	1.53	1.64
8	% of Overdue to Total Loans	6.06	5.79	4.50
9	% of Gross NPA to Total Gross Loans	5.41	3.65	3.55
10	% of Net NPA to Net Loans	0.00	0.00	0.00
11	% of Gross Profit to Working Capital	1.68	2.92	2.33
12	% of Net Profit to Working Capital	0.84	0.95	0.83
13	Per Employee Business	798.69	853.95	826.96
14	Per Employee Gross Profit	10.47	18.52	14.08
15	Total Business	63895.40	57214.43	57060.23
16	Credit Deposit Ratio	55.14	61.88	68.15

Annual Progress of Bank

(Figures in % & Amt. in Lakhs)

Sr. No.	Particulars	31.03.2026	31.03.2025	31.03.2024
1	Shareholders	6892	6680	6536
2	Branches	9	7	7
3	Staff	80	67	69
4	Per Employee Business	798.69	853.95	826.96
5	Paid-Up Share Capital	637.97	624.50	619.05
6	Total Reserves	7284.47	6767.07	6380.00
7	CRAR %	27.60	25.68	23.26
8	Dividend %	10*	10	13
9	Deposits	41186.07	35344.57	33935.08
10	Loans	22709.33	21869.85	23125.15
11	% of Priority Sector Advances	67.01	64.78	58.02
12	% of Weaker Sector Advances	15.65	14.23	3.74
13	Total Investments	17108.36	12381.77	10,866.12
14	Total Working Funds	49731.16	43510.79	41,578.01
15	Gross Profit	838.22	1241.25	971.81
16	Net Profit	419.22	415.25	348.53
17	% of Gross NPA to Total Advances	5.41	3.65	3.55
18	% of Net NPA to Total Advances	0.00	0.00	0.00
19	Audit Class	A	A	A

*Subject to Approval

LONAWALA SAHAKARI BANK MARYADIT
Position of Br. As on 31/03/2026

(Amt. in lakhs)

Sr. No.	Branch	Deposits	Loans	Total Business	CD Ratio%
0	Head Office	-	-	-	-
1	Lonavla Branch	24947.96	5818.19	30766.15	23.12
2	Chinchwad Branch	2925.42	9798.06	12723.48	334.93
3	Kamshet Branch	3153.20	790.66	3943.86	25.07
4	Talawade Branch	3024.15	1848.76	4872.91	61.13
5	Thergaon Branch	1429.99	1493.93	2923.92	104.47
6	Rajgurunagar Branch	1274.90	740.62	2015.52	58.09
7	Pune Branch	3919.99	1844.84	5764.68	47.06
8	Somatane Branch	439.44	374.27	813.71	85.17
9	Kuruli Branch	71.16	0.00	71.16	0.00
	Total	41186.21	22709.33	63895.39	55.14

LONAWALA SAHAKARI BANK MARYADIT

Branch Name	Postal Address	Phone No.	IFS Code
Lonavla Branch (Onsite ATM)	K. K. Apartment, Ground Floor, Near Parmar Hospital, Tal. Maval, Dist Pune- Lonavla 410 401.	(02114) 275160 / 275161	HDFC0CLSABL
Chinchwad Branch (Onsite ATM)	F.M. City Center, Chinchwad Station, Opp. Police Station, Pune – Mumbai Road, Chinchwad, Pune 411 019.	(020) 27488200 / 27488300	HDFC0CLSABL
Kamshet Branch (Mini ATM)	Pastakiya Plaza, Bazar Peth, Kamshet, Tal. Maval, Dist. Pune, Kamshet 410 405.	8275823400	HDFC0CLSABL
Talawade Branch	Gat No. 461, Talawade Chowk, Dehu-Chikhali Road, Tal. Haveli, Dist. Talawade, Pune - 412 114	(020) 27690200 / 27690400	HDFC0CLSABL
Thergaon Branch	"Valencia" Sr No.21/1/A, Shop No.05, Dange Chowk, Aundh BRT Road, Near Maharaja Hotel, Thergaon, Tal. Mulashi, Dist. Thergaon, Pune 411 033.	(020) 27270200 / 27270300	HDFC0CLSABL
Rajgurunagar Branch	Office No.3, 1st Fl., Vyapari Sankul, Shree Chhatrapati Shivaji Market Yard, Rajgurunagar, Tal. Khed, Dist. Pune 410 505.	(02135) 223200 / 224300	HDFC0CLSABL
Pune City Branch (Onsite ATM)	Office No. 2 & 3, Gr. Floor, Chandramohan Heritage, Opp. Saraswati Vidya Mandir, Sadashiv Peth, Pune 411 030.	(020) 24440026 / 24440028	HDFC0CLSABL
Somatane Branch	Shop No. 7,8,9 & 10, Gr. Floor, Sheejis Orion, Gate No. 182, Shirgaon Raod, Somantane, Tal. Maval, Dist. Pune - 410 506.	(02114) 295600	HDFC0CLSABL
Kuruli Branch	Gate No. 686, Mauli Krupa Buiding, Property No. 2253, Pune-Nashik Highway, Kuruli Phata, Kuruli, Tal.Khed, Dist.Pune-410 501.	8669727074	HDFC0CLSABL

Board Meeting's attendance for the year 2025-26
(Total Meetings - 26)

Sr. No.	Directors Name	Total No. of Meeting
1	Mr. Mukund Mafatlal Shah	23
2	Mr. Sanjeev Suresh Khaladkar	26
3	Mr. Kanhaiya Sonraj Bhurat	26
4	Mr. Abhaykumar Zumbarlal Parakh	26
5	Mr. Sudhakar Mahadev Bhagwat	26
6	Mr. Bharat Dashrath Takle	24
7	Mr. Uday Shivaji Sarwade	26
8	Mr. Mahendra Kantilal Oswal	26
9	Mr. Appa Chintamani Jatti	26
10	Mr. Ashish Suryakant Shah	26
11	Ms. Pratima Vinod Balsara	25
12	Mrs. Sejal Kalpesh Shah	26
13	Mr. Nikhil Chandrakant Shah	26
14	Mr. Pramod Ramkrishna Achyut	26

Sub-Committee Meetings Held in the year 2025-26

Sr. No.	Sub-Committee	Total Meetings
1	Loan Committee	26
2	Recovery & NPA Management Committee Meeting	12
3	Audit Committee Meeting	04
4	Investment Committee	12
5	ALM Committee	04
	Total	58

लोणावळा सहकारी बँक मर्यादित

पुढील आर्थिक वर्षाचे अंदाजपत्रक व मागील वर्षाचे अंदाजपत्रकाप्रमाणे प्रत्यक्ष उत्पन्न, खर्च यांचा तपशील (रु.लाखात)

तपशील	सन 2025-26		सन 2026-27 अंदाजपत्रक
	अंदाज	प्रत्यक्ष	
वसूल भागभांडवल	630.00	637.97	640.00
ठेवी	37500.00	41186.07	40400.00
कर्जे	23000.00	22709.33	26800.00
एकूण व्यवसाय (ठेवी + कर्जे)	60500.00	63895.40	67200.00
अ) उत्पन्न			
व्याज (कर्ज व गुंतवणूक)	4030.00	3508.43	3940.00
कमिशन	10.00	8.03	10.00
इतर उत्पन्न	170.00	162.05	200.00
एकूण उत्पन्न	4210.00	3678.52	4150.00
ब) खर्च			
ठेवीवर दिलेले व्याज	2160.00	2161.65	2200.00
सेवक पगार, भत्ते इ.	300.00	321.93	350.00
अन्य खर्च (सर्व तरतुदी व करासह)	1300.00	775.72	1150.00
एकूण खर्च	3760.00	3259.30	3700.00
निव्वळ नफा (अ-ब)	450.00	419.22	450.00

महाराष्ट्र सहकारी संस्था अधिनियम 1960 कलम 75 (2) नुसार द्यावयाची माहिती
संचालक मंडळ सदस्य व त्यांचे नातेवाईक यांना दिलेली कर्जे

दि. 31/03/2026 अखेरची स्थिती

अ.क्र.	तपशील	खाते	येणे बाकी (लाखांत)	कर्जाची टक्केवारी
1	संचालक	1	0.60	0.003
2	संचालक नातेवाईक	2	41.82	0.18
3	एकूण	3	42.42	0.18



लोणावळा सहकारी बँकेची ठळक वैशिष्ट्ये

- सातत्याने ऑडिट “अ” वर्ग.
- निव्वळ निष्क्रिय जिंदगी प्रमाण 0.00%
- कार्यक्षेत्र-संपूर्ण महाराष्ट्र
- स्थापनेपासून सातत्याने नफ्यात.
- नऊही शाखा पूर्णपणे संगणीकृत व कोअर बँकींग प्रणालीने कार्यान्वित
- RTGS / NEFT / FUND TRANSFER सेवा उपलब्ध.
- CBDT / GST / PF / PROFESSION TAX ONLINE, e-SBTR ONLINE सुविधा उपलब्ध
- रु. ₹000 पर्यंत फ्रँकिंग सुविधा (लोणावळा / चिंचवड)
- लॉकर्स सुविधा उपलब्ध लोणावळा, कामशेत, चिंचवड, तळवडे व पुणे.
- CTS क्लेअरिंग / SMS बँकींग सुविधा उपलब्ध / पॉझ मशिन सुविधा / वॉट्सअप बँकींग
- मोबाईल बँकींग / IMPS / UPI सुविधा उपलब्ध
- ₹ लाखांपर्यंत ठेवींना विमा संरक्षण / सभासदांकरीता रु.४ लाखांपर्यंत अॅक्सीडेंट विमा.

बँकेच्या विविध योजना

शैक्षणिक कर्ज



व्याज दर - ९%

वाहनकर्ज



व्याज दर - ९%

गृहकर्ज



व्याज दर - ८.५०%

UPI



मोबाईल बँकिंग



ए.टी.एम. सुविधा





अधिकारी वर्ग



कुंदन य. धरी
अधिकारी,
मुख्य कार्यालय



कु. श्वेता स. कनगुटकर
सहाय्यक व्यवस्थापक,
लोणावळा शाखा



कल्याण प्र. काळे
अधिकारी,
चिंचवड शाखा



वैभव द. लोखंडे
अधिकारी,
कामशेत शाखा



सौ. सीमा म. लिम्हणे
अधिकारी,
तळवडे शाखा



श्री. रमेश मा. मोकाशी
अधिकारी,
थेसगाव शाखा



रमेश च. शिंदे
शाखाधिकारी,
राजगुरुनगर शाखा



अशोक ज. यादव
शाखाधिकारी,
पुणे शाखा



संदेश सु. कर्माळकर
सहाय्यक व्यवस्थापक,
सोमाटणे शाखा



गणेश न. फुले
अधिकारी,
कुरुली शाखा



सदानंद वि. पेंडसे
संगणक अधिकारी,
मुख्य कार्यालय



कुरुली शाखा उद्घाटन समारंभ क्षणचित्रे



लोणावळा सहकारी बँक मर्यादित, लोणावळा
बँकेची सुसज्ज कुरुली शाखा



शाखेचे उद्घाटन करताना मा. श्री. शांतारामदादा सोनवणे सोबत
मा. अध्यक्ष मुकुंद म. शहा व मा. संचालक



कुरुली शाखा उद्घाटन प्रसंगी
शुभेच्छा स्वीकारताना मा. अध्यक्ष व मा. संचालक



Niber प्रशिक्षण संस्थेचे प्राध्यापक मा. श्री. मोहन शनवारे
बँकेतील सेवकांना प्रशिक्षणात मार्गदर्शन करताना



✽ सन्माननीय सभासद व खातेदार यांच्याकडून शुभेच्छा स्वीकारताना मा. अध्यक्ष व संचालक ✽



LONAWALA SAHAKARI BANK MARYADIT

Head Office : K.K. Apartment, Near Parmar Hospital, Lonavla, Tal. Maval, Dist. Pune 410 401.

CONNECTING LINK - LONAVLA.
PHOTO BY - Mr. Akshay Nair