

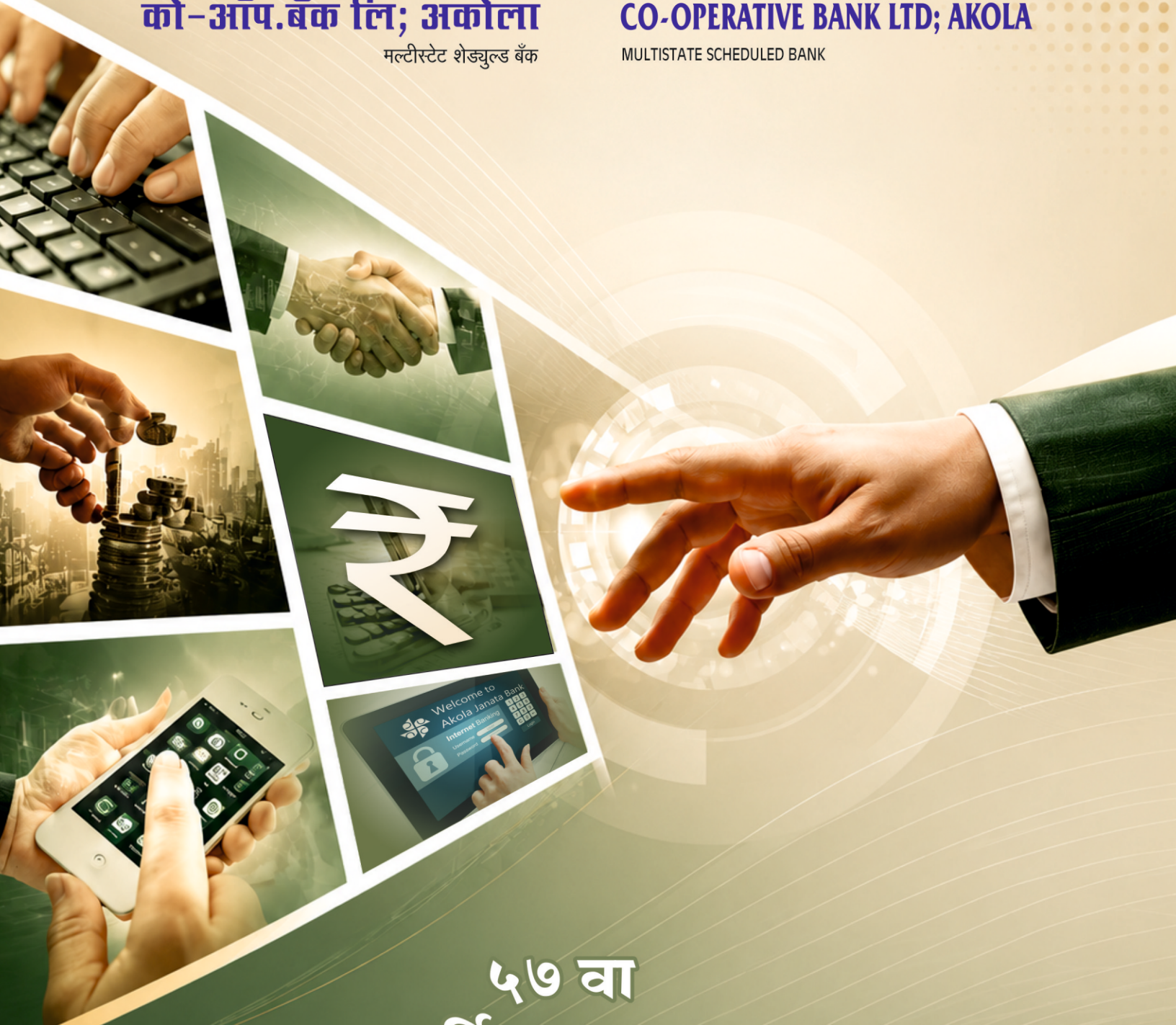


दि अकोला जनता कमर्शियल
को-ऑप.बँक लि; अकोला

मल्टीस्टेट शेड्युल्ड बँक

THE AKOLA JANATA COMMERCIAL
CO-OPERATIVE BANK LTD; AKOLA

MULTISTATE SCHEDULED BANK



५७ वा
वार्षिक अहवाल

२०२५ - २०२६

❁ दि अकोला जनता कमर्शियल को-ऑप.बँक लि; अकोला
(मल्टीस्टेट शेड्युल्ड बँक)

संचालक मंडळ



श्री. रमाकांत खेतान
अध्यक्ष



श्री अनिलकुमार अग्रवाल
उपाध्यक्ष



श्री ग्यानचंद गर्ग



श्री. साकरचंद शाह



श्री. गुरुमुखसिंग गुलाटी



मा.आ.श्री विप्लव बाजोरीया



श्री. संतोषराव गोळे



डॉ. सुभाषचंद्र तिवारी



श्री. सुनिल तुलशन



श्रीमती मनोरमा पाराशर



डॉ. माणिक धुत



डॉ. साहेबराव गवई



श्री. महेंद्र गढीया



सी.ए. पंकज लदनिया



श्री शिवप्रकाश मंत्री



श्री शैलेन्द्र कागलीवाल



सी.ए. भरतकुमार व्यास



सौ. मिनाक्षी बेन पटेल



डॉ. सतिश राठी



श्री महेशभाई कोठारी



श्री. विलासचंद्र अग्रवाल
मुख्य कार्यकारी अधिकारी

आदरांजली



बँकेचे संस्थापक-अध्यक्ष
स्व. जमनलालजी गोईनका



बँकेचे माजी अध्यक्ष
स्व. विनयकुमारजी पाराशर





विशेष योगदान व मार्गदर्शक



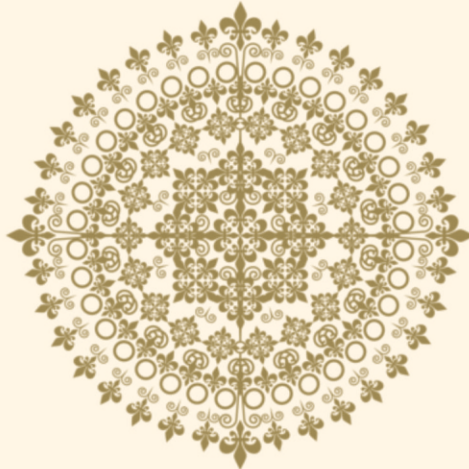
श्री. साकरचंदजी शाह



स्व. हरीभाऊजी गोळे



स्व. लच्छमनदासजी गर्ग





दि अकोला जनता कमर्शियल को-ऑप. बँक लि., अकोला

(मल्टीस्टेट शेड्युलड बँक)

स्थापना १९६९

(नोंदणी क्र. एम.एस.सी.एस./सी.आर./८३/९९/दिनांक २३.०२.९९)

● **वार्षिक आमसभेची सुचना** ●

(फक्त सभासदांसाठी)

बँकेच्या सभासदांची सन २०२५-२०२६ ची सत्तावनवी वार्षिक आमसभा गुरूवार दि. २७-०८-२०२६ रोजी सकाळी ११.०० वा. व्ही.एस. इम्पेरियल, टी जंक्शन, बाळापुर नाका, खामगांव रोड, अकोला येथे खालील विषयावर विचार करण्यासाठी आयोजित केली आहे. तरी या सभेस आपण वेळेवर उपस्थित राहावे हि विनंती.

● **सभेपुढील विषय** ●

१. मागील दि. ०६-०८-२०२५ रोजी संपन्न झालेल्या आमसभेचा वृतांत वाचून कायम करणे.
२. बँकेचे कामकाजाचा दिनांक ३१/०३/२०२६ रोजी संपणाऱ्या वर्षाचा अहवाल, ताळेबंद व नफा तोटा पत्रक स्विकारणे.
३. मा. संचालक मंडळाने सुचविलेल्या सन २०२५-२०२६ च्या निव्वळ नफ्याच्या विनियोगास मान्यता देणे.
४. सन २०२५-२०२६ च्या वैधानिक अंकेक्षण अहवाल व दोष दुरुस्ती अहवालाची नोंद घेणे.
५. सन २०२६-२०२७ या वर्षासाठी ठरविलेल्या खर्च व उत्पन्नाच्या अंदाजपत्रकास मान्यता देणे व सन २०२५-२०२६ मध्ये अंदाजपत्रकापेक्षा जास्त झालेल्या खर्चास मान्यता देणे.
६. सन २०२६-२०२७ करिता वैधानिक लेखा परिक्षकांची नियुक्ती करणे व त्यांची फी निश्चित करणे.
७. बँकेच्या पोटनियमात सुचविलेल्या दुरुस्तीस मान्यता देणे.
८. मा. अध्यक्ष महोदयांच्या परवानगीने वेळेवर येणाऱ्या इतर विषयांचा विचार करणे.

अकोला

दिनांक - ०५ - ०८ - २०२६

संचालक मंडळाचे आदेशानुसार

(विलासचंद्र अग्रवाल)

मुख्य कार्यकारी अधिकारी

टिप :

- १) गणसंख्या पुर्तीचे अभावी सभा स्थगित झाल्यास अशी स्थगित सभा त्याच दिवशी त्याच ठिकाणी सकाळी ठिक ११.३० वाजता घेण्यात येईल. या सभेला गणसंख्या पुर्तीची आवश्यकता असणार नाही व वर नोटीसमध्ये नमूद केल्या प्रमाणे कामकाज होईल.
- २) सेन्ट्रल रजिष्ट्रार ऑफ को-ऑप. सोसायटीज, दिल्ली यांचे कडून मंजूर बँकेच्या दुरुस्त पोटनियम २२ (i) ला अनुसरून बँकेचा संपूर्ण वार्षिक अहवाल हा बँकेच्या www.akolajanata.bank.in ह्या Website वर उपलब्ध असून अहवालाची छापील प्रत बँकेच्या शाखांमध्ये उपलब्ध राहील. तसेच जे भागधारक अहवालाची लेखी मागणी करतील, त्यांना बँकेकडे नोंदविलेल्या त्यांच्या पत्त्यावर अहवाल पाठविण्यात येईल.
- ३) बँकेचा अहवाल, ताळेबंद, नफातोटा पत्रक इत्यादी बाबत विचारावयाची माहिती, बँकेच्या मुख्य कार्यालय “जनवैभव” जूने कॉटन मार्केट, अकोला येथे मुख्य कार्यकारी अधिकारी यांचेकडे सभेच्या ७ दिवस आधी पोहचेल या बेताने लेखी स्वरूपात कळवावी.



• अध्यक्षीय निवेदन •

सन्माननिय भागधारक बंधु भगिनींनो

बँकेच्या 57 व्या वार्षिक आमसभेत आपले मनापासून स्वागत आहे बँकेच्या संचालक मंडळाच्या वतीने 2025-2026 या आर्थिक वर्षाचे लेखे आपणासमोर मांडताना आनंद होत आहे. सन 2025-26 हे आर्थिक वर्ष जागतीक अनिश्चितता, वाढलेले भू-राजकिय धोके, प्रमुख अर्थ व्यवस्थांनी लादलेली उच्च कर आकारणी आणि जागतिक व्यापाराचा मंदावलेला वेग अशा सर्व आव्हानात्मक घटनांनी व्यापलेले होते. इराण संघर्षामुळे जागतिक बाजारपेठांमध्ये अस्थिरता निर्माण झाली तसेच जागतिक शेअर बाजारात मोठी घसरण झाली व अस्थिरता निर्देशांकात (volatility indices) वाढ झाली.

या असामान्य परिस्थितीत सुद्धा सन 2025-26 मध्ये भारताची अर्थव्यवस्था हि वेगाने वाढणाऱ्या प्रमुख अर्थव्यवस्थांपैकी एक राहिली आहे. आगामी काळात कच्च्या तेलाच्या वाढत्या किंमती व पुरवठ्याची टंचाई यामुळे 2026-27 मध्ये देशातर्गत उत्पादनांवर परिणाम होऊ शकते.

जागतिक पातळीवर वाढलेल्या भू-राजकीय तणावाचा चलन बाजारावर मोठा प्रभाव पडला. भू-राजकिय तणाव, व्यापार मार्गातील अडथळे, अमेरिकेने जाहिर केलेली नवीन व्यापार करप्रणाली आणि भारतीय आर्थिक बाजारातून परदेशी गुंतवणूकीच्या विक्रीमुळे डॉलरच्या तुलनेत रुपयाचे मूल्य घसरले आहे. अश्या हि परिस्थितीत बँकेने आपल्या प्रगतीचा आकडा उंचावत ठेवण्याचा पुरेपुर प्रयत्न केला आहे.

बँकेच्या अहवाल वर्ष २०२५-२०२६ च्या वर्षातील प्रगती चे चित्र खालील तक्त्यावरून आणखी स्पष्ट होईल.

बँकेची वाटचाल	(रु. लाखात)
विवरण	२०२५-२६
वसुल भागभांडवल	४१३९.२२
राखीव व इतर निधी	२९६३५.३२
ठेवी	१७१६३८.६८
दिलेली कर्जे	९४६९९.४५
गुंतवणुक (इतर बँकेतील मुदती ठेवीसह)	९१९१८.३६
खेळते भांडवल	२१०५७५.३८
एन.पी.ए. (नेट)	०.०%
सी.आर.ए.आर. (किमान १२%)	२५.९५%
निव्वळ नफा	२१८१.८५
नेट वर्ध	२५६७१.०६

ठेव संकलन

आपल्या बँकेने ग्राहक-केंद्रित उपक्रम आणि वाढीव संपर्काद्वारे ठेवींचा पाया मजबूत करण्यावर भर दिला. प्रगत डिजीटल सुविधांमुळे ग्राहकांना सुरळीत व्यवहाराचा अनुभव मिळाला, ज्यामुळे बँकेच्या ठेवींमध्ये वाढ झाली.



बँकेने 2025-2026 या आर्थिक वर्षात 1716 कोटी 38 लाख 68 हजार रुपयांच्या ठेवी जमा करून बँकेने ग्राहकांचा बँकेवरील विश्वास आणि आत्मीयता आणखी मजबुत केली आहे. ठेवीदारांच्या ठेवींना सुरक्षा प्रदान करताना आणि त्यांचे हित लक्षात ठेवून बँकेने 30/09/2026 पर्यंत ठेव विमा महामंडळ (DICGC) ला प्रीमियम भरून आपले कर्तव्य पार पाडले आहे.

कर्ज वितरण

कर्ज वाटप हे बँकिंग व्यवसायाचे मुख्य कार्य आहे. कर्ज जितके जास्त वितरीत केले जाईल तितकेच बँकेला व्याजाच्या स्वरूपात जास्त उत्पन्न मिळेल 2025-2026 या अहवाल वर्षात बँकेने एकूण 946 कोटी 99 लाख 45 हजार रुपयांचे कर्ज वाटप केले आहे, बँक नेहमीच नवीन कर्ज वाढीच्या प्रयत्नात असते, आजच्या स्पर्धात्मक युगात कर्जाच्या प्रमाणा बरोबरच कर्जाच्या गुणवत्तेकडे लक्ष देणे आवश्यक झाले आहे. जर नविन लोक बँकेशी निगडीत झाले तर कर्जामधेही वाढ होईल.

कर्ज वसुली

कर्ज वाटपानंतर कर्जाची परतफेडही तितकीच महत्वाची असते. बँकिंग व्यवसायात नफा तेव्हाच होतो जेव्हा वाटप केलेल्या कर्जाची व्याजासह परतफेड होते. कर्जाचे हप्ते आणि व्याजाची रक्कम वेळेवर वसुल झाल्यामुळे बँकेचे आर्थिक चक्र सुरळीत चालते. म्हणून, बँकेला नेहमीच कर्ज वसुली वर लक्ष केन्द्रीत करावे लागते कर्ज वसुलीसाठी, बँकेला नियम आणि कायदानुसार कठोर पावले उचलावी लागतात. कर्जाची वेळेवर परतफेड कर्जदारासाठी फायदेशिर असते, ज्यावर त्यांचा क्रेडिट स्कोअर अवलंबून असतो. म्हणून, कर्जदार त्यांची जबाबदारी समजून आणि वेळेवर कर्ज परतफेड करून बँकेला सहकार्य करतील अशी आम्हाला अपेक्षा आहे.

एन.पी.ए. व्यवस्थापन

वाटप केलेल्या कर्जाची वेळेवर वसुली झाल्यामुळेच बँकेची आर्थिक स्थिती मजबुत राहते. कर्ज वसुली सतत सुरु राहीली तर बँकेला थकीत कर्जाच्या समस्येला तोंड द्यावे लागणार नाही. यासाठी कर्जावर सतत नियंत्रण ठेवणे आवश्यक आहे. आता दैनंदिन NPA काढण्यात येत असल्याने थकित कर्जाच्या वाढीस आळा बसला आहे. 2025-2026 या आर्थिक वर्षात बँकेने एन.पी.ए. नियंत्रित करून निव्वळ 0% एन.पी.ए. चे लक्ष यशस्वीरित्या साध्य केले आहे.

निव्वळ नफा

बँकेने गेल्या 57 वर्षांची अखंड परंपरा कुशलतेने पुढे नेली आहे आणि 2025-2026 या आर्थिक वर्षात 31 मार्च 2026 रोजी 21 कोटी 81 लाख 85 हजार रुपयांचा निव्वळ नफा मिळवून अकोला जनता बँकेने जनते मध्ये विश्वासाच्या शाईने आपली प्रतिमा उमटवली आहे.



नफ्याचे विनियोजन

अहवाल वर्षात संपादन केलेल्या नफ्याचे खालील प्रमाणे विनियोजन करण्याची शिफारस संचालक मंडळातर्फे करण्यात येत असून त्यांस सभासदांची मान्यता मिळावी अशी विनंती आहे.

विनियोजनाकरीता उपलब्ध नफा रु. २९,८९,८४,८७५.६०

अ.क्र.	विवरण		
१	वैधानिक राखीव निधी	४३.४१ %	९,४७,९२,२४९.३६
२	सहकारी शिक्षण निधी	१.००%	२९,८९,८४९.००
३	सहकारी पुनर्वसन, पुनर्बांधणी तथा विकास निधी	१.००%	२९,८९,८४९.००
४	आकस्मिकता निधी	१२.१५%	२,६५,००,०००.००
५	लाभांश	११.००%	४,४५,००,०००.००
६	समाजकल्याण व विकास निधी		१५,९८,८६३.००
७	इमारत निधी		२,००,००,०००.००
८	गुंतवणुक चढउतार निधी		४०,००,०००.००
९	निवडणुक खर्च निधी		२०,००,०००.००
१०	तंत्रज्ञान विकास निधी		२,००,००,०००.००
११	सभासद कल्याण निधी		५,१०,०६५.२४
	एकुण		२९,८९,८४,८७५.६०

लाभांश:

बँकेने सुरुवातीपासुनच भागधारकांना लाभांश देवुन भागधारकांचे हित लक्षात ठेवले आहे. या वर्षी ही ११% लाभांश देण्याचा बँकेचा प्रस्ताव आहे.

प्रगत बँकिंगचा स्विकार

अकोला जनता बँकेने सुरुवातीपासुनच बँकिंगच्या नवीन पैलुनां आत्मसात करुन नेहमीच प्रगत बँकिंगवर लक्ष केंद्रीत केले आहे. आजचा ग्राहक वर्ग फक्त जमा / नावे बँकिंगशी समाधानी नाही त्याला अत्याधुनिक कार्य प्रणाली, त्वरित निकाल आणि सुरक्षित तंत्रज्ञानाची आवश्यकता आहे. आपणांस कळवितांना आनंद होत आहे की बँकेने नेहमीच आपल्या ग्राहकांना उत्कृष्ट आणि आधुनिक बँकिंगशी जोडण्यासाठी नवनविन प्रयत्न केले आहे.

जोखीम व्यवस्थापन (Risk Management):

बँकेला विविध प्रकारच्या जोखमींचा सामना करावा लागतो. जसे की कर्ज जोखीम, बाजार जोखीम, तरलता जोखीम, कार्यकारी जोखीम तसचे IT व फसवणूक जोखीम. बँकेच्या जोखीम व्यवस्थापन विभागामार्फत सर्व संबंधित जोखमींची ओळख, मोजणी, निरीक्षण व नियंत्रण सुनिश्चित केले जाते व सर्व समावेशक उपाययोजनांवर भर दिला जातो. जोखमीचे मोजमाप अधिक अचूक व प्रभावी करण्यासाठी बँक सातत्याने प्रणालीमध्ये सुधारणा करत आहे.

अंकेक्षण

बँकेच्या सन 2025-2026 या अहवाल वर्षातील कामकाजाचे अंकेक्षण मेसर्स अग्रवाल धन्नावत पोददार अँड कंपनी चार्टर्ड अकाउन्टंट सी.ए. श्री पंकजजी अग्रवाल यांनी पूर्ण केले असुन त्यांनी दिलेला अंकेक्षण अहवाल या अहवालासोबत देण्यात आला आहे. बँकेच्या कामकाजाप्रती संतोष व्यक्त केला आहे. संचालक मंडळाच्या वतीने मी त्यांचे आभार मानतो आपणास सांगतांना आनंद वाटतो की, बँकेस CAMELS Rating स्कोअर नुसार "A" वर्ग प्राप्त झाला आहे. ही आपल्या सर्वासाठी आनंदाची आणि अभिमानाची गोष्ट आहे.



निरीक्षण

दिनांक 01/04/2024 ते 31/03/2025 या कालावधीतील बँकेच्या कामकाजाची तपासणी रिजर्व बँक ऑफ इंडियाचे निरीक्षण अधिकारी मा. श्रीमती अमृता प्रभु डेप्युटी जनरल मॅनेजर तथा त्यांचे सहकारी श्री खुसीरामजी साहु, असि. जनरल मॅनेजर व श्री कमलप्रितसिंग, मॅनेजर यांनी पूर्ण केली आहे.

यश कोरणारे शिल्पकार

कोणत्याही सामाजिक किंवा सहकारी संस्थेची प्रगती ही त्या लोकांच्या प्रतिभा कठोर परिश्रम आणि वचनबद्धतेवर अवलंबून असते जे ती चालवण्याची प्रतिज्ञा घेतात आणि पुढे जात राहतात. अकोला जनता बँक सुरुवातीपासून अशा सक्षम लोकांच्या सहवासात आहे, जे बँकेच्या विकासासाठी सतत संघर्ष करत आहेत. सहकार नेते स्वर्गीय जमनलालजी गोयनका आणि स्वर्गीय विनयकुमारजी पाराशर यांनी अकोला जनता बँकेच्या रूपात अशी संस्था निर्माण केली, जी एक प्रेरणादायी आदर्श संस्था म्हणून विकसित झाली श्री साकरचंदजी शाह, स्वर्गीय हरीभाऊजी गोळे, स्वर्गीय लक्ष्मणदासजी गर्ग इत्यादी त्यांच्या सहका-यांनी त्यांच्या खांद्याला खांदा लावून काम केले आणि बँकेला नवीन शिखरावर नेण्यात आपले सर्वोत्तम योगदान दिले. बँकेचा विजयी ध्वज आपल्या सक्षम हातात धरून संस्थापक संचालक श्री साकरचंदजी शाह अजूनही पुढे जात आहेत. आपल्यासाठी अभिमानाची गोष्ट आहे की आदरणीय श्री साकरचंदजी शाह, यांनी वयाची 100 वर्ष पूर्ण करून आजही ते त्याच उर्जेने कार्यरत आहेत.

योगदान

"सर्वाची साथ सर्वांचे सहकार्य" कोणत्याही संस्थेच्या सर्वांगीण विकासात अत्यंत महत्वाचे असते. बँकेकडे आदरणीय भागधारक, ठेवीदार, खातेदार, ग्राहक आणि हितचिंतकांची एक मोठी यादी आहे ज्यांनी बँकेला आपले सहकार्य दिले आहे व बँकेला शिखरावर नेले आहे. गेल्या 57 वर्षांत बँकेला मेहनती, प्रतिभावान आणि निष्ठावान लोकांचे पाठबळ लाभले आहे. बँकेच्या सर्वांगीण विकासात शाखा सल्लागार समित्यांनी महत्वाची भूमिका बजावली आहे. स्थानिक पातळीवर शाखांच्या प्रगतीसाठी स्थापन केलेल्या या समित्यांचे माननीय अध्यक्ष आणि सन्माननीय सदस्यांचे ज्ञान, अनुभव बँकेप्रती असलेली त्यांची ओढ आणि समर्पण यामुळे बँकेची प्रतिमा आर्थिक क्षेत्रात नेहमीच उजळ राहिली आहे. बँकेला शिखरावर नेण्यात बँकेच्या कर्मचाऱ्यांचे योगदान नेहमीच उल्लेखनीय आणि प्रशंसनीय राहिले आहे.

बँकेच्या सेवा सर्वसामान्यांपर्यंत पोहोचवण्यात महत्वाची भूमिका बजावणाऱ्या विविध माध्यमे आणि प्रसार माध्यमांमधील प्रतिभावान पत्रकार बंधूंचे आणि प्रसार माध्यमांचे मी मनापासून आभार मानतो.

श्रद्धांजली

वर्षभरात विविध क्षेत्रात त्यांच्या कार्यक्षमता, प्रतिभा आणि परिश्रमाच्या जोरावर उल्लेखनीय कामगिरी करणाऱ्या राष्ट्रीय नेत्यांना, सीमेवर शहीद झालेल्या सैनिकांना, नैसर्गिक आपत्ती आणि अपघातात अकाली प्राण गमावणाऱ्या निष्पाप नागरीकांना, बँक कुटुंबातील महानुभाव, बँकेचे भागधारक, खातेदार आणि पंचतत्वांमध्ये विलिन झालेल्या त्यांच्या नातेवाईकांना मी त्यांच्या पवित्र स्मृतींना भावपूर्ण श्रद्धांजली अर्पण करतो.

सहकार्याची प्रतिष्ठा

परस्पर सहकार्याशिवाय विकास आणि समृद्धि शक्य नाही. देशाच्या समृद्धित, सार्वजनीक क्षेत्रातील बँका आणि कॉर्पोरेट जगतासह, सहकारी क्षेत्राचेही महत्वाचे योगदान आहे. आपल्या राष्ट्रीय अर्थव्यवस्थेला बळकटी देण्यात सहकारांने सक्रीय भूमिका बजावली आहे.

अकोला जनता बँकेने सहकाराचे महत्व आणि गौरव स्विकारून आपला बँकींग प्रवास सुरू ठेवला आहे. भविष्यात हा प्रवास अधिक सुखद राहील असे आम्ही संकल्प करतो.

जय हिन्द ! जय सहकार !!

रमाकांत खेतान

अध्यक्ष



● अध्यक्षीय मनोगत ●

सम्माननीय अंशधारक भाईयो-बहनो!

दि अकोला जनता कमर्शियल को-ऑप. बैंक लि; अकोला की 57 वीं वार्षिक साधारण सभा में आप का हृदयपूर्वक स्वागत है।

बैंक के संचालक मंडल की ओर से आर्थिक वर्ष 2025-2026 का लेखा-जोखा आप के समक्ष प्रस्तुत करते हुए मुझे अत्यधिक आनंद हो रहा है।

आर्थिक वर्ष 2025-26 वैश्विक अनिश्चितता, बढ़ते भू-राजनीतिक जोखिम, प्रमुख अर्थव्यवस्थाओं द्वारा लगाए गए उच्च कराधान और वैश्विक व्यापार में मंदी जैसी चुनौतीपूर्ण घटनाओं से प्रभावित रहा। ईरान संघर्ष ने वैश्विक बाजारों में अस्थिरता पैदा की, जिसके परिणामस्वरूप वैश्विक शेयर बाजारों में भारी गिरावट आई और अस्थिरता सूचकांकों में वृद्धि हुई।

इन असामान्य परिस्थितियों के बावजूद, भारत की अर्थव्यवस्था 2025-26 में सबसे तेजी से बढ़ती प्रमुख अर्थव्यवस्थाओं में से एक बनी रही। कच्चे तेल की बढ़ती कीमतें और आने वाले समय में आपूर्ति की कमी 2026-27 में घरेलू उत्पादन को प्रभावित कर सकती है।

वैश्विक स्तर पर बढ़ते भू-राजनीतिक तनावों का मुद्रा बाजार पर गहरा प्रभाव पड़ा है। भू-राजनीतिक तनाव, व्यापार में व्यवधान, अमेरिका द्वारा घोषित नई व्यापार कर व्यवस्था और भारतीय वित्तीय बाजार से विदेशी निवेशों की बिक्री के कारण डॉलर के मुकाबले रुपये का अवमूल्यन हुआ है। ऐसी स्थिति में, बैंक ने अपनी वृद्धि दर को उच्चतम बनाए रखने के लिए हर संभव प्रयास किया है।

आर्थिक वर्ष 2025-2026 में अकोला जनता बैंक ने विविध शीर्षों के अंतर्गत प्रगति की है। बैंक की उन्नति को रेखांकित करते निम्नलिखित आंकड़े इस प्रकार हैं-

(रुपये लाख में)	
विवरण	२०२५-२६
पूँजी	४१३९.२२
आरक्षित एवं अन्य निधियाँ	२९६३५.३२
जमा राशि	१७१६३८.६८
आबंटित ऋण	९४६९९.४५
विनियोग (अन्य बैंकों में रखे मियादी जमाओं सहित)	९१९१८.३६
कार्यकारी पूँजी	२१०५७५.३८
एन.पी.ए. (नेट)	०.०%
सी.आर.ए.आर (न्यूनतम १२%)	२५.९५%
श्री शुद्ध लाभ	२१८१.८५
नेट वर्थ	२५६७१.०६



जमा राशि संकलन

हमारे बैंक ने ग्राहक-केन्द्रीत योजना और बेहतर संपर्क के माध्यम से अपने जमा आधार को मजबूत करने पर ध्यान केन्द्रीत किया। प्रगत डिजिटल उपकरणों की सुविधाओं से ग्राहकों को सुगम लेन देन का अनुभव प्रदान किया, जिसके परिणाम स्वरूप बैंक जमा राशि में वृद्धि हुई।

आम जनता का विश्वास ही सहकारिता की रीढ़ होती है। पिछले 57 वर्षों में अकोला जनता बैंक ने जनता-जनार्दन का विश्वास अर्जित कर सहकार क्षेत्र में अपनी विशिष्ट छवि निर्माण की है। बैंक ने वित्तीय वर्ष 2025-26 में ₹. 1716 करोड़ 38 लाख 68 हजार रुपयों की जमा -राशि संकलित कर ग्राहकों के मन में बैंक के प्रति विश्वास और अपनत्व को और अधिक सुदृढ़ किया है। जमाकर्ताओं की जमा राशि को सुरक्षा प्रदान करते हुए व उनके हितों को ध्यान में रखते हुए बैंक ने जमाराशि बीमा महामंडल (DICGC) को दिनांक 30-09-2026 तक प्रीमियम अदा कर अपना कर्तव्य पूरा किया है।

ऋण-वितरण

ऋण-आबंटन बैंकिंग कारोबार की प्रमुख कार्य है। जितना अधिक ऋण वितरण होगा, ब्याज के रूप में बैंक को उतना ही अधिक राजस्व प्राप्त होगा। बैंक ने अहवाल वर्ष 2025-2026 में कुल ₹. 946 करोड़ 99 लाख 45 हजार रुपयों का ऋण वितरण किया है। बैंक को नये ऋणों की तलाश रहती ही है। आज के स्पर्धात्मक युग में ऋणों की क्वांटिटी के साथ ऋणों की गुणवत्ता पर भी ध्यान देना आवश्यक हो गया है। नये लोग बैंक के साथ जुड़ेंगे तो ऋण में वृद्धि होगी।

ऋण-वसूली

ऋण वितरण के पश्चात् ऋण वापसी का भी उतना ही महत्व है। आबंटित ऋणों की ब्याजसहित वापसी से ही बैंकिंग कारोबार में लाभ का आविर्भाव होता है। ऋणों की किश्त तथा ब्याज रकम की समय पर वसूली होने से बैंक का आर्थिक चक्र अबाध रूप में गतिमान रहता है। इसलिये ऋणों की रिकवरी पर बैंक को हमेशा ही केन्द्रित रहना पड़ता है। ऋण वसूली के लिये बैंक को नियम और कानून के मुताबिक कठोर कदम भी उठाने पड़ते हैं। ऋणों की समय पर अदायगी ऋणी के लिये फायदेमंद ही होती है, जिस पर उनका Credit Score निर्भर रहता है। इसलिये ऋणकर्ता अपनी जवाबदेही को समझकर और समय पर ऋणों का पुनर्भुगतान कर बैंक को सहयोग प्रदान करेंगे, ऐसी हम उनसे आशा करते हैं।

एन.पी.ए.प्रबंधन

आबंटित ऋणों की समय पर वसूली से ही बैंक की आर्थिक स्थिति मजबूत रहती है। ऋण-वसूली लगातार चलती रहे तो, बैंक को बकाया ऋणों का सामना नहीं करना पड़ता। इसके लिये ऋणों पर निरंतर नियंत्रण रखना जरूरी है। आरबीआय की Day-to-Day NPA योजना के परिणामस्वरूप बकाया ऋणों की गति पर अंकुश लगाना संभव हुआ है। आर्थिक वर्ष 2025-26 में बैंक ने एन.पी.ए. को नियंत्रित कर नेट 0 % एन.पी.ए. के लक्ष्य को सफलतापूर्वक हासिल किया है।

श्री शुद्ध लाभ

बैंक ने विगत 57 वर्षों की अखंड परम्परा का कुशल निर्वाह करते हुए आर्थिक वर्ष 2025-2026 में दिनांक 31 मार्च 2026 को कुल ₹. 21 करोड़ 81 लाख 85 हजार रुपयों का शुद्ध लाभ कमाया है। सहकार क्षेत्र में 5 दशकों तक निरंतर मुनाफा हासिल कर अकोला जनता बैंक ने जनता के बीच अपनी छवि को उनके विश्वास की स्याही से चिह्नित किया है।



श्री शुद्ध लाभ का विनियोग

अहवाल वर्ष 2025-2026 में अर्जित लाभ का निम्नलिखित स्वरूप में विनियोग करने की अनुशंसा संचालक मंडल द्वारा की जा रही है। इस नियोजन को अंशधारक मान्यता प्रदान करें, ऐसा मैं अनुरोध करता हूँ।

विनियोजन हेतु उपलब्ध नफा : रु. २९,८९,८४,८७५.६०

अ.क्र.	विवरण		२०२५-२०२६
१	वैधानिक आरक्षित निधि	४३.४९ %	९,४७,९२,२४९.३६
२	सहकारिता शिक्षा निधि	१.००%	२९,८९,८४९.००
३	सहकारिता पुनर्वास, पुनर्गठन तथा विकास निधि	१.००%	२९,८९,८४९.००
४	आकस्मिक निधि	१२.९५%	२,६५,००,०००.००
५	लाभांश	११.००%	४,४५,००,०००.००
६	समाज कल्याण व विकास निधि		१५,९८,८६३.००
७	इमारत निधि		२,००,००,०००.००
८	विनिवेश उतार- चढ़ाव निधि		४०,००,०००.००
९	चुनाव व्यय निधि		२०,००,०००.००
१०	तंत्रज्ञान विकास निधि		२,००,००,०००.००
११	सदस्य कल्याण निधि		५,९०,०६५.२४
कुल राशि			२९,८९,८४,८७५.६०

लाभांश

बैंक ने अंशधारकों को इस वर्ष भी 11% लाभांश देने का प्रस्ताव रखा है। उल्लेखनीय है कि अकोला जनता बैंक ने अंशधारकों को अपने स्थापना काल से ही लाभांश देकर अंशधारकों के हितों को सदैव ध्यान में रखा है।

उन्नत बैंकिंग कि और

अकोला जनता बैंक ने प्रारंभ से ही बैंकिंग के नये-नये पहलुओं को आत्मसात् कर हमेशा ही एडवांस बैंकिंग की ओर ध्यान दिया है। आज का ग्राहक-वर्ग केवल जोड़-घटाने की बैंकिंग से ही संतुष्ट नहीं होता। उसे अत्याधुनिक कार्यप्रणाली, तत्काल परिणाम देनेवाली और सुरक्षित टेक्नोलॉजी की जरूरत है। आप को यह बताते हुए प्रसन्नता होती है कि बैंक ने अपने ग्राहकों को उत्कृष्ट तथा आधुनिक बैंकिंग से जोड़ने का सदैव सार्थक प्रयास किया है। बैंकिंग क्षेत्र में हो रहे नित-नूतन परिवर्तनों को अंगीकार करने का महत्वपूर्ण कार्य बैंक ने हमेशा ही किया है।

जोखीम व्यवस्थापन (Risk Management)

बैंक को कई प्रकार के जोखिमों का सामना करना पड़ता है, जैसे कि क्रेडिट जोखिम, बाजार जोखिम, तरलताजोखिम, परिचालन जोखिम, साथ ही आईटी और धोखाधड़ी जोखिम, बैंक का जोखिम प्रबंधन विभाग सभी प्रासंगिक जोखिमों की पहचान, मापन, निगरानी और नियंत्रण सुनिश्चित करता है और व्यापक उपायों पर जोर देता है। बैंक जोखिम मापन को अधिक सटीक और प्रभावी बनाने के लिए प्रणाली में लगातार सुधार कर रहा है।

अंकेक्षण

अहवाल वर्ष 2025-2026 का वैधानिक अंकेक्षण मे. अग्रवाल धन्नावत पोद्दार एण्ड कंपनी चार्टर्ड अकाउंटेंट्स, सीए पंकजजी अग्रवाल ने पूर्ण किया है। बैंक के व्यवसाय पर संतोष व्यक्त किया है। मैं संचालक मंडल की ओर से उनके प्रति धन्यवाद प्रकट करता हूँ। वैधानिक अंकेक्षक द्वारा दी गई आडिट-रिपोर्ट इस अहवाल के साथ संलग्न है। Camel Rating स्कोर के आधार पर बैंक ने ऑडिट के लिये 'अ' रैंक हासिल किया है, यह हम सभी के लिये प्रसन्नता और गौरव की बात है।



निरीक्षण

दिनांक 01/04/2024 से 31/03/2025 तक बैंक के कामकाज का निरीक्षण रिजर्व बैंक ऑफ इंडिया के निरीक्षण अधिकारी मा. श्रीमती अमृता प्रभु, डिप्युटी जनरल मैनेजर तथा उनके सहयोगी श्री खुसीरामजी साहु, असि. जनरल मैनेजर व श्री कमलप्रितसिंग, मैनेजर ने पूर्ण किया है।

सुयश के धनी

किसी सामाजिक या सहकारी संस्था की उन्नति में उन लोगों की प्रतिभा, परिश्रम और प्रतिज्ञा ही निहित होती है, जो इसे संचालित करने का प्रण ले कर निरंतर आगे बढ़ते जाते हैं। अकोला जनता बैंक ने प्रारंभ से ही ऐसे सुयोग्य लोगों का सान्निध्य पाया है, जो बैंक के विकास के लिये लगातार संघर्षरत रहे हैं। सहकार नेता स्व. जमनलालजी गोयनका एवं स्व. विनयकुमारजी पाराशर ने अकोला जनता बैंक के रूप में एक ऐसी संस्था का निर्माण किया जो एक प्रेरणादायी आदर्श संस्था के रूप में विकसित हुई। उनके साथ कांधे से कांधा मिलाकर बैंक को निरंतर ऊँचाई की ओर ले जाने में उनके सहयोगी - साथी श्री साकरचंदजी शाह, स्व. हरिभाऊजी गोळे, स्व. लक्ष्मणदासजी गर्ग जैसे प्रतिभावान गुणीजनों ने अपना श्रेष्ठ योगदान दिया। बैंक की विजय - पताका को अपने सक्षम हाथों में थामे फाउंडर डायरेक्टर श्री साकरचंदजी शाह आज भी निरंतर आगे बढ़ रहे हैं। आयु के 100 वर्ष पूर्ण कर चुके आदरणीय साकरचंदजी शाह आज भी वैसी ही ऊर्जा के साथ सक्रिय हैं, यह हमारे लिये गर्व की बात है।

योगदान

किसी भी संस्था के समग्र विकास में "सभी का साथ-सभी का सहयोग" सर्वोपरि होता है। बैंक के सम्माननीय अंशधारक, जमाकर्ता, खाताधारक, ग्राहक तथा शुभचिंतकों व हितैषीजनों की एक लंबी फेहरिस्त रही है, जिन्होंने अपने भीतर का सर्वश्रेष्ठ दे कर बैंक को सम्मानजनक ऊँचाईयों पर पहुँचाया है। पिछले 57 वर्षों के प्रदीर्घ काल में बैंक को कर्मठ, प्रतिभाशाली और निष्ठावान महानुभावों का साथ मिला है। बैंक के चहुँमुखी विकास में शाखा सलाहकार समितियों की अहम भूमिका रही है। स्थानीय स्तर पर शाखाओं की प्रगति के लिये गठित इन समितियों के मान्यवर अध्यक्ष एवं माननीय सदस्यों के ज्ञान और अनुभव तथा बैंक के प्रति लगाव व समर्पण के कारण ही बैंक की छवि आर्थिक क्षेत्र में सदा उज्ज्वल रही है। बैंक को शिखर तक ले जाने में बैंक के कर्मचारियों का योगदान हमेशा ही उल्लेखनीय और प्रशंसनीय रहा है।

आम जनता के बीच बैंक की सेवाओं के प्रचार-प्रसार में अपनी महती भूमिका अदा कर रहे विविध मीडिया एवं प्रसार माध्यमों के गुणी पत्रकार बंधुओं और मीडियाकर्मियों के प्रति मैं आत्मीय आभार प्रकट करता हूँ।

आदरांजलि

अहवाल वर्ष में अलग-अलग क्षेत्रों में अपनी योग्यता, प्रतिभा और परिश्रम के बल पर उल्लेखनीय कार्य करनेवाले राष्ट्रीय नेता, सीमा पर शहीद होनेवाले सैनिक, नैसर्गिक आपदाओं तथा दुर्घटनाओं में असमय अपने प्राण गंवानेवाले निर्दोष नागरिक, बैंक परिवार के महानुभाव, बैंक के अंशधारक, खाताधारक तथा उनके सगे-संबंधी जो पंचतत्व में विलीन हुए हैं, उन सभी की पुण्य-पुनीत स्मृतियों को नमन करते हुए हार्दिक श्रद्धांजलि व्यक्त करता हूँ।



सहकारिता की गरिमा

एक-दूसरे के सहयोग के बिना विकास और समृद्धि संभव नहीं। देश की समृद्धि में सार्वजनिक क्षेत्र की बैंकों तथा कॉर्पोरेट जगत के साथ ही सहकार-क्षेत्र का भी महत्वपूर्ण योगदान दिखायी देता है। हमारी राष्ट्रीय अर्थ-व्यवस्था को सुदृढ़ करने में सहकारिता ने सक्रिय भूमिका निभायी है।

अकोला जनता बैंक ने सहकारिता की गरिमा और महिमा को शिरोधार्य कर अपनी बैंकिंग-यात्रा निरंतर जारी रखी है। भविष्य में यह यात्रा और अधिक मंगलमय हो, इसका हम प्रण लेते हैं।

जय हिन्द! जय सहकार !!

रमाकांत खेतान
अध्यक्ष



ANNEXURE - A

Name of the Bank	:	The Akola Janata Commercial Co-op. Bank Ltd. Akola.
Head Office Address	:	'Janvaibhav' Old Cotton Market, Akola - 444 001
Date of Registration	:	1) 01/10/1969, under Maharashtra Co-op, Societies Act. 2) 23/02/1999, under Multi State Co-op. Societies Act. 3) 18/05/1999 Inclusion in the 2 nd Schedule to the RBI Act. 1934
Date & No. of R.B.I. Licence	:	No. DBOD., U.B.D. MH 369 P, Dt. 21/12/1983
Jurisdiction	:	Entire State of Maharashtra, Indore & Khandwa District in Madhya Pradesh, Surat District in Gujrat & Union Territory of Delhi.

(Rs in Lakhs)

ITEMS		As On 31 st March, 2026
NO OF BRANCHES INCLUDING H.O.	-----	38
MEMBERSHIP		
	* Regular Member	70565
	Nominal Members	180
PAID UP SHARE CAPITAL		4139.22
TOTAL RESERVE & FUNDS		29635.32
DEPOSITS		
	Saving	44566.10
	Current	14683.37
	Fixed	112389.21
ADVANCES		
	Secured	93751.63
	Unsecured	947.82
	Total% of Priority Sector	65.14%
	Total% of Weaker Sector	12.96%
BORROWING		
	D.C.C. Banks	NIL
	M.S.C. Banks	NIL
	Other Banks	NIL
INVESTMENTS		
	D.C.C. Banks	500.00
	M.S.C. Banks	NIL
	Other Banks	91418.36
OVERDUE PERCENTAGE		0.33%
PROFIT FOR THE YEAR		2181.85
TOTAL STAFF		
	Sub Staff	186
	Other	233
WORKING CAPITAL		210575.38

*Share Holding Rs 1000/- & above



FORM-A
BALANCE SHEET AS
३१ मार्च २०२६

PREVIOUS YEAR 31-03-2025 AMOUNT Rs.	CAPITAL & LIABILITIES	SCH	CURRENT YEAR 31-03-2026 AMOUNT Rs.
40,87,10,900.00	I) SHARE CAPITAL भाग भांडवल	A	41,39,21,500.00
2,76,82,09,677.03	II) RESERVE & OTHER FUNDS गंगाजळी व इतर निधी	B	2,96,35,31,801.53
17,06,59,72,204.51	III) DEPOSITS & OTHER ACCOUNTS ठेवी व इतर खाती	C	17,16,38,67,809.91
0.00	IV) BORROWINGS घेतलेली कर्जे	D	0.00
4,85,65,734.00	V) INTEREST PAYABLE ON FIXED DEPOSIT मुदती ठेवीवर देय व्याज		3,10,29,567.00
2,71,84,748.00	VI) DIVIDEND PAYABLE देय लाभांश		2,87,10,313.00
4,35,410.13	VII) BRANCH ADJUSTMENT ACCOUNTS (NET) शाखा मिळवणी खाते		13,97,474.13
21,19,95,290.96	VIII) OTHER LIABILITIES इतर देणी	E	23,68,94,158.65
18,71,45,716.64	IX) PROFIT & LOSS A/C 2025-2026 Available for Appropriation नफा तोटा खाते २०२५-२०२६ विनीयोगासाठी उपलब्ध	F	21,81,84,875.60
1,36,90,69,968.49	X) CONTINGENT LIABILITIES (As per Contra) आनुषंगीक देणी (उलट बाजुप्रमाणे)	G	1563903645.09
22,08,72,89,649.76	Grand Total एकुण		22,62,14,41,144.91

As per Our report of even date,
For Agrawal Dhannawat Poddar & Co.
Chartered Accountants. FRN : 123466W

sd/-
C.A. Pankaj S. AgrawalPartner M.No. 115718
Place : Akola Date : 26 May 2026
UDIN: 26115718UDHJKZ4795



(नमुना-अ)

On 31st MARCH 2026

रोजीचा ताळेबंद

PREVIOUS YEAR 31-03-2025 AMOUNT Rs.	PROPERTIES & ASSETS	SCH	CURRENT YEAR 31-03-2026 AMOUNT Rs.
4,86,76,35,098.48	I) CASH & BANK BALANCES रोख आणि बँकांतील शिल्लक	H	4,70,03,61,056.50
0.00	II) MONEY AT CALL & SHORT NOTICE मागणी व अल्प सूचना ठेवी		0.00
5,47,65,48,960.00	III) INVESTMENT गुंतवणुक	I	6,05,52,35,743.00
9,59,81,90,268.86	IV) LOANS AND ADVANCES कर्जे व अग्रिम	J	9,46,99,44,548.10
24,93,25,484.00	V) INTEREST RECEIVABLE ON INVESTMENT गुंतवणूकी वरील येणे व्याज		234511637.44
41,87,89,587.28	VI) FIXED ASSETS अचल संपत्ती (घसारा वजा जाता)	K	41,07,67,865.76
7,05,65,782.65	VII) OTHER ASSETS इतर मालमत्ता	L	14,95,52,149.02
3,71,64,500.00	VIII) NON BANKING ASSETS ACQUIRED IN SATISFACTION OF CLAIMS		3,71,64,500.00
1,36,90,69,968.49	IX) CONTINGENT LIABILITIES (As per Contra) आनुषंगिक येणे (उलट बाजुप्रमाणे)	M	1,56,39,03,645.09
	X) SIGNIFICANT ACCOUNTING POLICIES & NOTES TO ACCOUNTS	AC	
22,08,72,89,649.76	Grand Total एकुण		22,62,14,41,144.91

FOR THE AKOLA JANATA COMMERCIAL CO-OPERATIVE BANK LTD., AKOLA

sd/-
(Vinod Agrawal)
Deputy CEO

sd/-
(Vilaschandra Agrawal)
Chief Executive Officer

sd/-
(Sakarchand Shah)
Director

sd/-
(Anilkumar Agrawal)
Vice Chairman

sd/-
(Ramakant Khetan)
Chairman



FORM-B
PROFIT & LOSS ACCOUNT FOR THE
३१ मार्च २०२६ रोजी संपणाच्या

PREVIOUS YEAR 31-03-2025 AMOUNT Rs.	EXPENDITURE खर्च	SCH	CURRENT YEAR 31-03-2026 AMOUNT Rs.
80,35,84,859.25	I) INTEREST ON DEPOSIT AND BORROWING ठेवी व कर्जावर दिलेले व्याज	N	84,61,26,273.93
35,18,14,654.68	II) SALARIES ALLOWANCES & BONUS TO STAFF कर्मचारी पगार, भत्ते व सानुग्रह अनुदान	O	34,34,36,328.80
30,16,929.00	III) DIRECTOR'S & LOCAL COMMITTEE MEMBERS MEETING FEES & ALLOWANCES संचालक मंडळ व शाखा समिती सभा भत्ते		41,57,794.25
6,28,00,943.98	IV) RENT, TAXES, INSURANCE & LIGHTING भाडे, कर, विमा व वीज	P	6,32,99,626.44
88,11,841.33	V) LAW CHARGES कायदेशीर सल्ल्याबाबत शुल्क		62,31,338.30
59,95,565.87	VI) POSTAGE, TELEGRAM & TELEPHONE टपाल, तार व टेलिफोन	Q	56,51,060.64
38,63,350.00	VII) AUDIT FEES लेखा परिक्षण शुल्क		39,76,250.00
7,39,954.64	VIII) CLEARING CHARGES समाशोधन शुल्क		6,46,798.33
1,74,16,485.64	IX) DEPRECIATION घसारा	R	1,34,39,399.17
51,78,583.96	X) STATIONARY, PRINTING & ADVERTISEMENT लेखन साहित्य, छपाई व जाहिरात	S	46,96,870.39
8,85,19,827.19	XI) OTHER EXPENDITURE इतर खर्च	T	7,58,14,318.04
12,11,80,344.00	XII) PROVISIONS तरतुदी	U	11,55,30,231.86
18,71,45,716.64	XIII) NET PROFIT AFTER TAX CARRIED TO BALANCE SHEET करानंतरचा निव्वळ नफा ताळेबंदास वर्ग		21,81,84,875.60
1,66,00,69,056.18	GRAND TOTAL एकुण		1,70,11,91,165.75

As per Our report of even date,
For Agrawal Dhannawat Poddar & Co.
Chartered Accountants. FRN : 123466W

sd/-
C.A. Pankaj S. AgrawalPartner M.No. 115718
Place : Akola Date : 26 May 2026
UDIN: 26115718UDHJKZ4795



(नमुना-ब)

YEAR ENDED ON 31st MARCH 2026

वर्षाचे नफा तोटा पत्रक

PREVIOUS YEAR 31-03-2025 AMOUNT Rs.	INCOME	SCH	CURRENT YEAR 31-03-2026 AMOUNT Rs.
90,68,74,364.30	I) INTEREST & DISCOUNT प्राप्त व्याज व कसर	V	92,13,50,388.14
55,29,15,713.00	II) INTEREST ON INVESTMENT गुंतवणुकीवरील व्याज		62,32,33,495.59
12,91,06,936.05	III) INCOME FROM INVESTMENT गुंतवणुकीवरील उत्पन्न	W	6,80,96,655.29
1,38,21,777.09	IV) COMMISSION & EXCHANGE कमीशन व हुंडणावळ	X	1,16,14,727.56
5,12,75,495.54	V) OTHER RECEIPTS इतर उत्पन्न	Y	4,95,50,590.15
58,99,407.00	VI) RECOVERY IN WRITE OFF A/C बुडीत कर्ज खात्यामधील वसुली		2,67,85,830.00
1,75,363.20	VII) PROFIT ON SALE OF ASSETS मालमत्तेच्या विक्रीवरील नफा		5,59,479.02
1,66,00,69,056.18	GRAND TOTAL एकुण		1,70,11,91,165.75

FOR THE AKOLA JANATA COMMERCIAL CO-OPERATIVE BANK LTD., AKOLA

sd/-
(Vinod Agrawal)
Deputy CEO

sd/-
(Vilaschandra Agrawal)
Chief Executive Officer

sd/-
(Sakarchand Shah)
Director

sd/-
(Anilkumar Agrawal)
Vice Chairman

sd/-
(Ramakant Khetan)
Chairman



THE AKOLA JANATA COMMERCIAL CO-OPERATIVE BANK LTD., AKOLA
SCHEDULES TO & FORMING PART OF BALANCE SHEET AS ON 31ST MARCH, 2026.

PREVIOUS YEAR 31/03/2025 AMOUNT RS.	PARTICULARS	CURRENT YEAR 31/03/2026	CURRENT YEAR 31/03/2026 AMOUNT RS.
	SCHEDULE "A" SHARE CAPITAL A) Authorised :- 5000000 Shares of Rs100/-each (Previous year 5000000 Share of Rs. 100/- each)		
500000000.00			500000000.00
	B) Subscribed & Paidup Share Capital		
199535700.00	a) Individual - 2062059 Shares of 100/- each (P.Y. 1995357 Shares of 100/- each)	206205900.00	
0.00	b) Co-op. Inst / State Govt. - 0 - Shares of 100/- each (P.Y 0 Shares of 100/- each)	0.00	
209175200.00	c) Others - 2077156 Shares of 100/- each (P.Y. 2091752 Shares of 100/- each)	207715600.00	
408710900.00	TOTAL RS.		413921500.00
	SCHEDULE "B" RESERVE & OTHER FUNDS		
876589184.51	A) Statutory Reserve Fund	964098743.15	
632200000.00	B) Bad & Doubtful Debt Reserve	672200000.00	
16100000.00	C) Unrealised Intt. On NPA A/cs	16100000.00	
0.00	D) Dividend Equalisation Fund	0.00	
260000000.00	E) Building Fund	275000000.00	
405905.00	F) Charity Fund	405905.00	
3034934.76	G) Sabhasad Kalyan Nidhi	3489934.76	
3188000.00	H) Samaj Kalyan & Vikas Nidhi	3401137.00	
140000000.00	I) Investment Fluctuation Reserve Fund (IFR)	150000000.00	
60000000.00	J) Contingent Provision against Standard assets	60000000.00	
244535292.00	K) Reserve Fund for Unforeseen Losses	267035292.00	
13556827.84	L) Investment Depreciation Reserve Fund	28369496.70	
110000000.00	M) Reserve u/s 36 (1) (viii) of IT Act	110000000.00	
320468060.78	N) Revaluation Reserve	313264843.78	
4319936.68	O) Election Expenses Fund	6354913.68	
3811535.46	P) Golden Jubilee Celebration Fund	3811535.46	
80000000.00	Q) Technology Upgradation Fund	90000000.00	
2768209677.03	TOTAL RS.		2963531801.53
	SCHEDULE "C" DEPOSITS & OTHER ACCOUNTS		
	A) Fixed Deposit:		
	1) Fixed Deposit (Simple Intt. Scheme)		
	Individual 1140742639.00		
	Society 167393065.00		
	Bank Deposit 2500000.00		
2333530806.00	Matured Deposit 5780910.00	1316416614.00	
	2) Fixed Deposit (Compound Intt. Scheme)		
	With Accrued Interest		
	i) Multi Benefit Scheme		
	Individual 9038007686.01		
	Society 605897460.00		
	Bank Deposit 0.00		
8657303411.48	Matured Deposit 44242367.00	9688147513.01	
	ii) Recurring Deposit		
	Individual 79028729.00		
92958913.50	Matured Deposit 4801570.00	83830299.00	
139305973.00	iii) Small Saving Deposit	150525786.28	
	B) Saving Bank Deposit:		
	1) Individual 4449447615.45		
	2) Society 7162727.24		
4432355278.10	3) Pension Accounts 0.00	4456610342.69	
	C) Current Deposit:		
	1) Individual 1143115603.06		
	2) Society 61777287.63		
	3) Bank Deposit 12346769.89		
	4) Cr.Bal. in Adv. A/cs 221607454.35		
1410517822.43	5) Call Deposit 29490140.00	1468337254.93	
17065972204.51	TOTAL RS.		17163867809.91



PREVIOUS YEAR 31/03/2025 AMOUNT RS.	PARTICULARS	CURRENT YEAR 31/03/2026	CURRENT YEAR 31/03/2026 AMOUNT RS.
	SCHEDULE "D"		
	<u>BORROWINGS</u>		
	Short Term Loans, Cash Credits and Overdrafts of which secured against-		
0.00	A) Against Term Deposit / Investment	0.00	
0.00	TOTAL RS.		0.00
	SCHEDULE "E"		
	<u>OTHER LIABILITIES</u>		
3048900.00	A) Audit fees payable	3082900.00	
32679024.00	B) Bonus & Exgratia Payable	32310390.00	
28600000.00	C) Deferred Tax Liability	28600000.00	
2955808.00	D) Draft Payable	1085111.00	
44819626.00	E) Earned Leave Payable	41708349.00	
2271869.09	F) GST Payable	2281675.20	
2919600.00	G) Liabilities for Expenses	3936707.00	
13150.00	H) Local Branch Clearing Account	0.00	
1821816.88	I) Mobile Banking Settlement A/c	4293193.02	
2885.00	J) Nominal Share	2680.00	
30465959.32	K) Pay order Issued	18191893.41	
942629.51	L) Penal Charges Payable	946579.74	
25529096.36	M) Penal Charges Payable on NPA A/c	52720314.02	
2015000.00	P) Provision of Income Tax	2015000.00	
12000225.00	Q) Refund Order	11976525.00	
525015.00	R) RTGS / NEFT payable (Return)	0.00	
1025.00	S) Share Suspence	2050.00	
5396000.00	T) Subsidy Reserve Fund	6396000.00	
5247475.61	U) Sundry Creditors	18229416.61	
10740186.19	V) Unclaimed D.D. / P.O. / Deposit	9115374.65	
211995290.96	TOTAL RS.		236894158.65
	SCHEDULE "F"		
	<u>PROFIT & LOSS A/C</u>		
187145716.64	Profit as per last Balance Sheet	187145716.64	
	Less: Appropriation	187145716.64	
	Balance :	0.00	
	Add: Profit for the Year 2025-26		
	Available for appropriation	218184875.60	
187145716.64	TOTAL RS.		218184875.60
	SCHEDULE "G"		
	<u>CONTINGENT LIABILITIES (As per Contra)</u>		
0.00	A) Inward Bills Receivable	0.00	
0.00	B) Outward Bills Payable	0.00	
188391431.00	C) Gurantee Payable	171204041.00	
990738220.49	D) Overdue Interest Reserve (NPA Accounts)	1129416371.09	
189940317.00	E) Unclaimed Dep. DEAF 2014 Payable	263283233.00	
1369069968.49	TOTAL RS.		1563903645.09
	SCHEDULE "H"		
	<u>CASH & BANK BALANCES</u>		
145722712.53	A) Cash in Hand	199634175.98	
	B) In Current A/c With:		
1486348402.23	1) Reserve Bank Of India	1222287957.33	
11458473.64	2) State Bank of India	7954813.00	
23155955.63	3) Nationalised Banks	30398945.85	
202929.56	4) State Coop Banks	236497.86	
51773926.65	5) Dist. Central Coop Banks.	73431387.57	
	C) Balances with other Banks:-		
	In Current A/c with		
0.00	1) Scheduled Coop Banks	0.00	
0.00	2) Urban Coop Banks	0.00	
20912913.24	3) Commercial Banks	29817278.91	
	D) Fixed Deposit with :		
15500000.00	1) State Bank of India	615000000.00	
1630500000.00	2) Nationalised Banks	1263800000.00	
NIL	3) State Coop Banks	NIL	
50000000.00	4) Dist. Central Coop Banks.	50000000.00	
	E) FDR with Other Banks		
0.00	1) Scheduled Coop Banks	0.00	
0.00	2) Urban Coop Banks	0.00	
1432059785.00	3) Commercial Banks	1207800000.00	
4867635098.48	TOTAL RS.		4700361056.50



PREVIOUS YEAR 31/03/2025 AMOUNT RS.	PARTICULARS	CURRENT YEAR 31/03/2026	CURRENT YEAR 31/03/2026 AMOUNT RS.
	SCHEDULE "I" INVESTMENT		
	A) Government Securities		
	1) Central Govt. Securities		
2012582597.00	Face Value 2600000000.00		
	Market Value 2568182000.00		
	Book Value	2621944516.00	
	2) Central Govt. Tr. Bill		
542898000.00	Face Value 0.00		
	Market Value 0.00		
	Book Value	0.00	
	3) State Govt. Securities		
1870014363.00	Face Value 2422900000.00		
0.00	Market Value 2371614432.80		
	Book Value	2420098827.00	
	B) Other Approved Securities		0.00
	C) Shares		
303000.00	1) 303 Shares of M.S.Coop Bank of Rs 1000/- each fully paidup.	303000.00	
801000.00	2) 801 Shares of A.D.C.C.Bank of Rs 1000/- each fully paidup.	801000.00	
0.00	3) 2360000 Shares of NUCFDC of Rs 10/- each fully paidup.	23600000.00	
50000000.00	D) Bonds/Non Convertible Debenture	109357000.00	
999950000.00	E) Mutual Fund Debt Schemes	399980000.00	
0.00	F) Commercial Papers	479151400.00	
5476548960.00	TOTAL RS.		6055235743.00
	SCHEDULE "J" LOANS & ADVANCES		
	A) Short Term Loans		
665298301.85	1) Secured By Tangible Assets (Of which overdue Rs.12989629.00)	814098555.03	
0.00	2) Unsecured (Of which overdue Rs.NIL)	0.00	
	B) Cash Credits / Over Drafts etc.		
5982384454.68	1) Secured By Tangible Assets (Of which overdue Rs. 6365137.29)	5706473640.21	
2294317.82	2) Unsecured (Of which overdue Rs. 8844.37)	1798578.20	
	C) Medium Term Loans		
371367078.43	1) Secured By Tangible Assets (Of which overdue Rs. 3256623.90)	472523374.10	
101168834.88	2) Unsecured (Of which overdue Rs. 31541.00)	92982900.96	
	D) Long Term Loans		
2475677281.20	1) Secured By Tangible Assets (Of which overdue Rs. 8554439.29)	2382067499.60	
0.00	2) Unsecured (Of which overdue Rs.NIL)	0.00	
9598190268.86	TOTAL RS.		9469944548.10
	SCHEDULE "K" FIXED ASSETS		
	A) Land & Building		
	Including cost of land as on 31/03/2025 390160608.00		
	Add:Addition during theYear 500000.00		
	Add:Revaluation during the Year 0.00		
	390660608.00		
	Less:Depreciation		
	i) On Cost Value 3816414.00		
	ii) On Revalued Value 7203217.00		
390160608.00	11019631.00	379640977.00	
	B) Furniture & Fixtures		
	As on 31/03/2025 24399175.28		
	Add:Addition during theYear 6452023.08		
	30851198.36		
	Less:Depreciation 5935700.60		
24399175.28	Less:Sales / Write off during the year 7.00	24915490.76	

Schedule"K" Cont...

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**THE AKOLA JANATA COMMERCIAL CO-OP. BANK LTD; AKOLA
ANNEXURE AC FORMING PART OF BALANCE SHEET AS AT 31st MARCH, 2026
SIGNIFICANT ACCOUNTING POLICIES AND NOTES ON ACCOUNTS**

PART – I Significant Accounting Policies:

1. Basis of Accounting:

- 1.1 The Financial statements are prepared and presented on historical cost convention and accrual basis of accounting unless otherwise stated and confirm with statutory provisions under Banking Regulation Act 1949, The Multi State Co-operative Societies Act 2002, circulars and guidelines issued by RBI from time to time and current practices prevailing within the Banking industry of India.
- 1.2 The preparation of financial statement requires the management to make estimates and assumption considered in reported amounts of assets and liabilities including contingent liabilities as of the date of financial statement and the reported income and expenses for the reporting period. Management believes that the estimates used in the preparation of the financial statement are prudent and reasonable. Future results could differ from these estimates.
2. Fixed Assets & Depreciation:
 - 2.1 Fixed Assets are stated at historical cost net of depreciation.
 - 2.2 Free hold land / symbolic possession land is stated at cost. All other fixed assets other than freehold / symbolic possession land are stated at written down value. Cost includes installation, erection and related expenses incurred on acquisition of assets.
 - 2.3 Freehold / symbolic possession land is included under the head premises and no depreciation is charged on such freehold / symbolic possession land cost.
 - 2.4 Revaluation Reserve is maintained separately for the assets Revalued by the Bank. Opening balance of such Revaluation Reserve was Rs.3204.68 Lakhs. Depreciation on enhanced value of asset due to revaluation is charged to revaluation reserve only. During the year, such depreciation charged on enhanced value is at Rs.72.03 Lakhs which is debited to Revaluation Reserve. Closing balance after reducing depreciation on revalued assets is at Rs.3132.65 Lakhs.
 - 2.5 Depreciation is charged on Straight Line Method at the different rates considered by management for different assets as under except computer and allied goods on which depreciation is charged as per RBI guidelines. The normal depreciation is charged to profit & loss account while depreciation on enhanced value due to revaluation is charged to revaluation reserve fund, which has no impact on profit shown for current year's period.

A	Building Premises	10.00%	SLM
B	Residential Premises	05.00%	SLM
C	Motor Vehicle	15.00%	SLM
D	Computers & Allied Accessories	33.33%	SLM
E	Wooden / Steel furniture including lockers	10.00%	SLM
F	Machinery / Electrical Goods	15.00%	SLM

- 2.6 Assets acquired before 30th September, 2025 are charged with depreciation for the entire year. Otherwise assets are charged with 50% of normal depreciation. No depreciation is charged on fixed assets sold / disposed during the year.
- 2.7 The additions to Fixed Assets are including 50% GST and remaining 50% GST is transferred to GST Input Tax Credit Ledger Account maintained by the Bank.

3. Investments:

- 3.1 Investments are classified under five groups viz. In Central & State Govt Securities, Other approved Securities, Shares, PSU Bonds, Commercial Paper, Non-convertible Debenture & Others including mutual funds.
- 3.2 Government Securities has been classified into three categories in accordance with the Reserve Bank of India guidelines viz. Held to Maturity, Available for Sale and Held for Trading.

3.3 Basis of classification of Government securities.

- a. Held to Maturity: These comprise of investment which the Bank intends to hold till maturity.
- b. Held for Trading: Securities, which are for resale within ninety days from the date of acquisition.
- c. Available for Sale: Investment which cannot be classified in the above two categories.

3.4 Valuation of Govt. Securities

- a. Held to maturity: These are carried at their acquisition cost or conversion value from AFS to HTM (MV of that date) and are not marked to market. The amount of premium on conversion or paid on its acquisition is amortized over the remaining period of maturity, on straight line basis.
- b. Available for Sale / Held for Trading: Investment under this class are valued script wise and appreciation/ depreciation is aggregated for each class of securities and the net depreciation is provided for. Net appreciation, if any in each category is ignored.



- 3.5 Investments in Fixed Deposits are valued at cost.
- 3.6 Treasury Bills and Commercial Paper under HFT/AFS is valued/shown at carrying cost.
- 3.7 Investments in other categories are valued at cost and depreciation in other investment, if any, is provided by way of Investment Depreciation Reserve Fund.
- 3.8 Investment Fluctuation Reserve is created out of realized gains on sale of Investment / Appropriation of Profit as per RBI directives.
- 3.9 Investments held under HTM Category, are stated at cost less amortized value of premium / depreciation on shifting from other categories to HTM.
- 4. Loans and Advances:**
- 4.1 In pursuance of guidelines issued by Reserve Bank of India, loans and advances are classified as Standard, Sub-standard, Doubtful and Loss assets and required provision are made on such advances.
- 4.2 Provision on advances has been arrived at on the basis of IRAC - prudential norms laid down by the Reserve Bank of India.
- 5. Other Assets:**
- All other assets are shown at cost including stationery stock on hand etc. so also item under the head of the assets including receivable but excluding preliminary expenses.
- 6. Impairment of assets: (AS-28)**
- 6.1 As per the requirement of Accounting Standard - 28 issued by ICAI, the Bank assesses at each balance sheet date whether there is any indication that an asset may be impaired. Impaired loss, if any is provided in the profit and loss account to the extent of carrying amount of assets exceeds their estimated recoverable amount.
- 7. Revenue Recognition:**
- 7.1 Interest and other income are recognized on accrual basis except following, which are recognized on cash basis as per Accounting Standard 9 (AS-9) issued by ICAI, India.
- ☐ Interest and other income on NPA's and overdue accounts.
 - ☐ Commission on letters of Credit and Commission of Guarantees.
 - ☐ Insurance claims.
 - ☐ Dividend on investments.
 - ☐ Interest/commission on demand bills purchased which are overdue.
 - ☐ Locker rent.
 - ☐ Exchange on demand bills purchased.
 - ☐ Profit on MF
- 7.2 Expenditure Recognition: -**
- Revenue expenditure is accounted for on accrual basis, As per Accounting Standard 9 (AS-9) issued by ICAI, India.
- 7.3 The bank follows the practice of appropriating recoveries in NPA accounts, first towards interest and thereafter towards principal.
- 7.4 Commission from Government against franking business & bank guarantees are recognized in the year of receipt only for entire period, including the period which is yet to be expired.
- 7.5 Interest on matured deposits, which have not been renewed, is provided for at the saving deposit rate, as per RBI guidelines.
- 8. Staff Benefits: (AS-15)**
- 8.1 The Bank is contributing to a separate Employees Group Gratuity Fund, maintained with LIC for which paid / payable premium is debited to profit and loss account.
- 8.2 The Bank is contributing to Employees Provident Fund as per EPFO provisions and same is accounted for on the actual basis of the scheme.
- 8.3 Leave Salary: Leave Salary is provided for based on the estimation as per Service Rules of the Bank. Encashment is allowed out of such leave salary provision and the same is estimated every year end.
- 9. Treatment of Taxes: (AS-22)**
- 9.1 The bank provides for current year income tax based on its assessment of the tax payable as per prevailing provisions of I T Act, 1961. Any difference in the provision and the actual tax liability is charged to the revenue of the subsequent period.
- 9.2 As required by RBI guidelines read with Accounting Standard – 22 issued by ICAI, The Bank has not created deferred tax assets or deferred tax liability for year ended on 31st March, 2026.



10. Events occurring after the Balance Sheet date:

10.1 Due consideration has been given to the events occurring after the Balance Sheet date. more particularly in recognizing advances as non-performing assets like substantial recovery in account subsequent closure of account etc., which effect on altering the status of account.

11. Segment Reporting: (AS-17)

11.1 Bank has made the necessary disclosure segment wise as needed by Accounting Standard - 17 issued by ICAI.

Particulars	Treasury	Banking	Other income	Total
Gross interest income (external customers)	6,232.34	9,213.50		15,445.84
Other income	680.97	865.13	5.59	1,551.69
Total income as per profit and Loss Account	6,913.31	10,078.63	5.59	16,997.53
Add: Inter segment interest income		4,809.59		4,809.59
Less: Non interest income			5.59	5.59
Total segment revenue	6,913.31	14,888.22	-	21,801.53
Less: Interest expenses	-	8,461.26	-	8,461.26
Less: Inter segment interest expenses		4,809.59		4,809.59
Less: Operating expenses		5199.12		5,199.12
Operating Profit	6,913.31	(3,581.75)	-	3,331.56
Less: Provisions for non-performing assets/others		582.40		582.40
Segment results	6,913.31	(4,164.15)	-	2,749.16
Less: provisions for tax		572.90		572.90
Net profit	6,913.31	(4,737.05)	-	2,176.26
Other information				-
Segment assets	62,897.48	1,47,306.24	371.65	2,10,575.37
Unallocated assets				-
Total assets	62,897.48	1,47,306.24	371.65	2,10,575.37
Segment liabilities*	33,774.54	1,76,800.83		2,10,575.37
Unallocated liabilities				-
Total liabilities	33,774.54	1,76,800.83	-	2,10,575.37

Pursuant to the guidelines issued by RBI on AS 17 - Segment Reporting - Enhancement of Disclosures dated April 18, 2007, the following business segments have been reported:

i) **Treasury:** Treasury operations include investments in sovereign securities and trading operations.

ii) **Banking:** Includes lending to individuals/small businesses through the branch network and other delivery channels subject to the orientation, nature of product, granularity of the exposure and low value of individual exposure thereof. It also includes liability products, card services, internet banking, mobile banking, ATM services. All deposits sourced by branches are classified in retail category.

iii) **Other Banking Business:** Include other banking transaction not covered under any of the above two segments.

12. Related party disclosure: (AS-18)

12.1 It being co-operative society under the Multistate Co-operative Societies Act 2002 and there are no related parties requiring a disclosure under the Accounting Standard 18 issued by ICAI, other key management personnel, Mr. Vilaschandra Bhalchandra Agrawal, Chief Executive Officer of the Bank is a single party under the category. No further details need to be disclosed in terms of RBI circular dated 29th March, 2003.



13. Cash Flow Statement:

13.1 Bank has prepared Cash Flow Statement by "Indirect Method" as prescribed in Accounting Standard-3 issued by ICAI which is mandatory for the Bank.

Particulars	For the year ended March 31, 2026	For the year ended March 31, 2025
A Cash flow from Operating Activities:		
Increase/(Decrease) in Net Profit / Loss after tax	3,10,39,158.96	-7,61,92,852.00
Operating Profit before Working Capital changes	3,10,39,158.96	-7,61,92,852.00
Adjustments for changes in Working Capital :		
Increase/(Decrease) in Branch Adjustment Account	9,62,064.00	-4,98,296.87
Increase/(Decrease) in Other Liabilities	2,48,98,867.69	-2,38,174.73
Increase/(Decrease) in Interest Payable on FD	-1,75,36,167.00	54,28,567.00
Increase/(Decrease) in Fixed Deposits (Simple Int.)	-1,01,71,14,192.00	58,79,58,955.00
Increase/(Decrease) in Fixed Deposits (Compound Int.)- Multi Benefit	1,03,08,44,101.53	13,54,52,303.97
Increase/(Decrease) in Fixed Deposits (Compound Int.)- Recurring Deposit	-91,28,614.50	19,13,598.00
Increase/(Decrease) in Fixed Deposits (Compound Int.)- Small Saving	1,12,19,813.28	-2,66,565.00
Increase/(Decrease) in Saving Bank Deposits	2,42,55,064.59	-13,53,56,981.90
Increase/(Decrease) in Current Deposits	5,78,19,432.50	-3,12,26,332.32
(Increase)/Decrease in Short Term Loans	-14,88,00,253.18	-3,19,69,628.98
(Increase)/Decrease in CC/Over Drafts-Secured by Tangible Assets	27,59,10,814.47	-6,32,75,454.14
(Increase)/Decrease in CC/Over Drafts-Unsecured	4,95,739.62	3,10,001.35
(Increase)/Decrease in Medium Term Loans-Secured by Tangible Assets	-10,11,56,295.67	70,053.99
(Increase)/Decrease in Medium Term Loans-Unsecured	81,85,933.92	35,54,570.16
(Increase)/Decrease in Long Term Loans	9,36,09,781.60	-23,40,71,455.80
(Increase)/Decrease in Interest Receivable Investment	1,48,13,846.56	-1,82,61,108.78
Cash generated from Operations	28,03,19,096.37	14,33,31,198.95
Taxes Paid /Other Appropriations	-	-
Net cash from/(used in) Operating Activities - A	28,03,19,096.37	14,33,31,198.95
B Cash flow from Investing Activities:		
Purchase/Sale Of Investment		
Increase/(Decrease) in PSU Bonds and Non-Convertible Debentures Purchased During the year	-5,93,57,000.00	-
Increase/(Decrease) in Investment in Central Govt Securities	-60,93,61,919.00	30,14,23,081.00
Increase/(Decrease) in Investment in Govt Treasury Bills	54,28,98,000.00	-30,14,98,800.00
Increase/(Decrease) in Investment in State Govt Securities	-55,00,84,464.00	4,95,38,793.00
Increase/(Decrease) in Shares	-2,36,00,000.00	-
Increase/(Decrease) in Investment in Mutual Fund	59,99,70,000.00	9,99,95,000.00
Increase/(Decrease) in Investment in Commercial Paper	-47,91,51,400.00	-
Increase/(Decrease) in Nonbanking Assets	-	-
Increase/(Decrease) in Other Assets	-7,89,86,366.37	-2,74,27,165.83
Increase/(Decrease) in Land & Building During the year (Net)	1,05,19,631.00	-17,16,507.00
Increase/(Decrease) in Furniture & Fixtures During the year (Net)	-5,16,315.48	-15,80,877.98
Increase/(Decrease) in Vehicles During the year (Net)	-2,43,375.00	15,50,074.00
Increase/(Decrease) in Computer & Allied During the year (Net)	-17,38,219.00	54,92,381.00
Net Cash from/(used in) Investing Activities - B	-64,96,51,427.85	12,57,75,978.19



C Cash flow from Financing Activities:		
Increase/(Decrease) in Share Capital During the Year	52,10,600.00	1,20,12,300.00
Increase/(Decrease) Dividend paid During the Year	15,25,565.00	60,34,512.00
Increase/(Decrease) in Statutory Reserve Fund	8,75,09,558.64	13,54,14,929.64
Increase/(Decrease) in Unrealized Intt on NPA A/c	-	-
Increase/(Decrease) in Dividend Equalization Fund	-	-1,79,08,249.00
Increase/(Decrease) in Building Fund	1,50,00,000.00	2,00,00,000.00
Increase/(Decrease) in Charity Fund	-	-
Increase/(Decrease) in Bad & Doubtful Debts Reserve	4,00,00,000.00	4,00,00,000.00
Increase/(Decrease) in Sabhasad Kalyan Nidhi	4,55,000.00	5,80,000.00
Increase/(Decrease) in Samaj Kalyan & Vikas Nidhi	2,13,137.00	-3,76,000.00
Increase/(Decrease) in Investment Fluctuation Reserve Fund (IFR)	1,00,00,000.00	90,00,000.00
Increase/(Decrease) in Contingent Provision against Standard Assets	-	-
Increase/(Decrease) in Reserve Fund for unforeseen Losses	2,25,00,000.00	3,25,00,000.00
Increase/(Decrease) in Investment Depreciation Reserve Fund	1,48,12,668.86	-
Increase/(Decrease) in Reserve u/s 36(1)(viiia) of IT Act	-	-
Increase/(Decrease) in Revaluation Reserve	-72,03,217.00	-72,03,217.00
Increase/(Decrease) in Election Expenses Fund	20,34,977.00	-56,80,063.32
Increase/(Decrease) in Golden Jubilee Celebration Fund	-	-
Increase/(Decrease) in Technology Upgradation Fund	1,00,00,000.00	4,00,00,000.00
Increase/(Decrease) in Education Fund		
Net cash from/(used in) Financing Activities - C	20,20,58,289.50	26,43,74,212.32
Net Increase/(Decrease) in Cash and Cash Equivalents (A+B+C)	-16,72,74,041.98	53,34,81,389.46
Opening Cash and Cash Equivalents	4,86,76,35,098.48	4,33,41,53,709.02
Closing Cash and Cash Equivalents	4,70,03,61,056.50	4,86,76,35,098.48

Part - II Notes on accounts:

- 1.1 Previous year's figures are rearranged, regrouped and/or reclassified, whenever necessary to confirm the current year's classification.
- 1.2 There is no default in maintaining CRR and SLR as required by Banking Regulation Act read with RBI guidelines.
- 1.3 There is no reported case/s of delays in payments to micro and small enterprises covered under Micro, Small and Medium Enterprises Development Act, 2006 or of interest payments due to delays in such payments to such units.
- 1.4 Confirmation / reconciliation of balances with other banks have been obtained / carried out.
- 1.5 Reconciliation of the entries as 31st March, 2026 in the Inter branch and HO accounts have been completed.
- 1.6 Advances shown in the balance sheet are at gross value. Provision towards NPA is included in the Bad and Doubtful Debts Reserve.
- 1.7 In respect of non performing advances, the corresponding unrealized interest is shown separately under contra Overdue Interest Reserve Account.
- 1.8 Required amortization of premium paid for HTM securities has been charged to profit and loss account.
- 1.9 The investment in HTM securities as on 31st March, 2026 (Net of amortization of premium paid on purchases and Net of Depreciation on shifting at MV - HTM securities) is Rs.39,325.92 lakh. The investment in HTM securities is within the RBI prescribed limit of 25% of the bank's Net Demand and Time Liabilities [NDTL] as on 31st March, 2026.
- 1.10 Investment Fluctuation Reserve [IFR] of the Bank as on 31st March, 2026 stands at Rs.1500.00 lacs. This complies with the RBI stipulated minimum limit of 5% of investment of the bank in Available for Sale [AFS] Government securities investment.
- 1.11 There is no change in Non-Banking Assets during the year, balance of which is at Rs.3,71,64,500.00.



1.12 Disclosure as per RBI direction DoR.ACC.REC. No.208 / 21.04.018 / 2025-26 dated 28.11.2025

1 Regulatory Capital

a) Composition of Regulatory Capital

(Rs. in lakh)

Particulars	31/03/2026	31/03/2025
i) Paid up share capital and reserves (net of deduction, if any)	23398.48	26531.42
ii) Other Tier 1 capital	NIL	NIL
iii) Tier 1 Capital (i+ii)	23398.48	26531.42
iv) Tier 2 Capital	2760.01	2671.10
v) Total capital (Tier 1+Tier 2)	26158.49	29202.52
vi) Total Risk Weighted Assets (RWAs)	100801.13	101687.58
vii) Paid up share capital and reserves as percentage of RWAs	23.21%	26.09%
viii) Tier 1 ratio (Tier 1 capital as a percentage of RWAs)	23.21%	26.09%
ix) Tier 2 ratio (Tier 2 capital as a percentage of RWAs)	2.74%	2.63%
x) Capital to Risk Weighted Assets Ratio (CRAR) (T otal Capital as a percentage of RWAs)	25.95%	28.72%
xi) Amount of paid up equity capital raised during the year	230.36	286.08

b) Draw Down from Reserves

There is no draw down from reserves during the current financial year.

2 Asset Liability Management

a) (i) Maturity pattern of certain items of assets and liabilities as on 31/03/2026

	Day 1	2 to 7 days	8 to 14 days	15 to 30 days	31 days to 2 months	Over 2 months and to 3 months	Over 3 months and to 6 months	Over 6 months and upto 1 year	Over 1 year and upto 3 year	Over 3 years and upto 5 years	Over 5 years	Total
Deposits	5191.15	2504.49	1985.11	3119.63	5430.21	6546.27	19016.79	30194.85	95002.89	2068.84	578.45	171638.68
Advances	4513.69	275.04	307.88	1788.47	2295.34	1841.75	5472.71	15806.88	39026.82	6010.94	17359.93	94699.45
Investments	3999.80	1000.00	0.00	0.00	1553.00	2000.00	12569.71	10052.76	18269.32	6472.23	36001.54	91918.36
Borrowings	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Foreign Currency assets	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Foreign Currency Liabilities	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL

a) (ii) Maturity pattern of certain items of assets and liabilities as on 31/03/2025

	Day 1	2 to 7 days	8 to 14 days	15 to 30 days	31 days to 2 months	Over 2 months and to 3 months	Over 3 months and to 6 months	Over 6 months and upto 1 year	Over 1 year and upto 3 year	Over 3 years and upto 5 years	Over 5 years	Total
Deposits	5768.99	2734.3	2479.76	2880.44	6950.36	7750.23	21011.57	30278.16	88071.37	2061.67	672.87	170659.72
Advances	4595.71	404.98	613.21	1123.75	1901.01	1992.99	5485.51	15819.08	39646.36	6952.76	17446.54	95981.90
Investments	9999.5	2298.54	503.66	2451.05	2595.73	1801.00	13783.00	13001.60	7475.62	5990.71	26145.68	86046.09
Borrowings	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Foreign Currency assets	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Foreign Currency Liabilities	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL

3 Investments

a) (i) Composition of Investment Portfolio as on 31/03/2026

Investments in India	Investments in India						Total Investments in India
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or Joint ventures	Others (MF & CP)	
Held To Maturity							
Gross	39325.91						39325.91
Less : Provision for Non-Performing Investment(NPI)							0.00
Net	39325.91	0.00	0.00	0.00	0.00	0.00	39325.91
Available For Sale							
Gross	11094.52		247.04	1093.57		8791.32	21226.45
Less : Provision for depreciation and Non-Performing Investment(NPI)	279.73			3.96			283.69
Net	10814.79	0.00	247.04	1089.61	0.00	8791.32	20942.76
Held For Trading							
Gross							0.00
Less : Provision for depreciation and Non-Performing Investment(NPI)							0.00
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Investments	50420.43	0.00	247.04	1093.57	0.00	8791.32	60552.36
Less : Provision for Non-Performing Investment(NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less : Provision for depreciation and Non-Performing Investment(NPI)	279.73	0	0	3.96	0	0	283.69
Net	50140.70	0.00	247.04	1089.61	0.00	8791.32	60268.67



a) (i) Composition of Investment Portfolio as on 31/03/2025

Investments in India	Investments in India						Total Investments in India
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or Joint ventures	Others	
Held To Maturity							
Gross	37332.62						37332.62
Less : Provision for Non-Performing Investment(NPI)							0.00
Net	37332.62	0.00	0.00	0.00	0.00	0.00	37332.62
Available For Sale							
Gross	6922.33		11.04	500.00		9999.50	17432.87
Less : Provision for depreciation and Non-Performing Investment(NPI)			11.04				11.04
Net	6922.33	0.00	0.00	500.00	0.00	9999.50	17421.83
Held For Trading							
Gross							0.00
Less : Provision for depreciation and Non-Performing Investment(NPI)							0.00
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Investments	44254.95	0.00	11.04	500.00	0.00	9999.50	54765.49
Less : Provision for Non-Performing Investment(NPI)	0.00	0.00	11.04	0.00	0.00	0.00	11.04
Less : Provision for depreciation and Non-Performing Investment(NPI)							0.00
Net	44254.95	0.00	0.00	500.00	0.00	9999.50	54754.45

b) Movement of provisions for Depreciation on Investment Fluctuation Reserve

Particulars	31/03/2026	31/03/2025
i) Movement of provisions held towards depreciation on investments & NPIs		
a) Opening balance	135.57	135.57
b) Add : Provisions made during the year	148.12	0.00
c) Less : Write off / write back of excess provisions during the year	0.00	0.00
d) Closing balance	283.69	135.57
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	1400.00	1310.00
b) Add : Amount transferred during the year	100.00	90.00
c) Less : Drawdown	0.00	0.00
d) Closing balance	1500.00	1400.00
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	7.07%	8.03%

c) Sale and transfers to/from HTM category 01/04/2025 to 31/03/2026

During the year, one time transfer of security from HTM Category with approval of BoD is undertaken at the beginning of the accounting year.

d) Non -SLR investment portfolio

i) Non-performing non-SLR investments

Particulars	31/03/2026	31/03/2025
a) Opening balance	NIL	11.04
b) Additions during the year since 1st April	NIL	NIL
c) Reductions during the above period	NIL	11.04
d) Closing balance	NIL	NIL
e) Total provisions held	NIL	11.04

ii) Issuer composition of non-SLR investments

Issuer	Amount		Extent of Private Placement		Extent of Below Investment Grand		Extent of Unrated Securities		Extent of Unlisted Securities	
	31/03/2026	31/03/2025	31/03/2026	31/03/2025	31/03/2026	31/03/2025	31/03/2026	31/03/2025	31/03/2026	31/03/2025
a) PSUs	500.00	500.00	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
b) FIs	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
c) Banks	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
d) Private Corporates	5385.09	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
e) Subsidiaries/Joint Ventures	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
f) Mutual Fund	3999.80	9999.50	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
g) Others*	247.04	11.04	NIL	NIL	NIL	NIL	NIL	NIL	11.04	11.04
h) Provision held towards depreciation	3.96	11.04	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Total	10131.93	10510.54	NIL	NIL	NIL	NIL	NIL	NIL	11.04	11.04

* NUCFDC Amount Rs. 236.00 Lakhs included in Others for F.Y. 2025-26 is exempt from the limit prescribed in RBI Circular RBI/2021-22/177 Dt March 3, 2022, DOR.REC.MRG.90/16.20.000/2021-22



4 Asset quality

a) (ii) Classification of advances and provisions held as on 31/03/2026

Gross Standard Advances and NPAs	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Opening Balance	93269.16	378.75	1990.77	343.22	2712.74	95981.90
Add : Additions during the year					508.58	
Less : Reductions during the year					917.04	
Closing balance	92395.17	528.52	1434.59	341.17	2304.28	94699.45
Reductions in Gross NPAs due to :						
i) Upgradation						
ii) Recoveries (excluding recoveries from upgraded accounts)					917.04	
iii) Technical/Prudential Write-offs						
iv) Write-offs other than those under (iii) above						
Provisions(excluding Floating Provision)						
Opening balance of provisions held	600.00	4149.01	1990.77	343.22	6483.00	
Add : Fresh provisions made during the year					400.00	
Less : Excess provision reserved/Write-off loans						
Closing balance of provisions held	600.00	5107.24	1434.59	341.17	6883.00	
Net NPAs						
Opening Balance					-3770.26	
Add : Fresh additions during the year					108.58	
Less : Reductions during the year					917.04	
Closing Balance					-4578.72	

a) (i) Classification of advances and provisions held as on 31/03/2025

Gross Standard Advances and NPAs	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Opening Balance	89942.72	508.46	1918.64	358.26	2785.36	92728.08
Add : Additions during the year					380.77	
Less : Reductions during the year					453.39	
Closing balance	93269.16	378.75	1990.77	343.22	2712.74	95981.90
Reductions in Gross NPAs due to :						
i) Upgradation						
ii) Recoveries (excluding recoveries from upgraded accounts)					453.39	
iii) Technical/Prudential Write-offs						
iv) Write-offs other than those under (iii) above						
Provisions(excluding Floating Provision)						
Opening balance of provisions held	600.00	3806.10	1926.87	350.03	6083.00	
Add : Fresh provisions made during the year					400.00	
Less : Excess provision reserved/Write-off loans						
Closing balance of provisions held	600.00	4149.01	1990.77	343.22	6483.00	
Net NPAs						
Opening Balance					-3297.64	
Add : Fresh additions during the year					-19.23	
Less : Reductions during the year					453.39	
Closing Balance (Excess Provision)					-3770.26	

Ratios (in percent)	31/03/2026	31/03/2025
Gross NPA to Gross Advance	2.43%	2.83%
Net NPA to Net Advances	0.00%	0.00%
Provision coverage ratio	298.71%	238.98%



b) Sector-wise Advances and Gross NPAs

	31/03/2026			31/03/2025		
	Outstanding	Gross NPAs	% of Gross NPAs to Total Advances in that sector	Outstanding	Gross NPAs	% of Gross NPAs to Total Advances in that sector
i) Priority Sector						
a) Agriculture and allied activities	10670.92	283.42	2.66%	17689.03	323.99	1.83%
b) Advances to industries sector eligible as priority sector lending	8648.52	25.98	0.30%	4720.50	40.03	0.85%
c) Services	27919.94	610.48	2.19%	30595.51	540.36	1.77%
d) Personal loans	10288.81	101.76	0.99%	8962.49	99.75	1.11%
Subtotal (i)	57528.19	1021.64	6.13%	61967.53	1004.13	5.56%
ii) Non-priority Sector						
a) Agriculture and allied activities						
b) Industry						
c) Services	1405.02	0.00	0.00%	1472.89	0.00	0.00%
d) Personal loans	35766.24	1282.64	3.59%	32541.48	1708.61	5.25%
Subtotal (ii)	37171.26	1282.64	3.59%	34014.37	1708.61	5.25%
Total (i+ii)	94699.45	2304.28	9.72%	95981.90	2712.74	10.81%

c) Details of accounts subjected to restructuring

		Agriculture and allied activities		Corporate (Including MSME)		Micro, Small & Medium Enterprises (MSME)		Retail (Excluding Agriculture and MSME)		Total	
		31/03/2026	31/03/2025	31/03/2026	31/03/2025	31/03/2026	31/03/2025	31/03/2026	31/03/2025	31/03/2026	31/03/2025
Standard Advances Restructured	Number of Borrowers	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Gross Amount	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Provision Held	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Sub Standard Advances Restructured	Number of Borrowers	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Gross Amount	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Provision Held	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Doubtful Advances Restructured	Number of Borrowers	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Gross Amount	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Provision Held	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Total	Number of Borrowers	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Gross Amount	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Provision Held	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL

d) Divergence in asset classification and provisioning:

During the year, there is no divergence in asset classification and provisioning for NPAs.

e) Disclosure of transfer of loan exposure:

Stressed loan (NPA) are not transferred during the year

f) Fraud accounts

	F.Y. 2025-26	F.Y. 2024-25
Number of frauds reported	NIL	NIL
Amount involved in fraud	NIL	NIL
Amount of provision made for such frauds	NIL	NIL
Amount of Unamortised provision debited from 'other reserves' as at the end of the year	NIL	NIL

g) Disclosures related to Project Finance :

This is a quarterly disclosure applicable from Oct 1, 2025. During the year, no loan has been sanctioned for Project Finance.

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

format for disclosures to be made half yearly starting **September 30,2021**

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



5 Exposures

a) Exposure to real estate sector

Category	31/03/2026	31/03/2025
i) Direct Exposure		
a) Residential Mortgages-		
Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limit;	7682.33	7810.79
Of which, Individual housing loans eligible for inclusion in priority sector	4145.00	4225.68
b) Commercial Real Estate -		
Lending secured by mortgages on commercial real estate (office building, retail space, multipurpose commercial premises, multifamily residential building, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limit;	2638.92	6773.36
c) Investment in Mortgage Backed Securities (MBS) and other securitized exposures -		
i Residential	NIL	NIL
ii Commercial Real Estate	NIL	NIL
ii) Indirect Exposure		
Fund based and non fund based exposures on National Housing Bank (NHB) and Housing Finance Companies (HFCs)	NIL	NIL
Total exposures to Real Estate sector	10321.25	14584.15

b) Exposure to capital Market

Category	31/03/2026	31/03/2025
Exposure to capital Market	NIL	NIL

c) Unsecured Advances

Category	31/03/2026	31/03/2025
Total unsecured advances of the bank	947.81	1034.63
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken		
Estimated value of such intangible securities		

d) Loans against gold and silver collateral

Bank has not given any loan against gold and silver as collateral security.

6 Concentration of deposits, advances, exposures and NPAs

a) Concentration of deposits

Particulars	31/03/2026	31/03/2025
Total deposits of the twenty largest depositors	9517.31	9587.96
Percentage of deposits of twenty largest depositors to total deposits of the bank	5.54%	5.62%

b) Concentration of advances

Particulars	31/03/2026	31/03/2025
Total advances to the twenty largest borrowers	8444.94	7546.88
Percentage of advances to twenty largest borrowers to total advances of the bank	8.92%	7.86%

c) Concentration of exposures

Particulars	31/03/2026	31/03/2025
Total exposure to the twenty largest borrowers/customers	8091.31	10554.54
Percentage of exposures to twenty largest borrowers/customers to total exposure of the bank on borrowers/customers	8.54%	11.00%

d) Concentration of NPAs

Particulars	31/03/2026	31/03/2025
Total exposure to the top twenty NPA accounts	1784.40	2181.35
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs	77.44%	80.41%



7 Transfers to Depositor Education and Awareness Fund (DEA Fund 2014)

Particulars	31/03/2026	31/03/2025
i) Opening balance of amounts transferred to DEA Fund	1899.40	1511.04
ii) Add : Amounts transferred to DEA Fund during the year	808.82	488.43
iii) Less : Amounts reimbursed by DEA Fund towards claims	75.39	100.07
iv) Closing balance of amounts transferred to DEA Fund	2632.83	1899.40

8 Disclosure of complaints

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

Particulars	31/03/2026	31/03/2025
Complaints received by the bank from its customers		
1. Numbers of complaints pending at beginning of the year	NIL	NIL
2. Number of complaints received during the year	29	24
3. Number of complaints disposed during the year	29	24
3.1 Of which, number of complaints rejected by the bank	NIL	NIL
4. Number of complaints pending at the end of the year	NIL	NIL

Maintainable complaints received by the bank from Office of Ombudsman

5. Number of maintainable complaints received by the bank from Office of Ombudsman	NIL	NIL
5.1 Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	NIL	NIL
5.2 Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Office of Ombudsman	NIL	NIL
5.3 Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	NIL	NIL
6. Number of Award unimplemented within the stipulated time (other than those appealed)	NIL	NIL

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

Ground of complaints, (i.e. complaints relating to)	number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/decrease in the number of complaints received over the previous year	number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
31/03/2026					
Ground-1 (ATM/Debit Cards)	NIL	27	35%	NIL	NIL
Other	NIL	2	-0.50%	NIL	NIL
T total		29	20.83%		
31/03/2025					
Ground-1 (ATM/Debit Cards)	NIL	20	-33%	NIL	NIL
Other	NIL	4	-100%	NIL	NIL
T total		24	-20%		

9 Disclosure of penalties imposed by the Reserve Bank of India

During the year, there is no penalties imposed by RBI.

10 Other Disclosures

a) Business ratios

Particulars	31/03/2026	31/03/2025
i) Interest Income as a percentage to Working Funds	7.61%	7.46%
ii) Non-interest income as a percentage to Working Funds	0.77%	1.02%
iii) Cost of Deposits	5.21%	5.11%
iv) Net Interest Margin	3.77%	3.72%
v) Operating Profit as a percentage to Working Funds	1.65%	1.58%
vi) Return on Assets	1.08%	0.96%
vii) Business (deposits plus advances) per employee	635.65	608.77
viii) Profit per employee	5.21	4.27



b) Bancassurance business

Nature of Income	31/03/2026	31/03/2025
1. From selling Non-Life Insurance Policies	0.00	0.00

c) Marketing and distribution

Particular	31/03/2026	31/03/2025
DMAT Commission	4.57	7.32
Franking Commission	0.13	0.11

d) Disclosures regarding Priority Sector Lending Certificates (PSLCs)

PSLC Purchased During the Year	31/03/2026	31/03/2025
a) PSLC-Agriculture	NIL	NIL
b) PSLC-SF/MF	NIL	NIL
c) PSLC- Micro Enterprises	2000.00	NIL
d) PSLC-General	3000.00	2500.00
Total	5000.00	2500.00
PSLC Sold During the Year		
a) PSLC-Agriculture	NIL	NIL
b) PSLC-SF/MF	NIL	NIL
c) PSLC- Micro Enterprises	NIL	NIL
d) PSLC-General	NIL	NIL
Total	NIL	NIL

e) Provisions and contingencies

Provision debited to Profit and Loss Account	31/03/2026	31/03/2025
i) Provisions for NPI	NIL	NIL
ii) Provision towards NPA	400.00	400.00
iii) Provision made towards Income tax	572.90	778.81
iv) Other Provisions and Contingencies (with details)	182.40	32.99
a) G.Sec. Premium Amortization	34.27	32.99
b) Investment Depreciation Reserve	148.13	0.00

f) Disclosure of facilities granted to directors and their relatives

Particulars	31/03/2026	31/03/2025
i) Fund based	9.32	11.84
ii) Non-fund based (Secured against FDR)	0.00	0.00

The Bank has complied with the RBI guidelines and no secured and unsecured funded and Non-funded facilities have been extended to the directors and their relatives except against their FDRs.

g) Payment of DICGC Insurance Premium

Particulars	31/03/2026	31/03/2025
i) Payment of DICGC Insurance Premium	239.11	233.75
ii) Arrears in payment of DICGC premium	NIL	NIL

h) Net Worth

Particulars	31/03/2026	31/03/2025
Net Worth	25671.06	23821.80

FOR THE AKOLA JANATA COMMERCIAL CO-OPERATIVE BANK LTD., AKOLA

sd/- (Vinod Agrawal) Deputy CEO
sd/- (Vilaschandra Agrawal) Chief Executive Officer
sd/- (Sakarchand Shah) Director
sd/- (Anilkumar Agrawal) Vice Chairman
sd/- (Ramakant Khetan) Chairman

As per Our report of even date,
For Agrawal Dhannawat Poddar & Co.
Chartered Accountants. FRN : 123466W

Place : Akola

Date : 26 May 2026

sd/-
C.A. Pankaj S. AgrawalPartner M.No. 115718
UDIN: 26115718UDHJKZ4795



To,
The Members,
The Akola Janata Commercial Co-operative Bank Ltd.
Akola.

INDEPENDENT AUDITOR'S REPORT

(As required by Section 31 of Banking Regulation Act, 1949 as applicable to Cooperative Societies and under Section 73 of The Multi-State Co-op. Societies Act, 2002 & Rule 27 of The Multi State Co-op. Societies Rules, 2002.)

Report on Audit of Financial Statements

Opinion

1. We have audited the accompanying financial statements of the THE AKOLA JANATA COMMERCIAL COOPERATIVE BANK LTD. AKOLA, which comprises the Balance Sheet as at 31st March, 2026 and the Statement of Profit and Loss Statement for the year then ended and a summary of significant accounting policies & notes and other explanatory information. Incorporated in these financial statements are the returns of all 37 branches audited by us.
2. In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Financial Statements give the information required by The Banking Regulation Act, 1949, The Multi State Cooperative Societies Act, 2002 and rules made there under, the guidelines issued by the Reserve Bank of India (RBI) and the Central Registrar of Cooperative Societies, (CRCS), in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India, of the state of affairs of the Bank as at 31 March 2026, and Profit, for the year ended on that date.

Basis for Opinion

3. We conducted our audit of in accordance with the Standard on Auditing (SAs) issued by the Institute of Chartered Accountants of India. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the Institute of Chartered Accountant of India (ICAI) together with the ethical independence requirements that are relevant to our audit of the Financial Statements under the provisions of The Banking Regulation Act, 1949, The Multi State Cooperative Societies Act, 2002 and rules made there under, and we have fulfilled our other Ethical Responsibilities in accordance with these requirements and the ICAI's code of ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other Information

4. The Bank's management and Board of Directors are responsible for the preparation of the other information. The other information comprises the information included in the Report of Board of Directors, but does not include the Financial Statements and auditor's report thereon. Our opinion on financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. In connection with our audit of the financial statements, our responsibilities are to read the other information and, in doing so, considered whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. Based on the work we have performed; we conclude that there is no material misstatement of this other information; we are required to report that fact. We have nothing to report in this regard.



Management's Responsibility for the Financial Statements:

5. The Bank's management and Board of Directors are responsible for the preparation of these financial statements that give a true and fair view of the financial position (state of affairs), and financial performance (Profit / Loss), of the Bank in accordance with the accounting principles generally accepted in India, including the Accounting Standards (Ind AS) issued by ICAI, provisions of the Banking Regulation Act, 1949 & The Multi State Cooperative Societies Act, 2002 and rules made there under and circulars and guidelines issued by the RBI and CRCS. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Acts for safeguarding of the assets of the Bank and for preventing and detecting frauds and irregularities; selections and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

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

The Board of Directors is also responsible for overseeing the Bank's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

6. Our objectives are to obtain reasonable assurance about whether the Financial Statements as a whole are free from material misstatement, whether due fraud or error, and to issue an auditor's report that include our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Standard on Auditing will always detect a material misstatement when it exists. Misstatement can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these standalone Financial Statements. As part of an audit in accordance with Standards of Auditing, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:
- Identify and assess the risks of material misstatement of the Financial Statements, whether due to fraud or error, design and perform audit procedure responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
 - Obtain an understanding of internal Financial Controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control.
 - Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosure made by management.
 - Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Financial Statements or, if such disclosure is inadequate, to modify our opinion. Our conclusion is based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
 - Evaluate the overall presentation, structure and content of the Financial Statements, including the disclosures, and whether Financial Statements represent the underlying transactions and events in a manner that achieves fair presentation.
 - We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significance audit findings, including any significant deficiencies in internal controls that we identify during our audit.
 - We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationship and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.



Report On Other Legal and Regulatory Requirements

7. The Balance Sheet and the Profit and Loss Account have been drawn up in the Form "A" and "B" respectively of the third Schedule to the Banking Regulation Act, 1949 and they give the information as required to be given in accordance with the provisions of Banking Regulation Act, 1949 and Multi State Cooperatives Societies Act, 2002.
8. As required by Section 73(4) of the Multi State Cooperative Societies Act, 2002, and Rules there under, we report that:
- We have obtained all the information and explanation, which to the best of our knowledge and belief were necessary for the purpose of our audit and have found them to be satisfactory.
 - In our opinion, proper books of account as required by law have been kept by the bank, so far as appears from our examination of those books.
 - The Balance Sheet and Profit and Loss Account dealt in by this report, are in agreement with the books of accounts and returns maintained by the Bank.
 - The accounting standards adopted by the Bank are consistent with those laid down by ICAI and accounting principles generally accepted in India, so far as applicable to the Banks.
 - The transactions of the Bank, which have come to our notice are within the power of the Bank except as reported elsewhere in this report.
 - The returns received from the branches of the Bank have generally been found adequate for the purpose of our audit.
 - The transactions which have come to our notice have been within powers of the bank and which are represented merely by book entries, are not prejudicial to the interest of the bank.
 - No personal expenses have been charged to the revenue account of the bank as appears from the audit.
 - The loans and advances made by the bank on the basis of the security have been properly secured and the terms on which they have been made are not prejudicial to the interest of the bank or its members.
 - There has been no material impropriety or irregularity in the expenditure or in the realization of money due to the bank, which have come to our notice.
 - The bank has generally adhered to the Reserve Bank of India guidelines.
 - The position as stated in the account books and the balance sheet of the Bank in respect of shares allotted for cash or otherwise is proper, correct regular and not misleading.
 - The bank has not given loans to the members of the Board of Directors contravening RBI directives.
 - That summary of comments is at Appendix 1, and the detailed Audit Report is as per Part A, B, C & LFAR attached herewith.

Considering the Bank's Score as per CAMELS Rating, the Bank has been awarded audit classification "A" for the year 2025-26.

For Agrawal Dhannawat Poddar & Co.,
Chartered Accountants
FRN-123466W

Place : AKOLA
Date : 26 May 2026

Pankaj S. Agrawal-Partner
Membership No.115718
UDIN: 26115718UDHJKZ4795



**सन २०२५ - २०२६ मध्ये अंदाज पत्रकापेक्षा कमी / जास्त झालेला खर्च व उत्पन्न
तसेच सन २०२६-२०२७ करिता अंदाजपत्रक**

(रु. लाखात)

अ. क्र.	खर्चाचा तपशिल	२०२५-२०२६ चा अंदाज	०१/०४/२०२५ ते ३१/०३/२०२६ पर्यंतचा प्रत्यक्ष खर्च	फरक (-) कमी / (+) जास्त	२०२६-२०२७ चा अंदाज
	१	२	३	४ (३-२)	५
१	ठेवी व कर्जावरील व्याज देणे (शाखांना देणे व्याज सोडून)	८१७५.००	८४६१.२६	(+) २८६.२६	८५००.००
२	पगार, भत्ते व भविष्यनिधी	३५०५.००	३४३४.३६	(-) ७०.६४	३४८०.००
३	संचालक मंडळाचे व अन्य उपसमिती सभेचे भत्ते	३०.००	४१.५८	(+) ११.५८	४५.००
४	विमा, भाडे, कर व दिवाबत्ती	६४०.००	६३३.००	(-) ७.००	६५०.००
५	लिगल चार्जेस	९०.००	६२.३१	(-) २७.६९	६०.००
६	तार, टपाल व टेलिफोन खर्च	६५.००	५६.५१	(-) ८.४९	५७.००
७	ऑडीट फी	४०.००	३९.७६	(-) ०.२४	४०.००
८	झीज व घसारा	२००.००	१३४.३९	(-) ६५.६१	१५०.००
९	छपाई, स्टेशनरी व जाहिरात खर्च	६२.००	४६.९७	(-) १५.०३	६०.००
१०	इतर खर्च	७८५.००	७६४.६२	(-) २०.३८	८०२.००
११	तरतुदी	४३५.००	५८२.४०	(+) १४७.४०	६००.००
१२	आयकर	७३०.००	५७२.९०	(-) १५७.१०	६२५.००
१३	निव्वळ नफा	२११६.००	२१८१.८५	(+) ६५.८५	१८३१.००
	एकुण	१६८७३.००	१७०११.९१	(+) १३८.९१	१६९००.००

अ. क्र.	उत्पन्नाचा तपशिल	२०२५-२०२६ चा अंदाज	०१/०४/२०२५ ते ३१/०३/२०२६ पर्यंतचे प्रत्यक्ष उत्पन्न	फरक (-) कमी / (+) जास्त	२०२६-२०२७ चा अंदाज
	१	२	३	४ (३-२)	५
१	कर्जावरील व्याज येणे (शाखांकडून येणे व्याज सोडून)	९३००.००	९२१३.५०	(-) ८६.५०	९३००.००
२	गुंतवणुकीवरील व्याज	५७५४.००	६२३२.३३	(+) ४७८.३३	६५९०.००
३	गुंतवणुकीवरील उत्पन्न	११५९.००	६८०.९७	(-) ४७८.०३	३४०.००
४	कमिशन व हुंडणावळ	५०.००	११६.१५	(+) ६६.१५	१०४.००
५	इतर उत्पन्न	६१०.००	७६८.९६	(+) १५८.९६	५६६.००
	एकुण	१६८७३.००	१७०११.९१	(+) १३८.९१	१६९००.००

(विनोद अग्रवाल)
उपमुख्य कार्यकारी अधिकारी

(विलासचंद्र अग्रवाल)
मुख्य कार्यकारी अधिकारी

(साकरचंद शाह)
संचालक

(अनिलकुमार अग्रवाल)
उपाध्यक्ष

(रमाकांत खेतान)
अध्यक्ष



PROPOSED AMENDMENTS TO BYE-LAWS OF THE BANK

[illegible]



PROPOSED AMENDMENTS TO BYE-LAWS OF THE BANK

Sr. No.	Bye Laws No.	Existing Bye Laws	Proposed Amendment	Reason of Amendment
			(v) The above share linking norms is applicable for member's share holdings upto the limit of 5% of the total paid up share capital of a bank. Where a member is already holding 5% of the total paid up share capital of a Bank, it shall not be necessary for the member to subscribe to any additional share capital on account of the application of extant share linking norms. In other words, a borrowing member may be required to hold shares for an amount that may be computed as per the extant share linking norms or for an amount that is 5% of the total paid up share capital of a bank, whichever is lower. Share-linking to borrowing norms shall be discretionary for a Bank which meets the minimum regulatory CRAR applicable and a Tier 1 CRAR of 5.5% as per the latest audited financial statements and the last CRAR as assessed by the Reserve Bank during statutory inspection.	As per RBI Master Director Dt. 28/11/2025 Wherein relaxation is applicable for banks whose CRAR is More than 5.5% of Tier I capital. Bank has CRAR more than required as on 31/03/2026.i.e. Tier 1 CRAR is 23.21%



PROPOSED AMENDMENTS TO BYE-LAWS OF THE BANK

Sr. No.	Bye Laws No.	Existing Bye Laws	Proposed Amendment	Reason of Amendment
			(vi) Refund of share capital In terms of section 12(2)(ii) read with section 56 of the BR Act, 1949, Bank shall not withdraw or reduce its share capital, except to the extent and subject to such conditions as the Reserve Bank may specify in this behalf. Bank may refund the share capital to its members, or nominees / heirs of deceased members, on demand (subject to the member fulfilling all the eligibility conditions for refund), subject to the following conditions: (i) The bank complies with the minimum applicable regulatory CRAR, both as per the latest audited financial statements and the last CRAR as assessed by the Reserve Bank during statutory inspection; (ii) Such refund does not result in the CRAR of the bank falling below the minimum regulatory CRAR applicable to a bank; and (iii) For computing CRAR as above, accretion to capital funds (as per audited data) after the balance sheet date, other than by way of profits, may be taken into account. Any reduction in capital funds, including by way of losses, during the aforesaid period shall also be considered. Renumber (iv) to (vii)	

sd/-
(Vilaschandra Agrawal)
 Chief Executive Officer

sd/-
(Sakarchand Shah)
 Director

sd/-
(Anilkumar Agrawal)
 Vice Chairman

sd/-
(Ramakant Khetan)
 Chairman



● संचालक व त्यांचे नातेवाईकांना दिलेली कर्जे आढावा ●

(रु. लाखात)

अ.नं.	वर्षाच्या सुरुवातीला येणे रक्कम ०१/०४/२०२५	सहकारी वर्षात कर्जाऊ दिलेली रक्कम (उलाढाल) ०१/०४/२०२५ ते ३१/०३/२०२६	सहकारी वर्षात परतफेड केलेली रक्कम (उलाढाल) ०१/०४/२०२५ ते ३१/०३/२०२६	सहकारी वर्षा अखेर येणे रक्कम ३१/०३/२०२६	येणे रक्कम पैकी थकित रक्कम ३१/०३/२०२६
	११.८४	निरंक	२.५२	९.३२	निरंक

सभासदांसाठी विशेष सूचना

- आपण शेअर सर्टिफिकेट अद्याप नेले नसल्यास कृपया बँकेतून घेवून जावे. तसेच आपल्या वारसदाराचे नांव सुचविलेले नसल्यास त्या बाबतचा अर्ज त्वरीत देण्यात यावा ही विनंती.
- डिडिडंड ची रक्कम त्वरीत मिळण्यासाठी सभासदांच्या खात्यात ती रक्कम जमा करण्याची व्यवस्था केली आहे. सभासदांनी या साठी लेखी सूचना नजिकच्या शाखेत द्यावी. जेणे करून डिडिडंडची रक्कम त्यांच्या खात्यात जमा करता येईल.
- Know Your Customers Norms अर्थात KYC च्या अनुषंगाने सर्व सभासदांना / ग्राहकांना विनंती करण्यात येते की, आपले आय.डी.प्रुफ व अड्रेस प्रुफ जसे आधार कार्ड, पॅन कार्ड आदिची माहिती सत्यप्रती सह बँकेच्या संबंधीत शाखा कार्यालयात द्यावी.
- सभासदांनी/ग्राहकांनी आपला मोबाईल नंबर / दुरध्वनी क्रमांक, ई-मेल आय.डी. आदि माहिती बँकेच्या शाखा कार्यालयात देणे जरूरीचे आहे.



दि अकोला जनता कमर्शियल को-ऑप.बँक लि; अकोला मल्टीस्टेट शेड्युल्ड बँक
THE AKOLA JANATA COMMERCIAL CO-OPERATIVE BANK LTD; AKOLA MULTISTATE SCHEDULED BANK



क्षणचित्रे



दिल्ली येथे दि. 10-11-2025 रोजी NAFCUB तर्फे आयोजित CO-OP KUMBH-2025 या कार्यक्रमात व्यासपिठावर उपस्थित NAFCUB चे डायरेक्टर, व बँकेचे संचालक तथा माजी अध्यक्ष श्री. ग्यानचंदजी गर्ग, चेअरमन ईमेरिटस NAFCUB डॉ. एच. के. पाटील, NAFCUB चे अध्यक्ष श्री. लक्ष्मीदासजी, उपाध्यक्ष श्री. मुदीतजी वर्मा, डायरेक्टर श्री. सी. राघवेन्द्रराव, अॅड. के. जयवर्मा, डॉ. के. कलप्पा, श्रीमती अलका श्रीवास्तव व श्री. विवेकजी गुप्ता



दिल्ली येथे दिनांक 10-11-2025 रोजी NAFCUB तर्फे आयोजित CO-OP KUMBH-2025 या कार्यक्रमात उपस्थित NAFCUB चे डायरेक्टर, व बँकेचे संचालक तथा माजी अध्यक्ष श्री. ग्यानचंदजी गर्ग मा. डॉ. के. के. त्रीपाठीजी (Joint Secretary, EAC-PM) यांचा सत्कार करतांना.

क्षणचित्रे



दिल्ली येथे दि.10-11-2025 रोजी NAFCUB तर्फे आयोजित CO-OP KUMBH-2025 या कार्यक्रमात व्यासपिठावर उपस्थित NAFCUB चे डायरेक्टर, व बँकेचे संचालक तथा माजी अध्यक्ष श्री. ग्यानचंदजी गर्ग, मा. केन्द्रीय मंत्री श्री. सुरेशजी प्रभु, चेअरमन ईमेरिटस NAFCUB डॉ. एच. के. पाटील, NAFCUB चे अध्यक्ष श्री. लक्ष्मीदासजी, उपाध्यक्ष श्री. मुदीतजी वर्मा व इतर मान्यवर



दिल्ली येथे दिनांक 10-11-2025 रोजी NAFCUB तर्फे आयोजित CO-OP KUMBH-2025 या कार्यक्रमात उपस्थित NAFCUB चे डायरेक्टर, व बँकेचे संचालक तथा माजी अध्यक्ष श्री. ग्यानचंदजी गर्ग मा. श्री रविन्द्रकुमार अग्रवाल (Add. Secretary & Central Registrar of Co-op Societies Ministry of Cooperation, Govt. of India) यांचा सत्कार करतांना.

❁ दि अकोला जनता कमर्शियल को-ऑप.बँक लि; अकोला

(मल्टीस्टेट शेड्युल्ड बँक)

शाखा सल्लागार समिती अध्यक्ष

(३१-०३-२०२६)



श्री कन्हैयालाल सायानी
मुख्य शाखा



सौ. वनिताताई राऊत
तापडिया नगर शाखा



श्री सज्जन अग्रवाल
ताजनापेट शाखा



श्री प्रकाश परस्तापुरे
जुने शहर शाखा



श्री. निरंजन अग्रवाल
गोरक्षण रोड शाखा



श्री. ओमप्रकाश गोयनका
अकोट रोड शाखा



अॅड. महेंद्र साहु
मलकापुर रोड शाखा



श्री. सुरेश पाटील
सिंधी कॅम्प शाखा



श्री.अनिलकुमार अग्रवाल
तेल्हारा शाखा



श्री. जयंतीभाई हरीया
मुर्तिजापुर शाखा



श्री. दिलीप अग्रवाल
अकोट शाखा



श्री राघेश्याम मानधणे
मालेगांव शाखा



श्री.सुभाषचंद्र बबेरवाल
रिसोड शाखा



श्री. गुरुमुखसिंग गुलाटी
वाशिम शाखा



अॅड. घनश्यामदासजी राठी
मंगरूळपीर शाखा



श्री आशिष मोता
कारंजा शाखा



डॉ. माणिक धुत
शिरपुर शाखा



श्री. द्वारकादास राठी
मानोरा शाखा



श्री मुकेश अग्रवाल
अमरावती शाखा



श्री हर्षदकुमार चव्हाण
परतवाडा शाखा



श्री. राजकुमार जालान
चांदुर रेल्वे शाखा



श्री अनिल गुप्ता
खामगांव शाखा



श्री नरेश कोरडीया
मलकापुर शाखा



श्री दिनेश राठी
जळगांव शाखा



श्री राजीव निलावार
यवतमाळ शाखा



श्री. विजयकुमार बंग
दिग्रस शाखा



श्री रुपेश शाह
नागपुर शाखा



श्री पुरणमल अग्रवाल
परमणी शाखा



श्री.विहारीलाल वियाणी
पुसद शाखा



श्री. आशीष मश्रुवाला
बुरहानपूर शाखा



श्री जुगलकिशोर अग्रवाल
इंदौर शाखा



श्री रवि तापडिया
नाशिक शाखा



श्री. रजनिश कर्नावट
शेलुबाजार शाखा



श्री. राजेन्द्रकुमार संचेती
लोणार शाखा



रकम तत्काळ चुकते करण्याची सोपी आणि सुरक्षीत प्रणाली
आता आपल्या बँकेत....

आधुनिक बँकींगचा अंगिकार



इंटरनेट बँकींग



मोबाईल बँकींग



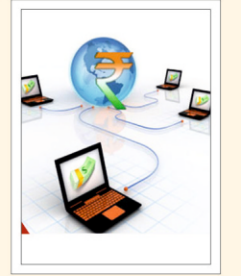
ATM



डेबीट कार्ड



कोणत्याही शाखेतून
बँकींग सेवा उपलब्ध



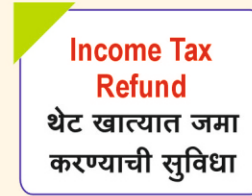
RTGS/NEFT



NACH / ECS
सुविधा



Gas
व अन्य सबसिडी
लिंक करण्याची
सुविधा



Income Tax
Refund
थेट खात्यात जमा
करण्याची सुविधा

Book-Post



प्रेषक

❁ दि अकोला जनता कमर्शियल को-ऑप.बँक लि; अकोला
(मल्टीस्टेट शेड्युल्ड बँक)

मुख्य कार्यालय : 'जनवैभव', जुने कॉटन मार्केट, अकोला (महाराष्ट्र) ४४४ ००९.

फोन : (०७२४) २४३०२४९, २४३०६३९, २४३००९२

प्रकाशक : अध्यक्ष, दि अकोला जनता कमर्शियल को-ऑप.बँक लि; अकोला

मुद्रक : आशिष ऑफसेट, खोलेधर, अकोला, मो. ९०४९३५७९९९