

रजि.नं.: २४९९३

आर.बी.आय.ला.नं. : युबीडीएमएच-८४३- पी दि. २८/०९/१९८७



स्थापना दि. ०६/०५/१९५९

दि चांदवड मर्चन्टस् को-ऑप. बँक लि.,

चांदवड जि. नाशिक

कामधेनु, श्रीराम रोड, चांदवड - ४२३१०१ जि. नाशिक



ग्राहक केंद्रित सेवा



सुरक्षित व्यवहार



शाश्वत विकास



आपला विश्वास, आमची बांधिलकी

- प्रकाशक -

श्री. राहुल शिरीषकुमार कोतवाल
चेअरमन



दि चांदवड मर्चन्टस् को-ऑप बँक लि., चांदवड जि. नाशिक

निवार मानाचा मुजरा

महाराष्ट्राचे आराध्य दैवत श्री राजे छत्रपती शिवाजी महाराज



आपली बँक ! चांमको बँक ७० वा वार्षिक अहवाल
सन २०२५-२०२६



दि चांदवड मर्चन्टस् को-ऑप बँक लि., चांदवड जि. नाशिक

संस्थापक संचालक मंडळ



स्व.अॅड.पी.बी. कासलीवाल
संस्थेचे संस्थापक व प्रथम चेअरमन



स्व. शांतीलालजी आबड
संस्थापक व्हा.चेअरमन



स्व. श्रीनिवासजी पलोड
संस्थापक संचालक



स्व. नारायणजी जंगम
संस्थापक संचालक



स्व. किसनलालजी संकलेचा
संस्थापक संचालक



स्व. आर.जी.काडी
संस्थापक संचालक



स्व. सदाशिवसा नानासा क्षत्रिय
संस्थापक संचालक

आपली बँक ! चांमको बँक

७० वा वार्षिक अहवाल
सन २०२५-२०२६



दि चांदवड मर्चन्टस् को-ऑप बँक लि., चांदवड जि. नाशिक



मा.श्री. भास्कर भगरे
खासदार, दिंडोरी लोकसभा



मा.डॉ.श्री. राहुलजी आहेर सो.
आमदार, चांदवड-देवळा



मा.श्री. शिरीषकुमारजी कोतवाल सो.
माजी आमदार, चांदवड-देवळा

संचालक मंडळ



श्री. राहुल शिरीषकुमार कोतवाल
चेअरमन



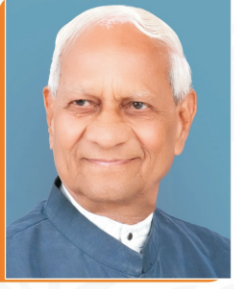
सौ. पुष्पा राजेंद्र बिरार
व्हा.चेअरमन

आपली बँक ! चांमको बँक ७० वा वार्षिक अहवाल
सन २०२५-२०२६



दि चांदवड मर्चन्ट्स को-ऑप बँक लि., चांदवड जि. नाशिक

संचालक मंडळ



श्री. अशोक धोंडु व्यवहारे
संचालक



अॅड. श्री. नरेंद्र धनालाल कासलीवाल
संचालक



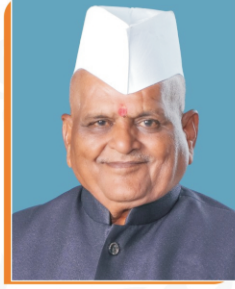
श्री. राजकुमार चंपालाल संकलेचा
संचालक



अॅड. भुषण गोपालकृष्ण पलोडे
संचालक



श्री. सुनिल त्र्यंबक कबाडे
संचालक



श्री. दत्तात्रय वसंतराव राऊत
संचालक



श्री. भिकचंद दत्तात्रय व्यवहारे
संचालक



श्री. सईद अ. खलील अ. शेख (गुलूभाई)
संचालक



श्री. आदित्य अशोक फलके
संचालक



श्री. वाहीदखान सुलतानखान पठाण
संचालक



श्री. महेंद्र भिकचंद गांधीमुथा
संचालक



श्री. जाहीद इश्तियाक शेख (घासी)
संचालक



श्री. जाकिर गप्फार शहा
संचालक



श्रीमती. भारती अशोक देशमुख
संचालिका



डॉ. सौ. शिल्पा आत्माराम कुंभाडे
संचालिका



सौ. खुशबू वर्धमान छाजेड
तज्ञ संचालिका (C.A.)



कु. अजिंक्य संदिप व्यवहारे
तज्ञ संचालक (C.A.)

आपली बँक ! चांमको बँक

७० वा वार्षिक अहवाल
सन २०२५-२०२६



दि चांदवड मर्चन्टस् को-ऑप बँक लि., चांदवड जि. नाशिक

बोर्ड ऑफ मॅनेजमेंट मंडळ



अॅड. भुषण गोपालकृष्ण पलोड
चेअरमन



अॅड.श्री. नरेंद्र धनालाल कासलीवाल
सदस्य



प्रा.श्री. पराग नरेंद्र आचलिया (आय.टी.)
सदस्य



श्री. मनिष कचरदास टाटीया (सी.ए.)
सदस्य



डॉ.श्री. परशराम रतन सोहनी
सदस्य

शाखा सल्लागार सदस्य



श्री. नितीन (पुनम) नेमिचंद संचेती
वडाळीभोई शाखा



श्री. संतोष देविदास धुमाळ
वडाळीभोई शाखा



श्री. रामदास तुकाराम गायकवाड
उमराणा शाखा

आपली बँक ! चांमको बँक

७० वा वार्षिक अहवाल
सन २०२५-२०२६



दि चांदवड मर्चन्ट्स को-ऑप.बँक लि., चांदवड, जि.नाशिक

वार्षिक सर्वसाधारण सभेची नोटीस

(फक्त भागधारक सभासदांसाठी)

बँकेच्या सर्व सन्माननीय सभासदांना विनंतीपूर्वक कळविण्यात येते की, आपल्या बँकेची ७० वी वार्षिक सर्वसाधारण सभा

रविवार दि. २०/०९/२०२६ रोजी सकाळी ९.३० वा.

रेणुका लॉन्स, सबस्टेशन समोर, चांदवड येथे

मा. चेअरमन श्री. राहुल शिरीषकुमार कोतवाल

यांचे अध्यक्षतेखाली खालीलप्रमाणे नमुद केलेल्या विषयांवर विचार विनिमय करण्यासाठी घेण्यात येत आहे.

तरी सर्व सभासदांनी अगत्याने वेळेवर उपस्थित रहावे. हि विनंती.

* सभेपुढील विषय *

- १) मागील वार्षिक सर्वसाधारण सभा दि. १५/०९/२०२५ रोजीचे सभेचे इतिवृत्त (प्रोसीडींग) वाचून कायम करणे.
- २) दि. ३१/०३/२०२६ रोजी संपलेल्या आर्थिक वर्षाचे अहवाल, ताळेबंद, नफा-तोटा पत्रक वाचून मंजूर करणे.
- ३) मा. संचालक मंडळाने शिफारस केल्याप्रमाणे दि. ३१/०३/२०२६ अखेरच्या नफा वाटणीस मान्यता देणे.
- ४) मा.संचालक मंडळाने तयार केलेल्या सन २०२६-२०२७ चे आर्थिक वर्षाकरीता अंदाज पत्रकास संमती देणे व सन २०२५-२०२६ या अंदाज पत्रकापेक्षा जास्त झालेल्या खर्चास मंजूरी देणे.
- ५) मा.संचालक मंडळाने बँकेच्या सन २०२६-२०२७ या आर्थिक वर्षाच्या वैधानिक लेखापरिक्षणासाठी मा. रिझर्व्ह बँकेच्या परिपत्रकानुसार नियुक्त केलेले लेखापरीक्षक मे. अग्रवाल माळवदे पाटील अँड असोसिएटस, सनदी लेखापाल, नाशिक यांच्या नेमणुकीस व त्यांचा मेहनताना शासनाच्या नियमाप्रमाणे अदा करणेस कार्योत्तर मान्यता देणे.
- ६) मा.संचालक मंडळाने बँकेच्या सन २०२६-२०२७ या आर्थिक वर्षाच्या अंतर्गत लेखापरिक्षणासाठी नियुक्त केलेले लेखापरीक्षक आर.पी.एस.के अँड असोसिएटस (सनदी लेखापाल), नाशिक यांच्या नेमणुकीस व त्यांचा मेहनताना नियमाप्रमाणे अदा करणेस कार्योत्तर मान्यता देणे.
- ७) सन २०२५-२०२६ चे वैधानिक लेखापरीक्षण अहवालाचे वाचन करून नोंद घेणे व त्यावरील दोष दुरुस्ती अहवालाचे वाचन करून त्यास मान्यता देणे.
- ८) बँकेच्या मा. संचालक व त्यांचे नातेवाईक यांना दिलेल्या कर्जाचे सहकारी संस्था अधिनियम १९६० चे कलम ७५ (२) नुसार माहिती घेऊन नोंद घेणे.
- ९) बँकेच्या थकीत कर्जदारांसाठी सरळव्याजाने तडजोड करून एकरकमी खाते बंद करणेसाठी असलेल्या योजने अंतर्गत सन २०२५-२६ या वर्षात खाते बंद झालेल्या कर्जखात्यांना कार्योत्तर मान्यता देणे.
- १०) मा.संचालक मंडळाने बँकेच्या थकीत कर्जदारांसाठी सरळव्याजाने तडजोड करून एकरकमी खाते बंद करणेसाठी सुरू केलेल्या योजनेस मान्यता देणे.
- ११) बँकेचे संचालक मंडळाने सुचविलेले पोटनियम दुरुस्तीस मान्यता देणे.
- १२) सभेस अनुपस्थित असलेल्या मा.सभासदांच्या अनुपस्थितीस मंजूरी देणे.
- १३) मा. अध्यक्षांचे परवानगीने आयत्यावेळी येणाऱ्या विषयांचा विचार करणे.

मा.संचालक मंडळाच्या आदेशावरून

ठिकाण : चांदवड

दि. १४/०८/२०२६

सचिन वामनराव सुर्यवंशी

मुख्य कार्यकारी अधिकारी

- * टिप :
- १) आर्थिक वर्ष २०२५-२६ चा वार्षिक अहवाल पाहण्यासाठी बँकेच्या <https://chamco.bank.in> या वेबसाईटला भेट द्या किंवा बँकेच्या शाखेत कामाकाजाच्या वेळेत पहावयास मिळेल.
 - २) ज्या सभासदांना सभेत अहवाल वर्षातील कामकाजासंबंधी प्रश्न विचारावयाचे असतील अथवा सुचना करावयाच्या असतील त्यांनी दि. १५/०९/२०२६ अखेर कामकाजाच्या वेळेत (सुट्टीचे दिवस सोडून) बँकेच्या मुख्य कार्यालयात लेखी स्वरूपात अर्ज जमा करावा.
 - ३) कोरम अभावी सभा तहकुब झाल्यास त्याच दिवशी त्याच ठिकाणी अर्ध्या तासानंतर कोरम असो वा नसो सभेचे कामकाज पूर्ण करण्यात येईल.

सभेचे कामकाज संपल्यानंतर सभासदांसाठी अल्पोपहाराची व्यवस्था सभास्थळी केलेली आहे.

७० वा वार्षिक अहवाल सन २०२५-२६



दि चांदवड मर्चन्ट्स को-ऑप.बँक लि., चांदवड, जि.नाशिक

* संचालक मंडळ *

अ.नं.	संचालकाचे नांव	हुद्दा	मोबाईल नंबर
१	श्री. राहुल शिरीषकुमार कोतवाल	चेअरमन	९८८१२५१९९९
२	सौ. पुष्पा राजेंद्र बिरार	व्हा.चेअरमन	९०२८६१५२७७
३	श्री. अशोक धोंडु व्यवहारे	संचालक	९४२३०७८७४७
४	अॅड.श्री. नरेंद्र धनालाल कासलीवाल	संचालक	९४२२२४६९५५
५	श्री. राजकुमार चंपालाल संकलेचा	संचालक	९४२२२५६४०७
६	अॅड.श्री. भुषण गोपालकृष्ण पलोड	संचालक	९४२२७५२२०३
७	श्री. सुनिल त्र्यंबक कबाडे	संचालक	८८३०१८८९११
८	श्री. दत्तात्रय वसंतराव राजत	संचालक	९४२२२५६७८१
९	श्री. भिकचंद दत्तात्रय व्यवहारे	संचालक	९९२१४६७८१८
१०	श्री. सईद अ. खलील अ. शेख (गुलुभाई)	संचालक	९०२८७४९९४५
११	श्री. आदित्य अशोक फलके	संचालक	९०२१४२९४२९
१२	श्री. वाहीदखान सुलतानखान पठाण	संचालक	९९७०१३५१९१
१३	श्री. महेंद्र भिकचंद गांधीमुथा	संचालक	९४२२७६२९४७
१४	श्री. जाहीद इश्तियाक शेख (घासी)	संचालक	९८८१९५०४५५
१५	श्री. जाकिर गफ्फार शहा	संचालक	९८५०७६११४२
१६	श्रीमती. भारती अशोक देशमुख	संचालिका	९४२३१०३४८६
१७	डॉ.सौ. शिल्पा आत्माराम कुंभाडे	संचालिका	९४०४९८४६००
१८	सौ. खुशबू वर्धमान छाजेड (सी.ए.)	तज्ञ संचालिका	८८०६६६८८३७
१९	श्री. अजिंक्य संदिप व्यवहारे (सी.ए.)	तज्ञ संचालक	९६२३७०७००३
२०	श्री. सचिन वामनराव सुर्यवंशी	मुख्य कार्य.अधिकारी	९९२१३९४२८७

* बोर्ड ऑफ मॅनेजमेंट *

अ.नं.	संचालकाचे नांव	हुद्दा	मोबाईल नंबर
१	अॅड.श्री. भुषण गोपालकृष्ण पलोड	चेअरमन	९४२२७५२२०३
२	अॅड.श्री. नरेंद्र धनालाल कासलीवाल	सदस्य	९४२२२४६९५५
३	प्रा.डॉ.श्री. परशुराम रतन सोहनी	सदस्य	९८२२५४६६७६
४	प्रा.श्री. पराग नरेंद्र आचलिया (आय.टी.)	सदस्य	९९७००७७७३३
५	श्री. मनिष कचरदास टाटीया (सी.ए.)	सदस्य	८२७५५८४६६४



दि चांदवड मर्चन्ट्स को-ऑप.बँक लि., चांदवड, जि.नारिक



भावपूर्ण श्रद्धांजली

अहवाल सालात आपल्या देशातील सामाजिक, आर्थिक, सहकार, राजकीय, कला, क्रिडा व शैक्षणिक तसेच साहित्य क्षेत्रातील दिवंगत झालेल्या महान विभूतींना, देशाच्या सीमारक्षणासाठी, ऐक्यासाठी अविश्रांत लढून प्राणार्पण केलेल्या शहीद वीर जवानांना तसेच मृत्युमुखी पडलेले, दुष्काळामुळे आत्महत्या केलेल्या शेतकऱ्यांना व दिवंगत सभासद ठेवीदार, खातेदार, हितचिंतक यांचे दुःखद निधन झाले त्यांना मी आपल्या बँकेच्यावतीने भावपूर्ण श्रद्धांजली अर्पण करतो. त्यांचे कुटुंबियांचे दुःखात मी, माझे सहकारी संचालक, कर्मचारी वृंद सहभाग असुन ईश्वर त्यांच्या आत्मयांस चिरशांती व सद्गती देवो ही ईश्वर चरणी प्रार्थना !

* सभासदांना नम्र निवेदन *

- १) बँकेने बँकेचे सभासद व ग्राहकांसाठी एटीएम कार्ड, मोबाईल ॲप, युपीआय (फोन पे, पेटीएम, क्युआर कोड) इ. सुविधा सुरु केलेले असुन सदर सुविधांचा लाभ घ्यावा. ही विनंती.
- २) आपल्या ठेवीचे मुदतीत म्हणजे मुदत संपल्यापासुन (१४ दिवसाच्या आत) नुतनीकरण करुन घ्यावे अन्यथा मुदत संपल्यानंतर सेव्हिंग खात्याप्रमाणे व्याज आकारले जाईल.
- ३) आयकर कायद्यातील खातेदारांचे एका बँकेतील सर्व मुदत व रिकरिंग ठेवीमधील वार्षिक व्याज रक्कम रु. ५०,०००/- पेक्षा जास्त होत असेल तर त्यावर टि.डी.एस. (कर कपात) नियमाप्रमाणे करण्यात येईल.खातेदाराने आपला पॅन नं. त्वरीत बँकेस कळवावा व फॉर्म नं. १५ जी / १५ एच सादर करुन कर कपात टाळावे याची नोंद घ्यावी.
- ४) भारतीय रिझर्व बँकेच्या धोरणानुसार प्रत्येक खातेदाराने त्याच्या खात्यावर व्यवहार करावा अन्यथा १० वर्षे ज्या खात्यावर व्यवहार होणार नाही अशा खात्यातील सर्व प्रकारच्या ठेवींची रक्कम भारतीय रिझर्व बँकेला जमा करण्यात येते.
- ५) बँकेकडुन घेतलेल्या कर्जाचे व्याजाचे व हप्त्याचे वेळीच परतफेड करावी त्यासाठी परतफेडीच्या तारखा लक्षात ठेवाव्या म्हणजे त्यावरील २% दंड व्याज भरावे लागणार नाही. आपण जामिनदार असलेल्या कर्जदाराने कर्ज, कर्जाचे व्याज व हप्ते वेळेवर भरले किंवा नाही याची दक्षता घ्यावी म्हणजे आपली अडचण होणार नाही.
- ६) खातेदारांना दिलेल्या चेकबुकचा वापर त्यांनी स्वतःच्या खात्यासाठीच करावा. दुसऱ्या व्यक्तीस स्वतःचे चेक / चेकबुक वापरासाठी देणे फौजदारी गुन्हा आहे.
- ७) खाते पुस्तक (पासबुक) स्टेटमेंट महिन्यातून कमीत कमी एक वेळा तरी बँकेतून भरुन घ्यावे.
- ८) आपली ठेव आपल्याच बँकेत ठेवा इतर व्यवहारही या बँकेतच करा व आपले मित्र परिवार, आप्तेष्ट यांना देखील आपल्या बँकेत व्यवहार करण्यासाठी प्रोत्साहित करा.
- ९) ज्या सभासदांनी अद्याप वारसांची नोंद केली नसेल त्यांनी ती त्वरीत करुन घ्यावी. वारसनॉंद अर्ज बँकेच्या शाखामध्ये उपलब्ध आहे.
- १०) बँकेने सभासद व खातेदार यांच्यासाठी आर.टी.जी.एस. (RTGS), एनइएफटी (NEFT), SMS सुविधा, सी.टी.एस. चेक क्लिअरिंग सुविधा, पर्सनलाईज चेकबुक, मोबाईल बँकिंग सुविधा उपलब्ध केलेले आहे. सदर सुविधांचा सभासद व खातेदारांनी लाभ घ्यावा.
- ११) ज्या सभासदाकडे आपल्या व्यवसायाचा GST नंबर असेल त्यांनी आपला GST नंबर बँकेस कळवावा.
- १२) सभासदांनी के.वाय.सी. नॉर्मची पूर्तता केलेली नसेल त्यांनी आपला अद्यावत फोटो, फोटो आयडी (पॅनकार्ड व आधारकार्ड) ची झेरोक्स प्रत बँकेस जमा करावी.



दि चांदवड मर्चन्ट्स को-ऑप.बँक लि., चांदवड, जि.नाशिक

चेअवमन मनोजत....

सन्माननिय सभासद बंधु-भगिनींना जय सहकार,



आपल्या बँकेच्या ७० व्या वार्षिक सर्वसाधारण सभे निमित्त संचालक मंडळाच्या वतीने आपणा सर्वांचे मनःपूर्वक हार्दिक स्वागत व आभार. आज सन्माननीय सभासदांसमोर दि. ३१ मार्च २०२६ अखेर संपलेल्या आर्थिक वर्षाचा लेखापरीक्षित ताळेबंद, नफा-तोटा पत्रक तसेच वार्षिक कामकाजाचा अहवाल सादर करतांना मला अतिशय आनंद होत आहे.

बँकेस अहवाल सालात उत्तम अशी प्रगती साध्य केली असून बँकेचा विस्तार होण्याच्या दृष्टीने अहवाल सालात रिझर्व्ह बँकेकडे आधुनिक बँकिंग प्रणालीचा भाग म्हणून व गतिमान प्रशासनासाठी आपले सर्व व्यवहार डिजीटल व्हावे या करीता बँकेने सभासद, खातेदारांसाठी एटीएम कार्ड, डेबीट कार्ड, युपीआय, मोबाईल बँकिंग, आयएमपीएस, एस.एम.एस. सुविधा, आर.टी.जी.एस., एनईएफटी तसेच मायकर चे क्लिअरिंग (सी.टी.एस.), पर्सनलाई चेकबुक, लाईट बिल भरणा केंद्र टेलीफोन बिल भरणा केंद्र, डी.टी.एच. रिचार्ज सुविधा इ. उपलब्ध करून दिल्या आहेत. सदर सुविधांचा बँकेच्या सर्व सभासद, खातेदारांनी लाभ घ्यावा. अशी विनंती करतो.

सर्व सभासद, ठेवीदार, कर्जदार यांचा विश्वास असल्यामुळेच आपल्या बँकेकडे दि. ३१ मार्च २०२६ अखेर एकुण ठेवी रु. १५४ कोटी २३ लाख इतका आहे. तर कर्ज वाटप रु. ९३ कोटी ५६ लाख रु. इतके झाले आहे. कर्जदार सभासद यांनी यापुढेही बँकेस सहकार्य करावे. बँकेच्या ग्रॉस एन.पी.ए. चे प्रमाण ५.७१% असून नेट एनपीएचे प्रमाण ३.१८% व एकुण थकबाकीचे प्रमाण ४.७९% एवढे आहे. याचे सर्व श्रेय सभासद, ग्राहक व माझे सहकारी सर्व संचालक व बँकेचे कर्मचारी वर्ग यांचेच आहे. आपल्या सर्वांच्या सहकार्यामुळेच बँक प्रगतीपथावर आहे तसेच यापुढेही आपणा सर्वांचे सहकार्य असेच राहील आणि आपल्या बँकेला अधिक नव नविन संधी मिळून प्रगतीच्या वाटा खुल्या होतील असा मला विश्वास आहे. आपल्या सर्वांच्या सहकार्याने बँकेने १०० कोटीचे कर्जवाटप केले आहे तसेच बँकेने २५० कोटीचा व्यवसाय पार केलेला आहे. पुढील वर्षी २७५ कोटीचा व्यवसाय करण्याचा ध्येय आहे.

जिथे मूल्य टिकतात तिथे विश्वास वाढतो आणि जिथे विश्वास असतो तिथेच सहकार फुलतो.

बँकेने सभासदांसाठी अल्प व्याजदरात कर्ज सुविधा उपलब्ध करून दिले असून तरी त्याचा लाभ घ्यावा असे आवाहन करतो. सन २०२५-२६ या आर्थिक वर्षात बँकेने केलेल्या प्रगतीचा विस्तृत अहवाल सोबत दिला आहेच परंतु या स्पर्धात्मक कालावधीत अनेक अनिश्चितता असल्या तरी प्रामाणिक कष्ट व सचोटी याच्या पाठबळावर बँक 'आपली बँक, चामको बँक'! हे बँकेचे ब्रिदवाक्य सार्थ ठरवीत आली आहे. यासाठी आम्हास सभासद, ठेवीदार, कर्जदार, हितचिंतक, प्रिंट मीडियातील पत्रकार, सोशल मिडीया वरील पत्रकार तसेच समाजातील सर्वच घटकांची साथ मिळत आली आहे व यापुढेही मिळेल असा मला ठाम विश्वास वाटतो.

* बँकेची आर्थिक स्थितीबाबतचा आढावा खालील प्रमाणे -

* सभासद भागभांडवल *

दि. ३१/०३/२०२६ अखेर बँकेचे ४६०६ भागधारक सभासद आहे. संस्थेचे अधिकृत भाग भांडवल ४ कोटी रु. असून दि. ३१/०३/२०२६ अखेर वसुल भागभांडवल रु. २,८९,८०,८७५/- आहे. अहवाल सालात भागभांडवलात रु. ३०,३४,२५०/- ने वाढ झाली आहे. नाममात्र सभासद संख्या दि. ३१/०३/२०२६ अखेर ६१४ आहे.

* राखीव व इतर निधी *

बँकेच्या स्वनिधीवरून बँकेची सुरक्षितता ठरविण्यात येते आपल्या बँकेने सुरुवातीपासूनच याकडे लक्ष दिले आहे.

तपशिल	रूपये (लाखात)
राखीव निधी	७०२.४२
इतर निधी	११६६.१५
एकुण :	१८६८.५७

* ठेवी *

रिझर्व्ह बँकेच्या पतधोरणामुळे अन्य बँकांच्या ठेवीच्या व्याजदरात होणारे वाढ विचारात घेऊन तसेच ठेवी व कर्जाची तौलनिक स्थिती विचारात घेऊन बँकेने अहवाल वर्षात वेळोवेळी व्याजदरात बदल केले त्याप्रमाणे अहवाल सालात खालीलप्रमाणे ठेवी बँकेकडे जमा आहे.

तपशिल	रूपये (लाखात)
चालु ठेवी	८२२.६२
बचत ठेवी	३७४४.८९
मुदत ठेवी	१०८५५.७९
एकुण :	१५४२३.३०



दि चांदवड मर्चन्ट्स को-ऑप.बँक लि., चांदवड, जि.नाशिक

* ठेव विमा *

आपली बँक डिपॉझीट इन्शुरन्स अँड क्रेडीट गॅरंटी कॉर्पोरेशन, मुंबई या संस्थेची सुरुवातीपासून सभासद असून या डिपॉझीट इन्शुरन्स स्किम अंतर्गत ५ लाखा पर्यंतच्या ठेवी सुरक्षित आहेत. आपली बँक विमा हप्ते नियमित भरीत आहे. बँकेने विमा हप्त्याची रक्कम डी.आय.सी.जी.सी. कडे पाठविली असून ती मार्च २०२६ पर्यंतच्या कालावधी पावेतोची आहे.

डिपॉझीट सुरक्षिततेसाठी बँक सप्टेंबर व मार्च या सहामाही अखेर पुढील सहा महिन्यांचा विमा हप्ता डिपॉझीट इन्शुरन्स अँड क्रेडीट गॅरंटी कॉर्पोरेशन, मुंबई ला पाठविलेला त्याचा तपशिल खालील प्रमाणे

वर्ष	एकुण ठेवी व इतर देणी (लाखात)	विमा हप्त्याची रक्कम	डाफ्ट क्रमांक	रक्कम भरणा केल्याचा दिनांक
३०/०९/२०२५	१४५९२.१९	१०,३३,१२७.००	RTGS	२९/१०/२०२५
३१/०३/२०२६	१५४२४.४२	९,१०,०४१.००	RTGS	०७/०५/२०२६

* शाखा व्यवसाय अहवाल *

अहवाल वर्षाच्या अखेरीस २०२५-२६ बँकेच्या सर्व शाखांमधील कामकाज समाधानकारक असून तत्पर व उत्कृष्ट ग्राहक सेवा दिली जाते व खालील आकडेवारीवरून शाखांची प्रगतीची कल्पना येते.

(रुपये आकडे लाखात)

शाखा	ठेवी	कर्ज	गुंतवणूक	नफा
हेड ऑफिस	०.००	०.००	६९८९.५२	-४७.३८
कामधेनु शाखा	१३६४२.६५	८०२८.९६	०.००	१७३.९९
वडाळीभोई	८२०.५०	११७२.७५	०.००	२२.३२
नेमिनगर शाखा	९२४.८२	०.००	०.००	-२७.४६
उमराणे शाखा	३५.३२	१५४.१०	०.००	-१.९१
एकुण -	१५४२३.३०	९३५५.८१	६९८९.५२	११९.५६

संचालक मंडळ व त्यांचे नातेवाईक यांना दिलेल्या कर्जाचा तक्ता दि. ३१/०३/२०२६ अखेर

	तपशिल	वर्षाचे सुरुवातीस येणे बाकी रुपये १/४/२०२५	सहकारी वर्षात कर्जाक दिलेली रक्कम	सहकारी वर्षात परतफेड केलेली रक्कम	सहकारी वर्षाअखेर येणे रक्कम ३१/३/२०२६	खाते संख्या	पैकी थकीत
१	संचालक मंडळाकडील कर्ज	०.००	०.००	०.००	०.००	०	०.००
२	संचालक मंडळाचे नातेवाईकांकडील कर्ज	५०४२०२.००	०.००	४०९५२२.००	९४६८०.००	०	०.००
	एकुण	५०४२०२.००	०.००	४०९५२२.००	९४६८०.००	०	०.००



दि चांदवड मर्चन्ट्स को-ऑप.बँक लि., चांदवड, जि.नाशिक

* दिलेली कर्ज *

वर्षारंभी बँकेने विविध स्वरूपात दिलेली एकुण येणे कर्ज रुपये ७७८८.६० लाख इतके होते. त्या अहवाल वर्षात १५६७.२१ लाखाची वाढ होवून वर्षाअखेरीस बँकेचे कर्ज येणे रुपये ९३५५.८१ लाख इतके झालेले आहे.

* गुंतवणूक *

बँकेची एकुण गुंतवणूक ६९ कोटी ८९ लाख ५२ हजार इतके असून त्यापैकी शासकीय रोख्यान मधील गुंतवणूक रु. ४७१२.०६ लाख इतकी असून इतर गुंतवणूक २२७७.४६ लाख इतकी आहे.

* थकबाकी व कर्ज वसुली *

बँकेचे संचालक मंडळ व वसुली विभागाचे अधिकारी थकीत कर्जाच्या वसुलीसाठी पाठपुरावा करतात अशा वेळी वसुली करतांना क्वचित प्रसंगी काही कर्जदार सभासद दुखावले जाण्याची शक्यता असते परंतु रिझर्व्ह बँकेने एन.पी.ए. पद्धतीमध्ये थकीत कर्जाची विगतवारी केल्याने प्रत्यक्ष थकबाकी व व्याज वसूल करणे क्रमप्राप्त झाले आहे. थकीत कर्जाचे एकुण येणे कर्जाशी प्रमाण ४.७९% इतके आहे तसेच बँकेचे उत्पन्न नसलेल्या जिदंगीचे ढोबळ प्रमाण (ग्रॉस एन.पी.ए.) ५.७१% व निव्वळ प्रमाण (नेट एन.पी.ए.) ३.१८% इतके आहे.

* रिझर्व्ह बँक ऑफ इंडियाची तपासणी *

सन २०२१ ते २०२३ या वर्षाची तपासणी रिझर्व्ह बँकेचे तपासणी अधिकारी मा.श्री. निरज पाटील सर व त्यांचे सहकारी यांनी पूर्ण केले असून बँकेस 'ब' वर्ग म्हणजेच समाधान कारक दिलेला आहे. त्यांनी बँकेच्या कामकाजाबद्दल समाधान व्यक्त केले आहे. त्यांनी केलेल्या कामकाजाबाबतच्या सुचना व मार्गदर्शनासाठी संचालक मंडळ त्यांचे ऋणी आहे.

* भांडवल पर्याप्तता *

भाग भांडवल व स्वनिधीचे जोखीम संपत्तीशी प्रमाण (सी.आर.ए.आर.) १६.९२% असून भारतीय रिझर्व्ह बँकेच्या नियमानुसार सदरचे प्रमाण किमान ९% किमान राखणे बंधनकारक आहे. त्यामुळे आपल्या बँकेचे प्रमाण भांडवल पर्याप्तता प्रमाणाची उत्तम स्थिती दर्शविते.

* लेखा परिक्षण *

अहवाल वर्षाचे शासकीय लेखा परीक्षण मा. मे. बिरारी आणि कुलकर्णी कंपनी, नाशिक, मा.श्री. रोहन कुलकर्णी सनदी लेखपाल, नाशिक यांनी पूर्ण केले. सदर लेखा परिक्षकांनी वेळोवेळी चर्चा करून बँकेच्या हिताच्या दृष्टीने कामकाजाविषयी मौलिक व सुचना केल्या आहेत. त्याबद्दल मी त्यांचे आपल्या सर्वांच्या वतीने आभार मानतो. त्यांनी बँकेच्या कामकाजाबद्दल समाधान व्यक्त केले असून बँकेस ऑडीट वर्ग 'अ' मिळाला आहे तसेच अंतर्गत लेखापरिक्षण मा.श्री. व्ही.एच. जाजू (सनदी लेखापाल, नाशिक) यांनी केले आहे. वेळोवेळी केलेल्या मार्गदर्शनाबद्दल आम्ही त्यांचे आभारी आहोत.

* आभार व समारोप *

अहवाल वर्षात आणि सर्व सभासद तसेच ठेवीदार, खातेदार, कर्जदार तसेच हितचिंतक यांनी आपुलकीने बँकेस वेळोवेळी जे सहकार्य केले त्याबद्दल मी सर्वांचे मनःपूर्वक आभार मानतो.

कोणत्याही संस्थेचा विकास व प्रगती ही सर्वांच्या सहकार्याने होत असते. आपल्या बँकेच्या विकासात आपण सर्व भागधारक, ग्राहक, ठेवीदार व हितचिंतक यांचा मोलाचा वाटा आहे. या व्यतिरिक्त ज्या ज्ञात अज्ञात व्यक्तींनी बँकेस वेळोवेळी सहकार्य व मार्गदर्शन केले त्याबद्दल आम्ही त्यांचे ऋणी आहोत त्याचप्रमाणे मा. भारतीय रिझर्व्ह बँक, मुंबई, मा.भारतीय रिझर्व्ह बँक, नागपुर विभागीय कार्यालय यांचे अधिकारी, मा.सहकार आयुक्त व निबंधक सहकारी संस्था, पुणे, मा.विभागीय सहनिबंधक सो., सहकारी संस्था, नाशिक, मा.जिल्हा विशेष लेखापरीक्षक, जिल्हा उपनिबंधक सहकारी संस्था, नाशिक, मा. सहाय्यक निबंधक सहकारी संस्था, चांदवड व अधिकारी वर्ग, चांदवड तसेच नाशिक जिल्हा नागरी सहकारी बँक असोसिएशन, नाशिक यांचे पदाधिकारी.

आपण सर्वांचा सहकार्याने बँक प्रगतीपथावर राहिली आहे. आपले सहकार्य व आशिर्वाद आमच्या सदैव पाठीशी राहतील अशी आम्हास खात्री आहे. पुन्हा एकवार आपणा सर्वांचे मनःपूर्वक आभार मानतो व यापढे असे सहकार्य मिळेल अशी अपेक्षा व्यक्त करतो.

या अहवालात वैधानिक हिशोब तपासणीस यांनी प्रमाणित केलेला ताळेबंद व नफा-तोटा पत्रक, संचालक मंडळाने शिफारस केलेली नफावाटणी, अंदाजपत्रक व हा अहवाल आपण सर्वांनी स्वीकृत करावा अशी मी संचालक मंडळाच्यावतीने विनंती करतो.

जय हिंद ! जय महाराष्ट्र ! जय सहकार !

धन्यवाद!

श्री. राहुल शिरीषकुमार कोतवाल

चेअरमन



दि चांदवड मर्चन्ट्स को-ऑप.बँक लि., चांदवड, जि.नाशिक

RBI / DOR / 2021-22/83 DOR.ACC.REC.No. 45/21.04.018/2021-22 Dtd. 30/8/2021

Master Direction on Financial Statements Presentation Disclosures

THE CHANDWAD MERCHANTS CO. OP. BANK LTD. CHANDWAD

FORM A

Form of Balance sheet as on 31st March 2026

(Amt. in Rupees)

Capital & Liabilities	भांडवल व देणी	Schedule No.	As on 31/03/2026	As on 31/03/2025
Capital	भागभांडवल	1	2,89,80,875.00	2,59,46,625.00
Reserves and Surplus	रिझर्व फंड व नफा	2	19,91,52,143.09	18,53,56,844.84
Deposit	ठेवी	3	1,54,23,30,034.06	1,48,84,24,793.63
Borrowings	कर्ज देणी	4	-	-
Other Liabilities & Provision	इतर देणी व तरतुदी	5	3,64,04,574.38	3,13,59,614.33
Total	एकुण		1,80,68,67,626.53	1,73,10,87,877.80

Assets	जिदंगी मालमत्ता	Schedule	As on 31/03/2026	As on 31/03/2025
Cash & balances With Reserve Bank of India	रोख शिल्लक व रिझर्व बँकेतील शिल्लक	6	3,14,62,705.00	3,36,64,886.60
Balance With banks and money at call and short notice	बँकामधील शिल्लक	7	6,98,74,995.91	8,71,46,964.96
Investment	गुंतवणूक	8	69,89,52,256.00	77,25,40,655.00
Loans & Advances	दिलेली कर्जे	9	93,55,80,711.78	77,88,60,581.04
Fixed Assets	स्थावर मालमत्ता	10	2,18,90,673.46	2,27,81,031.02
Other Assets	इतर मालमत्ता	11	4,91,06,284.38	3,60,93,759.18
Total	एकुण		1,80,68,67,626.53	1,73,10,87,877.80

Contingent Liabilities	संभाव्य येणी	12	59,62,893.60	33,96,359.45
Bills for collection				

Checked & found correct subject to our Report on even date

M/s V H Jajoo and Compnay

Concurrent Auditor
FRN No:-104003W

CA Vinod Jajoo

Member No. 042039
Date: 20/06/2026
Place: Chandwad
UDIN:-26042039WHNIVO4976

M/s Birari & Kulkarni

Statutory Auditors.
FRN No. 116559W

CA Rohan S. Kulkarni

Member No. 165613
Date: 22/06/2026
Place: Chandwad
UDIN: 26165613TUHKRA8725

Rahul S.Kotwal

Chairman

Puspa R. Birar

V.Chairman

S.V. Suryawanshi

CEO

१० वा वार्षिक अहवाल सन २०२५-२६



दि चांदवड मर्चन्ट्स को-ऑप.बँक लि., चांदवड, जि.नाशिक

Schedule 1 - Capital

		As on 31/03/2026	As on 31/03/2025
Authorised Share Capital (40000 Shares Rs.1000/- each)	अधिकृत भागभांडवल (४०००० भाग प्रत्येकी रु. १०००/- प्रमाणे)	4,00,00,000.00	4,00,00,000.00
Issued Share Capital	वसुल भागभांडवल	2,89,80,875.00	2,59,46,625.00

Schedule 2 - Reserves and Surplus

		As on 31/03/2026	As on 31/03/2025
Statutory Reserves	राखीव निधी	7,02,41,686.77	6,33,30,846.51
Opening Balance	आरंभीची शिल्लक	6,33,30,846.51	5,71,77,958.12
Additions during the year	वर्षभरात जमा झालेली	69,10,840.26	61,52,888.39
Deductions during the year	वर्षभरात कमी झालेली	-	-
Building Fund	इमारत निधी	2,76,80,611.85	2,58,97,509.07
Opening Balance	आरंभीची शिल्लक	2,58,97,509.07	2,41,60,599.90
Additions during the year	वर्षभरात जमा झालेली	17,83,102.78	17,36,909.17
Deductions during the year	वर्षभरात कमी झालेली	-	-
Other Funds	इतर निधी	8,89,34,959.22	8,08,85,128.22
Bad Debt & Doubtful Fund	खर्च निधी	2,45,00,000.00	2,45,00,000.00
Opening Balance	आरंभीची शिल्लक	2,45,00,000.00	3,25,00,000.00
Additions during the year	वर्षभरात जमा झालेली	15,00,000.00	1,20,30,697.00
Deductions during the year	वर्षभरात कमी झालेली	15,00,000.00	2,00,30,697.00
Member Welfare Fund	सभासद कल्याण	7,84,767.70	7,84,767.70
Opening Balance	आरंभीची शिल्लक	7,84,767.70	7,84,767.70
Additions during the year	वर्षभरात जमा झालेली	-	-
Deductions during the year	वर्षभरात कमी झालेली	-	-
Bank Election Fund	निवडणुक निधी	2,08,686.00	2,08,686.00
Opening Balance	आरंभीची शिल्लक	2,08,686.00	2,08,686.00
Additions during the year	वर्षभरात जमा झालेली	-	-
Deductions during the year	वर्षभरात कमी झालेली	-	-
Investment Fluctuation Reserve	निधी	1,34,56,268.27	1,11,56,268.27
Opening Balance	आरंभीची शिल्लक	1,11,56,268.27	89,56,268.27
Additions during the year	वर्षभरात जमा झालेली	23,00,000.00	22,00,000.00
Deductions during the year	वर्षभरात कमी झालेली	-	-
Provision for Standard Assets	रेग्युलर व बुडीत खर्च निधी	40,00,000.00	35,00,000.00
Opening Balance	आरंभीची शिल्लक	35,00,000.00	30,00,000.00
Additions during the year	वर्षभरात जमा झालेली	5,00,000.00	5,00,000.00
Deductions during the year	वर्षभरात कमी झालेली	-	-



दि चांदवड मर्चन्ट्स को-ऑप.बँक लि., चांदवड, जि.नाशिक

		As on 31/03/2026	As on 31/03/2025
Member Gift Fund	सभासद भेट कल्याण निधी	21,20,389.25	3,20,389.25
Opening Balance	आरंभीची शिल्लक	3,20,389.25	3,20,389.25
Additions during the year	वर्षभरात जमा झालेली	18,00,000.00	-
Deductions during the year	वर्षभरात कमी झालेली	-	-
Invest.Deprecion Reserve (IDR)	गुंतवणूक घसारा	62,93,500.00	62,93,500.00
Opening Balance	आरंभीची शिल्लक	62,93,500.00	1,12,93,500.00
Additions during the year	वर्षभरात जमा झालेली	-	-
Deductions during the year	वर्षभरात कमी झालेली	-	50,00,000.00
Special Reserve Fund	विशेष राखीव	5,00,000.00	5,00,000.00
Opening Balance	आरंभीची शिल्लक	5,00,000.00	5,00,000.00
Additions during the year	वर्षभरात जमा झालेली	-	-
Deductions during the year	वर्षभरात कमी झालेली	-	-
Investment Depertion R.NDCC	गुंतवणूक घ. निधी जि.बँक	2,95,40,651.00	2,60,90,820.00
Opening Balance	आरंभीची शिल्लक	2,60,90,820.00	2,24,61,533.00
Additions during the year	वर्षभरात जमा झालेली	34,49,831.00	36,29,287.00
Deductions during the year	वर्षभरात कमी झालेली	-	-
BDDR 2024	बीडीडीआर २०२४	75,30,697.00	75,30,697.00
Opening Balance	आरंभीची शिल्लक	75,30,697.00	-
Additions during the year	वर्षभरात जमा झालेली	-	75,30,697.00
Deductions during the year	वर्षभरात कमी झालेली	-	-
Balance in Profit and Loss	शिल्लक नफा / तोटा	1,22,94,885.25	1,52,43,361.04
Opening Balance	आरंभीची शिल्लक	-	51,313.00
Additions during the year	वर्षभरात जमा झालेली	1,22,94,885.25	1,51,92,048.04
Deductions during the year	वर्षभरात कमी झालेली	-	-
Total	एकुण	19,91,52,143.09	18,53,56,844.84

Schedule 3 -Deposit

		As on 31/03/2026	As on 31/03/2025
Demand Deposits	चालु खाते ठेवी	8,22,62,549.67	8,84,30,781.47
From Banks	संस्था	-	-
From others	वैयक्तीक	8,22,62,549.67	8,84,30,781.47
Saving Bank Deposits	बचत ठेवी	37,44,88,930.39	36,35,14,815.16
From Banks	संस्था	-	-
From others	वैयक्तीक	37,44,88,930.39	36,35,14,815.16
Term Deposits	मुदत ठेवी	1,08,55,78,554.00	1,03,64,79,197.00
From Banks	संस्था	-	-
From others	वैयक्तीक	1,08,55,78,554.00	1,03,64,79,197.00
Total	एकुण	1,54,23,30,034.06	1,48,84,24,793.63



दि चांदवड मर्चन्ट्स को-ऑप.बँक लि., चांदवड, जि.नाशिक

		As on 31/03/2026	As on 31/03/2025
Deposits of Branches in India	भारताबाहेरील ठेवी	-	--
Deposits of Branches outside of India		-	--

Schedule 4 -Borrowings

		As on 31/03/2026	As on 31/03/2025
Borrowings in India	भारतामधील घेतलेली कर्जे	-	-
Reserve Bank of India	भारतीय रिझर्व बँक	-	-
Other Banks	इतर बँका	-	-
Other institutions and agencies	इतर संस्था एजन्सीज	-	-
Borrowings outside india	भारताबाहेरील बँका	-	-
Total	एकुण	-	-

Schedule 5 - Other Liabilities and Provisions

		As on 31/03/2026	As on 31/03/2025
Bills payable	बिल्स देणी	-	-
Inter-Office Adjustment (Net)	शाखा जुळवणी	-	-
Interest Accrued (Annexure-1)	व्याज देणी	10,152.00	6,057.00
Others (Including Provisions)	इतर व तरतुदी	3,63,94,422.38	3,13,53,557.33
	एकुण	3,64,04,574.38	3,13,59,614.33

Schedule 6 - Cash and Balances With Reserve Bank of India

		As on 31/03/2026	As on 31/03/2025
Cash in hand (Including foreign currency notes)	हातावरील रोख शिल्लक	3,14,62,705.00	3,36,64,886.60
Balances with RBI	रिझर्व बँक शिल्लक	-	-
In Current Account	चालु खाते	3,07,58,005.00	-
In other Account	इतर खाते	7,04,700.00	-
	एकुण	3,14,62,705.00	3,36,64,886.60

Schedule 7 - Balances with Banks and Money at call short Notice

		As on 31/03/2026	As on 31/03/2025
1) In India	भारत देशामधील	-	-
Balances with Banks (Annexure-2)	बँकातील शिल्लक	6,98,74,995.91	8,71,46,964.96
(a) in current Account	चालु खाते	6,98,74,995.91	8,71,46,964.96
(b) in other Deopsit Accounts	इतर खाते	-	-
Money at call and short notice	मनी कॉल शॉट नोटीस	-	-
(a) With Banks	बँकामधील शिल्लक	-	-
(b) With other Institutions	इतर संस्थामधील शिल्लक	-	-
Total	एकुण	6,98,74,995.91	8,71,46,964.96



दि चांदवड मर्चन्ट्स को-ऑप.बँक लि., चांदवड, जि.नाशिक

		As on 31/03/2026	As on 31/03/2025
2) Outside India	भारत देशा बाहेरील	-	-
In Currents Accounts	चालु खाते	-	-
In other Deposit Accounts	इतर खाते	-	-
Money at call and short notice	मनी कॉल शॉट नोटीस	-	-
Total	एकुण	-	-
Grant Total	एकुण (१+२)	6,98,74,995.91	8,71,46,964.96

Schedule 8 - Investments

		As on 31/03/2026	As on 31/03/2025
1) Investment In India	भारत देशामधील	-	-
Government Securities (Annexure-3)	सरकारी रोखे	43,66,57,000.00	44,59,57,000.00
other approved securities	इतर मान्यता प्राप्त रोखे	3,45,49,580.00	13,24,34,105.00
Shares (Annexure-3)	शेअर्स	2,94,550.00	2,94,550.00
Debentures and Bonds	डिबेंचर व बाँड	-	-
Subsidiaries and Joint Ventures	सबसीडायरिज व्हौचर्स	-	-
Others (FDR and Mutual Fund (Annexure-3)	इतर खाते	22,74,51,126.00	19,38,55,000.00
Total	एकुण	69,89,52,256.00	77,25,40,655.00

		As on 31/03/2026	As on 31/03/2025
2) Investments outside India in	भारताबाहेरील	-	-
Government Securities (Including local authorities)	सरकारी रोखे	-	-
Subsidiaries and Joint Ventures abroad	सबसीडायरिज व्हौचर्स	-	-
Others investment (to be specified)	इतर खाते	-	-
Total	एकुण	-	-
Grant Total	एकुण (१+२)	69,89,52,256.00	77,25,40,655.00

Schedule 9 - Advances

		As on 31/03/2026	As on 31/03/2025
Bills purchased and discounted	बिल्स खरेदी खाते	-	-
Cash credits overdrafts and loans (Annexure - 4)	कॅश क्रेडीट, ओव्हर डॉप	36,41,52,441.48	29,35,12,092.40
Term Loans (Annexure - 4)	हप्तोबंदी कर्ज	57,14,28,270.30	48,53,48,488.64
Total	एकुण	93,55,80,711.78	77,88,60,581.04



दि चांदवड मर्चन्ट्स को-ऑप.बँक लि., चांदवड, जि.नाशिक

		As on 31/03/2026	As on 31/03/2025
Securities by tangible assets	सुरक्षित मालमत्ता	92,75,96,739.64	75,03,15,762.04
Covered by bank/Government Guarantees	सरकारी हमी असलेले	-	-
Unsecured (Annexure-4)	असुरक्षित	79,83,972.14	2,85,44,819.00
Total	एकुण	93,55,80,711.78	77,88,60,581.04

		As on 31/03/2026	As on 31/03/2025
1) Advances in India	भारत देशातील कर्ज		
Priority Sectors	अग्रक्रम क्षेत्र	66,90,68,660.00	53,88,73,735.74
Public Sector	सार्वजनिक क्षेत्र	-	-
Banks	बँका	-	-
Others	इतर	26,65,12,051.78	23,99,86,845.30
Total	एकुण	93,55,80,711.78	77,88,60,581.04

		As on 31/03/2026	As on 31/03/2025
2) Advances outside India	भारता बाहेरील कर्ज		
Due from banks	थकित बँक	-	-
Due from others	थकित इतर	-	-
a) Bills purchased and discounted	बिल्स सुट	-	-
(b) Syndicated loans	सिंडीकेटेड कर्ज	-	-
(c) Others	इतर	-	-
Total	एकुण	-	-
Grand Total	एकुण (१+२)	93,55,80,711.78	77,88,60,581.04

Schedule 10 - Fixed Assets

		As on 31/03/2026	As on 31/03/2025
1) Land and Premises	जागा व इमारत	1,44,63,236.60	1,59,77,668.00
At cost as on 31st March of the preceding years	आरंभीची शिल्लक	1,59,77,668.00	1,76,60,369.56
Additions During the year	वर्षभरात जमा झालेली	-	-
Deductions during the year	वर्षभरात कमी झालेली	-	-
Depreciation to date	चालु वर्षातील घसारा	15,14,431.40	16,82,701.56
2) Other Fixed Assets (Inc. furniture & fixtures)	इतर कायम मालमत्ता	74,27,436.86	68,03,363.02
At cost as on 31st March of the preceding years	आरंभीची शिल्लक	68,03,363.02	75,85,387.35
Additions During the year	वर्षभरात जमा झालेली	17,86,747.17	5,27,477.78
Deductions during the year	वर्षभरात कमी झालेली	-	-
Depreciation to date	चालु वर्षातील घसारा	11,62,673.33	13,09,502.11
Grand Total	एकुण (१+२)	2,18,90,673.46	2,27,81,031.02



दि चांदवड मर्चन्ट्स को-ऑप.बँक लि., चांदवड, जि.नारिक

Schedule 11 - Other Assets

		As on 31/03/2026	As on 31/03/2025
Inter office adjustments	अंतर्गत शाखा जुळवणी रक्कम	-	-
Interest accrued (Annexure 5)	व्याज देणी	3,95,47,145.80	3,50,56,960.52
Tax Paid Advans Tax	इन्कम टॅक्स	-	-
Stationery & Stamp	स्टेशनरी स्टॅम्प	-	-
Non-banking assets	नॉन बँकिंग	-	-
Others (Annexure 5)	इतर	95,59,138.58	10,36,798.66
Total	एकुण	4,91,06,284.38	3,60,93,759.18

Schedule 12 - Contingent Liabilities

		As on 31/03/2026	As on 31/03/2025
Claims against the bank not acknowledged as debts		-	-
Liability for partly paid investments		-	-
Liability on account of outstanding forward exchange		-	-
Guarantees given on behalf of constituents		-	-
i. In India	बँक गॅरंटी	29,70,000.00	5,00,000.00
ii. Outside India		-	-
Acceptances, endorsements and other obligations		-	-
Other item for which the bank is contingently liable (DEAF)	आरबीआय येणी डी ई ए फ	29,92,893.60	28,96,359.45
Total	एकुण	59,62,893.60	33,96,359.45

Checked & found correct subject to our Report on even date

M/s V H Jajoo and Compnay

Concurrent Auditor
FRN No:-104003W

CA Vinod Jajoo

Member No. 042039
Date: 20/06/2026
Place: Chandwad
UDIN:-26042039WHNIVO4976

M/s Birari & Kulkarni

Statutory Auditors.
FRN No. 116559W

CA Rohan S. Kulkarni

Member No. 165613
Date: 22/06/2026
Place: Chandwad
UDIN: 26165613TUHKRA8725



दि चांदवड मर्चन्ट्स को-ऑप.बँक लि., चांदवड, जि.नाशिक

RBI / DOR / 2021-22/83 DOR.ACC.REC.No. 45/21.04.018/2021-22 Dtd. 30/8/2021

Master Direction on Financial Statements Presentation Disclosures

THE CHANDWAD MERCHANTS CO. OP. BANK LTD. CHANDWAD

FORM B

From of Profit and loss Account for the year ended on 31st March 2026 (Amt. in Rupees)

		Schedule No.	Year ended on 31/03/2026	Year Ended on 31/03/2025
Income				
Interest earned	गुंतवणूकीवरील व्याज	13	12,86,02,488.04	11,34,65,518.42
Other Income	इतर उत्पन्न	14	1,10,75,780.48	2,09,30,920.85
Total	एकुण		13,96,78,268.52	13,43,96,439.27
Expenditure			-	-
Interest expended	ठेवीवरील व्याज	15	9,07,82,998.00	7,35,98,389.99
Operating expenses	व्यवस्थापन खर्च	16	3,26,50,554.27	3,39,46,017.24
Provision and contingencies	तरतुदी	17	39,49,831.00	1,16,59,984.00
Total	एकुण		12,73,83,383.27	11,92,04,391.23
Profit / Loss	नफा		1,22,94,885.25	1,51,92,048.04
Profit brought forward			-	-
Total	एकुण		13,96,78,268.52	13,43,96,439.27

Appropriations				
Statutory Reserves 25%	रिझर्व्ह फंड		-	38,10,840.26
Additional Reserve Fund			-	31,00,000.00
Government/proposed Dividend			-	24,49,418.00
Building Fund			-	17,83,102.78
Investment Fluc Reserve IFR			-	23,00,000.00
Profit Recasting FY-2023-24			-	18,00,000.00
			-	1,52,43,361.04
Balance carried over to balance sheet	शिल्लक नफा		-	51,313.00
Total	एकुण		-	1,51,92,048.04

Checked & found correct subject to our Report on even date

M/s V H Jajoo and Compnay
Concurrent Auditor
FRN No:-104003W

CA Vinod Jajoo
Member No. 042039
Date: 20/06/2026
Place: Chandwad
UDIN:-26042039WHNIVO4976

M/s Birari & Kulkarni
Statutory Auditors.
FRN No. 116559W

CA Rohan S. Kulkarni
Member No. 165613
Date: 22/06/2026
Place: Chandwad
UDIN: 26165613TUHKRA8725



दि चांदवड मर्चन्ट्स को-ऑप.बँक लि., चांदवड, जि.नाशिक

Schedule 13 - Interest Earned

Income	उत्पन्न	Year ended on 31/03/2026	Year Ended on 31/03/2025
Interest on Loans	कर्जावरील व्याज	9,08,26,187.04	7,93,65,727.30
Income on Investment	गुंतवणूकीवरील व्याज	3,77,76,301.00	3,40,99,791.12
Interest on balances with Reserve Bank of India and other inter-bank funds		-	-
Others	इतर गुंतवणूक व्याज	-	-
Total	एकुण	12,86,02,488.04	11,34,65,518.42

Schedule 14 - Other Income

Income	उत्पन्न	Year ended on 31/03/2026	Year Ended on 31/03/2025
Commission, exchange and brokerage	कमिशन खाते	4,74,509.00	1,22,241.00
Profit on sale on Investment	सरकारी रोखे विक्रीवरील उत्पन्न	65,82,584.85	50,78,869.60
Profit on revaluation of investments	गुंतवणूकीच्या पुनर्मूल्यांकनावर नफा	-	-
Profit on sale of land, buildings & assets	जमीन इमारती आणि मालमत्तांच्या विक्रीवर नफा	-	-
Profit on exchange transactions	विनिमय व्यवहारात नफा	-	-
Income earned way of dividends, act from subsidiaries companies	लाभांश उत्पन्न	700.00	700.00
Miscellaneous Income (Annexure-6)	किरकोळ उत्पन्न	40,17,986.63	1,57,29,110.25
Total	एकुण	1,10,75,780.48	2,09,30,920.85

Schedule 15 - Interest Expended

	खर्च	Year ended on 31/03/2026	Year Ended on 31/03/2025
Expenditure			
Interest Paid deposits	ठेवीवरील व्याज	9,07,82,998.00	7,35,98,389.99
Interest on RBI borrowings	बाहेरील कर्जावरील व्याज	-	-
Other Interest	इतर गुंतवणूक व्याज	-	-
Total	एकुण	9,07,82,998.00	7,35,98,389.99



दि चांदवड मर्चन्ट्स को-ऑप.बँक लि., चांदवड, जि.नाशिक

Schedule 16 -Operating Expenses

	स्वर्च	As on 31/03/2026	As on 31/03/2025
Payments to provision for employees	सेवक पगार भत्ते आणि तरतुदी	1,20,64,536.00	1,32,92,734.00
Rent,taxes and lighting	भाडेकर व वीज	17,55,856.00	15,08,288.00
Printing and stationery	छपाई व स्टेशनरी	3,09,550.74	3,99,088.23
Advertisement and publicity	जाहिरात व प्रसिद्धी	39,400.00	88,330.00
Depreciation on bank property	घसारा मालमत्ता	26,77,104.73	29,92,203.67
Directors Fees Allowances Expenses	संचालक भत्ते	2,39,300.00	2,68,100.00
Auditors Fees & expenses	लेखापरीक्षण फी	7,56,258.00	5,05,684.00
Postages Telegrams Telephones	पोस्टेज, टेलीफोन खर्च	1,43,922.00	1,70,103.00
Repairs and maintenance	दुरुस्ती व देखभाल	3,11,007.65	78,926.18
Insurance	बँक विमा फी	23,39,190.16	19,71,240.68
Other expenditure (Annexure - 7)	इतर खर्च	1,20,14,428.99	1,26,71,319.48
Total	एकुण	3,26,50,554.27	3,39,46,017.24

Schedule 17 - Provision & Contingencies

	स्वर्च	Year ended on 31/03/2026	Year Ended on 31/03/2025
Bad & Doubtful Debt Provision (BDDR)	संशयीत व बुडीत निधी तरतुद (बीडीडीआर)	5,00,000.00	5,00,000.00
Invest Depreciation Provision (IDR)	गुंतवणूक घसारा तरतुद (आयडीआर)	-	75,30,697.00
Invest Depreciation Provision (NDCC)	गुंतवणूक घसारा तरतुद (एनडीसीसी)	34,49,831.00	36,29,287.00
Total	एकुण	39,49,831.00	1,16,59,984.00

श्री. राहुल शिरीषकुमार कोतवाल
चेअरमन

सौ. पुष्पा राजेंद्र बिरार
व्हा.चेअरमन

मे. बिरारी अॅण्ड कुलकर्णी
सनदी लेखापाल

श्री. सचिन वामनराव सुर्यवंशी
मुख्य कार्यकारी अधिकारी



दि चांदवड मर्चन्ट्स को-ऑप.बँक लि., चांदवड, जि.नाशिक

Annexure - 1 (Amt.in Rupees)

	31/03/2026	31/03/2025
Sundry creditors A	8,56,568.00	8,25,265.00
Sundry creditors B	8,000.00	10,530.00
Bonus Payble	-	11,34,166.00
Audit Fee Payable	6,00,000.00	5,50,000.00
Dividend Payable 2020-21	11,101.00	16,529.00
NPCI Pool Account	24,157.73	1,314.10
NEFT-RTGS POOL ACC	60,500.00	-
CGST Payable	7,053.57	27,923.00
SGST Payable	7,053.57	27,923.00
Income Tax Payable A/c	52,81,000.00	-
Customer T.D.S	5,20,450.00	-
NPCI Output GST Payable	1,409.71	682.71
Dividend Payable 2021-22	11,627.00	17,058.00
Dividend Payable 2022-23	15,003.00	21,135.00
Dividend Payable 2022-24	17,376.00	24,578.00
Dividend Payable 2022-25	20,075.00	-
Other Liabilities Total	74,41,374.58	26,57,103.81
Staff leave Salary Provision	16,15,564.00	17,43,295.00
NDCC NPA OD Inter. Reserve	28,39,919.00	16,85,123.00
Overdue Interest Reserve	2,41,98,972.80	2,50,82,136.52
Provision & Contra Total	2,86,54,455.80	2,85,10,554.52
Interest/Charges Re.on NPA Ac.	2,98,592.00	1,85,899.00
Total	3,63,94,422.38	3,13,53,557.33

Annexure - 2 (Amt.in Rupees)

	31/03/2026	31/03/2025
Balances with Banks	-	-
State Bank of India Chandwad Br	1,11,40,884.76	2,07,90,999.51
Bank Of Mahara. Chandwad	6,66,716.71	56,21,864.22
M.S.C.Bank Mumbai	8,06,328.33	7,56,391.37
NDCC Bank Nashik	8,104.59	8,104.59
NDCC Bank Chandwad	44,86,890.84	62,81,389.84
IDBI Bank Nashik CA	5,61,295.01	1,53,635.23
Axis Bank Pimpalgaon	5,00,000.00	-
NDCC Bank Wadali	3,312.04	3,312.04
ICICI Bank Pimpalgaon	86,58,928.67	1,07,84,569.57
HDFC Bank Chandwad	14,41,228.06	8,16,226.06
Union Bank Chandwad	23,59,493.05	11,16,775.73
IDBI Bank Nashik CTS	1,38,78,720.74	93,37,002.61
TJSb Bank Nashik	14,55,479.58	12,36,768.58
Bank Of Mahara.Wadali	38,53,711.84	35,20,451.84
ICICI Bank Pimpalgaon ATM	1,90,54,519.69	1,47,20,091.77
ICICI Bank Pimpalgaon NACH	9,99,382.00	9,99,382.00
IDFC First bank Niphad	-	1,10,00,000.00
Total	6,98,74,995.91	8,71,46,964.96

Annexure - 3

	31/03/2026	31/03/2025
1) A) Government Securities GOI	43,66,57,000.00	44,59,57,000.00
B) Treasury T-Bills	3,45,49,580.00	13,24,34,105.00
2) Shares (a+b)	2,94,550.00	2,94,550.00
a) MSC Bank Ltd. Mumbai Share	7,000.00	7,000.00
b) NDCC Bank Ltd. Nashik Share	2,87,550.00	2,87,550.00
3) Other Bank FDR (a to j)	22,74,51,126.00	19,38,55,000.00
Fixed deposit & Mutual Fund	22,74,51,126.00	19,38,55,000.00
a) State Bank of India Chandwad Br	-	-
b) Bank Of Maha. Chandwad	50,00,000.00	1,00,00,000.00
c) NDCC Bank Chandwad	3,00,00,000.00	3,00,00,000.00
e) ICICI Bank Pimpalgaon	4,43,20,126.00	3,27,55,000.00
f) SVS Bank Nashik	2,00,00,000.00	-
g) TJSB Bank Nashik	75,00,000.00	2,50,00,000.00
h) RBL Bank Nashik	-	1,00,00,000.00
i) Sarswat Bank Nashik	2,00,01,000.00	1,00,00,001.00
IDFC FIST bank	1,00,01,000.00	1,00,00,001.00
Cosmos coop bank	1,11,00,000.00	1,11,00,000.00
Union Bank	84,00,000.00	50,00,000.00
INDUSLND BANK NASHIK	3,50,00,000.00	-
Nashik Merchant Bank	2,11,30,000.00	-
IDBI Bank	-	1,00,00,000.00
j) LIC M/F AC	1,50,00,000.00	2,50,00,000.00
4) ICICI MF AC	-	1,50,00,000.00
Total	69,89,52,256.00	77,25,40,655.00

Annexure - 4

	31/03/2026	31/03/2025
1) CC,OD,Demand Loans	36,41,52,441.48	29,35,12,092.40
Member Cash Credit	74,685.50	75,024.50
Advance Gold & silver	8,36,61,436.00	5,42,99,992.00
Hypothecation Loan	92,24,900.92	1,17,43,059.56
Securty Adv.On FDR	2,28,27,524.00	2,21,56,456.00
Personal Loan (Secured)	-	20,000.00
Mortgage Loan	64,75,982.60	1,13,47,362.92
Business loan	14,65,13,226.34	14,53,53,707.32
Agricultural Gold Loan	2,50,30,624.00	1,52,82,183.00
Sec. Advance on FDR COD	10,26,421.60	81,485.30
Gold Business Loan	6,67,60,839.34	2,39,48,945.20
Warehouse Receipt Loan	-	61,99,384.00
Annasaheb Patil/OBC Loan CC	23,99,415.18	26,69,910.60
Professional Loan (CC)	1,57,386.00	3,34,582.00
2)Term Loan	57,14,28,270.30	48,53,48,488.64
Hire Purchase A/C	18,94,93,066.56	15,43,88,745.60
Staff Housing Loan	61,46,122.20	72,04,187.40
Member Housing Loan	11,80,89,238.57	8,50,34,249.04
Term Loan	5,51,18,921.71	6,42,85,404.80
Salari Loan	1,08,86,242.00	1,26,98,572.60
Shopkipar Loan	1,24,29,506.26	1,62,70,173.20
Profesnal Loan	31,15,303.00	37,10,565.00



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Annexure - 4

	31/03/2026	31/03/2025
Gold Installment Loan	18,31,285.00	49,35,092.00
Hire Purchase Old Vehicle Loan	5,09,68,047.00	6,56,56,348.00
Annasaheb Patil/obc	8,92,28,096.00	6,31,67,884.00
Agricultural Machnar	1,87,11,771.00	36,50,627.00
Solar Loan	21,62,386.00	18,65,038.00
Commercial Housing	57,54,477.00	-
Loan Against Vechicle	37,03,862.00	-
Staff Loan	37,89,946.00	24,81,602.00
Total	93,55,80,718.78	77,88,60,581.04

Annexure - 5 (Amt.in Rupees)

	31/03/2026	31/03/2025
1) Other Assets	95,59,138.58	10,36,798.66
Telephone Deposit A/c	9,551.00	9,551.00
Water Deposit A/c	200.00	200.00
Premium On Govt. Securities	57,882.46	71,955.46
Sundry Debtors A/c	6,000.00	6,000.00
Income Tax (ADVACE TAX)	61,88,619.00	-
CGST Input Receivable	10,431.14	21,164.99
SGST Input Receivable	10,431.14	21,164.99
Legal Charges	9,30,809.02	8,14,170.00
CGST Electronics Ledger	211.00	90.00
SGST Electronics Ledger	211.00	90.00
IGST Electronic Ledger	55.00	-
GST ON TDS NPCI	509.12	-
NPCI GST Input	2,863.70	1,937.22
Franking Stamp Stock	299.00	-
Deferred Tax Asset	10,63,061.00	-
Prepaid Expenses	8,43,895.00	-
Prepaid Premium	2,77,000.00	-
Stock of Printing & Stationary	1,57,110.00	90,475.00
2) Interest Receivable	3,95,47,145.80	3,50,56,960.52
Inter.Receivable On Investment	1,53,48,173.00	99,74,824.00
Interest Receivable From Loan	2,41,98,972.80	2,50,82,136.52
Total	4,91,06,284.38	3,60,93,759.18

Annexure - 6

	31/03/2026	31/03/2025
Comm., exchange brokerage	4,74,509.00	1,22,241.00
Exchange & Commission	3,730.00	1,845.00
RTGS Commission charges	1,21,203.00	1,20,396.00
Priority Sector Comm.	3,49,576.00	-
Profit on sale of investment	65,82,584.85	50,78,869.60
Short Term Gain In MF	25,53,669.85	30,34,037.60
T-Bill Maturity Incom	33,28,915.00	16,01,122.00
Income From Sale of Investment	7,00,000.00	4,43,710.00
Miscellaneous Income	40,17,986.63	1,57,29,110.25

Annexure - 6

	31/03/2025	31/03/2024
Cash Handling Charges	21,331.00	65,843.00
Insurance Fees Collection	4,62,218.00	1,61,801.00
Other Income	2,08,406.74	1,89,104.60
Cheque Return Charges	3,34,908.00	2,79,477.00
Cheque Book Charges	1,28,930.68	1,09,006.22
Processing Fees	9,29,765.00	8,93,089.00
Share Transfer Fees	53,834.00	34,800.00
Loan Insurance Commission	-	17,229.00
B Class Fee	94,642.00	96,456.00
Building Fee	1,00,301.00	1,39,976.00
Printing Recived Charges	31,232.02	54,233.07
Loan Recived Charges	3,96,007.80	5,55,698.10
Trade Certificate	70,483.00	45,743.00
Income Tax Refund	-	21,530.00
NPCI Charges Income	82,541.39	65,124.26
Franking Income	40,325.00	-
Deferred Tax PL	10,63,061.00	-
Provision Reversed	-	1,30,00,000.00
Provision For BDDR	-	80,00,000.00
Invest.Depreciation (IDR)	-	50,00,000.00
Total (1+2)	44,92,495.63	1,58,51,351.25

Annexure - 7 (Amt.in Rupees)

	31/03/2026	31/03/2025
Other Expenditure	1,20,14,428.99	1,26,71,319.48
Computar Maintenance Exp	-	-
Annual Maintance AMC	7,52,285.28	4,22,363.48
Other Expenses	3,62,023.03	2,65,003.85
Travelling Exp	1,29,938.00	2,89,121.00
ATM Card Expens	2,572.00	93,585.00
Other Bank Char	90,314.20	80,257.74
Consultancy Fees	1,33,000.00	1,26,000.00
General Meeting Exp	1,00,827.50	1,07,970.00
Bank Asso Fed Fees	1,72,130.00	1,23,080.00
Board Staff Traning Exp	53,410.00	4,39,220.00
Genretor Diesel Exp	37,080.00	41,080.00
Credit Com. Expenses	92,788.20	67,447.32
Rebit Paid Loan Interest	37,03,055.00	43,06,160.00
Premium Due on Gov.Securities	14,073.00	14,073.00
Income Tax Paid	54,35,957.00	57,30,015.00
Bank Legal Fee court exp.	50,000.00	75,500.00
GST Paid	4,52,410.76	87,681.27
NPCI Charges Paid	1,27,752.02	78,534.82
Frinking Stamp Exp	-	20,796.00
Sweeper exp	98,150.00	83,500.00
Tea Breakefast Staff & Guest	2,06,663.00	2,19,931.00



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THE CHANDWAD MERCHANTS CO. OP. BANK LTD. CHANDWAD

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

A. OVERVIEW

1.0

1.1 Background

The Chandwad Merchant's Co-operative Bank Ltd. Nashik was incorporated in the year 1997 under the then Co-operative Societies Act, 1912 and provides complete suits of corporate and retail Banking Products.

1.2 Basis of Accounting / Accounting Convention

The Financial Statements have been prepared and presented under the going concern concept on historical cost convention under accrual system of accounting, unless otherwise stated, and comply with generally accepted accounting principles in India, statutory requirements prescribed under the Banking Regulation Act, 1949, and the Maharashtra Co-operative Societies Act, 1960, and rules made there under, circulars and guidelines issued by the Reserve Bank of India (RBI) from time to time, the Accounting Standards (AS) issued by the Institute of Chartered Accountants of India (ICAI) and current practices prevailing within the banking industry in India.

1.3 Use of Estimates

The preparation of the Financial Statements, in conformity with generally accepted accounting principles, requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities at the date of the financial statements, revenues and expenses during the reporting period and disclosure of contingent liabilities at the date of the Financial Statements. Actual results could differ from those estimates. Management believes that the estimates used in the preparation of the Financial Statements are prudent and reasonable. Any revision to the accounting estimates is recognized prospectively in the current and future periods.

B. SIGNIFICANT ACCOUNTING POLICIES

1. ACCOUNTING CONVENTION

The Financial Statements are drawn up in accordance with historical cost convention and on going concern basis.

2. REVENUE RECOGNITION

Items of income and expenditure are accounted on accrual basis except for the following:

- Interest and other income on Advances classified as 'Non-performing assets' is recognized to the extent realized, as per the directive issued by the RBI. Unrealized interest on non-performing advances is shown under 'Overdue Interest Receivable' and as 'Interest Receivable' on liability side and asset side respectively.
- Commission and Exchange are fully recognized as income on realization.
- Interest on Government Securities, debentures and other fixed income securities is recognized on a time proportion basis taking into account the amount outstanding and the rate applicable.
- Other items of income viz. Processing Fees, Cheque Book Charges, Cheque Return Charges, etc. are recognized on realization basis.
- Locker Rent received is recognised as income on realization basis.
- All expenses are accounted on accrual basis. Provision is made for all known losses and liabilities. Further provision is made on standard as well as NPA advances and Non Performing Investments as per RBI Guidelines.

3. INVESTMENTS

Categorization, Classification and Valuation of the Investments is carried out as per the guidelines issued by RBI which are applicable to Urban Co-Operative Banks.

3.1 Categorization of Investments

The Bank has classified the investments in accordance with RBI guidelines, Urban Co-operative Banks. Accordingly classification of investments for the purpose of valuation is done under the following categories:

- Held to Maturity (HTM): Securities acquired by the Bank with the intention to hold till Maturity.
- Held for Trading (HFT): Securities acquired by the Bank with the intention to Trade.
- Available for Sale (AFS): Securities which do not fall within the above two categories are classified as 'Available for Sale'.

3.2 Classification of Investments

For the purpose of the Disclosure in the Balance Sheet, Investments are classified as per RBI guidelines which are as follows -:

- Central & State Government Securities
- Other Approved Securities
- Shares (Shares of Co-operative Banks & Subsidiary Company)
- Bonds in PSU
- Others



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3.3 Valuation of the Investments

- Investments purchased under HTM category are accounted at acquisition cost. Investment transferred from AFS category to HTM category are accounted at lower of cost or depreciated value on the date of shifting. Any premium paid on acquisition, if any, on investments under HTM category is amortized over the residual life of the investment.
- Investments under HFT and AFS categories are marked-to-market on the basis of guidelines issued by the RBI. The securities are valued scrip-wise and depreciation / appreciation is aggregated for each category. Net depreciation, if any, under each of the category is provided for, and net appreciation, if any, is ignored.
- For the purpose of valuation, Market value in case of Central and State Government securities, is determined as per price list issued by RBI or price periodically declared by the Financial Benchmark India Pvt. Ltd. (FBIL).
- Market Value of the other approved securities is determined on the basis of the 'Yield to Maturity' indicated by Primary Dealers Association of India (PDAI) / Fixed Income and Money Market Derivatives Association of India (FIMMDA), and Financial Benchmark India Pvt. Ltd. (FBIL).
- Broken period interest and costs such as brokerage, commission paid at the time of acquisition of the security are charged to Profit and Loss Account and excluded from cost / sale consideration.

3.4 Disposal of Investments

Profit or Loss on sale of Investments under the aforesaid three categories are recognized in the Profit & Loss Account.

4. ADVANCES & PROVISIONS THEREON

4.1 Classification

- Advances are primarily classified as Performing and Non-performing Assets (NPAs). And NPAs are further classified into Sub-Standard, Doubtful & Loss Assets as per guidelines issued by the RBI from time to time.
- Advances are disclosed net of write off in the Balance Sheet & divided into Short Term, Medium Term & Long Term.

4.2 Provisions

- Provisions are made for Advances under Sub-Standard, Doubtful and Loss Assets as per criteria stipulated by the RBI. In addition, a general provision is made on following categories of standard assets as per RBI Master Circular No RBI/2015- 16/77 DCBR.BPD.(PCB) MC No. 14/13.05.000/2015-16 dated July 1, 2015 which is as under:

Category	Provision (%)
Commercial Real estate loans	1.00
Other advances	0.40

- Provision is made for Advances under Sub-Standard, Doubtful and Loss Assets as per the criteria stipulated by the RBI is as under:

Category	Provision (%)
Sub-Standard	10%
Doubtful Assets - 1 - Secured	20%
Doubtful Assets - 1 - Unsecured	100%
Doubtful Assets - 2 - Secured	30%
Doubtful Assets - 2 - Unsecured	100%
Doubtful Assets - 3 - Secured	100%
Doubtful Assets - 3 - Unsecured	100%
Loss Asset	100%

5. FIXED ASSETS, DEPRECIATION AND REVALUATION

- Fixed Assets are stated at Historical Cost less Accumulated Depreciation. Fixed Assets include incidental expenses incurred on acquisition and installation of the assets.
- Depreciation is provided on written down value on all the fixed assets except Computers Hardware and Computer Software. Depreciation on Computer Hardware and Computer Software is calculated under Written Down Method (WDV) @ 33 1/3%.
- Fixed Assets are depreciated on written down value basis at the rates and in the manner prescribed by the Management of the Bank as under:

Buildings/Premises	10%
Furniture/ Fixtures	10%
Other dead stock	10%
Vehicle	15%
Computers and peripherals	33.33%
Computer Software	33.33%



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- d. Profit/ Loss on sale or disposal of asset is recognized in the year in which such sale or disposal takes place.
- e. Depreciation is charged at half the applicable rates where the assets are put to use for less than 180 days.
- f. No subsidy has been received during the year against Fixed Assets.

6. EMPLOYEES' RETIREMENT BENEFITS

The company records expenses for employee benefits in the same period in which employees work and earn those benefits. The amount is recorded at the actual amount expected to be paid, without reducing it for the time value of money (i.e., without discounting). These benefits include salaries and bonuses payable to employees.

Provident Fund:

It is a defined contribution scheme. The eligible employees of the Bank are entitled to receive benefits under the Provident Fund, where both the employee and the Bank contribute on a monthly basis at the stipulated rate to the Government Provident Fund. The Bank has no liability for future Provident Fund benefits other than its annual contribution and recognizes such contributions as an expense to Profit and Loss Account in the period in which employee renders the related service.

Leave Encashment:

Provision for Leave Encashment is made by the Bank based on the accumulated leave standing to the credit of employees as at 31st March 2026. The liability is determined on the basis of the number of leave days accumulated by eligible employees and is recognized in the books in accordance with the accounting policy consistently followed by the Bank.

Gratuity:

The Bank has obtained a Group Gratuity Scheme from Life Insurance Corporation of India for funding its gratuity liability towards employees. As per the accounting policy consistently followed by the Bank over the years, annual gratuity premium is paid to LIC in the month of May every year based on the permanent employees on the rolls of the Bank as on the date of payment of premium.

The Bank has not obtained a separate external actuarial valuation of its gratuity liability. Instead, the management has relied upon the actuarial valuation and premium computation furnished by LIC under the said Group Gratuity Scheme. The management has represented that LIC has determined the gratuity liability/premium on actuarial basis using the Projected Unit Credit Method.

As prescribed under Accounting Standard (AS) 15 – Employee Benefits, gratuity being a defined benefit obligation is required to be valued on actuarial basis using the Projected Unit Credit Method.

7. SEGMENT REPORTING:

The classification of exposures to the respective segments conforms to the guidelines issued by RBI, Business Segments have been identified and reported taking into account, the target customer profile, the nature of products and services, the different risk and returns, the organization structure, the internal business reporting system and the guidelines prescribed by RBI. The bank operates in the following segments:

Treasury

Treasury includes all investment portfolio, profit/loss on sale of investments, profit/loss on foreign exchange transactions, equities and money market operations. The expenses of this segment consist of interest expenses on funds borrowed from external sources as well as internal sources and depreciation/amortization of premium on Held to Maturity category investments.

Other Banking Operation

Includes all other operations not covered under Treasury Operation

Geographic Segment

Since the bank does not have any earnings emanating outside India, the Bank is considered to operate in only the domestic segment.

8. OPERATING LEASE:

Lease payments including escalation cost for assets taken on operating lease are recognized in the Profit and Loss Account over the lease term in accordance with the AS-19, Leases.

9. EARNING PER SHARE:

The Bank reports basic and diluted earnings per share in accordance with AS 20 'Earnings per Share' issued by the ICAI.

- a. Basic earnings per share is calculated by dividing the Net Profit or Loss after Tax and before appropriation for the year, attributable to shareholders by the weighted average number of shares outstanding during the year.
- b. The weighted average number of equity shares outstanding during the period are calculated by aggregating the equity shares outstanding at the beginning of the period adjusted by the number of shares surrendered / forfeited or issued during the period multiplied by the time-weighting factor, which is the number of days for which the shares are outstanding as a proportion of total number of days during the year.
- c. For the purpose of calculating diluted earnings per share, the Net Profit or Loss after Tax for the year attributable to shareholders and the weighted average number of shares outstanding during the year are adjusted for the effects of all dilutive potential shares.
- d. However, the Bank has not maintained the requisite data on weighted average number of equity shares outstanding during the year, or other relevant details necessary for computation of EPS in accordance with AS 20. Accordingly, Earnings per Share has not been calculated or disclosed for the year ended 31st March 2026.

10. TAXATION :

- a. Tax expense comprises both deferred and current taxes. Current Tax is provided for and Deferred Tax is recognised in accordance with the applicable provisions of the Income Tax Act, 1961 and Rules framed there under.
- b. Provision for Current Tax is made on the basis of estimated taxable income for the year arrived at as per the provision of Income Tax Law.
- c. During the current year, the Bank has adopted accounting for Deferred Tax for the first time in accordance with Accounting Standard (AS) 22 – Accounting for Taxes on Income. Deferred tax is recognised on timing differences between taxable income and accounting income that originate in one period and are capable of reversal in subsequent periods.
- d. Deferred Tax Liability arising on account of such timing differences has been recognised during the year and the resultant Deferred Tax Liability has been debited to the Profit and Loss Account. Deferred tax assets and liabilities are measured using the tax rates and tax laws that have been enacted or substantively enacted as at the Balance Sheet date.



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11. PROVISIONS, CONTINGENT LIABILITIES AND CONTINGENT ASSETS:

A provision is recognized when Bank has a present obligation as a result of past event where it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation. Provisions are not discounted to their present value and are determined based on best estimate of the expenditure required to settle the present obligation at the balance sheet date. These are reviewed at each balance sheet date and adjusted to reflect the current best estimates.

A disclosure of contingent liability is made when there is:

- A possible obligation arising from a past event, the existence of which will be confirmed by occurrence or non-occurrence of one or more uncertain future events not within the control of the Bank; or
- A present obligation arising from a past event which is not recognized, as it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation or a reliable estimate of the amount of the obligation cannot be made.

When there is a possible or a present obligation in respect of which the likelihood of outflow of resources embodying economic benefits is remote, no provision or disclosure is made. Contingent assets are not recognized in the financial statements. However contingent assets are assessed continually.

12. INTANGIBLE ASSETS:

An intangible asset is recognized if and only if it is probable that the future economic benefits that are attributable to the asset will flow to the enterprise and the cost of the asset can be measured reliably. Intangible asset is measured initially at cost and stated in balance-sheet at written down value.

13. CASH AND CASH EQUIVALENTS:

Cash & Cash Equivalents include cash in hand, balances with RBI, balances with other Banks & FD's with Notified Banks.

14. Previous year's figures have been re-grouped re-arranged wherever necessary to conform to the layout of the accounts of the current year.

C. NOTES FORMING PART OF THE ACCOUNTS FOR THE YEAR ENDED 31ST MARCH, 2026.

1. The profitability declared by the bank was Rs. 119.56 lakhs. We have re-casted the same as follows.

We have re-casted the profit as under:

Particulars	Amount (Rs.)	Amount (Rs.)
Net Profit as per Profit Loss A/c		11956029.25
Add :		
Director Training Expenses transferred to Prepaid	772500.00	
Prepaid Expenses of various AMC's	71395.00	
Reversal of Excess Income Tax Provision	79000.00	922895.00
Less:		
Interest on Additional NPA Accounts to be reversed	- 298592.00	
Reversal of Excess Deferred Tax Asset	- 285447.00	- 584039.00
Re-casted Profit as on 31/03/2026		12294885.25

2. Suppliers/Service providers covered under Micro, Small, Medium Enterprises Development Act, 2006 (MSME), have not furnished the information regarding filing of necessary memorandum with the appropriate authority. As such, information relating to cases of delays in payments to such enterprises or of interest payments due to delays in such payments, cannot be given.

3. Prior Period Items - AS 5

No prior period items of material effect which need to be reported.

4. Property Plant and Equipment – AS 10

Fixed Assets are stated at Written Down Value (Net Block Method) less Depreciation charged for the year. Fixed Assets include incidental expenses incurred on acquisition and installation of the assets.

As per the provisions of AS 10 (Revised), Fixed Assets should be stated at historical cost less accumulated depreciation. However, in the financial statements, Fixed Assets have been reported at Written Down Value (Net Block Method) after accounting for depreciation for the year, which does not comply with the requirement of AS 10.

Depreciation on Computers Hardware and Software is to be done at 33.33% on SLM Method instead of RBI/2005-06/286 UBD. BPD. PCB. Cir. No. 28 /12.05.001/2005-06 dated 24/01/2006. The bank is however, charging the depreciation on WDV Method. The Bank has debited the Depreciation on Fixed Assets of Rs. 26.77 lakhs for FY 2025-2026.

5. Employee Benefits – (AS - 15)

a. Defined Contribution Schemes Bank's contribution to Provident Fund – Rs. 10.46 Lakhs.

b. Defined Benefit Schemes

The Bank has provided Rs. 3.42 lakhs for Gratuity on the basis of Actuarial Valuation provided by the LIC under Projected Unit Credit Method.



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6. Primary Segment Reporting (By Business Segments)– (AS- 17)

(Rs. in Lakhs)

Particulars	2025-26			2024-25		
	Treasury Operations	Other Banking Operation	Total	Treasury Operations	Other Banking Operation	Total
Segment Revenue	483.76	902.39	1386.15	393.86	950.10	1343.96
Segment Cost	-0.14	-998.64	-998.78	-0.14	-779.04	-779.18
Segment Result	483.62	-96.25	387.37	393.72	171.06	564.78
Less: - Unallocated Expenses			-313.15			-275.25
Net Profit Before Tax			700.52			289.53
Risk Provisions			-5.00			-80.31
Income Tax			-54.36			-57.30
Deferred Tax			10.63			0.00
Special Reserve			0.00			0.00
Net Profit/ (Loss) Before Appropriation			749.25			151.92
OTHER INFORMATION						
Segment Assets	7143.57	9597.80	16741.37	7825.16	8039.43	15864.59
Unallocable Assets			1327.31	-		1446.29
Total Assets	7143.57	9597.80	18068.68	7825.16	8039.43	17310.88
Segment Liabilities	521.30	15953.38	16474.68	452.26	15416.99	15869.25
Unallocable Liabilities			1594.00			1441.63
Total Liabilities	521.30	15953.38	18068.68	452.26	15416.99	17310.88

7. Related Party Disclosures (AS-18)

The Bank has disclosed the necessary information regarding related parties to the extent permissible by the Banking Regulation Act, 1949 by way of loans given to Directors and their relatives.

There are no Related Parties requiring disclosure under Accounting Standard 18 (AS-18) issued by The Institute of Chartered Accountants of India, other than Key Management Personnel of the Bank i.e., Shri Sachin Suryavanshi, the CEO.

However, in terms of the RBI circular dated 29.03.2003, CEO & General Manager being a single party covered by this category, no further details need to be disclosed.

8. Operating lease comprises leasing of office premises and ATM (AS-19)

The bank has cancellable operating leases and the disclosures under AS 19 on "Leases" issued by The Institute of Chartered Accountants of India (ICAI) are as follows:

(Rs. in lakhs)

Particulars	31-3-2026	31-3-2025
Future lease rental payable as at the end of the year:		
- Not later than one year	5.61	2.47
- Later than one year and not later than five years	19.57	8.40
- Later than five years	18.34	3.92
Total of future minimum sub-lease payment expected to be received under non-cancellable sub-lease	0.00	0.00
Total of minimum lease payments recognized in the profit and loss account for the year	6.49	4.07
Sub-lease payments recognized in the profit and loss account for the year	0.00	0.00

The terms of renewal and escalation clauses are those normally prevalent in similar agreement.

9. Earnings Per share (AS – 20)

The Bank is a Co-operative Bank governed by the applicable Co-operative Societies Act and does not maintain records required for the computation of Earnings per Share as prescribed under Accounting Standard (AS) 20. Given the nature of its shareholding and the absence of relevant data such as the weighted average number of shares during the period, EPS is not computed or disclosed.

10. Consolidated Financial Statements (AS 21)

Since Bank does not have any Subsidiary Companies/ Co-operative Societies, the Accounting Standard 21 (AS-21) regarding consolidated financial statements is not applicable to the Bank.

11. Accounting of Taxes (AS – 22)

Deferred Tax Liability arising on account of timing differences has been recognised during the year and charged to the Profit and Loss Account. Deferred Tax Assets and Deferred Tax Liabilities are measured using the tax rates and tax laws that have been enacted or substantively enacted as at the Balance Sheet date. The Deferred Tax Asset recognised and provided during the year amounts to Rs. 10.63 lakhs.

Current Tax Provision made by the Bank for the year amounts to Rs. 52.81 lakhs. The amount paid as Advance tax and TDS is parked separately under Other Assets. Further, an amount of Rs. 0.19 lakhs has been charged to the Profit and Loss Account towards short provision



दि चांदवड मर्चन्ट्स को-ऑप.बँक लि., चांदवड, जि.नाशिक

of Income Tax pertaining to Assessment Year 2025-26. Further, other TDS Expenses of Rs. 1.36 lakhs has been charged to Profit Loss A/c.

12. Details of computer software other than internally generated- (AS- 26):

There are no Computer Software other than Internally Generated with the bank.

13. Impairment of Assets - AS 28:

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

14. Contingent Liabilities - AS -29:

(Rs. in Lakhs)

Particulars	31-3-2026	31-3-2025
Bank Guarantees	29.70	5.00
DEAF	29.93	28.96
Total	59.63	33.96

D) DISCLOSURE REQUIREMENTS AS PER RBI GUIDELINES -

Disclosure as per RBI Master Direction RBI/DoR/2025-26/289 DoR.ACC.REC.No.208/21.04.018/2025

26 dated 28th November 2025:

1. Regulatory Capital

a) Composition of Regulatory Capital

(Rs. In Lakhs)

Sr. No.	Particulars	31-3-2026	31-3-2025
i)	Paid up Share Capital and Reserves	1438.79	1355.01
ii)	Other Tier I Capital	0.00	0.00
iii)	Total Tier I Capital (i + ii)	1438.79	1355.01
iv)	Tier II Capital	208.61	162.61
v)	Total Tier II Capital (iv)	208.61	162.61
vi)	Total Capital (Tier i + Tier ii)	1647.40	1517.62
vii)	Total Risk Weighted Assets (RWAs)	9707.47	7850.54
viii)	Paid Up capital and Reserves as a Percentage of RWAs (i / vi)	14.82%	17.26%
ix)	Tier I Ratio (Tier I Capital as a percentage of RWAs)	14.82%	17.26%
x)	Tier II Ratio (Tier II Capital as a percentage of RWAs)	2.15%	2.07%
xi)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	16.97%	19.33%
xii)	Leverage Ratio	NA	NA
xiii)	Percentage of Shareholding of a) Government of India b) State Government c) Sponsor Bank	NIL NIL NIL	NIL NIL NIL
xiv)	Amount of paid-up equity capital raised during the year	30.35	28.60
xv)	Amount of non-equity Tier I capital raised during the year of which: a) Basel III compliant Perpetual non-cumulative preference shares, b) Basel III compliant Perpetual debt instruments c) Commercial banks (excluding RRBs) shall also specify if d) the instruments are Basel II or Basel III compliant.	NIL NIL NIL NIL	NIL NIL NIL NIL
xvi)	Amount of Tier 2 capital raised during the year, of which: a) Perpetual non-cumulative preference shares b) Perpetual debt instruments, etc. c) Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	NIL NIL NIL	NIL NIL NIL



दि चांदवड मर्चन्ट्स को-ऑप.बँक लि., चांदवड, जि.नारिक

2. Asset Liability Management

a) Maturity Pattern of Certain Items of Assets and Liabilities as on 31/03/2026

(Rs. In Lakhs)

Particulars	1 to 14 Days	15 to 28 Days	29 Days and upto 3 Months	Over 3 Months and upto 6 Months	Over 6 Months and upto 1 Year	Over 1 Year and upto 3 Years	Over 3 Years and upto 5 Years	Above 5 Years
Deposits	1220.19	201.21	1274.70	1504.96	3241.97	6252.87	759.27	968.11
Advances	104.50	70.50	538.61	794.80	2543.70	3619.66	1153.75	530.29
Investment	0.95	0.00	0.00	642.78	500.00	2000.00	498.74	1069.59
Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Currency assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Currency liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

3. Investments: -

a) Composition of Investment portfolio
Balance as on 31/03/2026

(Amount in Lakhs)

Particulars	Investments in India						Total investments
	Government Securities	Other Approved Securities	Shares	Debentures & Bonds	Subsidiaries & or joint ventures	Others*	
Held to Maturity							
Gross	2774.06	0.00	2.95	0.00	0.00	2124.51*	4901.52
Less: Provision for non performing investments (NPI)	0.00	0.00	2.88	0.00	0.00	292.53	295.41
Net	2774.06	0.00	0.07	0.00	0.00	1831.98	4606.11
Available for Sale							
Gross	1938.01	0.00	0.00	150.00	0.00	0.00	2088.01
Less: Provision for depreciation and NPI	62.94	0.00	0.00	0.00	0.00	0.00	62.94
Net	1875.07	0.00	0.00	150.00	0.00	0.00	2025.07
Held for Trading							
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Investments	4712.07	0.00	2.95	150.00	0.00	2124.51	6989.53
Less: Provision for non performing investments	0.00	0.00	2.88	0.00	0.00	292.53	295.41
Less: Provision for depreciation and NPI	62.94	0.00	0.00	0.00	0.00	0.00	62.94
Net	4649.13	0.00	0.07	150.00	0.00	1831.98	6631.18

Note: *Other include FDR with other banks



दि चांदवड मर्चन्ट्स को-ऑप.बैंक लि., चांदवड, जि.नाशिक

Balance as on 31/03/2025

(Amount in Lakhs)

Particulars	Investments in India						Total investments
	Government Securities	Other Approved Securities	Shares	Debentures & Bonds	Subsidiaries & or joint ventures	Others*	
Held to Maturity							
Gross	3499.26	0.00	2.95	0.00	0.00	1538.55*	5040.76
Less: Provision for non performing investments (NPI)	0.00	0.00	2.88	0.00	0.00	292.53	295.41
Net	3499.26	0.00	0.07	0.00	0.00	1246.02	4745.35
Available for Sale							
Gross	2284.65	0.00	0.00	400.00	0.00	0.00	2684.65
Less: Provision for depreciation and NPI	62.93	0.00	0.00	0.00	0.00	0.00	62.93
Net	2221.72	0.00	0.00	400.00	0.00	0.00	2621.72
Held for Trading							
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Investments	5783.91	0.00	2.95	400.00	0.00	1538.55	7725.41
Less: Provision for non performing investments	0.00	0.00	2.88	0.00	0.00	292.53	295.41
Less: Provision for depreciation and NPI	62.93	0.00	0.00	0.00	0.00	0.00	62.93
Net	5720.98	0.00	0.07	400.00	0.00	1246.02	7367.07

Note:

*Other include FDR with other banks

There are no Investments made by the Bank outside India

b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(Rs. In Lakhs)

Particulars	31-3-2026	31-3-2025
i) Towards Depreciation on Investment		
a. Opening Balance	62.93	112.93
b. Add:- Addition during the year	0.00	0.00
c. Less:- Reduction during the year	0.00	50.00
d. Closing Balance	62.93	62.93
ii) Towards Investment Fluctuation Reserve		
a. Opening Balance	111.56	89.56
b. Add:- Addition during the year	23.00	22.00
c. Less:- Reduction during the year	0.00	0.00
d. Closing Balance	134.56	111.56
iii) % of IFR with AFS/HFT Investment	5.02%	4.16%

Shifting of Securities:

There was no shifting of securities during the current year.



दि चांदवड मर्चन्ट्स को-ऑप.बँक लि., चांदवड, जि.नाशिक

c) Non-SLR Investment portfolio:

i) Non-performing Non-SLR Investments:

(Rs. In Lakhs)

Particulars	2025-26	2024-25
Opening Balance	2.88	2.88
Additions during the year since 1st April	0.00	0.00
Reduction during the above period	0.00	0.00
Closing Balance	2.88	2.88
Total Provision held	2.88	2.88

Current Account balances and Fixed Deposit Balances with NDCC Bank also being Non-performing Investments with total outstanding of Rs. 362.93 not considered above being Inter-bank Deposits. Only balance in Shares with NDCC Bank of Rs. 2.88 lakhs are reported in the above disclosure.

ii) Issuer Composition of non-SLR Investments:

As on 31st March 2026

(Rs. In Lakhs)

Sr.	Issuer	Amount	Extent of below investment grade securities	Extent of unrated securities	Extent of unlisted securities
1	PSU Bonds	0.00	0.00	0.00	0.00
2	Fis	0.00	0.00	0.00	0.00
3	Public Sector Banks	0.00	0.00	0.00	0.00
4	Private Companies / Bonds	0.00	0.00	0.00	0.00
5	Subsidiaries / Joint Ventures	0.00	0.00	0.00	0.00
6	Others				
	Shares in MSC Co-op. Bank Ltd.	0.07	0.00	0.00	0.07
	Shares in NDCC Co-op. Bank Ltd.	2.88	0.00	0.00	2.88
	LIC Nomura Mutual Fund	150.00	0.00	0.00	0.00
7	Provision Held towards Depreciation	2.88	0.00	0.00	2.88
	Total	152.95	0.00	0.00	2.95

As on 31st March 2025

(Rs. In Lakhs)

Sr.	Issuer	Amount	Extent of below investment grade securities	Extent of unrated securities	Extent of unlisted securities
1	PSU Bonds	0.00	0.00	0.00	0.00
2	Fis	0.00	0.00	0.00	0.00
3	Public Sector Banks	0.00	0.00	0.00	0.00
4	Private Companies / Bonds	0.00	0.00	0.00	0.00
5	Subsidiaries / Joint Ventures	0.00	0.00	0.00	0.00
6	Others				
	Shares in MSC Co-op. Bank Ltd.	0.07	0.00	0.00	0.07
	Shares in NDCC Coop. Bank Ltd.	2.88	0.00	0.00	2.88
	ICICI Mutual Fund	150.00	0.00	0.00	0.00
	LIC Nomura Mutual Fund	250.00	0.00	0.00	0.00
7	Provision Held towards Depreciation	2.88	0.00	0.00	2.88
	Total	352.95	0.00	0.00	2.95



वि चान्दवड मर्चन्टस् को-ऑप.बँक लि., चांदवड, जि.नाशिक

e) Repo transactions (in face value and market value terms)

(Rs. In Lakhs)

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

f) Government Security Lending (GSL) transactions (in market value terms) As at 31st March 2026

(Rs. In Lakhs)

	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Total volume of transactions during the year	Outstanding as on March 31
Securities lent Through GSL transactions	NIL	NIL	NIL	NIL	NIL
Securities borrowe Through GSL transactions d	NIL	NIL	NIL	NIL	NIL
Securities lent Through GSL transactions	NIL	NIL	NIL	NIL	NIL
Securities placed as collateral under GSL transactions	NIL	NIL	NIL	NIL	NIL
Securities received as collateral under GSL transactions	NIL	NIL	NIL	NIL	NIL

As at 31st March 2025

(Rs. In Lakhs)

	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Total volume of transactions during the year	Outstanding as on March 31
Securities lent Through GSL transactions	NIL	NIL	NIL	NIL	NIL
Securities borrowe Through GSL transactions d	NIL	NIL	NIL	NIL	NIL
Securities lent Through GSL transactions	NIL	NIL	NIL	NIL	NIL
Securities placed as collateral under GSL transactions	NIL	NIL	NIL	NIL	NIL
Securities received as collateral under GSL transactions	NIL	NIL	NIL	NIL	NIL



दि चांदवड मर्चन्ट्स को-ऑप.बँक लि., चांदवड, जि.नारिक

4. Asset Quality:

a) Classification of Advances and Provisions Held:

(Rs. In Lakhs)

Particulars	Standard	Non-Performing				Total
	Total Standard Advances	Sub Standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPA's						
Opening Balance	7342.43	168.09	277.71	0.37	446.17	7788.60
Add: Additions during the year					384.11	
Less: Reductions during the year					295.60	
Closing Balance	8821.13	338.98	195.33	0.37	534.68	9355.81
- Reduction in Gross NPAs due to:						
i) Upgradation					193.87	193.87
ii) Recoveries (Ex. recoveries from upgraded Ac.)					101.73	101.73
iii) Technical/Prudential Write Off					0.00	0.00
iv) Write offs other than those under (iii) above					0.00	0.00
Provisions (excluding Floating Provisions)						
Opening balance of Provision Held	35.00	16.81	227.82	0.37	245.00	280.00
Add: Fresh Provision made during the year	5.00				0.00	5.00
Less: Excess Provision reversed/write-off loans	0.00				0.00	0.00
Closing Balance of provision held	40.00	33.90	310.73*	0.37	245.00	285.00
Net NPAS						
Opening balance of Provision Held					201.17	
Add: Fresh Addition made during the year					88.51	
Less: Reductions during the year					0.00	
Closing Balance of provision held					289.68	
Floating Provisions						
Opening Balance						0.00
Add: Additional provisions made during the year						0.00
Less: Amount drawn down during the year						0.00
Closing Balance of Floating Provisions						0.00
Technical write-offs and the recoveries made thereon	0.00	0.00	0.00	0.00	0.00	0.00
Opening balance of Technical/Prudential written-off accounts						0.00
Add: Technical/Prudential write-offs during the year						0.00
Less: Recoveries made from previously technical/prudential written-off accounts during the year						0.00
Closing Balance						0.00

* The Excess Provision of BDDR held has been included in the provision held under Doubtful Category.

** Total Recovery considered under Upgradation as bifurcation not available



दि चांदवड मर्चन्ट्स को-ऑप.बँक लि., चांदवड, जि.नाशिक

Ratios (in %)	2025-26	2024-25
Gross NPA to Gross Advances	5.71%	5.73%
Net NPA to Net Advances	3.18%	2.67%
Provision Coverage Ratio	45.82%	54.91%

b) Sector-wise Advances and Gross NPAs:

(Rs. In Lakhs)

Sr. No.	Sector*	Current Year			Previous Year		
		Outstanding Total Advances	Gross NPAs	% of Gross NPAs to Total Advances	Outstanding Total Advances	Gross NPAs	% of Gross NPAs to Total Advances
i)	Priority Sector						
a)	Agricultural and Allied Activities	444.71	2.00	0.02%	255.82	6.12	0.08%
b)	Advances to Industries Sector eligible as Priority Sector Lending	0.00	0.00	0.00%	0.00	0.00	0.00%
c)	Services	4844.15	331.47	3.54%	4041.61	293.73	3.77%
d)	Personal Loans	1312.09	69.13	0.74%	1091.32	46.44	0.60%
	Sub-total (i)	6600.95	402.60	4.30%	5388.75	346.29	4.45%
ii)	Non-Priority*						
a)	Agricultural and Allied Activities	0.00	0.00	0.00%	0.00	0.00	0.00%
b)	Advances to Industries Sector eligible as Priority Sector Lending	0.00	0.00	0.00%	0.00	0.00	0.00%
c)	Services	0.00	0.00	0.00%	0.00	0.00	0.00%
d)	Personal Loans*	2754.86	132.08	1.41%	2399.87	99.88	1.28%
	Sub-total (ii)	2754.86	132.08	1.41%	2399.87	99.88	1.28%
	Total (i + ii)	9355.81	534.68	5.71%	7788.62	446.17	5.73%

* The Non-Priority loans are presently classified under Personal Loans as the same are not classified under any Sub-Category by the Bank.

c) Overseas assets, NPAs and revenue

(Rs. In Lakhs)

Particulars	Current year	Previous Year
Total Assets	NIL	NIL
Total NPAs	NIL	NIL
Total Revenue	NIL	NIL



दि चांदवड मर्चन्ट्स को-ऑप.बँक लि., चांदवड, जि.नाशिक

d) Details of Accounts subjected to Restructuring:

		Agriculture and allied activities		Corporates (Excluding MSME)		MSME		Retail (Excluding Agriculture and MSME)		Total	
		CY	PY	CY	PY	CY	PY	CY	PY	CY	PY
Standard	No. of Borrowers	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Gross Amount (in Lakhs)										
	Provision Held (in Lakhs)										
Sub standard	No. of Borrowers	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Gross Amount (in Lakhs)										
	Provision Held (in Lakhs)										
Doubtful	No. of Borrowers	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Gross Amount (in Lakhs)										
	Provision Held (in Lakhs)										
Total	No. of Borrowers	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Gross Amount (in Lakhs)										
	Provision Held (in Lakhs)										

e) Divergence in asset classification and provisioning

(Rs. In Lakhs)

No Inspection of the RBI conducted during the audit period.

Sr.	Particulars	Amount
1.	Gross NPAs as on March 31, 2026 as reported by the bank	NA
2.	Gross NPAs as on March 31, 2026 as assessed by Reserve Bank of India	NA
3.	Divergence in Gross NPAs (2-1)	NA
4.	Net NPAs as on March 31, 2026 as reported by the bank	NA
5.	Net NPAs as on March 31, 2026 as assessed by Reserve Bank of India	NA
6.	Divergence in Net NPAs (5-4)	NA
7.	Provisions for NPAs as on March 31, 2026 as reported by the bank	NA
8.	Provisions for NPAs as on March 31, 2026 as assessed by Reserve Bank of India	NA
9.	Divergence in provisioning (8-7)	NA
10.	Reported Profit before Provisions and Contingencies for the year ended March 31, 2026	NA
11.	Reported Net Profit after Tax (PAT) for the year ended March 31, 2026	NA
12.	Adjusted (notional) Net Profit after Tax (PAT) for the year ended March 31, 2026 after considering the divergence in provisioning	NA



दि चांदवड मर्चन्ट्स को-ऑप.बँक लि., चांदवड, जि.नाशिक

f) Disclosure of transfer of loan exposure

(Rs. In Lakhs)

Details of stressed loans transferred during the year (to be made separately for loans classified as NPA and SMA)			
(all amounts in ₹ Lakhs)	To ARCs	To permitted transferees	To other transferees (please specify)
No: of accounts	NIL	NIL	NIL
Aggregate principal outstanding of loans transferred	NIL	NIL	NIL
Weighted average residual tenor of the	NIL	NIL	NIL
Details of stressed loans transferred during the year (to be made separately for loans classified as NPA and SMA)			
loans transferred	NIL	NIL	NIL
Net book value of loans transferred (at the time of transfer)	NIL	NIL	NIL
Aggregate consideration	NIL	NIL	NIL
Additional consideration realised in respect of accounts transferred in earlier years	NIL	NIL	NIL

Details of loans acquired during the year		
(all amounts in ₹ Lakhs)	From Scheduled Commercial Banks, Regional Rural Bank, Co-operative Banks, All India Financial Institutions, Small Finance Banks and Non- Banking Finance Companies including Housing Finance Companies	From ARCs
Aggregate principal outstanding of loans acquired	NIL	NIL
Aggregate consideration paid	NIL	NIL
Weighted average residual tenor of loans acquired	NIL	NIL

g) Non – Fund Based Credit Facilities

(Rs. In Lakhs)

		As at March 31, 2026	As at March 31, 2026	As at March 31, 2025	As at March 31, 2025
		Secured* Portion	Unsecured Portion	Secured* Portion	Unsecured Portion
I	Outstanding Guarantees (₹ Lakhs)				
	i) In India	29.70	0.00	5.00	0.00
	ii) Outside India	0.00	0.00	0.00	0.00
II	Acceptances, Endorsements and other Obligations (₹ Lakhs)	0.00	0.00	0.00	0.00
III	Other NFB Credit facilities (₹ Lakhs)	0.00	0.00	0.00	0.00



दि चांदवड मर्चन्ट्स को-ऑप.बँक लि., चांदवड, जि.नाशिक

c) Fraud Accounts:

Particulars	Current year 2025-26	Current year 2024-25
Number of frauds reported	NIL	NIL
Amount involved in fraud (Rs. In lakhs)	NIL	NIL
Amount of provision made for such frauds (Rs. In lakhs)	NIL	NIL
Amount of Unamortised provision debited from 'other reserves' as at the end of the year (Rs. In lakhs)	NIL	NIL

i) Disclosures related to Project Finance

(Rs. In Lakhs)

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



दि चांदवड मर्चन्ट्स को-ऑप.बैंक लि., चांदवड, जि.नाशिक

j) As per RBI Guidelines vide circular dated 06/08/2020, we have provided Resolution Framework for COVID-19 related stressed loan accounts as under-

(Reporting for Half-year end September 2025)

(Rs. in Lakh)

Type of Borrower	Exposure to accounts classified as Standard consequent to implementation to resolution plan - Position as at the end of the previous half-year (A)	Of (A), aggregate debt that slipped to 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 half-year
Personal Loans					
Corporate Persons*	NO SUCH ACCOUNTS				
Of which MSMEs					
Others					
Total					

(Reporting Half year end for March 2026)

(Rs. in Lakh)

Type of Borrower	Exposure to accounts classified as Standard consequent to implementation to resolution plan - Position as at the end of the previous half-year (A)	Of (A), aggregate debt that slipped to 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 half-year
Personal Loans					
Corporate Persons*	NO SUCH ACCOUNTS				
Of which MSMEs					
Others					
Total					

5. Exposures:

a) Exposure to Real Estate Sector:

(Rs. In Lakhs)

Category	Current year	Previous Year
i) Direct exposure		
a) Residential Mortgage Lending fully secured by mortgage on residential property that is or will be occupied by the borrower or that is rented. Individual housing loan eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB limits)	1242.35	922.38
	1025.54	772.30
b) Commercial Real Estate Lending secured by mortgage on commercial real estate (Office building, retail space, multipurpose commercial premises, multifamily residential building, multi tenanted commercial premises, industrial or warehouse space, hotel land acquisition, development and construction etc.) Exposure would also include non-fund based (NFB) limits	199.27	94.00
	199.27	94.00
c) Investment in Mortgage -backed Securities (MBS) and other securitized exposures		
i. Residential	0.00	0.00
ii. Commercial real Estate	0.00	0.00
ii Indirect Exposure Fund based and non-fund based exposures on National Housing Bank and Housing Finance Companies	0.00	0.00
	0.00	0.00
Total Exposure to real Estate Sector	1441.62	1016.38

* Advances are computed based on credit exposure i.e. funded and non-funded limits. The sanctioned limits or outstanding, whichever are higher, has been reckoned. However, in the cases of fully drawn term loans, where there is no scope for re-drawal of any portion of the sanctioned limit, bank has reckoned the outstanding as the credit exposure.



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b) Exposure to Capital Market:

There is no exposure of the bank to Capital Market as on 31/03/2026.

c) Risk Category-wise Country Exposure:

There is no country exposure of the bank as on 31/03/2026.

d) Unsecured Advances:

(Rs. In Lakhs)

Particulars	2025-2026	2024-2025
Total Unsecured Advances of the Bank	79.85	166.48
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	0.00	0.00
Estimated value of such intangible securities	0.00	0.00

e) Factoring exposures:

There is no factoring exposure of the bank as on 31/03/2026.

f) Unhedged foreign currency exposure:

There is no factoring exposure of the bank as on 31/03/2026.

g) Loans against gold and silver collateral

(a) Details of loans extended against eligible gold and silver collateral

Particulars	Loan outstanding ₹ lakhs	As % of Total Loans	Average ticket size ₹ lakhs	Average9 LTV ratio	Gross NPA %
1. Opening balance of the FY (a)+(b)	984.66	12.64%	4.99	61.09%	0.42%
(a) Consumption loans	745.17	9.57%	0.77	58.11%	0.27%
of which bullet repayment loans	695.82	8.93%	0.72	58.61%	0.23%
(b) Income generating loans	239.49	3.07%	4.22	72.71%	0.15%
2. New loans sanctioned and disbursed during the FY (c)+(d)	2546.06	27.21%	5.38	60.34%	NA
(c) Consumption loans	1614.58	17.26%	0.87	55.57%	NA
of which bullet repayment loans	1587.75	16.97%	0.86	55.31%	NA
(d) Income generating loans	931.48	9.96%	4.51	70.90%	NA
3. Renewals sanctioned and disbursed during the FY	NA	NA	NA	NA	NA
4. Top-up loans sanctioned and disbursed during the FY	NA	NA	NA	NA	NA
4. Loans repaid during the FY (e)+(f)	1757.88	18.79%	5.18	NA	NA
(e) Consumption loans	1254.52	13.41%	0.72	NA	NA
of which bullet repayment loans	1196.65	12.79%	0.68	NA	NA
(f) Income generating loans	503.36	5.38%	4.46	NA	NA
5. Non-Performing Loans recovered during the FY (g) + (h)	31.89	0.34%	5.11	NA	NA
(g) Consumption loans	19.83	0.21%	1.01	NA	NA
of which bullet repayment loans	17.21	0.18%	0.79	NA	NA
(h) Income generating loans	12.06	0.13%	4.10	NA	NA
6. Loans written off during the FY (i) + (j)	NA	NA	NA	NA	NA
(i) Consumption loans	NA	NA	NA	NA	NA
of which bullet repayment loans	NA	NA	NA	NA	NA
(j) Income generating loans	NA	NA	NA	NA	NA
7. Closing balance at the end of FY (k) + (l)	1772.84	18.95%	5.19	59.69%	0.76%
(k) Consumption loans	1105.23	11.81%	0.92	55.26%	0.27%
of which bullet repayment loans	1086.92	11.62%	0.90	55.18%	0.27%
(l) Income generating loans	667.61	7.14%	4.27	68.83%	0.49%



दि चांदवड मर्चन्ट्स को-ऑप.बँक लि., चांदवड, जि.नाशिक

(b) Details of gold and silver collateral and auctions

Sr.No.	Particulars	
(a)	Unclaimed gold or silver collateral at the end of the financial year (in grams)	0.00
(b)	Number of loan accounts in which auctions were conducted	0.00
(c)	Total outstanding in loan accounts mentioned in (b) (in Rs. crore)	0.00
(d)	Gold or silver collateral acquired during the FY due to default of loans (in grams)	0.00 grams
(e)	Gold or silver collateral auctioned during the FY (in grams)	0.00 grams
(f)	Recovery made through auctions during the FY (in Rs. crore)	0.00
(g)	Recovery percentage:	
(h)	as % of value of gold or silver collateral	0.00
(i)	as % of outstanding loan	0.00

No gold auction during the current period under audit.

(c) Exposures to Related Parties:

(Rs. In Lakhs)

Sr.No.	Particulars	Current year	Previous Year
A. Loans to Related Parties			
1	Aggregate value of loans sanctioned to related parties during the year	7.85	14.40
2	Aggregate value of outstanding loans to related parties as on 31st March	0.94	5.04
3	Aggregate value of outstanding loans to related parties as a proportion of total credit exposure as on 31st March (in %)	0.01%	0.06%
4	Aggregate value of outstanding loans to related parties which are categorized as:		
	(i) Special Mention Accounts as on 31st March	0.00	0.00
	(ii) Non-Performing Assets as on 31st March	0.00	0.00
5	Amount of provisions held in respect of loans to related parties as on 31st March		
B. Contracts and Arrangements involving Related Parties			
6	Aggregate value of contracts and arrangements awarded to related parties during the year	0.00	0.00
7	Aggregate value of outstanding contracts and arrangements involving related parties as on 31st March	0.00	0.00

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

i) Concentration of Deposits:

(Rs. In Lakhs)

Particulars	2025-2026	2024-2025
Total Deposits of twenty largest deposits	3929.47	4559.68
Percentage of deposits of Twenty largest depositors to total deposits of the bank	25.48%	30.63%

b) Concentration of Advances:

(Rs. In Lakhs)

Particulars	2025-2026	2024-2025
Total Advances* of twenty largest borrowers	963.98	1138.36
Percentage of Advances of Twenty largest borrowers to total advances of the bank	10.30%	14.61%

c) Concentration of NPAs:

(Rs. In Lakhs)

Particulars	2025-2026	2024-2025
Total Exposure of twenty largest NPA Accounts	297.57	280.47
Percentage of Exposure of Twenty largest NPA Accounts to Gross NPAs	55.65%	62.86%



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7. Derivatives

i) Forward rate agreement / Interest rate swap

(Rs. In Lakhs)

Sr.No.	Particulars	Current year	Previous Year
i)	The notional principal of swap agreements	NIL	NIL
ii)	Losses which would be incurred if counterparties failed to fulfil their obligations under the agreements	NIL	NIL
iii)	Collateral required by the bank upon entering into swaps	NIL	NIL
iv)	Concentration of credit risk arising from the swaps (for example, exposures to particular industries, or swaps with highly geared companies.)	NIL	NIL
v)	The fair value of the swap book (Note - If the swaps are linked to specific assets, liabilities, or commitments, the fair value shall be the estimated amount that the bank would receive or pay to terminate the swap agreements as on the balance sheet date. For a trading swap the fair value shall be its mark to market value)	NIL	NIL

ii) Exchange traded interest rate derivatives

(Rs. in Lakhs)

Sr.No.	Particulars	Current year	Previous Year
i)	Notional principal amount of exchange traded interest rate derivatives undertaken during the year (instrument wise)	NIL	NIL
ii)	Notional principal amount of exchange traded interest rate derivatives outstanding as on 31st March(instrument wise)	NIL	NIL
iii)	Notional principal amount of exchange traded interest rate derivatives outstanding and not 'highly effective' (instrument wise)	NIL	NIL
iv)	Mark to market value of exchange traded interest rate derivatives outstanding and not 'highly effective' (instrument wise)	NIL	NIL

iii) Disclosures on risk exposure in derivatives :

As there is no Risk Exposure in Derivatives, no further disclosure is applicable.

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

(Rs. In Lakhs)

Particulars	2025-2026	2024-2025
Opening Balance of DEA Fund as on the beginning of the year	2896359.45	2601053.29
Add: Amounts transferred to DEA Fund during the year	134502.95	295306.16
Less: Amounts reimbursed by DEA Fund towards claims during the year	(37968.80)	0.00
Closing Balance of DEA Fund as on the end of the year	2992893.60	2896359.45



दि चांदवड मर्चन्ट्स को-ऑप.बँक लि., चांदवड, जि.नाशिक

9. Disclosure of Complaints:

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

Sr.No.	Particulars	2025-2026	2024-2025
	Complaints received by the bank from its customers		
1	Number of complaints pending at the beginning of the year	NIL	NIL
2	Number of complaints received during the year	NIL	NIL
3	Number of complaints disposed off during the year	NIL	NIL
3.1	Of which, Number of complaints rejected by the bank	NIL	NIL
4	Number of complaints pending at the end of the year	NIL	NIL
5	Complaints received by the bank from the office of Ombudsman	NIL	NIL
5.1	Of 5, number of complaints resolved in favour of the bank by Bos	NIL	NIL
5.2	Of 5, number of complaints resolved through conciliation/mediation/ advisories issued by BOs	NIL	NIL
5.3	Of 5, number of complaints resolved after passing of Awards by BOs against the bank	NIL	NIL
6	Number of Awards unimplemented within the stipulated time (other than those appealed)	NIL	NIL

b) Top five grounds 27 of complaints received by the bank from customers

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/ decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
Current Year					
ATM/ Debit Card	NIL	NIL	NIL	NIL	NIL
Internet/Mobile/Electronic Banking	NIL	NIL	NIL	NIL	NIL
Credit Cards	NIL	NIL	NIL	NIL	NIL
Loans and Advances	NIL	NIL	NIL	NIL	NIL
Account opening/ difficulty in operation of accounts	NIL	NIL	NIL	NIL	NIL
Levy of Charges without prior notice/ excessive charges/ foreclosure charges	NIL	NIL	NIL	NIL	NIL
Others			NIL	NIL	NIL
Total	0	0	0	0	0
Previous Year					
ATM/ Debit Card	NIL	NIL	NIL	NIL	NIL
Internet/Mobile/Electronic Banking	NIL	NIL	NIL	NIL	NIL
Credit Cards	NIL	NIL	NIL	NIL	NIL
Loans and Advances	NIL	NIL	NIL	NIL	NIL
Account opening/ difficulty in operation of accounts	NIL	NIL	NIL	NIL	NIL
Levy of Charges without prior notice/ excessive charges/ foreclosure charges	NIL	NIL	NIL	NIL	NIL
Others			NIL	NIL	NIL
Total	0	0	0	0	0



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10. Disclosure of Penalties imposed by the Reserve Bank of India:

No penalty has been imposed on the bank during the financial year.

11. Other Disclosures:

a) Business Ratios:

Sr.No.	Particulars	2025-2026	2024-2025
1	Interest income as a percentage of working funds	7.01%	6.40%
2	Non-interest income as a percentage of working funds	0.77%	1.23%
3	Operating profit as a percentage of working funds	1.14%	1.91%
4	Return on Assets	0.72%	1.01%
5	Cost of Deposits	6.23%	5.85%
6	Net Interest Margin	2.22%	2.69%

b) Bancassurance Business:

Sr.No.	Particulars	2025-2026	2024-2025
1	Life Insurance Policies	0.00	0.00
2	General Insurance Policies	0.00	0.00

c) Disclosures regarding Priority Sector Lending Certificates (PSLCs)

During the year, the Bank sold Priority Sector Lending Certificates (PSLCs) aggregating to Rs. 150.00 lakhs. The Bank earned commission income of Rs. 412500/- (inclusive of GST) on such transactions, which has been recognised in the Profit and Loss Account in accordance with the applicable RBI guidelines.

d) Provisions and Contingencies:

(Rs. In Lakhs)

Sr.No.	Provision debited to Profit and Loss A/c	2025-2026	2024-2025
1	Provision towards NPI	0.00	36.29
2	Provision towards NPA	0.00	75.31
3	Provision made towards Income Tax	52.81	57.30
4	Provision towards Standard Assets	5.00	5.00
5	Provision towards Special Reserve Fund	0.00	0.00

e) Payment of DICGC Insurance Premium:

(Rs. In Lakhs)

Sr.No.	Particulars	2025-2026	2024-2025
1	Payment of DICCG Insurance Premium	20.86	17.05
2	Arrears in payment of DIGCG Premium	0.00	0.00

f) The summarised position of Director's Loan is as under:

(Rs. In Lakhs)

Particulars	Director Loan Amount
Opening Balance as on 01/04/2025	5.04
Interest Debited	0.35
Additions during the year	0.00
Recoveries during the year	4.45
Closing Balance as on 31/03/2026	0.94

For Birari and Kulkarni

Chartered Accountants

CA Rohan Kulkarni

Partner

FRN 116559W| M.No 116559W

Date :22/06/2026

Place: Chandwad

UDIN: 26165613TUHKRA8725

For The Chandwad Merchant's Co-op. Bank Ltd.

Mr. S. V. Suryawanshi

Chief Executive Officer



दि चांदवड मर्चन्ट्स को-ऑप.बँक लि., चांदवड, जि.नाशिक

सन २०२६-२०२७ चे अंदाजपत्रक खर्च बाजूचा तपशिल

खर्च बाजूचा तपशिल	२०२६ चे अंदाजे खर्च	२०२६ चा प्रत्यक्ष खर्च	२०२७ चे अंदाजे खर्च
व्याज दिले ठेवीवरील	८,३५,००,०००.००	९,०७,८२,९९८.००	९,८०,००,०००.००
सेवकांचे पगार व भत्ते	१,२५,००,०००.००	१,०६,३०,२०४.००	१,४०,००,०००.००
सेवक प्रोव्हिडंट वर्गणी	१२,५०,०००.००	१०,४६,७२७.००	१४,००,०००.००
सिक्युरिटी गार्ड पगार	५,००,०००.००	०.००	०.००
सेवक ग्रॅच्युटी प्रिमिअम	६,००,०००.००	३,४२,४४९.००	५,००,०००.००
सेवक लिव्ह सॅलरी	२,००,०००.००	४५,१५६.००	२,००,०००.००
संचालक मिटींग भत्ते	३,५०,०००.००	२,३९,३००.००	३,५०,०००.००
ऑडीट फी	९,००,०००.००	७,५६,२५८.००	१०,००,०००.००
ऑफीस भाडे	६,००,०००.००	६,४८,९२९.००	७,००,०००.००
विमा फी खर्च (प्रॉपटी व ठेवी)	२५,००,०००.००	२३,३९,१९०.९६	३०,००,०००.००
बँक प्रोफेशन कर	२,५००.००	२,५००.००	२,५००.००
लाईटबिल कर	३,५०,०००.००	२,२०,७३०.००	३,५०,०००.००
सॉफ्टवेअर भाडे	१०,००,०००.००	८,५०,७५२.००	१०,००,०००.००
नगरपरिषद टॅक्स	५०,०००.००	३२,९४५.००	७५,०००.००
पोस्टेज खर्च	५०,०००.००	१६,७८९.००	५०,०००.००
टेलीफोन बिल खर्च	२,००,०००.००	१,२७,१३३.००	२,००,०००.००
छपाई व स्टेशनरी खर्च	७,००,०००.००	३,०९,५५०.७४	७,००,०००.००
बँक जाहिरात खर्च	२,००,०००.००	३९,४००.००	२,००,०००.००
इमारत फर्निचर घसारा खर्च	३५,००,०००.००	२६,७७,१०४.७३	३५,००,०००.००
दुरुस्ती व देखभाल खर्च	३,००,०००.००	३,११,००७.६५	९,००,०००.००
प्रवास खर्च	६,००,०००.००	१,२९,९३८.००	६,००,०००.००
किरकोळ खर्च	४,००,०००.००	३,६२,०२३.०३	६,००,०००.००
बँक्स असो. व फेडरेशन वर्गणी	१,५०,०००.००	१,७२,१३०.००	२,५०,०००.००
वार्षिक सर्वसाधारण सभा खर्च	२,५०,०००.००	१,००,८२७.५०	३,००,०००.००
संगणक देखभाल खर्च	१,००,०००.००	०.००	२,००,०००.००
कन्सलटन्सी फी (सल्ला फी)	३,५०,०००.००	१,३३,०००.००	३,५०,०००.००
जनरेटर डिझेल खर्च	१,००,०००.००	३७,०८०.००	१,००,०००.००
इतर बँक चार्जेस	१,५०,०००.००	९०,३१४.२०	२,५०,०००.००
प्रिमिअम देणे	२५,०००.००	१४,०७३.००	१,००,०००.००
आयकर (इन्कमटॅक्स)	६०,००,०००.००	५४,३५,९५७.००	६५,००,०००.००
प्रशिक्षण खर्च	७,००,०००.००	५३,४१०.००	८,५०,०००.००
फ्रेकिंग स्टॅम्प खर्च	५०,०००.००	०.००	१,००,०००.००
रिबेट पेड	५३,००,०००.००	३७,०३,०५५.००	५५,००,०००.००
जीएसटी पेड	५,००,०००.००	४,५२,४१०.७६	७,००,०००.००
एटीएम कार्ड पेड	२,००,०००.००	२,५७२.००	४,००,०००.००
क्रेडीट कंपनी चार्जेस	१,००,०००.००	९२,७८८.२०	२,००,०००.००
एएमसी चार्जेस	७,००,०००.००	७,५२,२८५.२८	८,५०,०००.००
साफसफाई खर्च	१,२५,०००.००	९८,१५०.००	१,५०,०००.००
चहा व नाष्टा खर्च	३,००,०००.००	२,०६,६६३.००	४,००,०००.००
एनपीसीआय चार्जेस	१,५०,०००.००	१,२७,७५२.०२	२,५०,०००.००
डिजिटल ट्रान्सफरन चार्जेस	०.००	०.००	७५,०००.००
ट्रेड सर्टीफिकेट खर्च	५०,०००.००	०.००	०.००
बुडीत व संशयीत कर्ज निधी तरतुद	२५,००,०००.००	५,००,०००.००	२५,००,०००.००
गुतवणूक चढउत्तार निधी तरतुद (IFR)	१५,००,०००.००	०.००	१५,००,०००.००
एनडीसीसी बँक साठी तरतुद	३८,००,०००.००	३४,४९,८३१.००	३५,००,०००.००
बँक लिगल फी व कोर्ट खर्च	२,५०,०००.००	५०,०००.००	२,५०,०००.००
निव्वळ नफा	१,१६,९८,२००.००	१,२२,९४,८८५.२५	१,२८,७५,४५५.००
एकुण :	१४,५३,००,७००.००	१३,९६,७८,२६८.५२	१६,६१,५२,९५५.००

श्री. राहुल शिरीषकुमार कोतवाल
चेअरमन

सौ. पुष्पा राजेंद्र बिरार
व्हा.चेअरमन



दि चांदवड मर्चन्ट्स को-ऑप.बँक लि., चांदवड, जि.नाशिक

सन २०२६-२०२७ चे अंदाजपत्रक उत्पन्न बाजुचा तपशिल

उत्पन्न बाजुचा तपशिल	२०२६ चे अंदाजे उत्पन्न	२०२६ चा प्रत्यक्ष उत्पन्न	२०२७ चे अंदाजे उत्पन्न
गुंतवणूकीवरील व्याज	५०,००,०००.००	९०,८९,२४६.००	१,००,००,०००.००
सरकारी कर्जरोखे व्याज मिळाले	३,००,००,०००.००	२,८६,८७,०५५.००	२,९०,००,०००.००
कर्जावरील व्याज	९,९५,००,०००.००	९,०८,२६,९८७.०४	११,३०,५२,२५५.००
म्युच्युअल फंड गुंतवणूकीवरील इन्कम	४०,००,०००.००	२५,५३,६६९.८५	३०,००,०००.००
ट्रेझरी बिल इन्कम	३०,००,०००.००	३३,२८,९९५.००	४०,००,०००.००
कमिशन खाते	२,००,०००.००	४,७४,५०९.००	५,००,०००.००
शेअर्सवरील लाभांश	७००.००	७००.००	७००.००
इतर उत्पन्न	३०,००,०००.००	२४,९०,९६६.२४	५०,००,०००.००
इन्शुरन्स फी कलेक्शन खाते	००.००	४,६२,२९८.००	८,००,०००.००
कर्जरोखे खरेदी-विक्रीतून झालेला नफा	५,००,०००.००	७,००,०००.००	७,००,०००.००
डेफर्ड टॅक्स इनकम	००.००	१०,६३,०६९.००	००.००
एनपीसीआय चार्जेस इन्कम	१,००,०००.००	८२,५४९.३९	१,००,०००.००
एकुण :	१४,५३,००,७००.००	१३,९६,७८,२६८.५२	१६,६९,५२,९५५.००

सन २०२५-२०२६ चे अंदाजपत्रक पेक्षा जादा झालेला खर्च

खर्च बाजुचा तपशिल	२०२६ चे अंदाजे खर्च	२०२६ चा प्रत्यक्ष खर्च	अंदाज पत्रकापेक्षा जास्त झालेला खर्च
व्याज दिले ठेवीवरील	८,३५,००,०००.००	९,०७,८२,९९८.००	७२,८२,९९८.००
ऑफीस भाडे	६,००,०००.००	६,४८,९२९.००	४८,९२९.००
दुरुस्ती व देखभाल खर्च	३,००,०००.००	३,९९,००७.६५	९९,००७.६५
बँक असो. व फेडरेशन वर्गणी	१,५०,०००.००	१,७२,९३०.००	२२,९३०.००
एएमसी चार्जेस	७,००,०००.००	७,५२,२८५.२८	५२,२८५.२८

नफा वाटणी (दिनांक : ३१/३/२०२६ अखेर)

अ.क्र.	नफा वाटणीचा तपशिल	रक्कम
१	रिझर्व्ह फंड नफ्याचे २५% प्रमाणे	३०,७३,७२९.३९
२	भागधारकांना १२% प्रमाणे डिव्हीडंड (रिझर्व्ह बँकेच्या परवानगी नंतर)	३२,३३,३७९.००
३	इमारत निधी	४५,८७,७९२.५४
४	गुंतवणूक चढ उतार निधी	१४,००,०००.००
	एकुण :	१,२२,९४,८८५.२५

श्री. सचिन वामनराव सुर्यवंशी
मुख्य कार्यकारी अधिकारी

मे. बिरारी अॅण्ड कुलकर्णी
सनदी लेखापाल



दि चांदवड मर्चन्ट्स को-ऑप.बँक लि., चांदवड, जि.नाशिक

* पोटनियम दुरुस्ती तपशिल *

पोटनियम क्रमांक	सध्याचा पोटनियम	दुरुस्ती नंतरचा पोटनियम	दुरुस्तीचे कारण
०८	बँकेचे अधिकृत भागभांडवल रु. ४,००,००,०००/- (अक्षरी रुपये चार कोटी मात्र) इतके असून एक भागाची दर्शनी किंमत रु. १०००/- राहिल. भाग भांडवल ४०,००० इतक्या भागात विभागलेले असेल. अ) एकूण भाग २०,००० प्रत्येकी भाग रुपये १०००/- चा १ ब) एकूण भाग २०,००० प्रत्येकी भाग रुपये १०००/- चा १	बँकेचे अधिकृत भागभांडवल रु. ४,००,००,०००/- (अक्षरी रुपये चार कोटी मात्र) इतके असून एक भागाची दर्शनी किंमत रु. १००/- राहिल. भाग भांडवल ४,००,००० इतक्या भागात विभागलेले असेल. अ) एकूण भाग २,००,००० प्रत्येकी भाग रुपये १००/- चा १ ब) एकूण भाग २,००,००० प्रत्येकी भाग रुपये १००/- चा १ क) सभासदाने किंमात रुपये १००/- चे २० भाग घेणे आवश्यक आहे.	सभासदांचे भाग वाटप/ वर्ग करण्याचे प्रक्रियेत सुसुत्रता येणेकरीता
५६	भाग भांडवलाचे कर्जाशी प्रमाण कर्जदार सभासदासाठी भाग भांडवलाचे कर्जाशी प्रमाण पुढीलप्रमाणे राहिल. १. विनातारणी कर्जासाठी कर्ज रक्कमेच्या ५ टक्क्यापर्यंत २. तारणी कर्जासाठी कर्ज रक्कमेच्या २.५ टक्क्यापर्यंत ३. लघुउद्योग धंद्यासाठी एकुण २.५ टक्क्यांपैकी सुरुवातीस कर्जरक्कमेच्या १ टक्क्यापर्यंत व उर्वरीत १.५ टक्केपुढील दोन वर्षात घेता येईल. तथापी कोणत्याही सभासदाला बँकेच्या भाग भांडवलाच्या १/५ इतकी रक्कम जास्तीत जास्त घेता येईल. तथापि रिझर्व्ह बँकेने वेळोवेळी यामध्ये बदल केल्यास ते कर्जदारांवर बंधनकारक राहतील. तथापि भांडवल पर्याप्ततेचे प्रमाण १२ टक्क्या पेक्षा जास्त राहिल्यास रिझर्व्ह बँकेच्या मार्गदर्शक तत्वानुसार तारणी कर्जाच्या बाबतीत हे प्रमाण बँक बदलू शकेल.	भाग भांडवलाचे कर्जाशी प्रमाण कर्जदार सभासदासाठी भाग भांडवलाचे कर्जाशी प्रमाण पुढीलप्रमाणे राहिल. १. विनातारणी कर्जासाठी कर्ज रक्कमेच्या ५ टक्क्यापर्यंत २. तारणी कर्जासाठी कर्ज रक्कमेच्या २.५ टक्क्यापर्यंत ३. लघुउद्योग धंद्यासाठी एकुण २.५ टक्क्यांपैकी सुरुवातीस कर्जरक्कमेच्या १ टक्क्यापर्यंत व उर्वरीत १.५ टक्केपुढील दोन वर्षात घेता येईल. तथापी कोणत्याही सभासदाला बँकेच्या वसुल भाग भांडवलाच्या ५ टक्के इतकीच रक्कम घेता येईल. तथापि रिझर्व्ह बँकेने वेळोवेळी यामध्ये बदल केल्यास ते कर्जदारांवर बंधनकारक राहतील. तथापि भांडवल पर्याप्ततेचे प्रमाण १२ टक्क्या पेक्षा जास्त राहिल्यास रिझर्व्ह बँकेच्या मार्गदर्शक तत्वानुसार तारणी कर्जाच्या बाबतीत हे प्रमाण बँक बदलू शकेल.	रिझर्व्ह बँकेच्या सन २०१९ ते २०२३ चे तपासणी अहवालात नमुद केल्या प्रमाण परिपुर्तता करण्यासाठी
६२	३. उपरोक्त मंजूर झालेल्या पोटनियमांची अंमलबजावणी निबंधकाची लेखी मंजूरी आलेल्या तारखेपासून होईल.	३. उपरोक्त मंजूर झालेल्या पोटनियमांची अंमलबजावणी निबंधकाची तसेच रिझर्व्हबँकेच्या मंजूरीच्या तारखेपासून करण्यात येईल.	रिझर्व्ह बँकेच्या सन २०१९ ते २०२३ चे तपासणी अहवालात नमुद केल्या प्रमाण परिपुर्तता करण्यासाठी



दि चांदवड मर्चन्ट्स को-ऑप.बँक लि., चांदवड, जि.नाशिक

STATUTORY AUDITOR'S REPORT

(Under Section 31 of The Banking Regulation Act 1949
and 81 (1) (a) 81 (5B) & Rule 69 of Maharashtra C operative Societies Act 1960)

To,

The Chairman

**The Chandwad Merchant's Co-Op Bank Limited,
Chandwad, Dist.- Nashik**

Report on the Financial Statements

1. We have audited the accompanying financial statements of the 'The Chandwad Merchants' Co-operative Bank Ltd.' which comprise the Balance Sheet as at 31st March, 2025 and the Statement of Profit and Loss and the Cash Flow statement for the year then ended and a summary of significant accounting policies and other explanatory information. Incorporated in these financial statements are the returns of all 3 branches, 1 Extension Counter and Head office audited by us.

Management's Responsibility for the Financial Statements

2. Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flow of the Bank in accordance with the Banking Regulation Act 1949 (as applicable to co-operative societies) as amended by the Banking Regulation (Amendment) Act, 2020, the guidelines issued by the Reserve Bank of India and the guidelines issued by the National Bank for Agricultural and Rural Development, the Registrar of Cooperative Societies, Maharashtra, the Maharashtra Co-operative Societies Act, 1960, and the Maharashtra Co-operative Societies Rules, 1961, (as applicable) and generally accepted accounting principles in India so far as applicable to the Bank. This responsibility includes design, implementation and maintenance of internal control relevant to the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

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

4. The management is responsible for overseeing the Bank's financial reporting process.

Auditor's Responsibility

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

6. As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional scepticism 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 procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control 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 Bank's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures 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 disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Financial Statements, including the disclosures, and whether the Financial Statements represent the underlying transactions and events in a manner that achieves fair presentation.

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

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

Opinion

9. In our opinion and to the best of our information and according to the explanations given to us, the said accounts together with the notes thereon give the information required by the Banking Regulation Act, 1949 (AACS) as well as Maharashtra Co-op. Societies Act 1960, the Maharashtra Cooperative Societies Rules, 1961 and the guidelines issued by the National Bank for Agricultural and Rural Development (as applicable) and guidelines issued by Reserve Bank of India and Registrar of Cooperative Societies, Maharashtra in the manner so required for the bank and give a true and fair view in conformity with the accounting principles generally accepted in India:

in India:

- (i) in the case of the Balance Sheet, of the state of affairs of the Bank as at 31st March, 2026
- (ii) in the case of the Profit and Loss Account of the profit for the year ended on that date; and
- (iii) in the case of the Cash Flow Statement, of cash flows for the year ended on that date.



दि चांदवड मर्चन्ट्स को-ऑप.बँक लि., चांदवड, जि.नाशिक

Other Matters:

10. We draw attention on the following matters:

AS15: Employees Benefits: Gratuity:

(a) The Bank has obtained a Group Gratuity Scheme from Life Insurance Corporation of India for funding its gratuity liability towards employees. As per the accounting policy consistently followed by the Bank over the years, annual gratuity premium is paid to LIC in the month of December every year based on the permanent employees on the rolls of the Bank as on the date of payment of premium.

(b) The Bank has not obtained a separate external actuarial valuation of its gratuity liability. Instead, the management has relied upon the actuarial valuation and premium computation furnished by LIC under the said Group Gratuity Scheme wherein the gratuity liability/premium is determined on actuarial basis using the Projected Unit Credit Method.

(c) As prescribed under Accounting Standard (AS) 15 Employee Benefits, gratuity being a defined benefit obligation is required to be valued on actuarial basis using the Projected Unit Credit Method.

Our opinion is not modified on these matters.

11. The following is the summary of Memorandum of Changes submitted by us to the Bank Management:

Memorandum of Changes (Summary)			
	No.	Increase	Decrease
a) In respect of Income	1	0.00	584039.00
b) In respect of Expenditure	5	0.00	922895.00
c) In respect of Assets	6	843895.00	285447.00
d) In respect of Liabilities	2	298592.00	79000.00
e) In Respect of Gross NPA's	38	9623346.00	00.00
f) In respect of Provision on NPA's	0	00.00	00.00
g) In Respect of Classification of Advances	38	962346.00	9623346.00
h) In Respect of Risk Weighted Assets	0	00.00	00.00
i) Other Assets (if any)	0	00.00	00.00

Basis of Opinion

12. We conducted our audit in accordance with the Standards on Auditing (SAs) issued by Institute of Chartered Accountants of India (ICAI). 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 ICAI together with ethical requirements that are relevant to our audit of the financial statements under the provisions of the Banking Regulations Act, 1949 and the rules made thereunder and under the provisions of the Maharashtra Cooperative Societies Act, 1960 and the Maharashtra Cooperative Societies Rules, 1961 made thereunder and we have fulfilled our other ethical responsibilities in accordance with these requirements and the code of ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Report on Other Legal and Regulatory Matters

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

14. We report that:

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

(b) As required by Section 30(3) of the Banking Regulation Act, 1949, we further report that the transactions of the Bank, which have come to our notice, have been within the powers of the Bank;

(c) In our opinion and according to the information given to us, there has been no material impropriety or irregularity in the expenditure or in the realization of money due to the bank.

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

(e) 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;

15. The details as required by the Rule 69(6) of Maharashtra Co-operative Societies Rules 1961 are given in the audit memorandum separately.

16. On the basis of Our Audit report attached & CAMEL rating annexed thereto, we have given composite rating '**A**' for **F.Y. 2025-26** to the bank.

For Birari and Kulkarni

Chartered Accountants

(CA Rohan Kulkarni)

Partner

FRN 116559W | M.No165613

UDIN: 26165613TUHKRA8725

Date : 22/06/2026

Place: Chandwad



दि चांदवड मर्चन्ट्स को-ऑप.बँक लि., चांदवड, जि.नाशिक

FINANCIAL YEAR ENDED MARCH 31, 2026

ANNEXURE TO INDEPENDENT AUDITOR'S REPORT

As required by the Rule 69(6) of Maharashtra Co-operative Societies Rules, 1961, we report on the matters specified in clauses (i) to (v) of the said Rules to the extent applicable to the Bank.

1. During the course of our audit, we have generally not come across transactions which appear to be contrary to the provisions of the Act, the Rules or the Bye-Laws of the Bank.

ii. During the course of our audit, we have generally not come across the sum which ought to have been but have not been brought into account of the bank.

iii. During the course of audit, we have generally not come across any material impropriety or irregularity in the expenditure or in the realizations of money due to the bank.

iv. The following monies due to the bank appear to be doubtful of recovery and loss against which a provision of Rs. 110.37 Lakhs is made in the accounts. (Advances categorized as doubtful or loss as per prudential norms are considered as doubtful of recovery.)

(Rs. in Lakhs)

Category	Principal Outstanding as on 31/03/2026
Doubtful Assets	195.33
Loss Assets	0.37

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

For Birari and Kulkarni

Chartered Accountants

XXX

(CA Rohan Kulkarni)

Partner

FRN 116559W | M.No165613

UDIN: 26165613TUHKRA8725

Date : 22/06/2026

Place: Chandwad



दि चांदवड मर्चन्ट्स को-ऑप.बँक लि., चांदवड, जि.नाशिक

Notes on Accounts

Position for 31 March 2026

Disclosure as Per RBI Circular dated 25 March 2014)

Sr.No.	Particulars	Amount 31-3-25	Amount 31-3-26
1	Capital to Risk Asset Ratio	19.33%	16.92%
2	Movement of CRAR		
	Capital Tier-1	1355.01	1438.79
	Capital Tier-2	162.61	208.61
	Total Tier 1+2	1517.62	1647.04
	Total Risk to Asset	7850.54	9737.17
3	Govt.Securities		
	Book Value	5783.91	4712.07
	Face Value	5000.00	4750.00
	Market Value	5795.45	4634.14
	Internal Bank Deposit	1938.55	2274.51
	Non SLR Investment	2.95	2.95
	Advanced Against Housing Loan	922.38	1242.35
4	Advanced Against Shares & Debentures	Nil	Nil
5	Advanced to Directors their Relatives	5.04	0.95
6	Cost of Deposit	6.25%	6.23%
7	N.P.A.		
	Gross NPA	446.17	534.68
	Net NPA	201.17	289.68
8	NPA Movement		
	Outstanding at the Beginning of the Year	488.64	446.17
	Addition During the Year	152.26	384.11
	Recovery During the Year	194.73	295.60
	Outstanding at the end of the Year	446.17	534.68
9	Profitability		
	Int Income as % of Working Funds	6.83%	7.46%
	Non Int Income as % Working Funds	0.19%	0.30%
	Operation Profit as a % of Working Funds	1.89%	0.66%
	Business per Employee	687.05	774.34
	Profit Per Employee	4.66	3.74
10	Provision made toward's BDDR for NPA		
	Outstanding at the Beginning of the Year	325.00	245.00
	Addition During the Year	0.00	0.00
	Recovery During the Year	80.00	0.00
	Outstanding at the end of the Year	245.00	245.00
11	Depreciation on Investments		
	Outstanding at the Beginning of the Year	112.93	62.93
	Addition During the Year	0.00	0.00
	Recovery During the Year	50.00	0.00
	Outstanding at the end of the Year	62.93	62.93
12	Standard Assets Provision		
	Outstanding at the Beginning of the Year	30.00	35.00
	Addition During the Year	5.00	5.00
	Recovery During the Year	0.00	0.00
	Outstanding at the end of the Year	35.00	40.00
13	Foreign Currency Assets and Liabilities	No	No
14	Payment of DICGC Insurance Premium paid up to 30/09/2024	31/3/2025	31/3/2026
15	Penalty Imposed by R.B.I.	No	No
16	Restructured Account	No	No
17	Depositor Education & Awareness Fund (DEAF)		
	Outstanding at the Beginning of the Year	26.01	28.96
	Addition During the Year	2.95	1.35
	Less Amount During the Year	0.00	0.38
	Closing Balance at the end of the Year	28.96	29.93



दि चांदवड मर्चन्ट्स को-ऑप.बँक लि., चांदवड, जि.नाशिक

ANNEXURE "A"

NAME OF THE BANK	: THE CHANDWAD MERCHANT'S CO-OP BANK LTD., CHANDWAD DIST. NASHIK
HEAD OFFICE ADDRESS	: 'Kamdhenu, Shriram Road, Chandwad Dist. Nashik - 423 101
DATE OF REGISTRATION	: 6 th May 1959
DATE & NO. OF RBI LICENCE	: UBD MH - 843-P-28/1/1987
JURISDICTION	: Nashik District

(Figures in Lacs)

PARTICULARS		As on 31-03-2026
NO.OF BRANCHES INCLUDING H.O.		HO+03+01 Ex. Count
MEMBERSHIP	REGULAR	4606
	NOMINAL	614
PAID UP SHARE CAPITAL		289.81
TOTAL RESERVE AND FUNDS		1868.57
DEPOSITS	SAVING	3744.89
	CURRENT	822.62
	FIXED	10855.79
	TOTAL -	15423.30
ADVANCE	SECURED	9275.97
	UNSECURED	79.84
	TOTAL -	9355.81
	TOTAL % OF PRIORITY SECTOR	84.75%
	PRIORITY SECTORE Amt	6600.94
	TOTAL % OF WEAKER SECTOR	20.66%
	WEAKER SECTION Amt	1609.39
BORROWINGS	N.D.C.C. BANK	0.00
	M.S.C. BANK	0.00
	OTHER BANK	0.00
INVESTMENTS	N.D.C.C. BANK FDR	300.00
	M.S.C. BANK FDR	0.00
	OTHER FDR	1974.51
	GOVT. SECURITIES	4712.07
	SHARES	2.95
	TOTAL -	6989.53
OVERDUES % (Percentage)		4.79%
Gross NPA %		5.71%
NET NPA %		3.18%
CRAR		16.92%
M.I.S. of Urban Banks	C.D. Ratio (As per Audit)	60.66%
	Overdues Amt.	447.95
PROFIT / LOSS FOR THE YEAR		119.56
AUDIT CLASSIFICATION		"A"
RBI Rating As on 31/3/2023		B
TOTAL STAFF : 32	SUB : 06	OTHERS : 26
WORKING CAPITAL		17821.10



दि चांदवड मर्चन्ट्स को-ऑप.बँक लि., चांदवड, जि.नाशिक

* बँकेच्या आर्थिक परिस्थिती बाबत तक्ता *

(रुपये आकडे लाखात)

इ.स.	सभासद संख्या	भाग भांडवल	निधी	ठेवी	गुंतवणूक	कर्ज वाटप	थकबाकीचे प्रमाण	खेळते भांडवल	डिव्हीडंड वाटप	ऑडिट वर्ग
२०२२	३५७१	१८९.८२	१३९८.३१	१११६१.८९	६९६२.४९	४८६९.८१	६.७१%	१३१४४.६५	१०%	अ
२०२३	३६२२	२०३.६४	१५८९.१२	१०८२७.८७	६२३२.७०	५३०३.१२	६.२१%	१२९७७.७७	१०%	अ
२०२४	३८३८	२३२.२४	१६१३.६४	१२२४८.२९	६६५५.२०	६१७८.४७	६.९४%	१४२७०.००	१०%	अ
२०२५	४१५८	२५९.४७	१७०१.१३	१४८८४.२५	७७२५.४१	७७८८.६१	६.५९%	१७०६०.०६	१०%	अ
२०२६	४६०६	२८९.८१	१८६८.५८	१५४२३.३०	६९८९.५३	९३५५.८१	४.७९%	१७८२१.१०	१२% *	अ

* मा. रिझर्व्ह बँकेच्या परवानगी मिळाल्यानंतर डिव्हीडंड वाटप करण्यात येईल.

* ठळक वैशिष्ट्ये *

- संपूर्ण कोअरबँकींग
- आरटीजीएस, एनईएफटी सुविधा
- सीटीएस (मायकर) क्लिअरिंग चेक
- एसएमएस सुविधा
- लाईटबिल, टेलीफोन बिल भरणा केंद्र
- नियमित कर्जखात्यांना रिबीट सुविधा
- मा. रिझर्व्ह बँकेच्या नियमाप्रमाणे ठेवीवर ५ लाखापर्यंत विमा संरक्षण
- डीटीएच रिचार्ज, मोबाईल बिल भरणा केंद्र
- जेष्ठ नागरीकांच्या ठेवीवर ०.५% जादा व्याजदर
- सुलभ व तात्काळ कर्ज पुरवठा
- लॉकर सुविधा / मोबाईल बँकिंग सुविधा / युपीआय सुविधा
- तत्पर व नम्र सेवा

* बँकर्स *

महाराष्ट्र राज्य सहकारी बँक लि. मुंबई
बँक ऑफ महाराष्ट्र, शाखा चांदवड/वडाळीभोई
नाशिक जिल्हा मध्यवर्ती सह.बँक लि. नाशिक/चांदवड/वडाळीभोई
आय.सी.आय.सी.आय. बँक लि. शाखा पिंपळगांव
ठाणे जनता सहकारी बँक लि. शाखा नाशिक
अॅक्सीस बँक, चांदवड

स्टेट बँक ऑफ इंडिया, शाखा चांदवड
आय.डी.बी.आय.बँक लि., नाशिक
युनियन बँक शाखा, चांदवड
एच.डी.एफ.सी. बँक, चांदवड शाखा
आय.डी.एफ.सी. बँक, निफाड

* अंतर्गत लेखापरीक्षक *

श्री. व्ही.एच.जाजु (सनदी लेखापाल, नाशिक)

* कायदेशीर सल्लागार *

अॅड.श्री. एस.जी. सोनवणे (नाशिक)
अॅड.श्री. प्रविण शिवाजी कोतवाल (चांदवड)
अॅड.श्री. सुदर्शन पानसरे (चांदवड)

अॅड.श्री. पी.एन. जोशी (मुंबई)

अॅड.श्री. पोपटराव दगुजी पवार (चांदवड)
अॅड.श्री. विशाल अनिल व्यवहारे (चांदवड)
अॅड.सौ. रूपाली यशोदिप घमंडी (चांदवड)

* सीने मुल्यांकनकार (गोल्ड व्हॅल्युअर) *

श्री. अभिजीत प्रमोद सोनवणे
श्री. अशोक गजानन वडनेरे

श्री. अनिल वासुदेव घोडके

श्री. किशोर चांदमल डुंगरवाल
श्री. सुनिल छबुशेठ अधिकार

* स्थावर/वाहन मिळकत मुल्यांकनकार (व्हॅल्युअर) *

श्री. अभयकुमार आर. मेहता (मालेगांव)

श्री. हार्दिक सी. बेदमुत्था (मनमाड)



दि चांदवड मर्चन्टस् को-ऑप बँक लि., चांदवड जि. नाशिक

सेवक वृंद



श्री. सचिन वामनराव सुर्यवंशी
मुख्य.कार्य.अधिकारी



श्री. परवेजखान करीमखान पठाण
मुख्य. शाखा व्यवस्थापक



श्री. अनिल गंगाधर सांगळे
वडाळीभोई शाखा व्यवस्थापक



श्री. राजेंद्र पोपटराव सोनवणे
वसुली अधिकारी



श्री. राजेंद्र माधव चव्हाण
ज्यु. ऑफिसर



श्री. अमोल शंकर अभंग
ज्यु. ऑफिसर



कु. नजमा गुलाबखान पठाण
लिपीक



श्री. लक्ष्मण जगन्नाथ आव्हाड
लिपीक



श्री. राजेंद्र एकनाथ पंडीत
लिपीक



श्री. उत्तम वसंत सोनवणे
लिपीक



श्री. गिरीष अशोक खैरनार
लिपीक



श्री. कुणाल नागेश गोसावी
लिपीक



श्री. योगेश राजेंद्र राऊत
लिपीक



श्री. सुनिल बबन भालेकर
शिपाई



श्री. ऋषीकेश संजय शेळके
शिपाई

आपली बँक ! चांमको बँक

७० वा वार्षिक अहवाल
सन २०२५-२०२६



दि चांदवड मर्वन्टस् कौ-आँप बँक लि., चांदवड जि. नाशिक

बँकेच्या ६९ व्या वार्षिक
सर्वसाधारण सभेमध्ये
मनोगत व्यक्त करतांना
माननीय चेअरमन
श्री. राहुलदादा कोतवाल
व संचालक मंडळ



बँकेच्या प्रशासकीय
इमारतीमध्ये लक्ष्मी पुजन करतांना
मा.संचालक श्री. आदित्य फलके
व संचालक मंडळ व कर्मचारी वृंद

बँकेच्या प्रशासकीय
इमारतीमध्ये दिपावलीनिमित्त
लक्ष्मीची आरती करतांना
चेअरमन श्री. राहुलदादा कोतवाल
व संचालक मंडळ व कर्मचारी वृंद



आपली बँक ! चांमको बँक

७० वा वार्षिक अहवाल
सन २०२५-२०२६



दि चांदवड मर्चन्टस् कू-आँप बँक लि., चांदवड जि. नाशिक



बँकेच्या प्रशासकीय
इमारतीमध्ये दिपावलीनिमित्त
उपस्थित चेअरमन श्री. राहुलदादा कोतवाल
व संचालक मंडळ व कर्मचारी वृंद

वडाळीभोई शाखा
नविन जागेत स्थलांतर प्रसंगी
उपस्थित संचालक मंडळ व
इतर मान्यवर



वडाळीभोई शाखा
नविन जागेत स्थलांतर
उद्घाटना प्रसंगी उपस्थित
चेअरमन, व्हा.चेअरमन व
संचालक मंडळ व
इतर मान्यवर

आपली बँक ! चांमको बँक

७० वा वार्षिक अहवाल
सन २०२५-२०२६



दि चांदवड मर्चन्टस् को-ऑप बँक लि., चांदवड जि. नाशिक



वडाळीभोई शाखा नविन जागेत स्थलांतर प्रसंगी मार्गदर्शन करतांना
मा.आ.श्री. शिरीषकुमार कोतवाल व उपस्थित मान्यवर



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चेअरमन मा.श्री. राहुलदादा कोतवाल व उपस्थित मान्यवर

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उपस्थित चेअरमन व संचालक मंडळ व मान्यवर



बँकेच्या प्रशासकीय इमारतीमध्ये प्रजासत्ताक दिनानिमित्त ध्वजारोहण करतांना
मा.चेअरमन, व्हा.चेअरमन सर्व संचालक मंडळ व कर्मचारी वृंद



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७० वा

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स्थापना : दि. ०६/०५/१९५९

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संपर्क : - ०२५५६ २७००२२

शाखा : वडाळीभोई



प्रति,
श्री./सौ. _____

बुक-पोस्ट

*** प्रेषक ***

चेअरमन, व्हा.चेअरमन व संचालक मंडळ

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