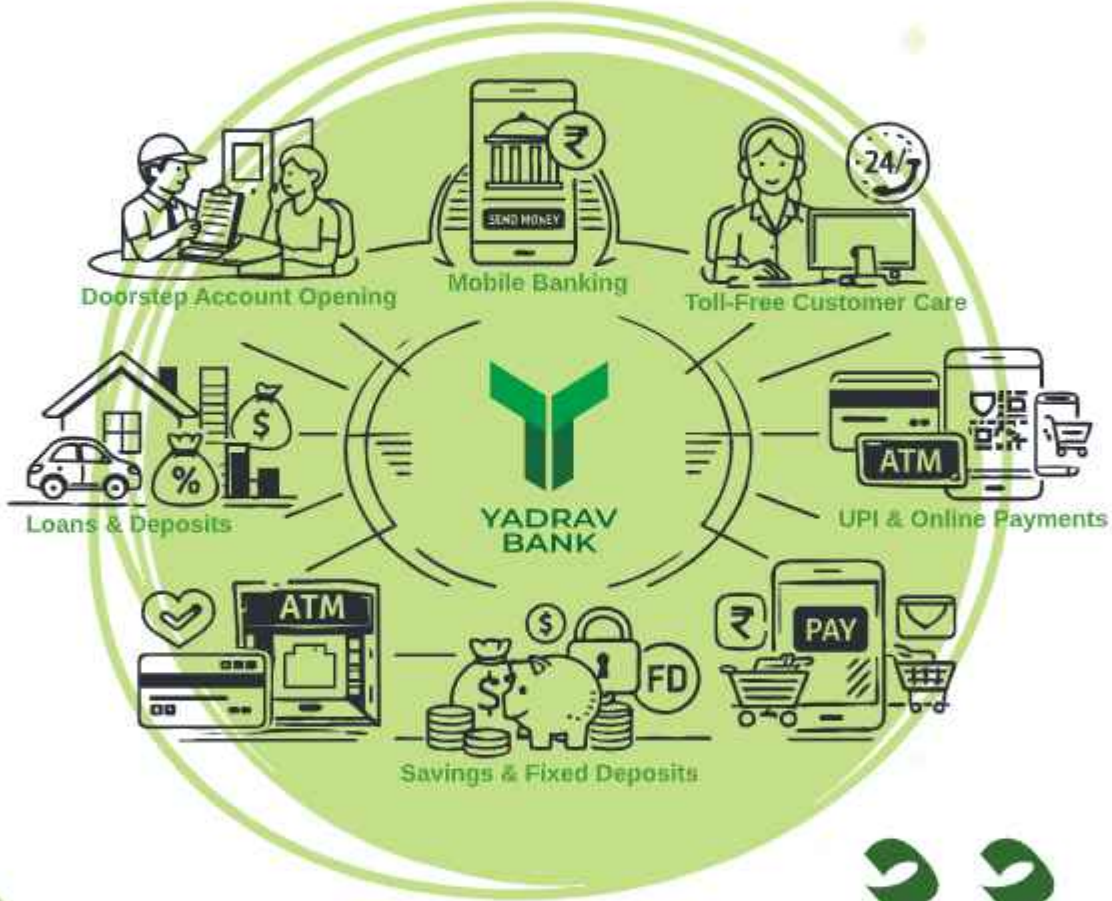


Regd. No. 103 • License No. UBD/MAH/1133/P

यद्राव को-ऑप. बँक लिमिटेड. यद्राव

☎ 7276479889

🌐 www.yadrav.bank.in



वार्षिक ३३ वा
अहवाल २०२७-२०२६

ऑडिट वर्ग 'अ'



यद्द्राव को-ऑप. बँक लिमिटेड, यद्द्राव.

३३ वा वार्षिक अहवाल २०२५-२०२६

विद्यमान संचालक मंडळ



श्री. अजय राजेंद्र पाटील (यद्द्रावकर)
चेअरमन



श्री. दिलीप ल. मगदूम
व्हा. चेअरमन



श्री. विशाल र. आवटी



श्री. वैभव वि. कर्के



श्री. प्रदिप बा. चौगुले



श्री. धन्यकुमार न. सिदनाळे



श्री. प्रशांत ब. जपिने



श्री. आशिष जि. मुरचिद्रे



श्री. संजय आ. पाटील



श्री. युवराज र. शहा



श्री. सुरेंद्र सा. जंगम



श्री. प्रशांत बा. कांबळे



श्री. शिवाजी सि. बेडगे



सौ. त्रिशला सं. पाटील
(यद्द्रावकर)



सौ. शोभा धन्यकुमार
पाराज(पाटील)



सौ. कल्पना सं. मोरे



सौ. सुलभा म. चौगुले



श्री. सचिन बा. देशिणे
तज्ञ संचालक



श्री. निलेश प्र. पाटील (सी.ए.)
तज्ञ संचालक



श्री. श्रीशैल आ. नायकुडे
मुख्य कार्यकारी अधिकारी

संस्थापक



मा. सहकारमहर्षी स्व. शामरावजी पाटील (यद्गावकर)

खंबीर नेतृत्व



आमदार मा. डॉ. राजेंद्र पाटील (यझावकर)

माजी राज्यमंत्री - सार्वजनिक, आरोग्य व कुटुंबकल्याण, वैद्यकीय शिक्षण, अन्न व औषध प्रशासन, वस्त्रोद्योग, सांस्कृतिक कार्यमंत्री (महाराष्ट्र राज्य)



यद्वाव को-ऑप. बँक लिमिटेड, यद्वाव.

३३ वा वार्षिक अहवाल २०२१-२०२६

व्यवस्थापकीय संचालक मंडळ



श्री. संजय शा. पाटील (यद्वावकर)
चेअरमन



श्री. अजय राजेंद्र पाटील (यद्वावकर)
सदस्य



श्री. अनिल आ. बागणे
सदस्य



श्री. दिलीप ल. मगदूम
सदस्य



श्री. आशिष जि. मुरचिंदे
सदस्य



अॅड. श्री. कुमार दे. उपाध्ये
सदस्य



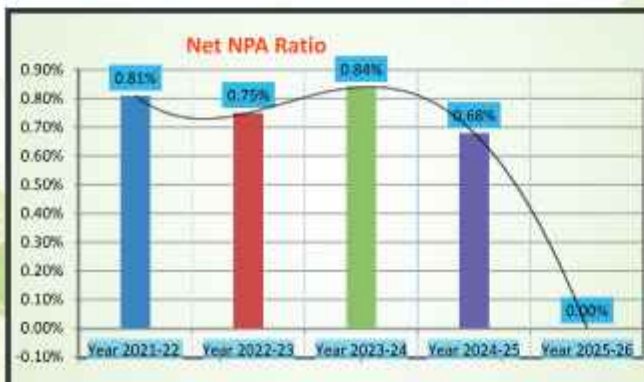
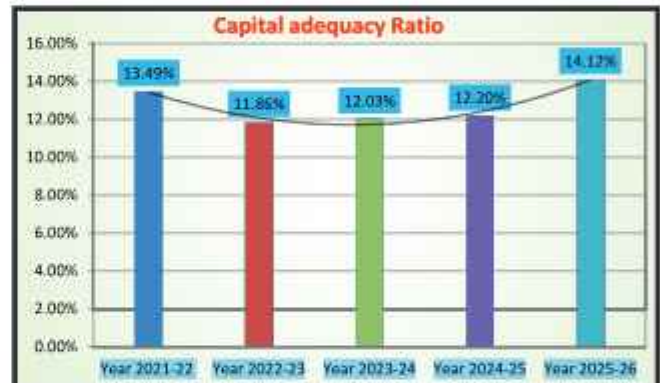
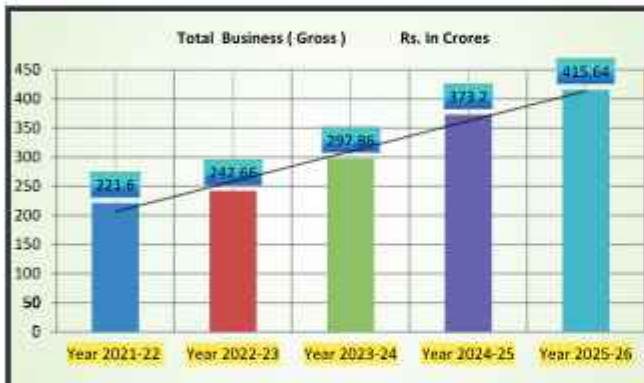
श्री. श्रीशैल आ. नायकुडे
मुख्य कार्यकारी अधिकारी



यद्वाव को-ऑप. बैंक लिमिटेड, यद्वाव.

३३ वा वार्षिक अहवाल २०२१-२०२६

सांपत्तिक स्थिती



३३ वी वार्षिक सर्वसाधारण सभेची नोटीस

(फक्त सभासदाकरीता)

आपल्या बँकेच्या सर्व सभासदाना कळविणेत येते की, या बँकेची ३३ वी वार्षिक सर्वसाधारण सभा रविवार दि. ५ जुलै २०२६ रोजी सकाळी १०.०० वाजता 'दि मर्चंट असोशिएशन जयसिंगपूर, नगरपालिका शाळा नं. १ जवळ, ९ वी गल्ली, सुभाष रोड, जयसिंगपूर ४१६ १०१, ता. शिरोळ, जि. कोल्हापूर येथे बोलविण्यात येत आहे. तरी सदरच्या सभेस आपण वेळेवर उपस्थित रहावे, हि विनंती.

* सभेपुढील विषय *

१. दिनांक २९/०६/२०२५ रोजी झालेल्या वार्षिक सर्व साधारण सभेचा वृत्तांत वाचून कायम करणे.
२. मा. संचालक मंडळाने दि. ३१-०३-२०२६ इ. अखेर संपलेल्या आर्थिक वर्षाचा सादर केलेला अहवाल, ताळेबंद, नफा-तोटा पत्रक वाचून त्यास मंजुरी देणे.
३. मा. संचालक मंडळाने सुचविलेल्या नफा विभागणीस मंजुरी देणे.
४. सन २०२५-२६ या सालामध्ये मंजूर बजेटपेक्षा जादा झालेल्या खर्चास मंजुरी देणे व सन २०२६-२७ या सालच्या अंदाजपत्रकास मंजुरी देणे.
५. मा. वैधानिक लेखापरीक्षक यांच्या सन २०२४-२५ चे लेखापरीक्षण दोष दुरुस्ती अहवालास मान्यता देणे.
६. सन २०२५-२६ या सालातील वैधानिक लेखापरीक्षक मे. पवार सामंत अँड जाधव, चार्टर्ड अकौंटंट्स, कोल्हापूर यांचेकडून आलेल्या ऑडीट मेमोची नोंद घेणे व स्वीकृत करणे.
७. अहवाल सालात बँकेचे संचालक व त्यांचे नातेवाईक यांना दिलेल्या कर्जाची नोंद घेणे.
८. सन २०२६-२७ या सालाकरिता वैधानिक लेखापरिक्षकाच्या नेमणुकीबाबत रिझर्व्ह बँकेच्या निर्देशानुसार केलेल्या कार्यवाहीची नोंद घेणे.
९. सन २०२६-२७ या सालाकरिता अंतर्गत हिशोब तपासणीसाठी केलेल्या नेमणुकीस व मानधनास मान्यता देणे.
१०. बँकेच्या ३३ व्या वार्षिक सर्वसाधारण सभेस हजर नसलेल्या सभासदांच्या अनुपस्थितीस मान्यता देणे.
११. मा. अध्यक्षसो यांचे परवानगीने ऐनवेळी येणाऱ्या विषयांचा विचार करणे.

मा. संचालक मंडळाचे आदेशावरून

स्थळ : यद्द्राव

दिनांक : १६-०६-२०२६

श्रीशैल आप्पासो नायकुडे

मुख्य कार्यकारी अधिकारी

अजय राजेंद्र पाटील (यद्द्रावकर)

चेअरमन

« विशेष सूचना »

१) गणसंख्येअभावी सभा तहकूब झाल्यास, सदर सभा त्याच ठिकाणी अर्ध्या तासानंतर घेणेत येईल अशा सभेस गणसंख्येची आवश्यकता राहणार नाही. २) बँकेची वार्षिक जमाखर्च पत्रके अहवालासह आपल्या माहितीकरिता बँकेच्या नोटीस बोर्डावर लावलेली आहेत, कृपया याची सभासदांनी नोंद घ्यावी. ३) ज्या सभासदांना सूचना व प्रश्न विचारावयाचे असतील त्यांनी ते लेखी स्वरूपात दि. २५/०६/२०२६ पूर्वी बँकेच्या मुख्य कार्यालयामध्ये आणून द्यावेत, त्यानंतर आलेल्या प्रश्नांचा विचार केला जाणार नाही. ४) सभासदांनी आपल्या पत्त्यातील बदलाची नोंद, संपर्क दूरध्वनी अथवा मोबाईल क्रमांक, केवायसी संबंधीची कागदपत्रे यांची माहिती बँकेस कळवून सहकार्य करावे. ५) सभासदांनी आपल्या वार्षिक अहवालाची प्रत बँकेच्या नजीकच्या शाखेतून / प्रधान कार्यालयातून घेऊन जावे. आर्थिक वर्ष २०२५-२६ चा वार्षिक अहवाल संकेत स्थळ www.yadray.bank.in यावर उपलब्ध आहे.

* विद्यमान संचालक मंडळ *

अ.नं. >>	नांव >>	हुद्दा >>	फोन >>
१	श्री. अजय राजेंद्र पाटील (यद्वावकर)	चेअरमन	९८२२५७०५५५
२	श्री. दिलीप लक्ष्मण मगदूम	व्हा. चेअरमन	९८२२२६२९४४
३	श्री. विशाल रघुवीर आवटी	संचालक	९८८९६२७९८९
४	श्री. वैभव विद्याधर कर्वे	संचालक	८४८४९३५८४९
५	श्री. प्रदीप बाळासो चौगुले	संचालक	९६२३४२५६३६
६	श्री. धन्यकुमार नरसू सिदनाळे	संचालक	७७०९५७०८४२
७	श्री. प्रशांत बसगोंडा अपिने	संचालक	७०३८२६३९९९
८	श्री. आशिष जिवंधर मुरचिट्टे	संचालक	९६६५०८४०८४
९	श्री. संजय आण्णासो पाटील	संचालक	९०२९९४९९२४
१०	श्री. युवराज रतनलाल शहा	संचालक	९८९०२२२९९५
११	श्री. सुरेंद्र सातय्या जंगम	संचालक	८८०५०३५७२८
१२	श्री. प्रशांत बाळासो कांबळे	संचालक	७०८३४४३७३७
१३	श्री. शिवाजी सिद्धू बेडगे	संचालक	९९२२०९९८९९
१४	सौ. त्रिशला संजय पाटील (यद्वावकर)	संचालिका	९०४९०९३७८६
१५	सौ. शोभा धन्यकुमार पाराज(पाटील)	संचालिका	९०९९४४२९५०
१६	सौ. कल्पना संभाजी मोरे	संचालिका	९८२२०४५३९६
१७	सौ. सुलभा भरतकुमार चौगुले	संचालिका	९०२९५७७२५४
१८	श्री. सचिन बाळासो देशिंगे	तज्ञ संचालक	९५८४७९९७९९
१९	श्री. निलेश प्रमोद पाटील (CA)	तज्ञ संचालक	९३७३३०९००८

« कायदा सल्लागार »

अॅड. ए. एस. पाटील, जयसिंगपूर,
अॅड.प्रविण सम्राट उपाध्ये, यद्वाव
अॅड. संजय बाबासो खंजीरे, इचलकरंजी.
अॅड. जी. के. आंबेकर, जयसिंगपूर
अॅड. प्रकाश आर. भेंडवडे, आलास
अॅड. अरुण डी. कल्याणावर, कुरुंदवाड

« व्हॅल्युएटर »

श्री. प्रमोद बी. चौगुले, अर्किटेक्ट इंजि., सांगली.
श्री. नारायण एस. कोळी, अर्किटेक्ट इंजि., जयसिंगपूर.
श्री. प्रताप बी. साळुंखे, अर्किटेक्ट इंजि., इचलकरंजी.
श्री. महावीर आण्णासो ऐनापूरे, अर्किटेक्ट इंजि., नांदणी
श्री. शिरीष पाटील, अर्किटेक्ट इंजि., सांगली.
श्री. एस. डी. झोले, अर्किटेक्ट इंजि., इचलकरंजी
श्री. राजेंद्र सदाशिव पोवार, मेक.इंजि., जयसिंगपूर.
श्री. मोतीलाल महावीर पट्टणकुडे, कृषी इंजि., अकिवाट

« सराफ »

श्री. राजेंद्र शिवलाल शहा, इचलकरंजी.
श्री. प्रकाश राजाराम बेलवलकर, जयसिंगपूर
श्री. सुरेश महादेव पोतदार अॅण्ड सन्स, कुंभोज.
श्री. वेणेंकर ज्वेलर्स, दत्तवाड.
श्री. एस ज्वेलर्स, कुरुंदवाड

« बँकर्स »

दि महाराष्ट्र राज्य सह. बँक लि; मुंबई
कोल्हापूर जिल्हा मध्य. सह. बँक लि; मेन शाखा, इचलकरंजी, नरंदे, जयसिंगपूर, दत्तवाड
स्टेट बँक ऑफ इंडिया, शाखा पार्वती औद्यो. वसाहत, यद्वाव
एच.डी.एफ.सी. बँक लि; जयसिंगपूर
आय.डी.बी.आय. बँक शाखा इचलकरंजी
आय.सी.आय.सी.आय. बँक लि; शाखा जयसिंगपूर
फेडरल बँक, शाखा जयसिंगपूर
आर.बी.एल.बँक, जयसिंगपूर

« वैधानिक लेखापरिक्षक »

मे. पवार सामंत अॅण्ड जाधव
चार्टर्ड अकौंटंट,

« अंतर्गत लेखापरिक्षक »

श्री. व्ही. के. बस्तवाडे अॅड कंपनी
चार्टर्ड अकौंटंट, जयसिंगपूर
श्री. विनायक पी. विभूते अॅण्ड कंपनी,
चार्टर्ड अकौंटंट, इचलकरंजी

३३ वा वार्षिक अहवाल

सन्माननीय सभासद बंधू आणि भगिनींनो,

बँकेच्या ३३ व्या वार्षिक सर्व साधारण सभेमध्ये संचालक मंडळाच्या वतीने मी आपले हार्दिक स्वागत करतो. मार्च ३१, २०२६ रोजी संपलेल्या आर्थिक वर्षाचा ताळेबंद, नफा तोटा पत्रक, रोख प्रवाह पत्रक तसेच लेखा परीक्षकांनी सादर केलेला तपासणी अहवाल मा. संचालक मंडळाच्या वतीने आपणापुढे सादर करताना आनंद होत आहे.

बँकेचे संस्थापक चेअरमन व सहकार महर्षी, सर्वांचे श्रध्दास्थान असलेले मा. श्री. शामराव आण्णा पाटील-यद्गावकर यांनी ग्रामीण भागातील व बहुजन समाजातील घटकांचा आर्थिकस्तर उंचावा या उदात्त हेतूने सन १९९५ साली या बँकेची स्थापना केली. तोच हेतू डोळ्यासमोर ठेऊन बँकेचे मार्गदर्शक तसेच महाराष्ट्र राज्याचे माजी राज्यमंत्री आमदार डॉ. राजेंद्र पाटील यद्गावकर यांच्या कुशल व भविष्याचा अचूक वेध घेणारे नेतृत्व बँकेला लाभल्यामुळे आज बँक अग्रगण्य बँक म्हणून नावारूपास आली आहे.

जागतिक अर्थव्यवस्था :

देशांतर्गत असलेली भक्कम मागणी आणि मुक्त व्यापार करार यांच्या जोरावर जागतिक बँकेने भारताचा विकास दर ६.३ % वरून ६.६ % इतका वाढविला आहे. आर्थिक वर्ष २०२५ मधील ७.१ % वरून वर्ष २०२६ मध्ये ७.६ % वाढण्याचा अंदाज आहे. कमी महागाई आणि वस्तु व सेवा कराच्या रचनेत केलेले सुसुत्रीकरण यामुळे खाजगी उपभोग वाढीला विशेष चालना मिळाली.

भारतीय अर्थव्यवस्था :

सन २०२५-२६ मध्ये व्यावसायिक क्षेत्राला देण्यात येणाऱ्या बँक कर्जात १५.९% वाढ झाली, मागील वर्षी ती १०.९% होती. बिगर बँक स्रोतांकडून मिळणाऱ्या कर्जामध्ये १३.३% वाढ नोंदविली गेली. मागील वर्षी ती १५.१% होती. जे कर्ज मध्यस्तीमधील त्यांची महत्वाची भूमिका अधोरेखित करते. विविध क्षेत्रामध्ये बँक कर्ज वाटपाच्या वाढीने वेग घेतला. ही वाढ ठेवीच्या वाढीपेक्षा अधिक असल्याने कर्ज-ठेव गुणोत्तर (Credit-Deposit Ratio) वाढले. मालमत्तेच्या गुणवत्तेत सुधारणा झाल्यामुळे अनुसूचित व्यावसायिक बँकांनी (SCB's) नफा क्षमताही भक्कम राहिली. एकूण अनुत्पादित मालमत्ता (GNPA) गुणोत्तर अनेक दशकातील निचांक पातळीवर आले. तर जोखीम-भारीत मालमत्तेच्या तुलनेत भांडवल गुणोत्तर (RAR) नियामक निकाषापेक्षा समाधानकारक पातळीवर राहिले. सन २०२६-२७ मध्ये सकल देशांतर्गत उत्पादन (GDP) दर ६.९% इतका राहिल असे रिझर्व्ह बँकेच्या सन २०२५-२६ वार्षिक अहवालामध्ये नमुद केले आहे.

प्रगतीची तुलनात्मक आकडेवारी :

आकडे रु. लाखात

अ.क्र.	तपशील	३१/०३/२०२६ चालू आर्थिक वर्ष	३१/०३/२०२५ मागील आर्थिक वर्ष	वाढ / घट
१	सभासद संख्या	८,१९०	७७४२	४४८
२	वसूल भाग भांडवल	४३०.५२	३६९.५५	६०.९७
३	राखीव व इतर निधी	१२९९.०६	९६९.०७	३२९.९९
४	ठेवी	२५,१४७.०८	२२,१६७.४०	२९७९.६८
५	कर्ज (ढोबळ)	१६,४१७.२८	१५,१५२.७५	१२६४.५३
६	गुंतवणूक (सरकारी व बँका)	९९७४.८५	४,८७९.०५	५०९५.८०
७	ढोबळ अनुत्पादित कर्ज	३१६.१९	३४६.३८	(३०.१९)
८	ढोबळ अनुत्पादित कर्जाचे प्रमाण	१.९२%	२.२९%	(०.३७)



यद्द्राव को-ऑप. बँक लिमिटेड, यद्द्राव.

३३ वा वार्षिक अहवाल २०२५-२०२६

९	निव्वळ अनुत्पादित कर्जे	०.००	१०१.११	(१०१.११)
१०.	निव्वळ अनुत्पादित कर्जांचे प्रमाण	०.००%	०.६८%	(०.६८%)
११	भांडवल पर्याप्तता	१४.१२%	१३.२०%	०.९२
१२	कर्जांचे ठेवीशी प्रमाण (ढोबळ)	६५.२९%	६८.३६%	(३.०७)
१३	खेळते भांडवल	२७,७५४.३६	२४,२६९.९६	३४८४.४०
१४	ऑडीट वर्ग	अ	अ	--
१५	ढोबळ नफा	४५३.६१	३०६.८२	१४६.७९
१६	निव्वळ नफा	३३९.३६	२१९.३२	१२०.०४

१. भाग भांडवल :

अहवाल सालात सभासद संख्या ७७४२ वरून दि. ३१/०३/२०२६ रोजी ८१९० झाली. सदरची वाढ ४४८ नी झाली. वसूल भाग भांडवल दि. ३१/०३/२०२५ रोजी रु. ३६९.५५ लाख इतकी होती. त्यामध्ये रु. ६०.९७ लाख नी वाढ झाली. दि. ३१/३/२०२६ अखेर एकूण भाग भांडवल रु. ४३०.५२ लाख इतके आहे.

२. राखीव व इतर निधी :

बँकेचा स्वनिधी जितका ज्यास्त तेवढी बँक आर्थिक दृष्ट्या सशक्त समजली जाते. दि. ३१/०३/२०२५ रोजी बँकेचा राखीव व इतर निधी रु. ९६९.०७ लाख होता. त्यामध्ये ३४.०५% ची वाढ होऊन दि. ३१/०३/२०२६ रोजी रु. १२९९.०६ लाख इतके झाले.

३. ठेवी :

ठेवीमध्ये प्रामुख्याने चालू ठेव / सेव्हिंग ठेव / मुदत ठेवी / रिकरिंग ठेव तसेच पिव्ही ठेवीचा समावेश होतो. दि. ३१/०३/२०२५ रोजी एकूण ठेवी रु. २२,१६७.४१ लाख इतक्या होत्या. त्यामध्ये रु. २,९७९.६८ लाख इतकी वाढ झाली व त्या ३१/३/२०२६ रोजी रु. २५,१४७.०८ लाख झाल्या आहेत. बरील सर्व ठेवीमध्ये वाढ झालेली आहे. मुदत ठेवी मध्ये १३.४८ % नी वाढ झाली तसेच सेव्हिंग व चालू ठेवी मध्ये प्रामुख्याने ९.५० % व १८.१३% नी वाढ झाली आहे. ठेवीच्या वाढीचा दर १३.४४ % इतका राहिला.

४. ठेव विमा संरक्षण :

रु. ५.०० लाख पर्यंतच्या ठेवीदारांना संरक्षण मिळणेसाठी बँकेने या अहवाल सालात दि. ०६/०५/२०२५ रोजी रु.१३.५४ लाख व दि. २८/१०/२०२५ रोजी रु. १४.८३ लाख इतका विमा हप्ता डीपॉझीट इन्शुरन्स अॅन्ड क्रेडीट ग्यारंटी कोर्पोरेशन कडे भरले आहेत. विमा हप्ता पोटी कोणतेही देणी बाकी राहिली नाही. सदर योजने अंतर्गत सर्व ठेवी सुरक्षित आहेत.

५. कर्जे :

बँकेचा मुळ उद्देश हा ठेवी स्वीकारणे व ती गरजू सभासदांना कर्जांच्या स्वरूपात वाटप करणे व राहिलेली रक्कम गुंतवणूक करणे व त्यातून नफा कमविणे हा असतो. बँकेचे एकूण ढोबळ कर्जे व्यवहार दि. ३१/०३/२०२५ च्या रु.१५,१५२.७५ लाखावरून दि. ३१/०३/२०२६ रोजी रु. १६,४१७.२८ लाखावर पोहचला. कर्ज व्यवसायात रु.१,२६४.५३ लाखाची म्हणजेच ८.३४% इतकी वाढ नोंदवली गेली. अहवाल सालात व्यवसाय वाढीकरिता कर्ज व्यवसायावर लक्ष केंद्रित केले त्यामुळे नफा वाढीवर परिणाम दिसून आला.

६. अनुत्पादित कर्जे :

बँकेचे अनुत्पादित कर्जे ही बँकेच्या नफ्यावर अत्यंत प्रतिकूल परिणाम करणारा मोठा व महत्वाचा घटक असतो. सातत्याने नियोजनबद्ध प्रयत्न व कडक उपाययोजना करून अनुत्पादित कर्जे कमी करणेचा अथक प्रयत्न केला आहे. आपली थकबाकी वेळेत भरावी असे आवाहन करतो. दि. ३१/०३/२०२५ रोजी एकूण अनुत्पादित कर्जे रु. ३४६.३८ लाख होती.

त्यामध्ये रु. ३०.१९ लाखांनी कमी होऊन दि. ३१/०३/२०२६ रोजी अनुत्पादित कर्जे रु. ३१६.१९ लाख इतकी झाली. अनुत्पादित कर्जासाठी कव्हरेजचे प्रमाण ७०.८१% वरून ते ३१/०३/२०२६ रोजी १००.००% इतके झाले आहे. या अहवाल सालात कोणतेही कर्जे हस्तांतरण अथवा निर्लेखित केले नाही.

७. गुंतवणूक :

अहवाल सालात इतर बँकांमध्ये केलेली गुंतवणूक ही रिझर्व्ह बँक ऑफ इंडिया च्या धोरणास अनुसरून केलेली आहे. वैधानिक तरलता प्रमाण व गैर वैधानिक तरलता प्रमाण मधील गुंतवणूक योग्य रीतीने राखले आहे. या अहवाल सालात बँकेने जादा असलेले फंड्स गुंतवणूकी मध्ये न करता कर्ज वाढीवर लक्ष केंद्रित केले आहे. त्यामुळे मागील वर्षापेक्षा चालू आर्थिक वर्षात गुंतवणुकीवरील उत्पन्न (सरकारी कर्ज रोखे व इतर बँकेतील मुदत ठेवी) रु. १५९.५० लाखांनी वाढ दिसते तसेच कर्जावरील व्याजामध्ये रु. ३५२.४५ लाखांनी वाढ दिसते.

८. नफा विभागणी :

सन २०२५-२६ या आर्थिक वर्षात बँकेस एकूण उत्पन्न रु. ७,८१,५०,३१५.९६ मिळाले व त्यातून एकूण खर्च रु.३,२७,८९,७७३.६९ वजा जाता ठोबळ नफा रु. ४,५३,६०,५४२.२७ शिल्लक राहिला व त्यातून रिझर्व्ह बँक व आयकर कायदानुसार करावी लागणारी तरतूद रु. १,१४,२५,०००.०० वजा करता निव्वळ नफा रु. ३,३९,३५,५४२.२७ इतका राहिला तसेच त्यामध्ये मागील वर्षाचा शिल्लक नफा रु. ५०,६८,६६० घेतला असता एकूण नफा रु. ३,९०,०४,२०२.२७ नफा विभागणीसाठी शिल्लक राहतो. सदरचा नफा विभागणीसाठी मा. संचालक मंडळाने खालीलप्रमाणे शिफारस केली आहे. त्यास आपण मंजुरी देणे विषयी विनंती आहे.

अ.क्र.	तपशील	रक्कम रु.
१	रिझर्व्ह फंड	१,८५,५०,०००.००
२	इमारत फंड	५१,००,०००.००
३	गुंतवणूक चढ-उतार निधी	१५,००,०००.००
३	लाभांश (९% प्रमाणे)	३३,३०,०००.००
४	शिल्लक नफा (पुढील वर्षाकरीता)	१,०५,२४,२०२.२७
	एकूण	३,९०,०४,२०२.२७

९. वैधानिक व अंतर्गत लेखापरिक्षण :

बँकेचे सन २०२५-२६ या सालातील वैधानिक लेखापरिक्षण मे. पवार सामंत अँड जाधव, लेखापरिक्षक सांगली यांनी व त्यांचे सहकारी यांनी पूर्ण केले असून त्यांनी बँकेस ऑडिट वर्ग 'अ' दिला आहे. त्यांनी बँकेच्या कामकाजाबद्दल समाधान व्यक्त करून केलेल्या मौलिक सुचना व मार्गदर्शनाबद्दल त्यांचे आभार.

बँकेचे सन २०२५-२६ या सालातील अंतर्गत लेखापरिक्षण मा. श्री. व्ही. के. बस्तवाडे अँड कंपनी, लेखापरिक्षक, जयसिंगपूर व मा. श्री. विनायक पी. विभूते अँड कंपनी, लेखापरिक्षक, इचलकरंजी यांनी केले असून त्यांनी केलेल्या मार्गदर्शनाबद्दल त्यांचे आभार.

१०. संचालक मंडळ व उपसमिती :

अहवाल सालात मा. संचालक मंडळाने नियुक्त केलेल्या विविध उपसमिती मध्ये प्रभावीपणे कामकाजात भाग घेऊन संचालक सहकारी यांनी बँकेच्या प्रगतीसाठी सकारात्मक सहकार्य करून एकमताने निर्णय मंजूर केले आहेत. त्याबद्दल त्यांचे आभार व्यक्त करतो. अहवाल सालात संचालक मंडळाच्या एकूण १२ सभा झाल्या आहेत.

११. व्यवस्थापक मंडळ :

रिझर्व्ह बँकेकडील परिपत्रक संदर्भ क्र. RBI/२०१९-२०-१२८ DOR(PCB) BPD.CIR No.८/१२.०५.००२/२०१९-२० दि. ३१/१२/२०१९ नुसार बँकेने पोटनियममध्ये आवश्यक ती पोटनियम दुरुस्ती करून घेऊन नवीन पोटनियम क्र. ३९(इ) नुसार व्यवस्थापकीय मंडळ स्थापन केले आहे. त्यानुसार अहवाल सालात मा. व्यवस्थापकीय मंडळाच्या एकूण १२ सभा झाल्या आहेत. सर्व सभांमध्ये सहकार्य करून एकमताने निर्णय मंजूर केले आहेत.

१२. सेवक वर्ग :

बँकेच्या प्रगतीत दैनंदिन कामकाजामध्ये महत्वाचा वाटा सेवक वर्गाचा आहे. बँकेने सेवकांना आवश्यक सोयी, प्रशिक्षण व त्यांचे संरक्षण अशा बाबींकडे नेहमीच आत्मीयतेने लक्ष दिले आहे. अहवाल सालात बँकेच्या प्रगतीसाठी केलेल्या सहकार्याबद्दल सर्व सेवक वर्ग व पिग्मी एजंट यांना धन्यवाद.

१३. ग्राहक सेवा व सुविधा :

बँकेने सर्व सभासद, कर्जदार, खातेदार व नागरिकां फ्रँकिंग मुद्रांत विक्री सुविधा, ई-पेमेंट, आरटीजीएस व एनईएफटी, एस.एम.एस. व व्हॉट्सऑप बँकिंग, चेकसाठी सीटीएस, ए.टी.एम. कार्ड, ई-कॉम, मोबाईल बँकिंग, आधार ब्रिज पेमेंट सिस्टिम, या डिजिटल सुविधा पैकी काही उपलब्ध करून दिल्या आहेत व इतर राहिलेल्या सुविधेचा शुभारंभ लवकरच करणार आहोत. आपल्या बँके मार्फत मिळणाऱ्या या सुविधांचा वापर करून आपले व्यवहार सुलभ व जलद करावेत.

१४. श्रद्धांजली :

अहवाल सालात आपली बँकेचे जे सभासद, ठेवीदार, हितचिंतक, स्त्री-पुरुष बांधव तसेच देशाच्या विविध भागात दहशतवाद्यांनी केलेल्या हल्ल्यात मयत झालेले बांधव, देशाच्या सिमेचे रक्षण करताना हुतात्मा झालेले जवान, थोर नेते, शास्त्रज्ञ, तंत्रज्ञ, लेखक, साहित्यिक, शिक्षणतज्ञ, बँकिंग क्षेत्रातील व्यक्ती, कलावंत, सामाजिक कार्यकर्ते, ज्ञात व अज्ञात व्यक्ती मयत झालेल्या आहेत. त्या सर्वांच्या कुटुंबियांच्या दुःखात बँक सहभागी होत असून मृत व्यक्तींच्या स्मृतीस मी आपले सर्वांचे वतीने भावपूर्ण विनम्र श्रद्धांजली अर्पण करतो. त्यांचे आत्म्यास शांती मिळो हीच ईश्वरचरणी प्रार्थना ...!

१५. समारोप व आभार :

बँकेच्या कामकाजात व प्रगतीसाठी रिझर्व्ह बँक, राज्य सहकारी बँक, जिल्हा मध्यवर्ती सहकारी बँक, सहकार खाते, बँक्स असोशिएशन, बँक फेडरेशन, शासकीय व निम शासकीय कार्यालये यांचे मार्गदर्शन व सहकार्याबद्दल मनापासून धन्यवाद. तसेच बँकेच्या प्रगती मध्ये नेहमी मोलाचे मार्गदर्शन व सहकार्य मिळत असलेले शरद सहकारी साखर कारखाना लि. नरंदे, कोल्हापूर जिल्हा शेतकरी विणकरी सहकारी सुतगिरणी, पार्वती को-ऑपरेटिव्ह इंडस्ट्रीयल इस्टेट, यद्गाव, पार्वती सहकारी सुत गिरणी लि. कुरुंदवाड, यासह शामराव पाटील यद्गावकर आय. टी. आय. यद्गाव, शरद इंस्टीट्यूट ऑफ टेक्नोलॉजी इंजिनिअरिंग कॉलेज, शरद कॉलेज ऑफ अॅग्रीकल्चर, जैनापूर व डिप्लोमा कॉलेज यद्गाव, व शामराव पाटील यद्गावकर उद्योग समूहातील विविध संस्थांचे अध्यक्ष, उपाध्यक्ष, पदाधिकारी व अधिकारी व तसेच श्री. दही. के. बस्तवाडे अॅन्ड कंपनी, चार्टर्ड अकॉंटंट, जयसिंगपूर यांनी केलेल्या मार्गदर्शन व सहकार्याबद्दल त्यांचे आभार मानतो.

बँकेच्या प्रगतीमध्ये बँकेचे ग्राहक, सभासद, ठेवीदार, हितचिंतक, ज्ञात व अज्ञात व्यक्ती व संस्था यांनी केलेल्या प्रत्यक्ष व अप्रत्यक्ष सहकार्याबद्दल आभार व्यक्त करून मा. संचालक मंडळाचे वतीने सन २०२५-२६ या सालातील अहवाल, ताळेबंदपत्रक, नफातोटा पत्रक, नफा विभागणी, अंदाज पत्रकासह शासकीय लेख परीक्षकांनी सदर केलेला तपासणी अहवाल आपल्या मंजूरीसाठी सादर केले आहेत त्यास मंजूरी द्यावी ही विनंती.

धन्यवाद,

जय हिंद ! जय महाराष्ट्र ! जय सहकार !!

स्थळ- यद्गाव

दि. १६/०६/२०२६

आपला नम्र,
श्री. अजय राजेंद्र पाटील (यद्गावकर)
चेअरमन



INDEPENDENT AUDITOR'S REPORT

To,

**All the Members,
The Yadrav Co-Op. Bank,
Yadrav.**

We have audited the accompanying financial statements of The Yadrav Co Op Bank, Yadrav, which comprises the balance sheet as at 31st march 2026 profit and loss Account for the year ended 31st march 2026 and other explanatory information. Incorporated in these financial statement are the return of head office and 6 (Six) branches audited by us.

Management's Responsibility for the Financial statement:

Management is responsible for the preparation of these financial statement that give true and fair view of the financial position and financial performance of the bank in accordance with the banking regulation act 1949 (as applicable to Co- Operative Societies) complying with reserve bank of India guidelines from time to time and accounting standards as applicable. This responsibility includes the design implementation and maintenance of internal control relevant to the preparation presentation of the financial statement that finds true and fair view and is free material misstatement whether due to fraud or error.

Auditors Responsibility :

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the standards on auditing issued by the institute of chartered accountants of India. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatements

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statement. the procedures selected depend on the auditors, judgment including the assessment of risk material misstatement of the statement whether due to fraud or error in making those risk assessments the auditor considers internal control relevant to the entity's preparation and fair presentation of financial statement in order to design audit procedures that are appropriate in the circumstances an audit also includes evaluating the appropriateness of accounting policies uses and the reasonableness of the accounting estimates made by management as well as evaluating the overall presentation of financial statements.



यद्द्राव को-ऑप. बँक लिमिटेड, यद्द्राव.

३३ वा वार्षिक अहवाल २०२५-२०२६

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

Qualified Opinion :

Subject to observations described in audit report & part "A", "B" and "C" in our opinion and to the best of our information and according to the explanations given to us the financial statement give the information required as per banking regulation act 1960 and other statutory acts and rules as applicable in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India.

- a) In the case of the balance sheet, statement of affairs of the as at 31st March 2026 and
- b) In the case of profit and loss account, of the **profit** for the year ended on that date:

Report on other legal and regulatory requirement :

The balance sheet and Profit and Loss account have been drawn up in accordance with the provisions of section 29 of the banking regulation act.1949 (as applicable to co- operative societies) and also conformity with the provisions of the Maharashtra co –operative Societies Act 1960

Subject to the limitations of the audit indicated above, we report that

1. We have obtained all information and explanations which to the best of our knowledge and belief were necessary for the purpose of the audit and have found them to be satisfactory.
2. The transactions of the bank which have come to our notice have been within the power of the bank
3. In our opinion and which have come to our notice proper books of account as required by the Maharashtra co–operative societies Act 1960 and rules there under, are maintained by the bank.
4. The balance sheet and profit and loss account audited by us are in conformity with books of accounts maintained by the bank.
5. For the financial year 2025-26 as per rating rules under the Maharashtra co- operative societies Act, 1960 the bank is rated as "**A**" class.

Place : Kolhapur
Date : 11/06/2026
UDIN : 26121001JVQBBX6150

For Pawar Samant & Jadhav
Chartered Accountants
(FRN : 119605W)



यद्वाव को-ऑप. बँक लिमिटेड, यद्वाव.

३३ वा वार्षिक अहवाल २०२५-२०२६

ANNEXURE 'A'

NAME OF THE BANK	YADRAV CO-OP. BANK LTD; YADRAV.	
HEAD OFFICE ADDRESS	PLOT NO. 102, FIRST PHASE, SHAMRAO PATIL YADRAVKAR NAGAR ,PARVATI CO-OP. IND. ESTATE LTD; YADRAV - 416 146, Tal. Shirol, Dist. Kolhapur. state : Maharashtra.	
ADMINISTRATIVE DEPARTMENT ADDRESS	576 B, STATION ROAD, JAYSINGPUR 416 101 Tal. Shirol, Dist. Kolhapur. state : Maharashtra. headoffice@yadrav.bank.in	
E-mail		
DATE OF REGISTRATION	103, 3RD, DECEMBER 1994.	
DATE & NO. OF RBI LICENCE	UBD/MAH/1133 p. 29-4-1995	
JURSDICTION	KOLHAPUR, SANGLI, SATARA, SOLAPUR DISTRICTS	
ITEMS	As on 31 st March 2026 (figures in Lakhs)	
No. of Branches Including Head Office	6+1	
Membership	Regular	8,190
	Nominal	716
Paid up Share Capital	430.52	
Total Reserve & Other Funds	1,299.06	
Deposits	Savings	1502.97
	Current	1,168.65
	Fixed	22,475.46
	Total	25,147.08
Advances (Gross)	Secured	16,371.46
	Un Secured	45.82
	Total	16,417.28
Total % of Priority Sector	67.57 %	
Total % of Weaker Section	12.41 %	
Borrowings	Nil	
Investment	GOVT. SUCURITIES	4,174.27
	D.C.C. BANK	1,000.00
	ICICI BANK	1,000.00
	FEDRAL BANK	1,000.00
	SARSWAT BANK	500.00
	UJIVAN BANK	299.99
	SHARES(D.C.C, MSC & NUCFDC)	0.67
	LIQUID FUNDS	1999.92
	Total	9974.85
NET NPA % (Percentage)	0.00 %	
CRAR	14.12 %	
MIS of Urban Bank	CD Ratio	65.29 %
	OVERDUES	510.10%
	% OF O/s	3.10%
Profit for the Current Year	339.36	
Audit Classification	'A'	
Total Staff	42	
Working Capital	27754.36	



यद्राव को-ऑप. बँक लिमिटेड, यद्राव.

३३ वा वार्षिक अहवाल २०२५-२०२६

Form A / फॉर्म अ

Balance Sheet As on 31.03.2026 ताळेबंद पत्रक

रक्कम रुपये
(Amount in Rs.)

Capital & Liabilities / भांडवल व देणी	Schedule परिशिष्ट क्र. No.	31/03/2026 चालू वर्ष (Current Year)	31/03/2025 मागील वर्ष (Previous Year)
Capital / भाग भांडवल	1	4,30,51,800.00	3,69,55,000.00
Reserves and Surplus / राखीव व इतर निधी	2	12,99,05,809.13	9,69,06,586.37
Deposits / ठेवी	3	2,51,47,07,588.21	2,21,67,40,729.39
Borrowings / घेतलेली कर्जे	4	0.00	0.00
Other liabilities and provisions / इतर देणी आणि तरतूद	5	8,77,70,734.44	7,63,94,457.36
Total / एकूण		2,77,54,35,931.78	2,42,69,96,773.12
Assets / जिंदगी व येणी			
Cash and balances with Reserve Bank of India / हातातील व रिझर्व्ह बँकेकडील शिल्लक	6	5,72,53,463.92	3,41,61,700.86
Balance with banks and money at call and short notice / बँकामधील शिल्लक व मागणी करताच मिळणाऱ्या व अल्प मुदतीच्या ठेवी	7	41,66,74,661.53	53,97,84,954.41
Investments / गुंतवणूक	8	61,74,85,059.26	30,75,36,450.00
Net Advances / निव्वळ दिलेली कर्जे	9	1,61,01,09,039.34	1,49,07,47,948.09
Fixed Assets / स्थावर मालमत्ता	10	3,46,90,230.48	2,76,22,875.22
Intangible Assets / अमूर्त मालमत्ता	11	0.00	0.00
Other Assets / इतर मालमत्ता	12	3,92,23,477.25	2,71,42,844.54
Total / एकूण		2,77,54,35,931.78	2,42,69,96,773.12
Contingent Liabilities / संभाव्य देणी	13	26,57,273.32	21,98,627.73
Bills For Collections / वसुलीसाठी आलेले चेक्स, बिले इ.			-

Shri. Shrishail A. Naykude
Chief Executive Officer

Shri. Ajay Rajendra Patil (Yadravkar)
Chairman

As per our report of even date annexed
For Pawar Samant & Jadhav
Chartered Accountants
(FRN : 119605W)

DIRECTOR
Shri. Dilip Laxman Magdum, Vice-Chairman
Shri. Vishal Raghuvir Awati
Shri. Pradeep Balaso Chougule
Shri. Prashant Basgonda Apine
Shri. Sanjay Annaso Patil
Shri. Surendra Sataya Jangam
Shri. Shivaji Sidhu Bedge
Sou. Shobha Dhanyakumar Paraj(Patil)
Sou. Sulabha Bharatkumar Chougule
Shri. Nilesh Pramod Patil (CA)
Shri. Vaibhav Vidyadhar Karve
Shri. Dhanyakumar Narasu Sidnale
Shri. Ashish Jivandhar Murchitte
Shri. Yuvraj Ratanlal Shah
Shri. Prashant Balaso Kamble
Sou. Trishala Sanjay Patil (Yadravkar)
Sou. Kalpana Sambhaji More
Shri. Sachin Balaso Deshinghe



यद्वाव को-ऑप. बँक लिमिटेड, यद्वाव.

३३ वा वार्षिक अहवाल २०२५-२०२६

Form B / फॉर्म ब

Profit & Loss Account For The Year ended 31.03.2026 31.03.2026 अखेरचे नफा-तोटा पत्रक
रुक्कम रुपये (Amount in Rs.)

Particulars / तपशील	Schedule परिशिष्ट क्र. No.	31/03/2026 चालू वर्ष (Current Year)	31/03/2025 मागील वर्ष (Previous Year)
Interest and Discount / व्याज व वटाव	14	23,41,67,037.20	18,28,96,022.40
Interest Expenses / व्याज खर्च	15	17,74,81,882.43	13,44,88,861.29
Net Interest income / निव्वळ व्याज उत्पन्न		5,66,85,154.77	4,84,07,161.11
Fees and Commission income/शुल्क व कमिशन उत्पन्न		1,01,476.48	5,00,832.17
Fees and Commission expenses/शुल्क व कमिशन खर्च		7,828.82	10,096.00
Net Fees and Commission income/निव्वळ शुल्क व कमिशन उत्पन्न		93,647.66	4,90,736.17
Other Income from Investment/गुंतवणूकीपासूनचे इतर उत्पन्न	16	1,48,23,726.61	22,32,962.34
Other Income/इतर उत्पन्न	17	65,47,786.92	42,25,362.14
Total Income/एकूण उत्पन्न		7,81,50,315.96	5,53,56,221.76
Employees Benefits / कर्मचाऱ्यांचे लाभ	18	1,44,65,400.33	1,14,91,037.00
Provision for Non- Performing Assets/अनुत्पादकसाठीची तरतूद	19	74,75,000.00	55,92,774.75
Depreciation on Property , Plant and equipment and amortization of intangible assets /मालमत्तावरील झीज व अमूर्त मालमत्तावरील परिशोधन		19,97,764.72	14,19,240.32
Other Expenses/इतर खर्च	20	1,70,76,608.64	1,29,70,905.98
Total Expenses/एकूण खर्च		4,10,14,773.69	3,14,73,958.05
Net profit / Loss before taxes/आयकर तरतुदीपूर्वी निव्वळ नफा/तोटा		3,71,35,542.27	2,38,82,263.71
Tax expenses/कर खर्च			
Current Tax/चालू आयकर		32,00,000.00	19,50,000.00
Deferred Tax/स्थगित कर		0.00	0.00
Net profit / Loss for the period/निव्वळ नफा/तोटा		3,39,35,542.27	2,19,32,263.71
Balance in Profit and Loss Account (last year) मागील सालाचा निव्वळ नफा/तोटा		50,68,660.00	4,08,396.29
		3,90,04,202.27	2,23,40,660.00
Appropriations / विनियोग			
i) Transfer to statutory reserves/गंगाजलीस वर्ग		1,85,50,000.00	1,05,00,000.00
ii) Transfer Building fund/इमारतनिधीस वर्ग		51,00,000.00	35,00,000.00
iii) Transfer Investment Fluctuation reserve/गुंतवणूक चढउतार निधीस वर्ग		15,00,000.00	3,00,000.00
iv) Transfer Proposed dividend/प्रस्थावित लाभांशला वर्ग		33,30,000.00	29,72,000.00
v) Transfer Balance carried over to balance sheet/ शिल्लक नफा ताळेबंदास वर्ग		1,05,24,202.27	50,68,660.00
Total/एकूण		3,90,04,202.27	2,23,40,660.00



यद्वाव को-ऑप. बैंक लिमिटेड, यद्वाव.

३३ वा वार्षिक अहवाल २०२५-२०२६

Schedules to the Financial Statements

Schedule No. - 1 Capital

(Amount in Rs.)

Particulars	31/03/2026 (Current Year)	31/03/2025 (Previous Year)
Authorised Share Capital (5,00,000 shares of Rs. 100/- each)	<u>5,00,00,000.00</u>	<u>5,00,00,000.00</u>
Issued Share Capital / Subscribed Share Capital / Called-up Share Capital / Paid up Share Capital (Current Year 4,30,518 Share Capital of Rs. 100 each) (Previous Year 3,69,550 Share Capital of Rs. 100 each)	4,30,51,800.00	3,69,55,000.00
Total	4,30,51,800.00	3,69,55,000.00

Schedule No. - 2 Reserves and Surplus

(Amount in Rs.)

Particulars	31/03/2026 (Current Year)	31/03/2025 (Previous Year)
1) Statutory reserve		
Opening Balance	3,50,34,790.30	2,32,82,398.30
Additions during the year	1,11,65,086.00	1,17,52,392.00
Utilisation during the year	0.00	0.00
Total	4,61,99,876.30	3,50,34,790.30
2) Building Fund		
Opening Balance	2,58,05,350.68	1,66,91,780.68
Additions during the year	44,87,370.00	91,13,570.00
Utilisation during the year	0.00	0.00
Total	3,02,92,720.68	2,58,05,350.68
3) Computer Fund		
Opening Balance	35,00,000.00	35,00,000.00
Additions during the year	0.00	0.00
Utilisation during the year	0.00	0.00
Total	35,00,000.00	35,00,000.00
4) Investment Fluctuation reserve		
Opening Balance	32,00,000.00	32,00,000.00
Additions during the year	3,00,000.00	0.00
Utilisation during the year	0.00	0.00
Total	35,00,000.00	32,00,000.00
5) Smarak Fund		
Opening Balance	7,01,000.00	7,01,000.00
Additions during the year	0.00	0.00
Utilisation during the year	0.00	0.00
Total	7,01,000.00	7,01,000.00



यद्वाव को-ऑप. बैंक लिमिटेड, यद्वाव.

३३ वा वार्षिक अहवाल २०२५-२०२६

Schedules to the Financial Statements

Schedule No. - 2 Reserves and Surplus

(Amount in Rs.)

Particulars	31/03/2026 (Current Year)	31/03/2025 (Previous Year)
6) Dividend equalisation fund		
Opening Balance	0.00	7,00,000.00
Additions during the year	0.00	0.00
Utilisation during the year	0.00	7,00,000.00
Total	0.00	0.00
7) Education Fund		
Opening Balance	6,10,000.00	6,10,000.00
Additions during the year	0.00	0.00
Utilisation during the year	0.00	0.00
Total	6,10,000.00	6,10,000.00
8) Share holder welfare Fund		
Opening Balance	10,000.00	10,000.00
Additions during the year	0.00	0.00
Utilisation during the year	0.00	0.00
Total	10,000.00	10,000.00
9) Investment dep. Reserve (IDR)		
Opening Balance	15,00,000.00	11,50,000.00
Additions during the year	0.00	3,50,000.00
Utilisation during the year	0.00	0.00
Total	15,00,000.00	15,00,000.00
10) BDDR Reserve (2024)		
Opening Balance	42,04,785.39	0.00
Additions during the year	0.00	42,04,785.39
Utilisation during the year	0.00	0.00
Total	42,04,785.39	42,04,785.39
11) Excess BDDR provision		
Opening Balance	0.00	0.00
Additions during the year	3,83,224.49	0.00
Utilisation during the year	0.00	0.00
Total	3,83,224.49	0.00
12) Balance in Profit and Loss Account		
Opening Balance	2,23,40,660.00	4,08,396.29
Additions during the year	3,39,35,542.27	2,19,32,263.71
Utilisation during the year	1,72,72,000.00	0.00
Total	3,90,04,202.27	2,23,40,660.00
Total (1 to 12)	12,99,05,809.13	9,69,06,586.37



यद्वाव को-ऑप. बैंक लिमिटेड, यद्वाव.

३३ वा वार्षिक अहवाल २०२५-२०२६

Schedules to the Financial Statements

Schedule No. - 3 Deposits

(Amount in Rs.)

Particulars	31/03/2026 (Current Year)	31/03/2025 (Previous Year)
A) Term Deposits		
(i) Individuals	1,33,97,44,690.04	1,01,82,60,685.59
(ii) Cooperative banks	0.00	0.00
(iii) Cooperative Societies	90,78,00,734.00	96,22,95,740.00
(iv) Others	0.00	0.00
Sub total (a)	2,24,75,45,424.04	1,98,05,56,425.59
B) Savings Bank Deposits		
(i) Individuals	15,01,99,803.98	13,71,49,871.57
(ii) Cooperative banks	0.00	0.00
(iii) Cooperative Societies	49,577.26	1,09,873.06
(iv) Others	47,357.94	0.00
Sub total (b)	15,02,96,739.18	13,72,59,744.63
C) Other Demand Deposits		
(i) Individuals	6,13,679.43	11,53,824.65
(ii) Cooperative banks	0.00	0.00
(iii) Cooperative Societies	8,61,96,323.45	6,74,82,538.60
(iv) Others	3,00,55,422.11	3,02,88,195.92
Sub total (c)	11,68,65,424.99	9,89,24,559.17
Total (a+b+c)	2,51,47,07,588.21	2,21,67,40,729.39

Schedule No. - 4 Borrowings

(Amount in Rs.)

Particulars	31/03/2026 (Current Year)	31/03/2025 (Previous Year)
1. Borrowings in India		
a)		
i) Reserve Bank Of India.	--	--
ii) State Government	--	--
iii) Cooperative Banks	--	--
iv) Cooperative Societies	--	--
v) Commercial Banks	--	--
vi)all India Financial institutions	--	--
vii) Others	--	--
Total (a)	--	--
b)		
i) Loans repayable on Demand	--	--
ii)Repo	--	--
iii) Refinancing	--	--
iv)Term Loans	--	--
v) Others	--	--
Total (b)	--	--



यद्वाव को-ऑप. बैंक लिमिटेड, यद्वाव.

३३ वा वार्षिक अहवाल २०२५-२०२६

Schedules to the Financial Statements

Schedule No. - 5 Other Liabilities and Provisions

(Amount in Rs.)

Particulars	31/03/2026 (Current Year)	31/03/2025 (Previous Year)
a) Bills payable	0.00	0.00
b) Inter-office adjustment (net)	0.00	0.00
c) Interest accrued	6,44,77,912.42	5,73,03,581.20
d) Provisions for standard Assets	67,50,000.00	60,00,000.00
e) Deferred Tax Liabilities (Net)	0.00	0.00
f) Principal / Subsidiary state partnership fund account For share capital of	0.00	0.00
i) Central cooperative banks	0.00	0.00
ii) Primary agricultural credit society	0.00	0.00
iii) Other Societies	0.00	0.00
g) Others	1,65,42,822.02	1,30,90,876.16
Total	8,77,70,734.44	7,63,94,457.36

Schedule No. - 6 - Cash and Balances with Reserve Bank of India

(Amount in Rs.)

Particulars	31/03/2026 (Current Year)	31/03/2025 (Previous Year)
a) Cash	5,72,53,463.92	3,41,61,700.86
b) Balances with Reserve Bank of India	0.00	0.00
i) in Current Account	0.00	0.00
ii) in reverse repo	0.00	0.00
iii) in Other Accounts	0.00	0.00
Total (I and II)	5,72,53,463.92	3,41,61,700.86

Schedule No. - 7 - Balances with Banks and Money at Call and Short Notice

(Amount in Rs.)

Particulars	31/03/2026 (Current Year)	31/03/2025 (Previous Year)
a) With Urban Cooperative banks		
i) in Current Accounts	0.00	0.00
i) in Other Deposit Accounts	5,00,00,000.00	3,00,00,000.00
b) With Central and State Cooperative banks		
i) in Current Accounts	30,67,074.42	17,49,20,149.82
i) in Other Deposit Accounts	10,00,00,000.00	8,00,00,000.00
c) With Commercial banks		
i) in Current Accounts	3,36,07,588.11	18,44,96,128.59
i) in Other Deposit Accounts	22,99,99,999.00	7,03,68,676.00
d) Money at call and short notice		
(i) With Urban Cooperative banks	0.00	0.00
(ii) With Central and State Cooperative banks	0.00	0.00
(iii) With Commercial banks	0.00	0.00
(iv) With Other entities	0.00	0.00
Grand Total (a to d)	41,66,74,661.53	53,97,84,954.41



यद्द्राव को-ऑप. बैंक लिमिटेड, यद्द्राव.

३३ वा वार्षिक अहवाल २०२५-२०२६

Schedules to the Financial Statements

Schedule No. - 8 Investments

(Amount in Rs.)

Particulars	31/03/2026 (Current Year)	31/03/2025 (Previous Year)
a) Government Securities	41,74,27,009.00	30,75,20,400.00
b) Other approved securities	0.00	0.00
c) Investments out of the Principal / Subsidiary state partnership fund in share capital of		
i) Central cooperative banks	0.00	0.00
ii) Primary agricultural credit societies	0.00	0.00
iii) Other Societies	0.00	0.00
d) Shares		
i) In other Cooperative institutions	66,050.00	16,050.00
ii) In other entities	0.00	0.00
e) Mutual fund units	19,99,92,000.26	0.00
f) Commercial papers	0.00	0.00
g) Certificate of deposits	0.00	0.00
h) Debentures and Bonds	0.00	0.00
f) Others	0.00	0.00
Total (a to f)	61,74,85,059.26	30,75,36,450.00

Schedule No. - 9 - Advances

(Amount in Rs.)

Particulars	31/03/2026 (Current Year)	31/03/2025 (Previous Year)
a) i) Bills purchased and discounted	0.00	0.00
ii) Cash Credit / overdrafts loan payable on demand	13,62,05,521.46	6,01,20,911.56
iii) Reverse-repos	0.00	0.00
a)With Cooperative banks		
b)With Commercial banks		
c)With Other institutions		
(iv) Term loans	1,47,39,03,517.88	1,43,06,27,036.53
(v) others	0.00	0.00
Total (a)	1,61,01,09,039.34	1,49,07,47,948.09
B. (i) Secured by tangible assets (including book debts)	1,60,55,45,639.28	1,47,58,44,720.41
(ii) Covered by Bank/Government Guarantees	0.00	0.00
(iii) Unsecured	45,63,400.06	1,49,03,227.68
Total (b)	1,61,01,09,039.34	1,49,07,47,948.09



यद्वाव को-ऑप. बैंक लिमिटेड, यद्वाव.

३३ वा वार्षिक अहवाल २०२५-२०२६

Schedules to the Financial Statements

Schedule No. - 10 Property, Plant & Equipment

(Amount in Rs.)

Particulars	31/03/2026 (Current Year)	31/03/2025 (Previous Year)
a) Land		
Gross Block (Land)		
As at cost 31st March(Previous year)	1,20,88,300.00	1,20,88,300.00
Additions	0.00	0.00
Deductions	0.00	0.00
As at 31st March(Current year)	1,20,88,300.00	1,20,88,300.00
Accumulated Depreciation (Land)		
As at cost 31st March(Previous year)	0.00	0.00
Additions (for the year)	0.00	0.00
Deductions	0.00	0.00
As at 31st March(Current year)	0.00	0.00
Net Block (Land)		
As at cost 31st March(Previous year)	1,20,88,300.00	1,20,88,300.00
As at 31st March (Current year)	1,20,88,300.00	1,20,88,300.00
b) Building		
Gross Block (Buildings)		
As at cost 31st March(Previous year)	28,22,764.63	28,22,764.63
Additions	0.00	0.00
Deductions	0.00	0.00
As at 31st March(Current year)	28,22,764.63	28,22,764.63
Accumulated Depreciation (Buildings)		
As at cost 31st March(Previous year)	2,81,674.07	1,47,932.46
Additions (for the year)	1,27,054.53	1,33,741.61
Deductions	0.00	0.00
As at 31st March(Current year)	408728.60	2,81,674.07
Net Block (Buildings)		
As at cost 31st March(Previous year)	2541090.56	26,74,832.17
As at 31st March (Current year)	24,14,036.03	25,41,090.56
c) Computers		
Gross Block (Computers)		
As at cost 31st March(Previous year)	34,35,143.25	60,63,179.53
Additions	13,70,084.74	9,70,470.53
Deductions	0.00	35,98,506.81
As at 31st March(Current year)	4805227.99	34,35,143.25
Accumulated Depreciation (Computers)		
As at cost 31st March(Previous year)	17,50,774.71	45,23,062.15
Additions (for the year)	8,79,805.29	6,99,520.36
Deductions	0.00	34,71,807.80
As at 31st March(Current year)	2630580.00	17,50,774.71
Net Block (Computers)		
As at cost 31st March(Previous year)	1684368.54	15,40,117.38
As at 31st March (Current year)	21,74,647.99	16,84,368.54



यद्द्राव को-ऑप. बैंक लिमिटेड, यद्द्राव.

३३ वा वार्षिक अहवाल २०२५-२०२६

Schedules to the Financial Statements

Schedule No. - 10 Property, Plant & Equipment

(Amount in Rs.)

Particulars	31/03/2026 (Current Year)	31/03/2025 (Previous Year)
d) Office Equipments		
Gross Block (Office Equipments)		
As at cost 31st March(Previous year)	31,57,256.60	25,53,137.40
Additions	2,39,647.43	9,75,747.20
Deductions	0.00	3,71,628.00
As at 31st March(Current year)	33,96,904.03	31,57,256.60
Accumulated Depreciation (Office Equipments)		
As at cost 31st March(Previous year)	11,85,698.07	12,52,605.01
Additions (for the year)	3,20,455.81	2,45,209.83
Deductions	0.00	3,12,116.77
As at 31st March(Current year)	15,06,153.88	11,85,698.07
Net Block (Office Equipments)		
As at cost 31st March(Previous year)	19,71,558.53	13,00,532.39
As at 31st March (Current year)	18,90,750.15	19,71,558.53
e) Furniture and Fixture		
Gross Block (Furniture and Fixture)		
As at cost 31st March(Previous year)	81,94,201.40	54,69,491.25
Additions	14,16,887.82	27,43,006.77
Deductions	0.00	18,296.62
As at 31st March(Current year)	96,11,089.22	81,94,201.40
Accumulated Depreciation (Furniture and Fixture)		
As at cost 31st March(Previous year)	26,80,625.59	23,52,167.59
Additions (for the year)	6,69,957.45	3,40,190.12
Deductions	0.00	11,732.12
As at 31st March(Current year)	33,50,583.04	26,80,625.59
Net Block (Furniture and Fixture)		
As at cost 31st March(Previous year)	55,13,575.81	31,17,323.66
As at 31st March (Current year)	62,60,506.18	55,13,575.81
f) Vehicles		
Gross Block (Vehicles)		
As at cost 31st March(Previous year)	44,147.00	44,147.00
Additions	0.00	0.00
Deductions	0.00	0.00
As at 31st March(Current year)	44,147.00	44,147.00
Accumulated Depreciation (Vehicles)		
As at cost 31st March(Previous year)	40,869.32	40,290.91
Additions (for the year)	491.65	578.41
Deductions	0.00	0.00
As at 31st March(Current year)	41360.97	40,869.32
Net Block (Vehicles)		
As at cost 31st March(Previous year)	3,277.68	3,856.09
As at 31st March (Current year)	2,786.03	3,277.68



यद्द्राव को-ऑप. बैंक लिमिटेड, यद्द्राव.

३३ वा वार्षिक अहवाल २०२५-२०२६

Schedules to the Financial Statements

Schedule No. - 10 Property, Plant & Equipment

(Amount in Rs.)

Particulars	31/03/2026 (Current Year)	31/03/2025 (Previous Year)
g) Others (Capital Work In progress)		
Gross Block (Others) Capital work in progress		
As at cost 31st March(Previous year)	38,20,704.10	0.00
Additions	60,38,500.00	38,20,704.10
Deductions	0.00	0.00
As at 31st March(Current year)	98,59,204.10	38,20,704.10
Accumulated Depreciation (Others) Capital work in progress		
As at cost 31st March(Previous year)	0.00	0.00
Additions (for the year)	0.00	0.00
Deductions 0.00	0.00	0.00
As at 31st March(Current year)	0.00	0.00
Net Block (Others) Capital Work in progress		
As at cost 31st March(Previous year)	38,20,704.10	0.00
As at 31st March (Current year)	98,59,204.10	38,20,704.10
Total of Net block current year (a to g)	3,46,90,230.48	2,76,22,875.22

Schedule No. - 11 - Intangible Assets

(Amount in Rs.)

Particulars	31/03/2026 (Current Year)	31/03/2025 (Previous Year)
a) Goodwill	0.00	0.00
b) Deferred Tax assets (Net)	0.00	0.00
c) Other intangible assets	0.00	0.00
Total (a to c)	0.00	0.00

Schedule No. - 12 Other Assets

(Amount in Rs.)

Particulars	31/03/2026 (Current Year)	31/03/2025 (Previous Year)
a) Inter-office adjustments (net)	0.00	0.00
b) Interest accrued	2,88,80,362.00	2,18,34,210.79
c) Deposits in lieu of shortfall of priority sector lending target	0.00	0.00
d) Non-banking assets acquired in satisfaction of claims	0.00	0.00
e) Current tax assets (Net)	0.00	0.00
f) Others	1,03,43,115.25	53,08,633.75
Total (a to f)	3,92,23,477.25	2,71,42,844.54



यद्वाव को-ऑप. बैंक लिमिटेड, यद्वाव.

३३ वा वार्षिक अहवाल २०२५-२०२६

Schedules to the Financial Statements

Schedule No. - 13 - Contingent Liabilities

(Amount in Rs.)

Particulars	31/03/2026 (Current Year)	31/03/2025 (Previous Year)
a) Claims against the bank not acknowledged as debts	0.00	0.00
b) Guarantees given on behalf of constituents	0.00	0.00
c) Acceptances, endorsements and other obligations	0.00	0.00
d) Amount transfer to Deposit Education and awareness Fund	26,57,273.32	21,98,627.73
e) Other items for which the bank is contingently liable	0.00	0.00
Total (a to e)	26,57,273.32	21,98,627.73

Schedule No. - 14 - Interest and Discount

(Amount in Rs.)

Particulars	31/03/2026 (Current Year)	31/03/2025 (Previous Year)
a) Interest and discount earned on advances(including bills)	19,11,77,223.06	15,59,32,291.01
b) Interest and discount earned on investments	2,44,64,022.14	1,57,96,886.09
c) Interest earned on balance with R B I and other inter- bank funds	1,84,18,542.00	1,11,34,640.30
d) others	1,07,250.00	32,205.00
Total (a to d)	23,41,67,037.20	18,28,96,022.40

Schedule No. - 15 - Interest Expenses

(Amount in Rs.)

Particulars	31/03/2026 (Current Year)	31/03/2025 (Previous Year)
a) Interest paid on deposits	17,74,81,882.43	13,44,86,818.29
b) Interest paid on R.B.I. and Inter-bank borrowing	0.00	0.00
c) Interest paid on other borrowing	0.00	0.00
d) Other interest expenses	0.00	2,043.00
Total (a to d)	17,74,81,882.43	13,44,88,861.29

Schedule No. - 16 Other Income from Investment

(Amount in Rs.)

Particulars	31/03/2026 (Current Year)	31/03/2025 (Previous Year)
a) Dividend received on investments	0.00	1,500.00
b) Profit on sale of investment Less : Loss on sale of investment	1,48,23,726.61	22,31,462.34
c) Revaluation of investments	0.00	0.00
Total (a to c)	1,48,23,726.61	22,32,962.34

Schedule No. 17 - Other Income

(Amount in Rs.)

Particulars	31/03/2026 (Current Year)	31/03/2025 (Previous Year)
a) Profit on sale of Property, Plant, and equipments	0.00	0.00
Less: Loss on sale of Property, Plant, and equipments	0.00	0.00
b) Foreign exchange gains / Loss	0.00	0.00
c) Other Income	65,47,786.92	42,25,362.14
Total (a to c)	65,47,786.92	42,25,362.14



यद्द्राव को-ऑप. बँक लिमिटेड, यद्द्राव.

३३ वा वार्षिक अहवाल २०२५-२०२६

Schedules to the Financial Statements

Schedule No. 18 - Employees Benefits

(Amount in Rs.)

Particulars	31/03/2026 (Current Year)	31/03/2025 (Previous Year)
a) Salaries and wages (including allowances and bonus)	1,37,83,943.00	1,13,17,860.00
b) Post employment benefits	6,81,457.33	1,73,177.00
c) Others	0.00	0.00
Total (a to c)	1,44,65,400.33	1,14,91,037.00

Schedule No. 19 - Provision for Non- Performing Assets

(Amount in Rs.)

Particulars	31/03/2026 (Current Year)	31/03/2025 (Previous Year)
a) Provision for Non - performing advances	74,75,000.00	50,50,000.00
b) Provision for Non - performing investments (Dep. on Investment)	0.00	3,50,000.00
c) Others (Assets Written off)	0.00	1,92,774.75
Total (a to c)	74,75,000.00	55,92,774.75

Schedule No. 20 Other expenses

(Amount in Rs.)

Particulars	31/03/2026 (Current Year)	31/03/2025 (Previous Year)
a) Provision for standard assets	7,50,000.00	14,00,000.00
b) Rent, tax and energy cost	33,91,392.53	23,95,477.86
c) Printing and stationery	1,03,537.68	3,77,567.60
d) Communication cost	2,66,255.45	1,39,897.84
e) Advertisement and publicity	2,49,415.06	3,55,757.53
f) Director's fees, allowances and expenses	6,00,000.00	6,48,000.00
g) Auditors' fees, and expenses (including branch auditors fees)	11,23,937.52	12,10,000.00
h) Legal and professional charges	2,20,500.00	42,000.00
i) Repairs and maintenance	20,61,439.52	16,18,779.12
j) Insurance	32,42,420.57	24,79,083.59
k) Donations	0.00	0.00
l) other expenditure	50,67,710.31	23,04,342.44
Total (a to l)	1,70,76,608.64	1,29,70,905.98

Shri. Shrishail A. Naykude

Chief Executive Officer

Shri. Ajay Rajendra Patil (Yadravkar)

Chairman

As per our report of even date annexed

For Pawar Samant & Jadhav

Chartered Accountants

(FRN : 119605W)

DIRECTOR

Shri. Dilip Laxman Magdum, Vice-Chairman

Shri. Vishal Raghuvver Awati

Shri. Vaibhav Vidyadhar Karve

Shri. Pradeep Balaso Chougule

Shri. Dhanyakumar Narasu Sidnale

Shri. Prashant Basgonda Apine

Shri. Ashish Jivandhar Murchitte

Shri. Sanjay Annaso Patil

Shri. Yuvraj Ratanlal Shah

Shri. Surendra Sataya Jangam

Shri. Prashant Balaso Kamble

Shri. Shivaji Sidhu Bedge

Sou. Trishala Sanjay Patil (Yadravkar)

Sou. Shobha Dhanyakumar Paraj(Patil)

Sou. Kalpana Sambhaji More

Sou. Sulabha Bharatkumar Chougule

Shri. Sachin Balaso Deshinghe

Shri. Nilesh Pramod Patil (CA)



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

i OVERVIEW

Yadrav Co-op. Bank Ltd. ("the bank") was established on 3rd Dec. 1994. The bank is an urban co-operative bank having 6 branches in Kolhapur District of Maharashtra state as on 31st March, 2026.

1. BASIS OF PREPARATION

The financial statements have been prepared and presented under the historical cost convention on accrual basis 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 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.

2. 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, revenues and expenses 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.

II. SIGNIFICANT ACCOUNTING POLICIES

1. Accounting Convention

The financial statements are drawn up in accordance with historical cost convention and going concern basis.

2. Cash Flow Statement (AS-03)

The Bank has disclosed the Cash Flow statement by following the indirect method, in terms of guidelines issued in AS.

3. Revenue Recognition (AS-05, 09)

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

- i. Interest and other income on Advances classified as 'Non-performing assets' is recognized to the extent realized, as per the directives issued by the RBI. Unrealized interest on non-performing advances is shown under 'Overdue Interest Reserve' and as 'Interest Receivable' on liability side and asset side respectively.
- ii. Commission and other related income are fully recognized as income on realization.
- iii. Locker rent is charged to customers though locker facility is provided by bank.
- iv. Dividend is recognized as income when right to receive payment is established by the date of Balance Sheet.
- v. 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.

vi. Income from referral business is recognized as and when the relevant amount is received from agency/vendor.

4. Investments

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

i. Held to Maturity (HTM)

ii. Available for Sale (AFS)

iii. Held for Trading (HFT)

b. Investments are classified under following five heads for disclosure in Balance Sheet as per RBI guidelines—

i. Central & State Government Securities

ii. Other Approved Securities

iii. Shares of Co-op. Banks

iv. Units of Mutual Fund and other approved bonds.

v. Investment in Term Deposits with other banks.

c. Investments purchased under HTM category are accounted at cost. Premium, if any, on investments under HTM category is amortized over the residual life of the investment.

d. Investments under “HFT” and “AFS” categories are marked to market on the basis of guidelines issued by the RBI. While net depreciation, if any, under each of the categories has been provided for, and net appreciation, if any, has been ignored.

e. Shares of co-operative Banks are valued at cost. Full provision is made for investment in shares of co-operative banks, in case dividend is not declared or financial position is not available.

f. Investments in quoted mutual funds are valued as per the quoted value at the stock exchange quotations. Investments in non-quoted mutual funds are valued in line with RBI guidelines on the basis of latest repurchase price declared by mutual funds or Net Asset Value (NAV).

g. The transfer of investments from one category to another is done at lower of the acquisition cost/book value/market value on the date of transfer and the depreciation, if any, fully provided for.

h. Treasury Bills under all the classifications are shown at carrying cost.

i. Broken period interest on investments is treated as revenue item. Brokerage, Commission etc. pertaining to investments paid at the time of acquisition is charged to revenue.

5. Advances & Provision for Advances

a. Advances are disclosed net of write off net of provisions & further disclosed into short term, medium term & long term.

b. Advances are classified into Standard, Sub-Standard, Doubtful and Loss Assets in accordance with the guidelines issued by the Reserve Bank of India from time to time.

c. Provision made against standard Assets is included in other Liabilities and provisions on Advances categorized under Sub-Standard, Doubtful and Loss Assets is made in accordance with the guidelines issued by the Reserve Bank of India. In addition, a general provision is made on following categories of standard assets as per RBI guidelines, as under :

Category	Provision
Direct advances to Agricultural and SME Sectors	0.25 %
Commercial Real estate loans	1.00 %
CRE – RH	0.75 %
Other advances	0.40 %

6. Property Plant & Equipment (PPE) & depreciation (AS-10)

- Property Plant and Equipment other than premises of the bank are stated in balance-sheet at historical cost less accumulated depreciation and impairment loss, if any. Cost comprises the purchase price including non-refundable purchase taxes and any cost attributable for bringing the asset to its working condition for its intended use after deducting trade discount and rebates. Subsequent expenditure incurred on assets put to use is capitalized only when it increases the future benefit/ functioning capability from / of such assets.
- Subsequent costs are included in carrying amount of asset or recognized as separate asset, as appropriate only when it is probable that future economic benefit associated with the item will flow to the entity and the cost can be measured reliably.
- The rates of depreciation and method of charging depreciation are as under:

Sr. No.	Description of Fixed Asset	Method of Charging Depreciation	Depreciation %
1	Building	WDV	5.00
2	Furniture & Fixture	WDV	10.00
3	Machinery	WDV	15.00
4	Vehicles	WDV	15.00
5	Electrification	WDV	10.00
6	Library	WDV	10.00
7	Computers and Softwares	SLM	33.33

There is no change in the rate of depreciation during the financial year.

7. Employee Benefits (AS-15)

a. 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 monthly at a stipulated rate to the government provident fund. The bank recognizes such contributions as an expense to Profit and Loss account in the period in which employee renders the related service.



b. Gratuity :

The bank provides for the gratuity, a defined benefit retirement plan, covering all employees. The plan provides for lump sum payments to employees upon death while in employment or on separation from employment after serving for the stipulated years mentioned under 'The Payment of Gratuity Act, 1972'. Accordingly bank has taken a group gratuity policy with LIC for the payment of gratuity to the employees.

c. Leave Encashment :

The Bank has accounted for leave encashment benefits of employees as the bank has adopted a policy for encashment of leave standing to the credit of employee in their HR policy.

d. Ex-Gratia of previous year is appropriated from the profit for the year 2024-25 as per rule and it was paid during year 2025-26.

8. Segment Reporting (AS-17)

In accordance with the guidelines issued by RBI, Segment Reporting is made as under:

a. Treasury segment primarily consists of all investment portfolio, interest earnings on investment portfolio and profit/loss on sale of investments. The expenses of this segment consists of commission or other incidental expenses as well as depreciation/amortization of premium on Held to Maturity category investments.

b. Other Banking Operations include all other operations not covered under Treasury operations.

Segment information is prepared in conformity with the accounting policies adopted for preparing and presenting the financial statements of the bank as a whole.

9. Provisions, Contingent liabilities and Contingent Asset (AS-29)

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 except in case of decommissioning, restoration and similar liabilities that are recognized as cost of Property, Plant and Equipment 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. A possible obligation arising from a past event, the existence of which will be confirmed by occurrence or nonoccurrence of one or more uncertain future events not within the control of the Bank; or

b. 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.

10. Investment Fluctuation Reserve (IFR)

The bank maintains Investment Fluctuation Reserve (IFR) on AFS and HFT Investment Portfolio as per the extant RBI guidelines.



यद्वाव को-ऑप. बैंक लिमिटेड, यद्वाव.

३३ वा वार्षिक अहवाल २०२५-२०२६

11. Accounting of Goods & services Tax (GST)

The eligible GST input credit, is accounted for in the books in the period in which the underlying service or goods received are accounted and when there is reasonable certainty in availing / utilizing the credits.

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

1. The income from referral business for the period April 2025 to March 2026 is as follows

Sr. No.	Nature of Income	2025-2026
1	Commission from selling of products	0.00
	Total	0.00

2. Prior Period Items (AS-5)

There are no items of material significance in the prior period account requiring disclosure.

3. Primary Segment Reporting (By Business Segments)- (AS- 17) 31-03-2025 Amt. in Lacs

Particulars	Treasury	Other Banking Operations	Total
Segment Revenue	180.28	1718.27	1898.55
Segment Cost	0.00	1591.73	1591.73
Unallocated Income	0.00	0.00	0.00
Operating Profit / Loss	180.28	126.54	306.82
Unallocated Expenses	0.00	0.00	68.00
Net Result	0.00	0.00	238.82
Income Tax	0.00	0.00	19.50
Net Profit	0.00	0.00	219.32
Other Information			
Segment Assets	3075.20	20647.11	23722.31
Unallocated Assets	0.00	547.66	547.66
Total Assets			24269.97
Segment Liabilities	0.00	22167.41	22167.41
Capital Employed	0.00	1338.62	1338.62
Unallocated Liabilities	0.00	763.94	763.94
Total Liabilities	0.00	0.00	24269.97



यद्वाव को-ऑप. बैंक लिमिटेड, यद्वाव.

३३ वा वार्षिक अहवाल २०२५-२०२६

3. Primary Segment Reporting (By Business Segments)– (AS- 17) 31-03-2026			Amt. in Lacs
Particulars	Treasury	Other Banking Operations	Total
Segment Revenue	392.88	2,163.52	2,556.40
Segment Cost	0.00	2,102.79	2,102.79
Unallocated Income	0.00	0.00	0.00
Operating Profit / Loss	392.88	60.73	453.61
Unallocated Expenses	0.00	0.00	82.25
Net Result	0.00	0.00	371.36
Income Tax	0.00	0.00	32.00
Net Profit	0.00	0.00	339.36
Other Information			
Segment Assets	4,174.27	22,840.95	27,015.22
Unallocated Assets	0.00	739.14	739.14
Total Assets			27,754.36
Segment Liabilities	0.00	25,147.08	25,147.08
Capital Employed	0.00	1,729.57	1729.57
Unallocated Liabilities	0.00	877.71	877.71
Total Liabilities			27,754.36

These segments have been reported considering the nature of products or services, the class of customers for the products or services, different risks and returns attributable to them, organizational structure and internal management information system.

Secondary Segment Information: Bank operates only in one geographical area, hence separate information regarding secondary segment i.e. geographical segment is not given.

4. Related Party Disclosures (AS-18)

Related parties transactions Disclosures required under Accounting Standard 18- Key Management Personnel - Mr. Shrishail Naykude - Chief Executive Officer

The details of transactions with Key Management Personnel are not given in view of the R.B.I. Circular dated 29th March,2003.



यद्द्राव को-ऑप. बैंक लिमिटेड, यद्द्राव.

३३ वा वार्षिक अहवाल २०२५-२०२६

5. Operating Lease comprises leasing of office premises (AS 19) :

Lease payments for assets taken on operating lease are recognised in the profit and loss A/c over lease term in accordance with AS-19 "Leases" issued by ICAI.

	Amt. in Lacs	
	31/03/2025	31/03/2024
Future lease rental payable as at the end of the year/period :		
-Not later than one year	0.00	0.00
- Later than one year and not later than five years	0.00	0.00
- Later than five years	0.00	0.00
Total of minimum lease payments realization in the Profit and Loss account for the year/period.	0.00	0.00
Total of future minimum sub-lease payment expected to be received under non-cancellable sub-lease	0.00	0.00
Sub-lease payments realization in the Profit and Loss account for the year	0.00	0.00

6. Earnings per share (AS-20)

Earnings per share is calculated by dividing the net profit for the period, after tax, attributable to equity shareholders (before Appropriation) by the equity shares outstanding at the end of the year.

- Earnings available to shareholders After recommendation by the Board.
- No. of Shares (considering Rs.100/- as face value of each share) - 430518
- Earnings Per Share (considering Rs.100/- as face value of each share) - Rs. 78.82

7. Taxes on Income (AS-22)

a. Tax expenses comprises of current and deferred tax. Current Income Tax is measured on the basis of estimated taxable income for the year in accordance with the provisions of Income Tax Act, 1961, and Rules framed there under.

b. Bank has not calculated any deferred tax asset or liability.

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

The details of computer software included in the Fixed Assets block of "Computer & Hardware" are as follows

	Figures in Rs. Lacs
Particulars	Amount
Opening Balance of Software (Intangible assets)	9.16
Add: Additions during the year	13.70
Less: Amortization during the year	6.23
Closing Balance of Software (Intangible assets)	16.63

9. 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 issued by the ICAI is required.

10. Contingent Liabilities (AS-29)

- Contingent liabilities in respect of Bank guarantees, Letters of credit, Forward contracts etc



यद्वाव को-ऑप. बँक लिमिटेड, यद्वाव.

३३ वा वार्षिक अहवाल २०२५-२०२६

Figures in Rs. Lacs

Particulars	Amount
Bank Guarantees	0.00
Letters of Credit (LC + Buyer's Credit)	0.00
Forward Exchange contracts Purchase / Sale	0.00
Others – Depositors' Education Awareness Fund	26.57
Total	26.57

b. Claims not acknowledged as debts

Figures in Rs. Lacs

Particulars	Amount
On account of Income tax Demand (Gross)	0.00
On account of Service Tax	0.00

c. Contingent Liabilities – Others

In terms of DBOD Circular No. DEAF Cell.BC.114/30.01.002/2013-14 dated May 27, 2014, the Bank has transferred all credit balances amounting to Rs. 21.99 Lacs (as mentioned in sub-clause i) to viii) in Clause 3 of DEAF Scheme 2014) maintained with the Bank which have not been in operation for 10 years or more. The required disclosure as per the said circular is as under:

Figures in Rs. Lacs

Particulars	Amount
Opening balance of amounts transferred to DEAF	21.99
Add: Amounts transferred to DEAF during the year	4.58
Less: Amounts reimbursed by DEAF towards claims	0.00
Closing balance of amounts transferred to DEAF	26.57

The Bank has paid Rs. 26,57,273.32 to customers / depositors towards the said deposits which have remained unclaimed for 10 years or more and also claimed refund of the said amount from RBI in terms of the said scheme

11. Non Banking Asset

During F.Y. 2025-26, there is no any kind of property taken in possession.

12. Penalties for Disclosure

In the year 2025-26, RBI has not imposed any penalty on the Bank.

Shri. Shrishail A. Naykude
Chief Executive Officer

Shri. Ajay Rajendra Patil (Yadravkar)
Chairman

As per our report of even date annexed
For Pawar Samant & Jadhav
Chartered Accountants
(FRN : 119605W)

DIRECTOR
Shri. Dilip Laxman Magdum, Vice-Chairman
Shri. Vishal Raghuvveer Awati
Shri. Pradeep Balaso Chougule
Shri. Prashant Basgonda Apine
Shri. Sanjay Annaso Patil
Shri. Surendra Sataya Jangam
Shri. Shivaji Sidhu Bedge
Sou. Shobha Dhanyakumar Paraj(Patil)
Sou. Sulabha Bharatkumar Chougule
Shri. Nilesh Pramod Patil (CA)

Shri. Vaibhav Vidyadhar Karve
Shri. Dhanyakumar Narasu Sidnale
Shri. Ashish Jivandhar Murchitte
Shri. Yuvraj Ratanlal Shah
Shri. Prashant Balaso Kamble
Sou. Trishala Sanjay Patil (Yadravkar)
Sou. Kalpana Sambhaji More
Shri. Sachin Balaso Deshingre



यद्द्राव को-ऑप. बैंक लिमिटेड, यद्द्राव.

३३ वा वार्षिक अहवाल २०२५-२०२६

Disclosure in financial statements – ‘Notes to Accounts’

Disclosure as per RBI master direction DOR.ACC.REC.NO. 208/21.04.018/2025-26 Dated 28.11.2025

1. Regulatory Capital

a) Composition of Regulatory Capital

(Amount in ₹ crore)

Sr No.	Particulars	Current Year 2025-26	Previous Year 2024-25
i.	Paid up share capital and reserves (net of deductions, if any)	15.94	12.14
ii.	Other Tier 1 capital	0.00	0.00
iii.	Tier 1 capital (i + ii)	15.94	12.14
iv.	Tier 2 capital	1.70	1.55
v.	Total capital (Tier 1+Tier 2)	17.64	13.69
vi.	Total Risk Weighted Assets (RWAs)	124.92	103.67
vii.	Tier 1 Ratio (Tier 1 capital as a % of RWAs)	12.76 %	11.71 %
viii.	Tier 2 Ratio (Tier 2 capital as a % of RWAs)	1.36 %	1.49 %
ix.	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	14.12 %	13.20 %
x.	Amount of paid-up equity capital raised during the year	0.00	0.00
xi.	Amount of non-equity Tier 1 capital raised during the year	0.00	0.00
xii.	Amount of Tier 2 capital raised during the year	0.00	0.00

b) Draw down from Reserves : Nil

2. Asset liability management

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

(Amount in ₹ crore)

	Day 1	2 to 7 days	8 to 14 days	15 to 30 Days	31 days to 2 months	Over 2 months and to 3 months	Over 3 months and up to 6 Months	Over 6 months and up to 1 year	Over 1 year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits	0.00	0.00	8.03	6.27	0.00	56.95	46.62	41.97	60.87	0.06	0.90	221.67
Gross Advance	0.00	0.00	1.04	4.25	0.00	3.25	4.56	10.15	84.34	25.59	15.89	149.07
Investments	0.00	0.00	0.00	10.29	0.00	3.43	3.43	10.29	3.31	0.00	0.00	30.75
Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Currency assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Currency liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Maturity pattern of certain items of assets and liabilities as on 31/03/2026

(Amount in ₹ crore)

	Day 1	2 to 7 days	8 to 14 days	15 to 30 Days	31 days to 2 months	Over 2 months and to 3 months	Over 3 months and up to 6 Months	Over 6 months and up to 1 year	Over 1 year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits	1.73	1.11	1.56	3.34	14.52	8.85	40.06	108.02	44.50	27.78	0.00	251.47
Gross Advance	2.86	0.13	0.05	1.12	7.16	4.43	25.07	35.49	28.32	29.70	29.84	164.17
Investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	61.75	61.75
Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Currency assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Currency liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

i) As at 31/03/2025

(Amount in ₹ crore)

	Investments in India						Investments outside India				Total Investments		
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and /or joint ventures	Others	Total investments in India	Government securities (including local authorities)	Subsidiaries and /or joint ventures	Others		Total Investments outside India	
Held to Maturity													
Gross	30.75	-	-	-	-	-	30.75	-	-	-	-	-	30.75
Less: Provision for non-performing investments (NPI)	-	-	-	-	-	-	-	-	-	-	-	-	-
Net	30.75	-	-	-	-	-	30.75	-	-	-	-	-	30.75
Available for Sale													
Gross	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-	-	-	-	-	-	-
Held for Trading													
Gross	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-	-	-	-	-	-	-
Total investments	30.75	-	-	-	-	-	30.75	-	-	-	-	-	30.75
Less: Provision for non-performing investments	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-	-	-	-	-	-	-
Net	30.75	-	-	-	-	-	30.75	-	-	-	-	-	30.75

3. Investments

a) Composition of Investment Portfolio

i) As at 31/03/2026

	(Amount in ₹ crore)												
	Investments in India						Investments outside India					Total Investments	
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and /or joint ventures	Others	Total investments in India	Government securities (including local authorities)	Subsidiaries and /or joint ventures	Others	Total Investments outside India		
Held to Maturity													
Gross	41.74	-	0.01	-	-	-	41.75	-	-	-	-	-	41.75
Less: Provision for non-performing investments (NPI)	-	-	-	-	-	-	-	-	-	-	-	-	-
Net	41.74	-	0.01	-	-	-	41.75	-	-	-	-	-	41.75
Available for Sale													
Gross	-	-	-	-	-	20.00	20.00	-	-	-	-	-	20.00
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-	-	-	-	-	-	-
Net	-	-	-	-	-	20.00	20.00	-	-	-	-	-	20.00
Held for Trading													
Gross	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Investments	41.74	-	0.01	-	-	20.00	61.75	-	-	-	-	-	61.75
Less: Provision for non-performing investments	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-	-	-	-	-	-	-
Net	41.74	-	0.01	-	-	20.00	61.75	-	-	-	-	-	61.75



यद्द्राव को-ऑप. बैंक लिमिटेड, यद्द्राव.

३३ वा वार्षिक अहवाल २०२५-२०२६

b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(Amount in ₹ crore)

Particulars	Current Year 2025-26	Previous Year 2024-25
i) Movement of provisions held towards depreciation on investments		
a) Opening balance	0.15	0.12
b) Add: Provisions made during the year	0.00	0.03
c) Less: Write off / write back of excess provisions during the year	0.00	0.00
d) Closing balance	0.15	0.15
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	0.32	0.32
b) Add: Amount transferred during the year	0.00	0.00
c) Less: Drawdown	0.00	0.00
d) Closing balance	0.32	0.32
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	0.00	0.00

c) Sale and transfers to/from HTM category

Note : There is no Sale and transfers to/from HTM category other than permissible limits.

d) Non-SLR investment portfolio

i) Non-performing non-SLR investments :

(Amount in ₹ crore)

Sr. No.	Particulars	Current Year 2025-26	Previous Year 2024-25
a)	Opening balance	0.00	0.00
b)	Additions during the year since 1st April	0.00	0.00
c)	Reductions during the above period	0.00	0.00
d)	Closing balance	0.00	0.00
e)	Total provisions held	0.00	0.00



यद्वाव को-ऑप. बैंक लिमिटेड, यद्वाव.

३३ वा वार्षिक अहवाल २०२५-२०२६

ii) Issuer composition of non-SLR investments

(Amount in ₹ crore)

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
		(3)		(4)		(5)		(6)		(7)	
		Current Year 2025-26	Previous Year 2024-25	Current Year 2025-26	Previous Year 2024-25	Current Year 2025-26	Previous Year 2024-25	Current Year 2025-26	Previous Year 2024-25	Current Year 2025-26	Previous Year 2024-25
a)	PSUs	-	-	-	-	-	-	-	-	-	-
b)	FIs	-	-	-	-	-	-	-	-	-	-
c)	Banks (DCC)	-	-	-	-	-	-	-	-	-	-
d)	Private Corporates	-	-	-	-	-	-	-	-	-	-
e)	Subsidiaries/ Joint Ventures	-	-	-	-	-	-	-	-	-	-
f)	Others (Mutual Funds)	20.01	-	-	-	-	-	-	-	20.01	-
g)	Provision held towards depreciation	-	-	-	-	-	-	-	-	-	-
	Total	20.01	-	-	-	-	-	-	-	20.01	-

e) Repo transactions (in face value terms) 31/03/2025 & 31/03/2026

(Amount in ₹ Lacs)

Particulars	Minimum Outstanding during the year		Maximum Outstanding during the year		Daily average Outstanding during the year		Outstanding 31.03.2026	
	FV	MV	FV	MV	FV	MV	FV	MV
i) Securities sold under repo								
a) Govt. Securities								
b) Corporate debt securities								
c) any other securities								
i) Securities purchase under reserv repo								
a) Govt. Securities								
b) Corporate debt securities								
c) any other securities								

F) Govt. Securities lending (GSL) Transactions (in R.V)



यद्वाव को-ऑप. बैंक लिमिटेड, यद्वाव.

३३ वा वार्षिक अहवाल २०२५-२०२६

4. Asset quality

a) Classification of advances and provisions held as on as on 31.03.2025

(Amount in ₹ crore)

	Standard	Non-Performing			Total Non-Performing Advances	Total
	Total Standard Advances	Sub-standard	Doubtful	Loss		
Gross Standard Advances and NPAs						
Opening Balance	112.98	1.60	1.43	0.28	3.32	116.30
Add: Additions during the year	--	--	--	--	1.31	--
Less: Reductions during the year*	--	--	--	--	1.17	--
Closing balance	148.06	1.54	1.64	0.28	3.46	151.52
*Reductions in Gross NPAs due to:						
i) Upgradation	--	--	--	--	--	--
ii) Recoveries (excluding recoveries from upgraded accounts)	--	--	--	--	1.17	--
iii) Technical/ Prudential Write-offs	--	--	--	--	--	--
iv) Write-offs other than those under (iii) above	--	--	--	--	--	--
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	0.46	0.25	1.82	0.30	2.37	2.83
Add: Fresh provisions made during the year	--	--	--	--	0.08	0.22
Less: Excess provision reversed/ Write-off loans	--	--	--	--	--	--
Closing balance of provisions held	0.60	0.30	1.85	0.30	2.45	3.05
Net NPAs						
Opening Balance					0.95	
Add: Fresh additions during the year					0.06	
Less: Reductions during the year					--	
Closing Balance					1.01	1.01
Floating Provisions						
Opening Balance						-
Add: Additional provisions made during the year						-
Less: Amount drawn down during the year						-
Closing balance of floating provisions						-
Technical write-offs and the recoveries made thereon						
Opening balance of Technical/ Prudential written-off accounts						-
Add: Technical/ Prudential write-offs during the year						-
Less: Recoveries made from previously technical/ prudential written-off accounts during the year						-
Closing balance						-



यद्वाव को-ऑप. बैंक लिमिटेड, यद्वाव.

३३ वा वार्षिक अहवाल २०२५-२०२६

a) Classification of advances and provisions held as on 31.03.2026

(Amount in ₹ crore)

	Standard	Non-Performing			Total Non-Performing Advances	Total
	Total Standard Advances	Sub-standard	Doubtful	Loss		
Gross Standard Advances and NPAs						
Opening Balance	148.06	1.54	1.64	0.28	3.46	151.52
Add: Additions during the year	--	--	--	--	10.61	--
Less: Reductions during the year*	--	--	--	--	10.91	--
Closing balance	161.01	0.87	2.01	0.28	3.16	164.17
*Reductions in Gross NPAs due to:						
i) Upgradation	--	--	--	--	--	--
ii) Recoveries (excluding recoveries from upgraded accounts)	--	--	--	--	10.91	--
iii) Technical/ Prudential Write-offs	--	--	--	--	--	--
iv) Write-offs other than those under (iii) above	--	--	--	--	--	--
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	0.60	0.30	1.85	0.30	2.45	3.05
Add: Fresh provisions made during the year	--	--	--	--	0.75	0.82
Less: Excess provision reversed/ Write-off loans	--	--	--	--	0.04	0.04
Closing balance of provisions held	0.67	0.50	2.15	0.51	3.16	3.83
Net NPAs						
Opening Balance					0.00	
Add: Fresh additions during the year					0.00	
Less: Reductions during the year					0.00	
Closing Balance					0.00	0.00
Floating Provisions						
Opening Balance						-
Add: Additional provisions made during the year						-
Less: Amount drawn down during the year						-
Closing balance of floating provisions						-
Technical write-offs and the recoveries made thereon						
Opening balance of Technical/ Prudential written-off accounts						-
Add: Technical/ Prudential write-offs during the year						-
Less: Recoveries made from previously technical/ prudential written-off accounts during the year						-
Closing balance						-



यद्वाव को-ऑप. बैंक लिमिटेड, यद्वाव.

३३ वा वार्षिक अहवाल २०२५-२०२६

Ratios(in per cent)	Current Year 2025-26	Previous Year 2024-25
Gross NPA to Gross Advances	1.93 %	2.29 %
Net NPA to Net Advances	0.00 %	0.68 %
Provision coverage ratio	100.00 %	70.81 %

b) Sector-wise Advances and Gross NPAs

(Amount in ₹ crore)

Sr. No.	Sector	Current Year 2025-26			Previous Year 2024-25		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
i)	Priority Sector						
a)	Agriculture and allied activities	37.43	1.65	1.01 %	48.13	1.97	4.08 %
b)	Advances to industries sector eligible as priority sector lending	33.41	0.56	0.34 %	—	—	—
c)	Services	--	--	--	21.78	0.47	2.15 %
d)	Personal Loans /Other Loans	6.94	0.10	0.06	15.39	--	—
e)	Housing Loans	9.58	0.59	0.35 %	9.35	0.83	8.93 %
f)	Education Loans	0.03	--	0.00 %	0.03	0.10	0.68 %
	Subtotal (i)	87.39	2.89	1.76 %	94.68	3.38	3.56 %
ii)	Non-priority Sector						
a)	Agriculture and allied activities	--	--	--	--	--	--
b)	Industry	--	--	--	--	--	--
c)	Services	--	--	--	--	--	--
d)	Personal Loans	--	--	--	--	--	--
e)	Housing Loans	--	--	--	--	--	--
f)	Education Loans	--	--	--	--	--	--
g)	Other Non-Priority Sector Loans	76.78	0.26	0.16 %	56.84	0.08	0.16 %
	Subtotal (ii)	76.78	--	0.16 %	56.84	0.08	0.16 %
		--	--	--	--	--	--
	Total (i + ii)	164.17	3.16	1.92 %	151.52	3.46	2.29%

c) Details of accounts subjected to restructuring

Note : The below accounts are restructured in accordance with Micro, Small and Medium Enterprises (MSME) Sector- Restructuring of Advances as implemented by the bank vide circular no. RBI/2020-21/17 DBR. No. BP.BC/4/21.04.048/2020-21 read along with circular No. RBI/2018-19/100 DBR.No.BP.BC.18/21.04.048/2018-19 dated January 1, 2019

		Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		Current Year 2024-25	Previous Year 2023-24	Current Year 2024-25	Previous Year 2023-24	Current Year 2024-25	Previous Year 2023-24	Current Year 2024-25	Previous Year 2023-24	Current Year 2024-25	Previous Year 2023-24
Standard	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount (₹ crore)	-	-	-	-	-	-	-	-	-	-
	Provision held (₹ crore)	-	-	-	-	-	-	-	-	-	-
Sub-standard	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount (₹ crore)	-	-	-	-	-	-	-	-	-	-
	Provision held (₹ crore)	-	-	-	-	-	-	-	-	-	-
Doubtful	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount (₹ crore)	-	-	-	-	-	-	-	-	-	-
	Provision held (₹ crore)	-	-	-	-	-	-	-	-	-	-
Total	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount (₹ crore)	-	-	-	-	-	-	-	-	-	-
	Provision held (₹ crore)	-	-	-	-	-	-	-	-	-	-



यद्द्राव को-ऑप. बैंक लिमिटेड, यद्द्राव.

३३ वा वार्षिक अहवाल २०२५-२०२६

d. Fraud accounts

Banks shall make disclose details on the number and amount of frauds as well as the provisioning thereon as per template given below.

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

NIL

5. Exposures

a) Exposure to real estate sector

(Amount in ₹ crore)

Category	Current Year 2025-26	Previous Year 2024-25
i) Direct exposure		
a) Residential Mortgages – Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.	5.94	8.46
b) Commercial Real Estate – Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits	2.65	0.33
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures –		
i. Residential	-	-
ii. Commercial Real Estate	-	-
ii) Indirect Exposure		
Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	-	-
Total Exposure to Real Estate Sector	8.59	8.79

Note -The above figures reported should be strictly constituted as in compliance with the relevant RBI disclosure circular. This is not in terms of disclosure requirements within the framework of RBI Circular related to CRE Exposure

b) Exposure to capital market- Nil (Previous Year-Nil)

c) Risk category-wise country exposure

No exposure to country risk in the current and previous Financial Years



यद्द्राव को-ऑप. बैंक लिमिटेड, यद्द्राव.

३३ वा वार्षिक अहवाल २०२५-२०२६

d) Unsecured advances

(Amounts in ₹ crore)

Particulars	Current Year 2025-26	Previous Year 2024-25
Total unsecured advances of the bank	0.46	1.49
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	--	--
Estimated value of such intangible securities	--	--

6. Concentration of deposits, advances, exposures and NPAs

a) Concentration of deposits

(Amount in ₹ crore)

Particulars	Current Year 2025-26	Previous Year 2024-25
Total deposits of the twenty largest depositors	123.20	128.09
Percentage of deposits of twenty largest depositors to total deposits of the bank	48.99 %	57.78 %

b) Concentration of advances

(Amount in ₹ crore)

Particulars	Current Year 2025-26	Previous Year 2024-25
Total advances to the twenty largest borrowers	14.95	10.13
Percentage of advances to twenty largest borrowers to total advances of the bank	9.10 %	6.68 %

c) Concentration of exposures

(Amount in ₹ crore)

Particulars	Current Year 2025-26	Previous Year 2024-25
Total exposure to the twenty largest borrowers/customers	93.78 %	83.78
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/ customers	2.54 %	2.16 %

d) Concentration of NPAs

(Amount in ₹ crore)

Particulars	Current Year 2025-26	Previous Year 2024-25
Total exposure to the top twenty NPA accounts	2.15	2.70
Percentage of exposures to the twenty largest NPA exposure to the total Gross NPAs.	68.04 %	66.34 %



यद्वाव को-ऑप. बैंक लिमिटेड, यद्वाव.

३३ वा वार्षिक अहवाल २०२५-२०२६

7. Derivatives :

Bank does not have transaction in derivatives in the current and previous Financial Years

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

(Amount in ₹ crore)

Sr. No.	Particulars	Current Year 2025-26	Previous Year 2024-25
i)	Opening balance of amounts transferred to DEA Fund	0.22	0.19
ii)	Add: Amounts transferred to DEA Fund during the year	0.05	0.03
iii)	Less: Amounts reimbursed by DEA Fund towards claims	--	--
iv)	Closing balance of amounts transferred to DEA Fund	0.27	0.22

9. Disclosure of complaints

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

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



यद्द्राव को-ऑप. बैंक लिमिटेड, यद्द्राव.

३३ वा वार्षिक अहवाल २०२५-२०२६

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

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/ decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
2025-26					
Ground - 1	0	0	0	0	0
Ground - 2	0	0	-	0	0
Ground - 3	0	0	0	0	0
Ground - 4	0	0	-	0	0
Ground - 5	0	0	-	0	0
Others	0	0	-	0	0
Total	0	0		0	0
2024-25					
Ground - 1	0	0	0	0	0
Ground - 2	0	0	-	0	0
Ground - 3	0	0	0	0	0
Ground - 4	0	0	-	0	0
Ground - 5	0	0	-	0	0
Others	0	0	-	0	0
Total	0	0		0	0

10. Disclosures on remuneration

Disclosure on remuneration of Chief Executive Officer:

NAME : Shrishail Appaso Naykude

DESIGNATION: Chief Executive Officer

(Amount in ₹ crore)

Particulars	Current Year 2025-26
Gross Salary	0.16



यद्द्राव को-ऑप. बैंक लिमिटेड, यद्द्राव.

३३ वा वार्षिक अहवाल २०२५-२०२६

11. Other Disclosures

a) Business ratios

Particulars	Current Year 2025-26	Previous Year 2024-25
i) Interest Income as a percentage to Working Funds	8.95 %	7.51 %
ii) Non-interest income as a percentage to Working Funds	2.99 %	0.29 %
iii) Cost of Deposits	7.49 %	7.46 %
iv) Net Interest Margin	2.19 %	4.29 %
v) Operating Profit as a percentage to Working Funds	1.73 %	1.52 %
vi) Return on Assets	1.30 %	0.73 %
vii) Business (deposits plus advances) per employee(in ₹ crore)	10.14	9.57
viii) Profit per employee (in ₹ crore)	0.08	0.06

b) Break up of Provision debited to Profit and Loss Account

(Amount in ₹ crore)

Particulars	Current Year 2025-26	Previous Year 2024-2025
i) Provision for Income Tax	0.32	0.19
ii) Provision for N P A	0.75	0.51
iii) Provision for standared advances	0.07	0.14
iv) Provision for Depreciation Reserve	--	0.03
v) Provision for Depreciation on Investment	--	--
Total	1.14	0.87

c) Payment of DICGC Insurance Premium

(Amount in ₹ crore)

Sr. No.	Particulars	Current Year 2025-26	Previous Year 2024-25
i)	Payment of DICGC Insurance Premium	0.28	0.22
ii)	Arrears in payment of DICGC premium	-	-

d) Disclosure of facilities granted to directors and their relatives

(Amount in ₹ crore)

Sr. No.	Particulars	Current Year 2024-25	Previous Year 2023-24
1	Fund Based:		
	Outstanding at the end of the year		
2	Non-Fund Based (Guarantees, L/Cs, etc)	-	-

e) Purchase / Sales Priority Sector Lendings (PSLC)

(Amount in ₹ crore)

Particulars	Current Year 2025-26	Previous Year 2024-25
i) Purchases	35.00	0.00
ii) Sales	20.00	20.00

12. Previous year's Figures are re-arranged / Re-grouped for comparative purpose.



यद्वाव को-ऑप. बँक लिमिटेड, यद्वाव.

३३ वा वार्षिक अहवाल २०२५-२०२६

Cash Flow Statement For The Year

Amount in Rupees

Sr. No.	Particulars	31.03.2025	31.03.2026
I	Cash Flow from Operating Activities		
	Net Profit for the Year (before taxes)	2,38,82,263.71	3,71,35,542.27
	Adjustments for		
	Add :- Depreciation	14,19,240.32	19,97,764.72
	Add :- Written off Assets	1,92,774.75	--
	Add :- Depreciation on Investment	3,50,000.00	--
	Add:- BDDR Reserve (2024)	42,04,785.39	--
	Add:- Excess NPA Provision	61,66,800.46	3,83,224.49
	Cash Flow before Changes in Working Capital	3,00,49,064.17	3,95,16,531.48
	Adjustments for working capital changes		
	Add/Less :- Deposits	40,11,12,725.08	29,79,66,858.82
	Add/Less :- Other Liabilities and Provisions	(34,70,583.62)	1,13,76,277.08
	Add/Less :- Investments	17,13,05,431.81	(30,99,48,609.26)
	Add/Less :- Advances	(35,14,77,823.83)	(11,93,61,091.25)
	Add/Less :- Other Assets	36,67,094.49	(1,20,80,632.71)
	Add/Less :- Income Taxes paid	(19,50,000.00)	(32,00,000.00)
		21,91,86,843.93	(13,52,47,197.32)
	Cash generated from Operating Activities	24,92,35,908.10	(9,57,30,665.84)
II	Cash Flow from Investing Activities		
	Add/Less :- Addition to Other Fixed Assets	(85,09,928.60)	(90,65,119.98)
	Cash generated from Investing Activities	(85,09,928.60)	(90,65,111.98)
III	Cash Flow from Financing Activities		
	Cash generated from financing Activities		
	Add/Less :- Proceeds of share issue	39,35,875.00	60,96,800.00
	Add/Less :- Statutory Reserve	6,52,392.00	6,65,086.00
	Add/Less :- Additions Building Fund	8,13,570.00	9,87,370.00
	Add/Less :- Divided transfer from statutory reserve	(24,59,050.00)	(29,72,000.00)
	Cash generated from Financing Activities	29,42,787.00	47,77,256.00
IV	Increase/Decrease during the Year (I + II +III)	24,36,68,766.50	(10,00,18,529.82)
V	Opening Cash and Cash Equivalents	33,02,77,888.77	57,39,46,655.27
VI	Closing cash And cash equivalents (IV+ V)	57,39,46,655.27	47,39,28,125.45

(Notes : Cash flow statement has been prepared under the indirect method set out in the Accounting Standard AS-3 Cash Flow statements" issued by the institute of Chartered Accountants of India.)

Shri. Shrishail A. Naykude
Chief Executive Officer

Shri. Ajay Rajendra Patil (Yadravkar)
Chairman

As per our report of even date annexed
For Pawar Samant & Jadhav
Chartered Accountants
(FRN : 119605W)

DIRECTOR
Shri. Dilip Laxman Magdum, Vice-Chairman
Shri. Vishal Raghuvveer Awati
Shri. Pradeep Balaso Chougule
Shri. Prashant Basgonda Apine
Shri. Sanjay Annaso Patil
Shri. Surendra Sataya Jangam
Shri. Shivaji Sidhu Bedge
Sou. Shobha Dhanyakumar Paraj(Patil)
Sou. Sulabha Bharatkumar Chougule
Shri. Nilesh Pramod Patil (CA)
Shri. Vaibhav Vidyadhar Karve
Shri. Dhanyakumar Narasu Sidnale
Shri. Ashish Jivandhar Murchitte
Shri. Yuvraj Ratanlal Shah
Shri. Prashant Balaso Kamble
Sou. Trishala Sanjay Patil (Yadravkar)
Sou. Kalpana Sambhaji More
Shri. Sachin Balaso Deshinghe

सन २०२६-२७ सालाकरीता सुचविलेले अंदाजपत्रक

उत्पन्न पत्रक

खात्याचे नांव	सन २०२५-२०२६ सालाचे		अंदाज पत्रकापेक्षा कमी मिळालेले उत्पन्न	सन २०२६-२०२७ सालाचे अंदाजे उत्पन्न
	अंदाजे उत्पन्न	प्रत्यक्ष मिळालेले उत्पन्न		
कर्जावरील व्याज	१७,००,००,०००-००	१९,११,७७,२२३-०६	---	२०,००,००,०००-००
गुंतवणुकीवरील व्याज	५,००,००,०००-००	४,६८,१३,४५६-७५	३१,८६,५४३-२५	७,००,००,०००-००
कमिशन व सुट	५,००,०००-००	१५,३७६-४८	४,८४,६२३-५२	५,००,०००-००
इतर उत्पन्न	१,००,००,०००-००	१,७८,२९,६८३-२४	---	३,००,००,०००-००
एकूण	२३,०५,००,०००-००	२५,५८,३५,७३९-५३	३६,७१,१६६-७७	३०,०५,००,०००-००

खर्च पत्रक

खात्याचे नांव	सन २०२५-२०२६ सालाचे		अंदाज पत्रकापेक्षा जादा झालेला खर्च	सन २०२६-२०२७ सालाचे अंदाजे खर्च
	अंदाजे खर्च	प्रत्यक्ष झालेला खर्च		
ठेवीवरील व्याज	१६,००,००,०००-००	१७,७४,८१,८८२-४३	१,७४,८१,८८२-४३	२०,००,००,०००-००
कर्मचारी पगार, भत्ते, बोनस	२,००,००,०००-००	१,४५,०८,०९५-३३	---	२,५०,००,०००-००
संचालक मिटींग भत्ता	८,००,०००-००	६,००,०००-००	---	८,००,०००-००
भाडे, दिवाबत्ती, विमा, कर	२०,००,०००-००	१९,१२,२१२-६२	---	२५,००,०००-००
पोस्टेज व टेलीफोन	३,००,०००-००	२,६६,२५५-४५	---	३,२५,०००-००
ऑडीट फी	१५,००,०००-००	११,२३,९३७-५२	---	१५,००,०००-००
कायदे सल्लागार फी	५,००,०००-००	२,३०,०६९-००	---	५,००,०००-००
घसारा/ऑफिस दुरुस्ती	२०,००,०००-००	२२,२४,३३१-१२	२,२४,३३१-१२	२५,००,०००-००
सादिलवार जाहि.छपाई	८,००,०००-००	४,८८,२४९-०६	---	७,००,०००-००
किरकोळ व प्रवास खर्च	६,००,०००-००	५,९५,७६५-९०	---	६,५०,०००-००
वाहन खर्च	१,००,०००-००	---	---	१,००,०००-००
पिग्मी कमिशन	७,५०,०००-००	६,३१,६९२-००	---	७,५०,०००-००
डी.आय.सी. प्रिमीयम	२५,००,०००-००	२८,३७,७८७-५७	३,३७,७८७-५७	३०,००,०००-००
समारंभ व कॉन्फरन्स	१,५०,०००-००	२३,५८०-००	---	१,५०,०००-००
वार्षिक सभा खर्च	३,००,०००-००	२,९३,९३२-००	---	३,००,०००-००
संचालक मिटींग खर्च	२५,०००-००	---	---	२५,०००-००
बँक असो. वर्गणी	२,००,०००-००	२,०१,७५०-००	१,७५०-००	२,५०,०००-००
वस्तू व सेवाकर	१०,००,०००-००	३,१५,६००-००	---	१०,००,०००-००
स्टाफ प्रशिक्षण	१,५०,०००-००	८१,१८०-१८	---	१,५०,०००-००
इतर सर्व खर्च	१०,००,०००-००	२४,७८,१६४-९७	१४,७०,३३६-१५	२५,००,०००-००
इन्कम टॅक्स	३०,००,०००-००	३२,००,०००-००	२,००,०००-००	३५,००,०००-००
तरतुदी	७०,००,०००-००	८२,२५,०००-००	१२,२५,०००-००	१,००,००,०००-००
संगणक प्रणाली(सीबीएस)	२०,००,०००-००	१८,९८,५२३-३९	---	२०,००,०००-००
एन.डी.एस.चार्जस	---	२२,८२,१८८-७२	२२,८२,१८८-७२	२५,००,०००-००
एकूण	२०,६६,७५,०००-००	२२,१९,००,१९७-२६	२,३२,२३,२७५-९९	२६,०७,००,०००-००

संकल्पीत नफा : रु. ३,९८,००,००० /-



यद्द्राव को-ऑप. बँक लिमिटेड, यद्द्राव.

३३ वा वार्षिक अहवाल २०२५-२०२६

ग्राहक जनजागृति संदेश

सायबर सुरक्षा, UPI / IMPS सुरक्षितता व आर्थिक फसवणूक प्रतिबंधाबाबत सूचना

प्रिय ग्राहक,

आजच्या डिजिटल बँकिंग युगात सायबर गुन्हे, ऑनलाइन फसवणूक तसेच UPI / IMPS व्यवहारांद्वारे आर्थिक फसवणुकीच्या घटना वाढत आहेत. आपल्या खात्याची व कष्टाच्या पैशांची सुरक्षितता राखण्यासाठी कृपया खालील सूचना काळजीपूर्वक पाळा.

महत्वाच्या सुरक्षा सूचना

- OTP, ATM PIN, CVV, पासवर्ड, UPI PIN, नेट बँकिंग माहिती कोणालाही देऊ नका. बँक, Reserve Bank of India, पोलीस किंवा सरकारी अधिकारी कधीही अशी माहिती मागत नाहीत.
- UPI PIN फक्त पैसे पाठवण्यासाठी वापरला जातो. पैसे मिळवण्यासाठी UPI PIN टाकण्याची गरज नसते. अशा विनंतीपासून सावध रहा.
- UPI Collect Request/Payment Request तपासूनच मंजूर करा. अनोळखी व्यक्तीची विनंती स्वीकारू नका. QR Code स्कॅन करताना काळजी घ्या. QR Code स्कॅन करून पैसे मिळत नाहीत, तर पैसे जातात. फसव्या QR कोडपासून सावध रहा.
- IMPS/UPI व्यवहार करताना लाभार्थीचे नाव, मोबाईल नंबर / UPI ID व रक्कम तपासूनच व्यवहार करा.
- अनोळखी लिंकवर क्लिक करू नका. SMS, Whatsapp, ई-मेल किंवा सोशल मीडियावर आलेल्या बनावट लिंक व बनावट मोबाईल ॲप पासून सावध रहा.
- फक्त अधिकृत बँकेचे मोबाईल बँकिंग ॲप व वेबसाईड चा उपयोग करा.
- आपल्या खात्यातील व्यवहार नियमित तपासा. संशयास्पद व्यवहार दिसल्यास त्वरित बँकेशी संपर्क साधा.
- आपला मोबाईल नंबर व ईमेल आयडी बँकेत अद्ययावत ठेवा, जेणेकरून व्यवहाराचे संदेश मिळतील.
- मोबाईल व संगणकावर सुरक्षा अपडेट व अँटीव्हायरस वापरा.
- मजबूत पासवर्ड वापरा व वेळोवेळी बदला. (उदा. अंक, लहान मोठे अक्षर व Special Character चा वापर करावा.)

फसवणूक झाल्यास त्वरित काय करावे

- त्वरित आपल्या शाखेशी किंवा बँकेशी संपर्क साधा.
- Mobile Banking App / कार्ड सेवा तात्काळ बंद किंवा ब्लॉक करा.
- राष्ट्रीय सायबर हेल्पलाईन १९३० वर तक्रार नोंदवा.
- ऑनलाइन तक्रार National Cyber Crime Reporting Portal येथे नोंदवा.

आमचे आवाहन

**सतर्क रहा - सुरक्षित रहा आपल्या पैशांचे संरक्षण करा
सायबर सुरक्षा ही सर्वांची सामूहिक जबाबदारी आहे.**

ग्राहकांना सुचना

आरबीआय (RBI) आणि ट्राय (TRAI) च्या निर्देशानुसार, बँकांमधील आर्थिक फसवणूक रोखण्यासाठी आणि ग्राहकांच्या सुरक्षेसाठी '1600' सिरीज लागू करण्यात आली आहे. ग्राहकांना सेवा, व्यवहार (Transactions), आणि खात्याविषयी माहिती देण्यासाठी बँकेकडून येणारे सर्व अधिकृत कॉल आता फक्त 1600 या सिरीजच्या क्रमांकावरूनच येतील. सदर व्यवहारासाठी यद्द्राव बँकेचा अधिकृत क्रमांक 1600 013009 आहे.



यद्राव को-ऑप. बँक लिमिटेड, यद्राव.

३३ वा वार्षिक अहवाल २०२५-२०२६

बँकेची वैशिष्ट्ये

कोअर बँकिंग प्रणाली | संपूर्ण संगणकीकृत व्यवहार
शेतकरी सभासदांसाठी पिक कर्ज योजना | ठेवींना विमा संरक्षण
शासनाच्या ३५% सबसिडी व बिन व्याजी कर्ज योजना
मोबाईल बँकिंग सेवा | ATM, QR कोड व UPI Payment सेवा
WhatsApp ChatBot सुविधा | विनामूल्य RTGS व NEFT सेवा
विश्वसनीय व जलद सेवा | प्रशिक्षित व विनम्र सेवक वर्ग
टोल फ्री क्रमांकद्वारे ग्राहक सेवा व समाधानासाठी उपलब्ध

KNOW YOUR BANK

Name of the Bank	: Yadrav Co-Operative Bank Ltd, Yadrav
Bank Code	: YCBL
RBI License No	: UBD/MAH/1133P dtd 29th April 1995
PAN No.	: AAAAY1623N
GST No.	: 27AAAAAY1623N1Z8N
DICGC Code No.	: UCCBMH00282
LEI No.	: 3358003CUBY538VYEK76
Chairman	: Mr. Ajay Rajendra Patil (Yaravkar)
Vice- Chairman	: Mr. Dilip Laxman Magdum
Chief Executive Officer	: Mr. Shrishail Appaso Naykude
Phone No.	: 02322-225501
Cell No.	: 7276479889
Toll Free No.	: 1800 233 1133
Website	: www.yadrav.bank.in
Email ID	: headoffice@yadrav.bank.in
Branches	: 6 + 1
ATMs	: 2
Registered Office	: Plot No. 102, Parvati Co-Op Industrial Estate, Shamrao Patil Yaravkar Nagar, Yarav, Tal- Shirol, Dist- Kolhapur
Administration Office	: CS No. 576/B, 6th Lane, Station Road, Jaysingpur, Tal- Shirol, Dist- Kolhapur.

लवकरच बँकेची 7 वी शाखा - नेमिनाथ नगर, सांगली येथे ग्राहकांच्या सेवेत रुजू होत आहे.



यद्वाव को-ऑप. बँक लिमिटेड, यद्वाव.

३३ वा वार्षिक अहवाल २०२५-२०२६

मोबाईल बँकिंगसह सर्व ऑनलाईन सेवा
आपल्या यद्वाव बँकेमध्ये...



रांगेतून मुक्ती,
आपली बँक,
आपल्या दारी...

**TAB
BANKING**



**३५% सबसिडी
कर्ज योजना**



**बिनव्याजी
कर्ज योजना**



अण्णासाहेब पाटील
आर्थिक मागास
विकास महामंडळ



इतर मागास
विकास
महामंडळ



आई
पर्यटन
कर्ज

आता बँकिंग करा
WhatsApp वर!
यद्वाव बँक घेऊन आले आहे



WHATSAPP BANKING सेवा
खालील QR कोड स्कॅन करा किंवा
या लिंकवर क्लिक करा
<https://bit.ly/4axqT7L>



सुरक्षित बँकिंगसाठी आपल्या बँकेकडून
येणारे अधिकृत कॉल आता
1600 सिटीज नंबरवरून येतील.

1600 01 3009

अनोळखी नंबरवर विश्वास ठेवू नका.
फक्त 1600 सिटीज नंबर असलेले कॉलच अधिकृत समजा.
डिजिटल व्यवहार करा, पण सुरक्षिततेसह !

**सोने
तारण कर्ज**



वाहन तारण

९.५०%



गृहकर्ज

**व्यावसायिक
कर्ज**

**आकर्षक ठेव योजना
अल्पमुदत ठेव**

मुदत	व्याज दर
१५ दिवस ते ३० दिवस	४.५० %
३१ दिवस ते ४५ दिवस	५.०० %
४६ दिवस ते ६० दिवस	५.५० %
६१ दिवस ते ९० दिवस	६.२५ %
९१ दिवस ते १८० दिवस	६.५० %
१८१ दिवस ते २७० दिवस	६.७५ %
२७१ दिवस ते ३६६ दिवस	७.७५ %
३६७ दिवस ते ४५० दिवस	८.०० %
४५१ दिवस ते ५५० दिवस	८.१५ %
५५१ दिवस ते पुढे	८.२५ %

स्पेशल मुदत ठेव

(वैयक्तिक ठेव : मुदत ३६५ दिवस)

५ लाखा पर्यंत	८.०० %
५ लाखा ते १० लाखा	८.२५ %
जेष्ठ नागरिकांना ०.५०% जादा व्याजदर	

सन्मान कार्याचा...

COOPERATIVE BANKS Top 100 CXO Summit AND ICONIC Leader Award 2025

SPECIAL RECOGNATION
BEST CUSTOMER EXPERIENCE
EXCELLENCE AWARD



**Bharat Ratna
Sahakarita Samman**
Honouring Excellence in Cooperative Banking
at the
**Bharat Cooperative
Banking Summit 2026**



Best Digital Bank of the Year

Best Urban Co-operative Bank

प्रेषक

श्री. अजय राजेंद्र पाटील (यद्गावकर), चेअरमन

यद्गाव को-ऑप. बँक लि; यद्गाव.

प्रधान कार्यालय : प्लॉट नं. १०२, पार्वती को-ऑप. इंड. इस्टेट,
शामराव पाटील यद्गावकर नगर, यद्गाव - ४१६ १४५, ता. शिरोळ, जि. कोल्हापूर.
प्रशासकीय कार्यालय : ५७६ बी, स्टेशन रोड, जयसिंगपूर - ४१६ १०१.
☎ (०२३२२) २५२३०७, २२५५०१, २२७७५१. मो. ७२७६४७९८८९
E-mail : headoffice@yadrav.bank.in Web : www.yadrav.bank.in

शाखा विस्तार :-

यद्गाव ☎ ०२३२२ - २५२३०७, नरंदे ☎ ०२३० - २५८३२३५,
जयसिंगपूर ☎ ०२३२२ - २२७७५०, दत्तवाड ☎ ०२३२२ - २४१५००,
कुर्दवाड ☎ ०२३२२ - २४३५००, नांदे ☎ ७२७६२२९८८९, सांगली ☎ ८५३०४७९८८९

सभासद क्रमांक

प्रति,
श्री. / श्री.