

AN ISO 9001-2015 CERTIFIED BANK

konark Bank™

The konark Urban Co-op. Bank Ltd.

Common Man's Bank

28th ANNUAL REPORT



2025-26

Konark Bank™
Common Man's Bank

AN ISO 9001-2015 CERTIFIED BANK

The Konark Urban Co-op. Bank Ltd., Ulhasnagar - 421 003.



Shri Vishal V. Jadhavar
Administrator



Ms. Mala K. Dawani
Chief Executive Officer

H.O.
Konark Plaza, Ground Floor, Near Sapna Theatre, Ulhasnagar-421 003.
Tel. : (0251) 2953033 Email : konark@konarkbank.com
Visit our Website : www.konarkbank.com

(Registration No. TNA/BNK/O/105/97-98 dated 27-03-1998 under MSC Act 1960)
(Banking Licence No. UBD/MAH/1604P dated 20-07-1998)

LIST OF OUR BRANCHES:

Branch Name	Branch Address	Tel. No.
Main Branch konarkmain@konarkbank.com	14, Hardwar Apartment, New Link Road, Ulhasnagar - 421 002.	Tel.: (0251) 2730725/2990259
Ulhasnagar konark5@konarkbank.com	Bk. No. 1838, Section 38, Room No. 8, 9 & 10, Ulhasnagar-421005.	Tel.: (0251) 2951933
Sapna Garden Branch konark3@konarkbank.com	Sapna Garden Branch, Konark Plaza, Near Sapna Theatre, Ulhasnagar-421 003.	Tel.: (0251) 2953033

THE konark URBAN CO-OP. BANK LTD., Ulhasnagar - 421 003.

(Common Man's Bank)

Email : konark@konarkbank.com

NOTICE OF THE ANNUAL GENERAL MEETING

Notice is hereby given that the **28th Annual General Meeting of The Konark Urban Co-operative Bank Ltd., Ulhasnagar - 421 003**, will be held on **26th September, 2026 i.e. on Saturday at 12:00 noon** at Our Head Office Address:- Konark Plaza, Ground Floor, Near Sapna Theatre, Ulhasnagar - 421 003.

The following business will be transacted at the meeting:

- To read and confirm the minutes of the last Annual General Body Meeting held on 26th September 2025.
- To consider and adopt the Annual Report of the Bank for the FY 2025-26, Audited Balance Sheet and Profit & Loss account for the year ended March 31, 2026.
- To consider and adopt Statutory Auditor's Report from M/s V.G.Naikawadi & Co. For FY 2025-26 and also rectification report of the earlier audit.
- To ratify the appropriation of Profit/Loss for FY 2025-26.
- To consider and approve appointment of Statutory Auditor M/s V. G. Naikawadi & Co for FY 2026-27, from the list of panel of Statutory Auditors approved by Co-Op Dept., Maharashtra State, Pune after due approval from Reserve Bank of India vide their Circular Ref. No. RBI/2021-22/25 Ref. No. DoS. CO. ARG/SEC.01/08.91.001/2021-22 dtd. April 27, 2021.
- To transact any other business with permission of the Chair.

Place : Ulhasnagar.
Dated : 27th August, 2026.

Yours faithfully

Sd/-
Mala K. Dawani
Chief Executive Officer

Sd/-
Vishal V. Jadhavar
Administrator

NOTE:

- If the meeting is postponed for want of quorum the same will be held at 12.30 p.m. on the same day at the same place and the agenda of the meeting will be transacted at such meeting irrespective of the quorum.
- Members desiring to have any information or offer suggestions or put any queries are requested to do so in writing/ E-mail the same to Head Office of the Bank at least five days in advance before the date fixed for the meeting. Please note that Questions not related to agenda will not be discussed in the meeting.
- Share Certificates are ready till date and all shareholders are earnestly requested to collect their Share Certificate from the Bank at the earliest and also to inform change of address, if any.
- Inspite of our repeated requests, the members are not informing change in their address, due to which the Notice of Annual General Meeting are returned undelivered. The members are once again requested to intimate their correct address to Head office for future correspondence, if any.
- Only Shareholders of our Bank are allowed to attend the Annual General Meeting and the accompanying persons if any, will not be allowed to attend the Meeting.
- Further, the members are once again requested to submit latest KYC documents if not submitted earlier.

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APPEAL & REQUEST

1. SHARE CERTIFICATE:

The shareholders who have not collected the share certificates are requested to collect the same at the earliest from the Bank's Head Office.

2. INTIMATION OF CHANGE:

Members are requested to intimate changes, if any, in Nomination, Address, Status, latest KY C documents etc. so as to enable us to update our records.

3. NOMINATIONS:

All our shareholders can avail nomination facility for their respective shares. Those who have not availed the same, kindly do so at an early date.

4. PROTECTION:

All the deposits upto Rs. 5.00 Lakhs with the Bank are covered by Deposit Insurance and Credit Guarantee Corporation (Govt. Body). The Bank is paying the premium regularly.

ACKNOWLEDGEMENT

1. Urban Co-operative Bank Division, Reserve Bank of India, BKC, Mumbai.
2. Commissioner of Co-operatives and Registrar, Co-operative Societies, Maharashtra State, Pune.
3. Joint Registrar, Maharashtra Co-operative Society, C.B.D., Belapur
4. District Deputy Registrar, Maharashtra Co-operative Society, Thane.
5. Assistant Registrar Co-operative Society, Kalyan.
6. Our Statutory Auditors, M/s. V. G. Naikawadi & Co.
7. Our Bankers:
   a) Axis Bank Ltd., Ulhasnagar
   b) YES Bank, Ulhasnagar
   c) IDBI Bank, Ulhasnagar
   d) Saraswat Bank, Ulhasnagar
8. Reserve Bank of India College of Agriculture and Banking, Pune, Vaikunth Mehta National Institute of Co-operative Management, Pune.
9. Indian Bank's Association, Mumbai.
10. Kokan Nagari Sahakari Bank's Association Ltd., Kalyan
11. The Maharashtra Urban Co-operative Bank Federation Ltd., Mumbai.
12. National Federation of Urban Co-operative Banks and Credit Societies Ltd., New Delhi.
13. Local and National Press who have been highlighting our performance and achievements from time to time.

"ADMINISTRATOR'S SPEECH"

Respected Members, Esteemed Guests and Dear Colleagues,

It gives me great pleasure to welcome you all to the 28th Annual General Meeting of **The Konark Urban Co-operative Bank Limited** for the Financial Year 2025-26.

As the Administrator of the Bank, I take this opportunity to place before you a brief overview of the important developments and efforts undertaken during the year.

As you are aware, the Bank is presently functioning under the regulatory restrictions imposed by the **Reserve Bank of India**, which has made the functioning of the Bank particularly challenging. In these circumstances, our foremost responsibility has been to safeguard the interests of our depositors, members, creditors and employees.

In this regard, a **Special General Meeting was convened on 01-03-2025**, wherein the proposed merger of our Bank with **Smriti Nagrik Sahakari Bank Maryadit, Mandsaur, Madhya Pradesh**, was placed before the members for consideration.

Out of the total **235 members, 216 members attended the meeting and expressed their support for the proposal, while 9 members expressed their opposition**.

Thereafter, continuous coordination and correspondence with the **Reserve Bank of India and other concerned authorities** have been undertaken for taking the merger process forward in accordance with the applicable regulatory framework.

Despite the challenges arising from the prevailing RBI restrictions, the Bank has made every possible effort towards protecting the interests of its Depositors As part of these efforts, under the **DICGC coverage**, an amount of approximately **₹13.46 crore has been made available / covered for eligible depositors**, providing significant financial relief and protection to the public.

We have been in continues touch with Commissioner office, Pune,Officals of DDR Thane and also RBI Officials who have been very kind enough to guide and support us in our efforts for coming out of the present situation, The RBI has extended Directives U/S.35 A of Banking Regulations Act for a further period of three months

I sincerely appreciate the patience, cooperation and support extended by our members, depositors and employees during this challenging period.

We remain committed to taking all necessary steps in the larger interest of the Bank and its stakeholders and to ensuring a smooth and orderly way forward.

The **Annual Report of the Bank, together with the Audited Balance Sheet and Profit & Loss Account for the financial year ended 31st March 2026,** was duly circulated to all the shareholders for their information and consideration at the Annual General Meeting.

I look forward to the continuous support of all the Esteemed shareholders

Sd/-

(VISHAL V. JADHAVAR)

ADMINISTRATOR

V.G. Naikawadi & Co.
CHARTERED ACCOUNTANTS

Ref. No. *Date 25.06.2026*

STATUTORY AUDIT REPORT

THE KONARK URBAN CO-OP. BANK LTD. ULHASNAGAR

To,

The Members,

The Konark Urban Cooperative Bank Ltd,

Konark Plaza, Ground Floor, Near Sapna Theater,

Ulhasnagar, Thane 412003.

1. We have audited the accompanying Financial Statements of The Konark Urban Co-Op. Bank Ltd. Ulhasnagar which comprise the Balance Sheet as at 31st March 2026, Profit and Loss the Cash flow statement and a summary of significant accounting policies and other explanatory information incorporated. The Returns of 03 Branches and of Head Office audited by us are incorporated in these Financial Statements.

Management's Responsibility for the Financial Statements:

2. Management of the Bank is responsible for the preparation of these Financial Statements that give true and fair view of the financial position and financial performance of the Bank in accordance with the Banking Regulation Act, complying with Reserve Bank of India Guidelines from time to time. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and fair presentation of the financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility:

3. 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 misstatement.

4. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The Procedures selected depend on the auditors' judgement, including the assessment of the risks of material misstatement of the financial 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 the financial statements in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

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

Opinion

6. In our opinion, and to the best of our information and according to the explanation given to us, read with the Memorandum of Changes mentioned in paragraph 11 below and as reported by us in part "A" "B" & "C" of our report, the financial statements give a true and fair view in conformity with the accounting principles generally accepted in India:

(a) in the case of the Balance Sheet, of the state of affairs of the Bank as at March 31, 2026; and

(b) in the case of Profit and Loss Account, the **Loss of Rs.2,70,64,194.00** for the year ended on that date;

(c) In the case of the cash flow statement, of the cash flows for the year ended on that date.

Emphasis of Matter

We draw attention to point Internal Audit, of Notes to Accounts which emphasizes the continuing need to strengthen internal control system and concurrent audit mechanisms. Our opinion is not qualified

Report on Other Legal and Regulatory Requirements

7. The Balance Sheet and the Profit and Loss Account have been drawn up in accordance with Section 29 of the Banking Regulation Act, 1949 and Provisions of the Maharashtra Co-Operative Societies Act, 1960 and the Maharashtra Co-Operative Societies Rules 1961.

8. Subject to the limitations of the audit as indicated in Paragraphs 3 to 5 above and paragraph 10 below, we report that:

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

b. In our Opinion, proper Books of Account as required by Law have been kept by the Banks so far as it appears from our examination of those books and proper returns adequate for the purposes of our Audit have been received from the Branches/Head Office.

c. The transactions of the Bank which have come to our notice have been within the powers of the Bank.

d. The Balance Sheet, the Profit and Loss account and the cash flow statement dealt with by this report are in agreement with the books of account and returns.

9. As per Information and explanations given to us and based on our examination of the books of account and other records, we have not come across material instances in respect of the details mentioned in Rule 69(6) of Maharashtra Co-Operative Societies Rules, 1961;

Other Matters:

10. No adjustments/provisions have been made in the accounts of the Bank in respect of matters usually dealt with at Central Office, including in respect of:

(a) Old unreconciled/unlinked entries at debit under various heads comprising Inter Bank/office Adjustments;

(b) Interest on overdue term deposits;

(c) To the non- compliance with the following accounting standard of the bank.

i. AS-3 regarding preparation of cash flow statement which has not been prepared by the bank at regular interval.

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

Memorandum of Changes (Summary)				
		MOC No.	Increase	Decrease
a. In respect of Income		-	Nil	Nil
b. In respect of expenditure		-	Nil	Nil
c. In respect of Assets		-	Nil	Nil
d. In respect of Liabilities		-	Nil	Nil

e. In respect of Gross NPAs		-	Nil	Nil
f. In respect of Provision on NPAs		-	Nil	Nil
g. In respect of Classification of Advances		-	Nil	Nil
h. In respect of Risk Weighted Assets		-	Nil	Nil
i. Other items (if any)		-	Nil	Nil

For the year under audit the Bank is Awarded Classification **(D)** for the Financial Year 2025-2026

Yours Faithfully

For V.G NAIKAWADI &CO
Chartered Accountants

V. G. NAIKAWADI & CO. F. R. No. 106824W Chartered Accountants PUNE

CA V.G. Naikawadi

Partner
(M. No. 031251)
Place: Pune
Date: 25/06/2026
UDIN :26031251ZTLIQD7311

THE konark URBAN CO-OP. BANK LTD., Ulhasnagar - 421 003.
(Common Man's Bank)
Email : konark@konarkbank.com

The Konark Urban Co-op Bank Ltd
Consolidated Balance Sheet as at 31st March-2026
(Form A)

	CAPITAL & LIABILITIES	Schedule	Current Year 31.03.2026	Previous Year 31.03.2025
1)	SHARE CAPITAL	A	4,25,32,775	4,25,32,775
2)	RESERVE FUND & OTHER RESERVES	B	16,86,57,241	15,23,14,103
3)	DEPOSITS AND OTHER ACCOUNTS	C	41,28,74,768	56,05,97,730
4)	OVERDUE INTEREST RESERVE		4,85,80,600.05	4,72,70,109.00
5)	OTHER LIABILITIES & PROVISIONS	D	14,37,74,848	17,66,44,781
6)	GRATUITY FUND		25,52,809.00	27,46,449.00
7)	PROFIT & LOSS ACCOUNT	E	(25,20,85,864)	(22,50,21,670)
	GRAND TOTAL		**56,68,87,176**	**75,70,84,278**
	CONTIGENT LIABILITIES		**3,32,68,240**	**3,12,52,240**
1)	BANK GUARANTEES		50,000	50,000
2)	INCOME TAX ASSESSMENT		2,15,83,903	2,15,83,903
3)	DEAF		29,62,337	29,62,337
4)	ARC Fees Outstanding From 01/04/2023 onwards		86,72,000	66,56,000

	ASSETS	Schedule	Current Year 31.03.2026	Previous Year 31.03.2025
1)	CASH BALANCE		2,50,355	11,08,892
2)	BANK BALANCES	F	30,86,712	1,11,35,880
3)	INVESTMENTS	G	7,94,18,050	7,55,50,050
4)	Non SLR Security CFMARC TRUST 79		8,56,80,000	8,56,80,000
5)	ADVANCES	H	32,73,81,640	47,57,49,572
6)	INTEREST RECEIVABLE ON INVESTMENT		15,29,761	10,96,297
7)	BRANCH ADJUSTMENTS ACCOUNT		-	137.17
8)	OVERDUE INTEREST RESERVE		4,85,80,600.05	4,72,70,109.00
9)	FIXED ASSETS	I	87,52,284	98,42,090
10)	OTHER ASSETS	J	96,09,778	4,68,49,001
11)	INVESTMENT IN LIC (GRATUITY)		25,52,809.00	27,46,449.00
12)	DEFERRED TAX LIABILITY		45,186	55,801.00
	GRAND TOTAL		**56,68,87,176**	**75,70,84,278**

AS PER OUR REPORT OF EVEN DATE

For M/s. V.G. Naikawadi & Co.
Chartered Accountants
FRN : 106824W

sd/-
CA V.G. Naikawadi
Partner
Mem No: 031251
UDIN : 2603125IZTLIQD7311
Date : 26/06/2026

The Konark Urban Co-operative Bank Ltd

sd/-
Mrs.Mala K.Dawani
(Chief Executive Officer)

sd/-
Shri. Vishal Jadhavar
(Administrator)

The Konark Urban Co-op Bank Ltd
Schedules Attached to Consolidated Balance Sheet as on 31st March-2026

	Particulars	Grouping No	Current Year 31.03.2026	Previous Year 31.03.2025
	SCHEDULE A - CAPITAL			
1)	Authorised capital 60,00,000 Shares (60,00,000 Shares) of Rs.25/- each		**15,00,00,000**	**15,00,00,000**
2)	Issued subscribed & paid up capital 17,01,311 shares of Rs.25/- each		4,25,32,775	4,25,32,775
	TOTAL		**4,25,32,775**	**4,25,32,775**
	SCHEDULE B - RESERVE FUND & OTHER			
1)	Statutory Reserve Fund		5,03,64,256	5,03,64,256
2)	Provision against Standard Assets		7,521	10,602
3)	Provision for Bad & Doubtful Debt		2,70,07,169	2,77,96,951
4)	Provision on Security Receipts (ARC)		8,56,80,000	6,85,44,000
5)	Building Fund		4,55,928	4,55,928
6)	Dividend Equalization Fund		-	28,43,716
7)	Technology Fund		15,25,000	15,25,000
8)	Investment Fluctuation Fund		3,50,000	3,50,000
9)	General Reserve		32,67,366	4,23,650
	TOTAL		**16,86,57,241**	**15,23,14,103**
	SCHEDULE C - DEPOSIT & OTHER ACCOUNTS			
1)	**SAVING DEPOSIT**		**1,72,60,130**	**1,80,32,217**
	Saving Deposit		1,68,12,379	1,75,90,141
	Accounts with Zero Balance		3,03,729	2,89,702
	Minor Saving Scheme		50,584	52,243
	Special Saving Deposit		93,438	1,00,131
2)	**CURRENT DEPOSIT**		**1,99,81,146**	**2,06,66,822**
	Current Deposit		1,97,97,864	2,05,65,298
	OD/WCOD/ODFD Credit Balance		1,83,282	1,01,525
3)	**TERM DEPOSITS**		**37,56,33,492**	**52,18,98,691**
	Kamdhenu Deposits		2,04,12,363	1,53,76,992
	Recurring Deposits		25,310	32,572
	Short Term Deposits		1,86,20,797	1,70,05,775
	Monthly Interest Deposits		33,31,73,399	43,38,85,270
	Quarterly Interest Deposits		3,93,580	3,11,042
	Daily Deposits		1,05,800	1,05,800
	Konark Diamond Deposits		29,02,243	18,32,159
	Konark Tiranga Deposit		-	3,27,57,735
	DICGC Payout FDR		-	2,05,91,347
	TOTAL DEPOSITS (1+2+3)		**41,28,74,768**	**56,05,97,730**

	SCHEDULE D - OTHER LIABILITIES & PROVISIONS			
1	Drafts Payable		19,944	19,944
2	Banker Cheque / Pay Order		88,012	88,012
3	Unclaimed Remmitances		67,88,735	67,88,735
4	Sundry Deposit - Excess Cash		1,65,000	1,65,000
5	Provision For Expenses	1	41,72,880	28,96,154
6	Provision For Taxes		-	3,74,02,499
7	Sundry Creditors		7,00,819	6,47,624
8	Other Liabilites	2	7,77,973	7,52,914
9	Share Application Money(Sundries)		32,60,000	32,60,000
10	DICGC Payout		12,78,01,486	12,46,23,899
	TOTAL		**14,37,74,848**	**17,66,44,781**
	SCHEDULE E - PROFIT & LOSS (incl.Balance of Profit/ Loss)			
	Opening Balance B/F		(22,50,21,670)	(19,12,05,456)
	Add: Provision of Income Tax (MOC)		-	(62,68,152)
	Add: Current Year Profit/ (Loss)		(2,70,64,194)	(2,75,48,062)
	Closing Balance C/F		**(25,20,85,864)**	**(22,50,21,670)**
	SCHEDULE F - BANK BALANCE	**3**		
A	**NATIONALISED BANKS**			
B	**PRIVATE BANKS**		16,87,642	97,04,174
C	**CO-OPERATIVE BANKS**		13,99,070	14,31,705
	TOTAL		**30,86,712**	**1,11,35,880**
	SCHEDULE G - INVESTMENTS			
1)	**SHARES**		**1,050**	**1,050**
	Shares With MSC Bank		1,000	1,000
	Shares With TDCC Bank		50	50
2)	**GOVT SECURITIES (Face Value : 8,08,00,000/- Market Value : Rs.7,52,63,980/- AS ON 31/03/2026)**		7,94,17,000 -	7,55,49,000
	TOTAL INVESTMENTS (1+2)		**7,94,18,050**	**7,55,50,050**
	SCHEDULE H -ADVANCES			
1)	**SHORT TERM LOANS**		**32,01,10,743**	**46,75,90,218**
	Cash Credit		369	369
	Overdraft		1,18,03,611	1,31,55,218
	Working Capital Overdraft		91,05,049	91,81,264
	Debit Balance In Current Account		12,94,940	12,69,805
	Overdraft against Fixed Deposit		29,79,06,775	44,39,83,562
2)	**MEDIUM & LONG TERM LOANS**		**72,70,898**	**81,59,354**
	Gold Loan		23,226	23,226
	Other Loan		72,09,590	80,83,587
	Advance Against Salary		38,082	52,542
	TOTAL ADVANCES (1+2)		**32,73,81,640**	**47,57,49,572**

	SCHEDULE I- FIXED ASSETS			
1)	Furniture,Fixtures		34,00,146	37,77,941
2)	Office Equipment		1,83,778	2,16,210
3)	Electrical Installation		4,80,714	5,65,546
4)	Strong Room		2,59,227	2,88,030
5)	Air Conditioners		5,18,364	6,09,840
6)	Vehicle		49,828	58,622
7)	Machinery		5,16,235	6,07,336
8)	Fire Extinguishers		11,179	13,152
9)	Voltas Fridge		3,303	3,887
10)	Burglary Alarm System		15,977	18,797
11)	Safe Deposit Locker		2,19,742	2,44,157
12)	MICR Cheque Dectograph		8,408	9,892
13)	Fire Proof Cabinet		7,284	8,570
14)	Renovation		30,78,100	34,20,111
	TOTAL		**87,52,284**	**98,42,090**
	SCHEDULE J - OTHER ASSETS			
1)	Deposit To Landlord For Premises		27,30,000	27,30,000
2)	GST Payable/Refundable		36,24,243	30,98,843
3)	Adjusting Prepaid Expenses		21,002	3,22,735
4)	Miscellaneous Deposits & Receivables	4	1,80,711	2,41,101
5)	CFMARC Trust 79 related Expenses		5,96,031	5,96,031
6)	**TAXES PAID**		**24,57,792**	**3,98,60,291**
1	Tax For F.Y. 2014-15		-	2,49,73,677
2	Tax For F.Y. 2015-16		-	82,09,813
3	Tax For F.Y. 2016-17		-	34,77,126
4	TDS ON INVESTMENT		-	4,99,883
5	TDS on cash		36,000	2,78,000
6	Tax on Regular Assessment on Appeal		24,21,792	24,21,792
	TOTAL		**96,09,778**	**4,68,49,001**

The Konark Urban Co-op Bank Ltd.,Ulhasnagar-421 003
Groupings Attached to Schedules as on 31st March-2026

1. Provisions for Expenses

	Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
1	Telephone Charges	4,500.00	3,600.00
2	UMC Taxes	7,27,835.00	-
3	Electricity Charges	52,500.00	54,600.00
4	Core Banking Charges	6,15,436.00	2,85,893.00
5	Prov as per rent agreement 15% increase Rent & Amentities	11,61,000.00	-
6	Professional fees-P.K.Yadav	2,300.00	4,600.00
7	Statutory Audit Fees	1,35,000.00	1,35,000.00
8	HO,Main,Siru-Rent & Amentities	12,47,309.00	23,71,361.00
9	Gratuity Provision 2025-26	2,00,000.00	-
10	Admin Charges & Employee share	27,000.00	39,000.00
11	Special AGM Notice-Town Darshan	-	2,100.00
	Total	**41,72,880.00**	**28,96,154.00**

2. Other Liabilites

	Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
1	ATM Cash Excess	1,34,400.00	1,44,400.00
2	Rupay POS	-	12,578.91
3	Rupay Ecommerce	-	5,900.33
4	Rupay ATM	4,55,300.00	4,55,300.00
5	Clearing Difference Payable	720.00	720.00
6	Interest payable on Deposits	69,363.00	-
7	Professional Tax Payable	1,675.00	17,500.00
8	Entrance Fees	9,900.00	9,900.00
9	DD/PO STALE	1,06,615.00	1,06,615.00
	Total	**7,77,973.00**	**7,52,914.24**

3. Bank Balances

	Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
	Private Sector Banks		
1	Axis Bank-Unr	76,518.51	14,39,976.23
2	Axis Bank-DD	-	2,19,346.55
3	IDBI Bank CD	2,56,613.93	2,56,615.98
4	YES BANK-CTS	1,40,600.67	1,40,600.67
5	YES BANK-CPS	1,68,318.80	1,68,318.80
6	YES BANK-NACH	2,99,822.82	2,99,822.82
7	IDBI ESCROW ACCOUNT	7,45,767.06	71,79,493.42
		16,87,641.79	**97,04,174.47**
	Co-Operative Banks		
1	Saraswat Bank-CD	13,99,070.48	14,31,705.36
		13,99,070.48	**14,31,705.36**
	Total	**30,86,712.27**	**1,11,35,879.83**

4. Miscellaneous Deposits & Receivables

	Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
1	Stock of Stationery	1,26,733	1,26,733
2	Stamp & Stamp Document	4,861	4,861
3	Deposit With MSEB / BSNL	38,016	38,016
4	POS/ECO GST	-	694
5	Suit Filed & NPA Account	11,101	70,727
6	COMM/IMPS	-	71
	Total	**1,80,711**	**2,41,101**

The Konark Urban Co-op Bank Ltd.,Ulhasnagar-421 003

Consolidated Profit and Loss Account for the Year Ended 31st March, 2026

(Form B)

	PARTICULARS	Schedule	Current Year 31.03.2026	Previous Year 31.03.2025
	EXPENDITURE :-			
1)	INTEREST PAID	K	6,76,90,831	26,87,641
2)	SALARIES AND ALLOWANCES	L	54,40,057	75,82,253
3)	RENT, TAXES, INSURANCE & LIGHTING	M	66,56,639	55,18,186
4)	LEGAL & PROFESSIONAL CHARGES	N	(1,71,400)	1,99,900
5)	POSTAGE,TELEPHONE EXPENSES	O	54,625	93,035
6)	AUDITOR'S FEES		1,50,000	86,980
7)	DEPRECIATION	P	10,89,806	12,56,916
8)	REPAIRS & MAINTENANCE	Q	4,846	2,59,110
9)	PRINTING STATIONERY & ADVERTISEMENT	R	42,919	49,525
10)	OTHER EXPENDITURE	S	22,81,461	27,38,000
11)	TAXES PAID	T	5,34,986	3,29,265
12)	PROVISIONS	U	1,63,53,752	1,68,78,372
	Total Expenditure		**10,01,28,522**	**3,76,79,182**
	LOSS FOR THE CURRENT YEAR		**(2,70,64,194)**	**(2,75,48,062)**

AS PER OUR REPORT OF EVEN DATE

For M/s. V.G. Naikawadi & Co.
Chartered Accountants
FRN : 106824W

sd/-
CA V.G. Naikawadi
Partner
Mem No: 031251
UDIN : 2603125IZTLIQD7311
Date : 26/06/2026

The Konark Urban Co-operative Bank Ltd

sd/-
Mrs.Mala K.Dawani
(Chief Executive Officer)

sd/-
Shri. Vishal Jadhavar
(Administrator)

The Konark Urban Co-op Bank Ltd.,Ulhasnagar-421 003.
Consolidated Profit and Loss Account for Year Ended 31st March, 2026
(Form B)

	INCOME	Schedule	Current Year 31.03.2026	Previous Year 31.03.2025
1)	**INTEREST INCOME**	V	**7,14,23,188**	**83,60,123**
2)	**PROFIT ON SALE OF SECURITIES**		**15,72,000**	**14,96,500**
3)	**COMMISSION**		**-**	**2,880**
4)	**OTHER RECEIPTS**		**69,140**	**2,71,617**
1)	Process Charges		-	2,750
2)	Incidental Charges		10,399	66,732
3)	Comm on Insurance Business		-	26,681
4)	Locker Rent Received		33,417	40,450
5)	Chq Book Charges		-	9,360
6)	Chq Return Charges		-	12,200
7)	Inward Chq Return Charges		12,469	22,636
8)	ATM Receipts		-	29,960
9)	ECS Return Charges		10,807	818
10)	Debit Card Fees		1,600	5,940
11)	SMS Charges		585	32,100
12)	Cash Handling Charges-Payments		-	354
13)	MMS Fees Recover		-	54
14)	Comm on rupay/Eco/Nach		-	0.50
15)	Misc Receipt		(137)	
16)	IMPS Fees Revocer		-	190
17)	Comm on Rupay atm		-	14,846
18)	Cash Handling Charges (Receipts)		-	6,546
	TOTAL INCOME		**7,30,64,328**	**1,01,31,120**

AS PER OUR REPORT OF EVEN DATE

For M/s. V.G. Naikawadi & Co.
Chartered Accountants
FRN : 106824W

sd/-
CA V.G. Naikawadi
Partner
Mem No: 031251
UDIN : 2603125IZTLIQD7311
Date : 26/06/2026

The Konark Urban Co-operative Bank Ltd

sd/-
Mrs.Mala K.Dawani
(Chief Executive Officer)

sd/-
Shri. Vishal Jadhavar
(Administrator)

The Konark Urban Co-op Bank Ltd.,Ulhasnagar-421 003
Schedules Attached to Consolidated Profit and Loss Account for the Year Ended 31st March, 2026

	Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
	SCHEDULE K -INTEREST PAID		
A	**Interest paid on Deposits:-**	**6,76,90,831**	**26,40,735**
1)	On Saving Deposit	10,34,692	1,18,872
2)	On Kamdhenu Deposit	61,27,634	2,26,384
3)	On Recurring Deposit	28	2,933
4)	On Short Term Deposit	17,96,669	56,570
5)	On Monthly Interest	5,54,99,339	19,24,933
6)	On Quaterly Interest	5,03,112	1,27,604
7)	On Daily Deposit	-	4,736
8)	On Konark Diamond Deposit Scheme	3,77,580	48,771
9)	On Konark Trianga Deposit	23,51,777	1,25,557
10)	On Konark Special Deposit	-	4,375
B	**Interest paid on Borrowings:-**	**-**	**46,906**
	TOTAL	**6,76,90,831**	**26,87,641**
	SCHEDULE L - SALARIES & ALLOWANCES		
1)	Salaries & Allowances	45,17,877	67,35,749
2)	Provident Fund	3,95,646	5,33,344
3)	Staff Welfare Expenses	627	14,692
4)	Staff Training Expenses	-	3,000
5)	Gratuity	5,25,907	2,95,468
	TOTAL	**54,40,057**	**75,82,253**
	SCHEDULE M -RENT, TAXES, INSURANCE &		
1)	Office Rent	60,15,475	45,75,921
2)	Insurance	13,651	26,226
3)	Electricity Charges	6,08,650	8,91,810
4)	Water Supply Charges	18,863	24,229
	TOTAL	**66,56,639**	**55,18,186**
	SCHEDULE N- LEGAL & PROFESSIONAL CHARGES		
1)	Legal Charges	(1,99,000)	1,70,000
2)	Professional Charges	27,600	29,900
	TOTAL	**(1,71,400)**	**1,99,900**
	SCHEDULE O- POSTAGE,TELEPHONE EXPENSES		
1)	Postage	807	10,404
2)	Telex & Telephone	53,818	82,631
	TOTAL	**54,625**	**93,035**

	SCHEDULE P- DEPRECIATION		
1)	Vehicle	8,794	10,345
2)	Computers	-	2,374
3)	Air Conditioners	91,476	1,07,619
4)	Furniture & Fixtures	3,77,795	4,19,771
5)	Electrical Installations	84,832	99,802
6)	Machinery	91,101	1,07,176
7)	Voltas Fridge	584	686
8)	Burglary Alarm System	2,820	3,316
9)	Strong Room	28,803	32,004
10)	Office Equipement	32,432	38,155
11)	Fire Extinguishers	1,973	2,321
12)	Safe Deposit Locker	24,415	27,129
13)	Renovation	3,42,011	3,80,013
14)	Fire Proof Cabinet	1,286	1,512
15)	MICR Cheques Dectograph	1,484	1,746
16)	Technology	-	22,947
	TOTAL	**10,89,806**	**12,56,916**
	SCHEDULE Q- REPAIRS & MAINTENANCE		
1)	Repair & Maintenance	3,330	5,308
2)	Repair of Generator & Bank Vehicle	230	150
3)	Computer Maintenance	-	1,653
4)	R/M OF Bank Premises	1,286	2,52,000
	TOTAL	**4,846**	**2,59,110**
	SCHEDULE R- STATIONARY, PRINTING &		
1)	Printing & Stationary	30,119	49,525
2)	Advertisement	12,800	-
	TOTAL	**42,919**	**49,525**
	SCHEDULE S -OTHER EXPENDITURE		
1)	Conveyance	9,478	41,482
2)	Office Expenses	43,939	63,504
3)	Fuel Expenses for Generator	8,141	56,867
4)	AGM Expenses	20,583	-80,226
5)	Fuel Expenses for bank vehicle	6,550	14,220
6)	DICGC Fees Paid	6,72,877	8,01,668
7)	Bank Charges	8,567	14,034
8)	Security Charges	1,56,226	5,15,706
9)	AMC Charges	13,39,235	12,07,124
10)	Entertainment Expenses	4,762	11,407
11)	Commission to Pigmy Agent	-	15,166

12)	Expenses of ATM Cards	-	330
13)	ATM Payments	103	53,465
14)	Loss on Sale of Fixed Assets	-	3,615
15)	Vehicle Expenses	-	300
16)	MMS Fees Paid	-	1
17)	Charges on RupayATM	3,164	5,280
18)	Annual Certification	7,836	8,921
19)	CERSAI Registry Charges	-	5,100
20)	IMPS Fees Paid	-	36
	TOTAL	**22,81,461**	**27,38,000**
	SCHEDULE T -TAXES PAID		
1)	CGST Paid	2,60,463	1,32,976
2)	SGST Paid	2,60,463	1,32,976
3)	RCM CGST Paid	7,030	31,222
4)	RCM SGST Paid	7,030	31,222
5)	IGST Paid	-	869
	TOTAL	**5,34,986**	**3,29,265**
	SCHEDULE U -PROVISIONS		
1)	Provision for Deferred Tax	10,614	-95,982
2)	Provision for Bad & Doubtful debts	-7,89,782	-1,29,255
3)	Provision against Std.Assets	-3,080	-32,391
4)	Provision for SRs (ARCs)	1,71,36,000	1,71,36,000
	TOTAL	**1,63,53,752**	**1,68,78,372**
	SCHEDULE V - INTEREST INCOME		
A	**Interest Received from Loans:-**	**6,57,71,178**	**30,03,018**
1)	From Advance against Salary	149	5,271
2)	From Cash credit	-	10,558
3)	From Overdraft	10,49,021	4,54,541
4)	From Loan against Deposits	5,85,07,322	1,507
5)	From Other Loan	56,51,155	4,31,073
6)	From Vehicle Loan	-	5,238
7)	From Temporary Overdraft	2,53,768	0
8)	From LAD	-	9,344
9)	From WCOD	309764	10214
10)	From Loan against Deposits (FD)	-	20,75,272
B	**Interest Received :-**	**56,52,010**	**53,57,105**
1)	On FDRs with banks	21,138	2,04,695
2)	On Government Securities	56,30,873	51,52,410
	TOTAL (A+B)	**7,14,23,188**	**83,60,123**

THE KONARK URBAN CO OP BANK LTD.		
HEAD OFFICE-ULHASNAGAR-421 003		
STATUTORY STATEMENTS		
		(Amount in Lakhs)
ITEMS	2025-26	2024-25
No. of Branches including HO	4	4
Membership: Regular	3386	3386
Nominal	249	249
Share Capital (paid up+ Application money)	425.33	425.33
Total Reserve Fund	829.77	837.70
Deposit: Saving	172.60	180.32
Current	199.81	206.67
Term Deposits	3756.34	5218.99
Advances: Secured	3256.90	4741.75
Unsecured	16.92	15.75
Investments		
FDR with Banks & Shares	0.01	0.01
Non SLR Security Receipts in CFMARC Trust 79	856.80	856.80
Govt.Securities	794.17	755.49
Gross NPA%	8.43%	6.12%
NET NPA%	0.20%	0.28%
Profit/Loss before tax for Current Year	-270.64	-275.48
Less:Provision for taxes	0.00	0.00
Accumulated Profit/Loss after tax	-2250.22	-1974.74
Sub Staff	5	7
Other Staff	12	16
Total Staff	17	23
Profit/Loss Per Employee	-15.92	-11.98
Business Per Employee	435.45	450.59

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

SIGNIFICANT ACCOUNTING POLICIES, NOTES FORMING PART OF ACCOUNTS AND DISCLOSURES FOR THE YEAR ENDED 31ST MARCH, 2026.

A) **SIGNIFICANT ACCOUNTING POLICIES AND NOTES TO FINANCIAL STATEMENTS:**

1. **Basis of Preparation:**

   a) The accompanying financial statements have been prepared under the historical cost convention and they conform to Generally Accepted Accounting Principles (GAAP) in India, which comprise the Statutory provisions prescribed under the Banking Regulation Act, 1949, guidelines of regulatory authorities and Reserve Bank of India (RBI), Accounting Standards and guidance notes issued by the Institute of Chartered Accountants of India (ICAI) etc. as amended from time to time and the practices prevalent in the banking industry in India.

   b) The Financial Statements are drawn up in accordance with the historical cost convention and ongoing concern basis.

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 disclosures 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 are recognized prospectively.

3. **Investments:**

   a) Based on the intention at the time of its acquisition, an investment is categorized as Held To Maturity (HTM), Held for Trading (HFT) or Available for Sale (AFS) and subsequent shifting amongst categories is done in conformity with RBI guidelines:-

      i. 'Held to Maturity' (HTM) comprising investment acquired with the intention to held them till maturity.

      ii. 'Held for Trading' (HFT) comprising investment with the intention to trade within 90 days of its acquisition.

      iii. 'Available for Sale' (AFS) comprising investments not covered by (i) and (ii) above i.e. those which are acquired neither for trading purpose nor for being held till maturity.

b) Investment classified as 'Held to Maturity' (HTM) is carried at acquisition cost. Any premium on acquisition is amortized over the balance period to maturity, with a debit to Profit and Loss Account. The book value of security is reduced to the extent of amount amortized during the relevant accounting period.

c) Investment under 'Held for Trading' (HFT) and 'Available for Sale' (AFS) are not applicable for Bank **as all the investments are categorized in 'Held to Maturity' (HTM) category.**

d) Investments are classified as performing and non-performing, based on the guidelines issued by the RBI. Also, they are grouped as follows:

i. Shares
ii. Government Securities

4. Provisioning Of Advances & Overdue Interest Reserve:-

A) All advances have been classified under four categories i.e.

(i) Standard Assets,

(ii) Sub- Standard Assets,

(iii) Doubtful Assets and

(iv) Loss Assets in accordance with guidelines issued by the RBI from time to time.

B) Provision on advances categorized under sub-Standard, Doubtful and Loss Assets is made in accordance with the guidelines issued by the RBI.

In addition, a general provision has been made on all standard assets as per RBI directives.

Category	Provision (%)
Direct Advances to agricultural and SME Sectors	0.25
Commercial and Real Estate Loans	1.00
Other Standard Advances	0.40

C) The Overdue Interest in respect of NPA Advances is provided separately under 'Overdue Interest Reserve" as per directives issued by the Reserve Bank of India.

5. Fixed assets and Depreciation:

a) Fixed Assets (except for Computers) are depreciated at the rates specified as per the provisions of Income Tax Act on written down value method. Computers are depreciated following Straight-Line Method at the rate of 33.33 percent per annum, as per the directives issued by the RBI.

b) No depreciation is provided on assets sold or scrapped during the year.

c) On fixed assets put to use on or before 30th September of the financial year, depreciation is provided for full year. On fixed assets put to use on or after 1st October of the financial year, depreciation is provided for half year.

d) The addition to Fixed Assets is net off Excise Input Credit as well as GST Input Tax Credit to the extent it is availed by the Bank.

6. COMPLIANCES OF ACCOUNTING STANDARDS:

6.1 Revenue Recognition (AS-9):

a) Items of Income and expenditure are generally accounted for on accrual basis except otherwise stated.

b) Interest Income from Non-Performing Asset is recognized on Receipt Basis and not Accrual basis as per the Master Circular no. RBI/2015-16/101 DBR.No.BP.BC.2/21.04.048/2015-16.

c) Rent on Safe deposit lockers is accounted on receipt basis.

6.2 Employee Benefits (AS-15)

a) Bank's contribution to Provident Fund is accounted on the basis of contribution to the scheme.

b) Bank has discontinued with the policy of Leave Encashment vide Board meeting dated 16/03/2016 Resolution No-6.

c) Bank's contribution to the LIC policy of Employees Group Gratuity is per the scheme of LIC.

6.3 Segment Reporting (AS-17)

Bank does not have segment wise business portfolio.

6.4 Related Party Disclosure (AS-18):

As per AS 18, the bank's Related Parties are as disclosed below: During the period of our audit Shri. Vishal Jadhwar was appointed as administrator of the bank as per order No.URB/ 1-S.A./ The Konark Urban Coop Bank / Administrator / order 110A/ 2024/ 1369 Dt.25.04.2024 by Ho'ble Commissioner of Cooperative Society, Maharashtra. Board is dismissed.

The bank's related party balances and transactions for the year ended 31 March 2025 are sumarized below: Nil

6.5 Impairment of Assets (AS-28):

The bank has confirmed that there is no material impairment of any of its assets and as such no provision is required on account of Impairment of assets as per Accounting Standard 28 issued by The Institute of Chartered Accountants of India.

6.6 Provisions, Contingent Liabilities and Contingent Assets (AS-29)

a) In conformity with Accounting Standard 29, "Provision, Contingent Liabilities and Contingent Assets", the Bank recognizes provision only when it has a present obligation as a result of a past event and it is probable that an outflow of resources embodying economic benefits will be required to settle the obligations, in respect of which a reliable estimate can be made.

b) No provision is recognized for:

I. Any possible obligation arising from a past event, the existence of which will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Bank; or

II. Any present obligation that arises from past events but is not recognized because:

a) It is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or

b) A reliable estimate of the amount of obligation cannot be made. Such obligations are recorded as Contingent Liabilities. These are assessed at regular intervals and only that part of the obligation for which an outflow of resources embodying economic benefits is probable, is provided for, except in the extremely rare circumstances where no reliable estimate can be made.

c) Contingent Assets are not recognized in the financial statements.

d) Contingent liability not provided for :**(Rs. In Lakhs)**

Sr.No.	Details	F.Y.2024-25	F.Y.2025-26
1	Bank Guarantees	0.50	0.50
2	DEAF	29.62	29.62
3	Income Tax	215.84	215.84
4	ARC Fees	66.56	86.72
Total		**312.52**	**332.68**

7. Other Notes:-

a) Figures for the previous year are regrouped and/or re-arranged wherever necessary.

b) The Bank does not undertake any sale or purchase of securities under REPO transaction.

c) During the year, the management has taken various steps including risk categorization of customers in order to achieve the Compliance of KYC/AML guidelines regarding risk categorization of customers, multiple customer IDs and other related guidelines issued by RBI. However' there are certain cases where the same is not adequately reflected in the system generated reports and in some other cases, certain compliances are being ensured. The management is taking steps to ensure the necessary compliance of the same.

d) Reserves and Other Funds:

Amount received on account of Nominal Membership Fees has been transferred to General Reserve.

e) Goods and Services Tax:

GST is accounted for on Net basis i.e. Output liability of GST is net-off with Input Tax Credit (ITC). In case, eligible ITC remains unutilized, the same is carried forward and set-off subsequently. The ITC on expenses which is not allowable to be set-off as per GST law is expensed out in Profit and Loss Account.

The Bank capitalizes the 50% GST paid on Capital Assets in the books of account and claims Input Tax Credit "ITC" for the balance 50% GST paid on Capital Assets as per the provision of Goods and Service Tax Act.

The Bank accounts GST Output and GST Input through a common account namely "GST Payable / Refundable". The Bank should account GST Output and GST Input separately for each month and whenever the GST Return is filed, offset the accounts and pay the GST through GST Paid A/c.

8. DISCLOSURE OF INFORMATION AS PER RBI GUIDELINES:

(As per RBI Guidelines vide Master Circular _ July-2015)

Sr. No.	Particulars	31.03.2025 Rs. In Lacs	31.03.2026 Rs. In Lacs
i)	**Capital to Risk Asset Ratio**	-169.17%	-289.30%
ii)	**MOVEMENT OF CRAR**		
	Tier I Capital	-1284.01	-1554.65
	Tier II Capital	-	-
	Total Capital	-1284.01	-1554.65
	Total Risk Weighted Assets	759.00	537.38
	Capital to Risk Asset Ratio	-169.17%	-289.30%
iii)	**INVESTEMENT (Includes Govt. & Other Trust Securities)**		
	a) Book Value of investment	755.50	794.18
	b) Face Value of investment	770.00	808.00
iv)	Advances against Real Estate, Construction Business and housing Loans	12.22	12.22
v)	Advances against Shares and Debentures	NIL	NIL
vi)	Advances to Directors, their relatives, companies / firms in which they are interested:-		
	a) Fund Based	NA	NA
	b) Non Fund based	NA	NA
vii)	Cost of deposits	0.43%	13.26%
viii)	**NPAs**		
	Gross NPA	291.16	275.95
	% of Gross NPAs to Loans	6.12%	8.43%
	Net NPA	13.19	5.87
	% of Net NPAs	0.29%	0.20%

ix)	**Movement of NPAs**		
	Opening Balance	291.50	291.16
	Addition during the year	6.92	1.12
	Total	298.42	292.28
	Less: Reduction during the Year	7.26	7.26
	Gross NPA	291.16	275.95
	Net NPA	13.19	16.33
x)	**Profitability**		
	Interest Income as a percentage of working funds	1.17%	13.78%
	Non-Interest income as a Percentage of working funds	0.25%	0.32%
	Operating Profit as a percentage of working funds	Loss	Loss
	Business (Deposit + Advances) per employee	276.67	435.44
	Profit /(Loss) per Employee	Loss	Loss
xi)	**Provision made towards**		
	a) NPA	-1.29	-7.90
	b) Standard Assets	-0.32	-0.03
	c) Depreciation in investment	NIL	NIL
xii)	**Provision outstanding towards:** **(As on 31.03.2026)**		
	a) NPA	277.96	270.07
	b) Standard Assets	0.11	0.07
	c) Depreciation in investment	NIL	NIL

9. <u>Issuer Composition of Non SLR investment</u> (Rs. in Lakhs)
Amount of Non- SLR Investment in ARC is 856.80 Lakhs

Sr. No.	Issuer	Amount	Extent of below investment grade Securities	Extent of 'unrated Securities'	Extent of 'unlisted' Securities
1	PSUs	0.00	-	-	-
2	FIs	0.00	-	-	-
3	Public Sector Banks	0.00	-	-	-
4	Mutual Funds	0.00	-	-	-
5	Others	0.01	-	-	-
6	Provision held towards Depreciation	0.00	-	-	-

10. Non Performing Non- SLR Investment **(Rs. in Lakhs)**

Particulars	Amount
Opening balance	856.80
Addition during the year	0.00
Reduction during the Year	0.00
Closing Balance	0.00
Total Provision held	856.80

11. DEAF (DEPOSITORS EDUCATION AWARENESS FUND):-

Amount transferred to The Depositor Education and Awareness Fund Scheme, 2014 at RBI Mumbai effective from June,2014, is given below :- **(Rs. in Crore)**

Particulars	Current Year	Previous Year
Opening balance of amount transferred to DEAF	0.29	0.29
Add:- Amount transferred to DEAF during the year	0.00	0.01
Less:- Amount reimbursed by DEAF towards claims	0.00	0.00
Closing balance of amount transferred to DEAF	0.29	0.29

12. Foreign Currency Assets & Liabilities - NIL

13. Deposits Insurance and Credit Guarantee, Insurance Premium has been paid up to date.

14. No Awards were passed by the Banking Ombudsman.

15. During the year ended March 31, 2025, the Bank's exposure to single borrowers and group borrower were within the prudential exposure limits prescribed by RBI.

16. Details of Waiver of Interest

Sr. No	Branch	A/c. No	Name	Date of NPA	Amount Recovery	Amount of Waiver of NPA Interest	Amount of Principal Write Off	Date of Closure
---------- Nil ----------								

17. Restructured Accounts **(Rs. in Lakhs)**

Particulars of Restructured Accounts		Housing Loans	SME Debt Restructuring	Others
Standard Advances Restructured	No. of Borrowers	0	0	0
	Amount Outstanding	0	0.00	0.00
	Sacrifice (diminution in the fair value)	0.00	0.00	0.00
Sub- Standard Advances Restructured	No. of Borrowers	0	0	0
	Amount Outstanding	0.00	0.00	0.00
	Sacrifice (diminution in the fair value)	0.00	0.00	0.00

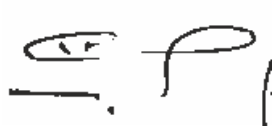
Doubtful Advances Restructured	No. of Borrowers	0	0	0
	Amount Outstanding	0.00	0.00	0.00
	Sacrifice (diminution in the fair value)	0.00	0.00	0.00
Total	No. of Borrowers	0	0	0
	Amount Outstanding	0.00	0.00	0.00
	Sacrifice (diminution in the fair value)	0.00	0.00	0.00

18. Fixed Assets – Valuation / Revaluation - NIL

AS PER OUR REPORT OF EVEN DATE

STATUTORY AUDITORS

For V.G.NAIKAWADI & Co.
Chartered Accountants





CA V.G. Naikawadi
Partner
(M. No. 031251)
Place: Pune
Date: 25/06/2026

On behalf of the
The Konark Urban Co-operative Bank Ltd

Sd/-
Shri. Vishal Jadhavar
(Administrator)

Sd/-
Mrs. Mala K. Dawani
(Chief Executive Officer)

THE KONARK URBAN CO-OP BANK LTD.		
APPROPRIATION OF PROFITS		
FOR F.Y ENDING 31/03/2026		
A)	**PROFITS / LOSS**	
	Loss Brought Forward	(22,50,21,669.65)
	Add: Loss for the Current Year	(2,70,64,194.38)
	Provision for Taxes	-
	Amount revert back from Reserves	-
	Total Remaining Loss c/f	**(25,20,85,864.03)**
B)	**APPROPRIATIONS**	
	Statutory Reserve (25%)	-
	Dividend (15%)	-
	Investment Fluctuation Fund	-
	Building Fund	-
	Technology Fund	-
	General Reserve	-
	Total Provision to be made	-
	Balance OF Profit carried over	**(25,20,85,864.03)**

The Konark Urban Co-op Bank Ltd.			
Bk. No. 1201, Konark Plaza Near Sapna Talkies, Head Office, Ulhasnagar - 421003.			
Key Figures & Other Information			
			(Rs.in lakhs)
PARTICULARS	**31.03.2024**	**31.03.2025**	**31.03.2026**
SHARE CAPITAL	425.32	425.33	425.33
RESERVES & SURPLUS	559.62	559.62	559.62
PROVISIONS & GRATUITY FUND	282.31	278.08	270.15
SAVING	695.45	180.32	172.60
CURRENT	438.75	206.67	199.82
TERM DEPOSIT	6,221.27	5,218.99	3,756.33
TOTAL DEPOSITS	**7,355.47**	**5,605.98**	**4,128.75**
BANK FIXED DEPOSIT	300.00	0.00	0.00
NON-SLR INVESTMENT IN S.R.OF CFM TRUST-79(ARC)	856.80	856.80	856.80
GOVT.SECURITIES & Others	500.57	755.50	794.18
TOTAL INVESTMENTS	**1,657.37**	**1,612.30**	**1,650.98**
Loan against FDR	4,693.35	4,439.84	2,979.07
Other Advances	398.98	317.66	294.75
Total Advances	**5,092.33**	**4,757.50**	**3,273.82**
CASH & BANK BALANCE	338.22	122.45	250.36
CD RATIO	69.23%	84.86%	79.29%
GROSS NPA	291.50	291.16	275.95
% GROSS NPA	5.72%	6.12%	8.43%
PROVISION FOR BAD & DOUBTFUL DEBTS	281.88	277.97	270.07
Net NPA	9.62	13.19	5.87
% NET NPA	0.19%	0.28%	0.20%
PROVSN AGAINST STANDARD ASSETS	0.43	0.11	0.08
NETWORTH	(1,041.22)	(1,316.69)	(1,587.33)
NET PROFIT/(LOSS) FOR CURRENT YEAR	(542.09)	(275.48)	(270.64)
Add: Balance b/f	(1,369.96)	(1,974.74)	(2,250.22)
ACCUMLATED PROFIT/(LOSS)	(1,912.05)	(2,250.22)	(2,520.86)
ADD: NON CASH ITEMS			
1) Depreciation	15.65	12.57	10.90
2) Provision for Deferred Tax Liability	-0.22	-0.96	0.11
3) Provision for BDDR	-22.16	-1.29	-7.90
4) Provision against Std Assets	-0.30	-0.32	-0.03
5) Provision for Income tax	0.00	0.00	0.00
6) GST & Other Taxes	7.65	3.29	5.35
7) Provision on Security Receipts	342.72	171.36	171.36
Operating Loss	-198.75	-90.83	-90.85

THE konark URBAN CO-OP. BANK LTD., Ulhasnagar - 421 003.

(Common Man's Bank)

Email : konark@konarkbank.com

The Konark Urban Co-operative Bank Ltd.,Ulhasnagar-421 003.

Capital Funds Risk Assets Ratio AS ON 31.03.2026

	Amount in Rs. Thousands
I Capital Funds	
A Tier I Capital elements	
(a) Paid-up Capital	42,532.78
Less: Intangible assets and losses	2,25,021.67
Net Paid-up Capital	-1,82,488.89
(b) Reserves & Surplus	
1. Statutory reserves	50,364.26
2. Capital reserves (see note below)	0.00
3. Other reserves	3,723.29
4. Surplus in Profit & Loss Account*	-27,064.19
Total Reserves & Surplus	27,023.36
1. Total Capital Funds (a + b)	-1,55,465.53
Notes : Capital reserves representing surplus on sale of assets and held in a separate	
Revaluation reserves, general/floating provisions and specific provisions made for	
**** In case of surplus in P&L Account [not allocated and yet to be approved by AGM],***	
B Tier II Capital elements	
(i) Undisclosed reserves	0.00
(ii) Revaluation reserves	0.00
(iii) General provisions and loss reserves #	671.00
(iv) Investment Fluctuation Reserves / Funds	350.00
(v) Hybrid debt capital instruments	0.00
(vi) Subordinated debts	0.00
Total	1,021.00
HEAD ROOM DEDUCTION	1,021.00
2. Net Supplementary Capital	0.00
Total Capital (1 + 2)	-1,55,465.53
II Risk Assets	
(a) Adjusted value of funded risk assets i.e.on Balance Sheet items (tallies with Part `B')	23,432.57
(b) Adjusted value of non-funded and off-Balance Sheet items (tallies with Part `C')	30,305.90
(c) Total risk-weighted assets (a+b)	53,738.47
III Percentage of capital funds to risk-weighted assets I / II x 100	-289.30%
# Includes General Provision on Standard Assets. Such Provisions which are	

FOR V.G.NAIKAWADI & CO
CHARTERED ACCOUNTANTS

CA V.G.NAIKAWADI
PARTNER
MEM NO. 031251

sd/-
MR.VISHAL JADHAVAR
(ADMINISTRATOR)

sd/-
MRS.MALA K DAWANI
(Chief Executive Officer)

Risk Weight Assets and On Balance Sheet Items

Asset Item	Amount in Rs. Thousands				
	(i) Gross Book Value	(ii) Margins And Provisions	(iii) Net Book Value [i - ii]	(iv) Risk Weights (%)	(v) Risk Adjusted Value [(iii*iv)/100]
I.Balances	3,337.07	0.00	3,337.07		617.35
i. Cash in hand (including foreign currency notes)	250.36	0.00	250.36	0.00%	0.00
ii. Balances with RBI	0.00	0.00	0.00	0.00%	0.00
iii. Balances in current account with other UCBs	2,084.33	0.00	2,084.33	20.00%	416.87
iv. Balances in current account with other banks	1,002.38	0.00	1,002.38	20.00%	200.48
II. Investments	1,65,098.05	85,680.00	79,418.05		1,985.46
i. Investment in Government Securities	79,417.00	0.00	79,417.00	2.50%	1,985.43
ii. Investment in Other Approved Securities guaranteed by Central Government	1.05	0.00	1.05	2.50%	0.03
iii. Investment in Other Approved Securities guaranteed by State Government	0.00	0.00	0.00	2.50%	0.00
iv. Investment in Other Securities where payment of interest and repayment of principal are guaranteed by Central Govt. (include investment in Indira/Kisan Vikas Patras and investments in bonds & debentures where payment of interest and repayment of principal is guaranteed by Central Govt.)	0.00	0.00	0.00	2.50%	0.00
v. Investment in Other Securities where payment of interest and repayment of principal are guaranteed by State Govt. (include investments in bonds & debentures where payment of interest and repayment of principal is guaranteed by State Govt.) NOT IN DEFAULT	0.00	0.00	0.00	2.50%	0.00
vi. Investment in Other Securities where payment of interest and repayment of principal are guaranteed by State Govt. (include investments in bonds & debentures where payment of interest and repayment of principal is guaranteed by State Govt.) INVOKED and DEFAULTED (w.e.f. March 31, 2006)	0.00	0.00	0.00	102.50%	0.00
vii. Investment in Other Approved Securities where payment of interest and repayment of principal is not guaranteed by Central / State Govt./s	0.00	0.00	0.00	22.50%	0.00
viii. Investment in Govt. guaranteed securities of government undertakings which do not form part of the approved market borrowing Program	0.00	0.00	0.00	22.50%	0.00
ix. Claims on commercial banks, District Central Cooperative Banks and State Co-operative Banks such as fixed deposits,certificates of deposits, etc.	0.00	0.00	0.00	20.00%	0.00
x. Claims on other Urban Cooperative Banks such as term/fixed deposits	0.00	0.00	0.00	20.00%	0.00
xi. Investments in bonds issued by All India Public financial Institutions	0.00	0.00	0.00	102.50%	0.00
xii. Investments in bonds issued by Public Financial Institutions for their Tier-II Capital	0.00	0.00	0.00	102.50%	0.00
xiii. All Other Investments *	85,680.00	85,680.00	0.00	102.50%	0.00

Note: * Intangible assets and losses deducted from Tier I capital should be assigned zero weight.					
xiv. The off-balance sheet (net) position in 'WI' securities, scip-wise	0.00	0.00	0.00	2.50%	0.00
III. Loans and Advances	3,27,381.64	27,007.17	3,00,374.47		2,467.70
i. Loans and advances including bills purchased and discounted and other credit facilities guaranteed by GOI	0.00	0.00	0.00	0.00%	0.00
ii. Loans guaranteed by State Govt	0.00	0.00	0.00	0.00%	0.00
iii. A State Govt guaranteed advance which has become a non-performing advance (w.e.f. 31-03-2006)	0.00	0.00	0.00	100.00%	0.00
iv. Loans granted to PSUs of GOI	0.00	0.00	0.00	100.00%	0.00
v. Real Estate Exposure	0.00	0.00	0.00		0.00
a) Mortgaged residential housing loan to individuals	0.00	0.00	0.00		0.00
upto `30.00 lakh (LTV* ratio ≤ 75%)	0.00	0.00	0.00	50.00%	0.00
above `30.00 lakh (LTV ratio ≤ 75%)	0.00	0.00	0.00	75.00%	0.00
irrespective of the loan amount (LTV ratio > 75%)	0.00	0.00	0.00	100.00%	0.00
b) Commercial Real Estate	0.00	0.00	0.00	100.00%	0.00
c) Co-op / group housing societies and Housing Board and for any other purpose.	0.00	0.00	0.00	100.00%	0.00
**** LTV ratio should be computed as a percentage of total outstanding in the account (viz. "principal + accrued interest + other charges pertaining to the loan" without any***					
vi. Retail Loans and Advances	29,436.79	26,969.09	2,467.70		2,467.70
a) Consumer credit including personal loan	1,518.92	1,518.92	0.00	125.00%	0.00
b) Loans upto `1 lakh against gold and silver ornaments	23.23	23.23	0.00	50.00%	0.00
c) All other loans and advances including educational loan	27,894.64	25,426.94	2,467.70	100.00%	2,467.70
d) Loans extended against primary / collateral securities of shares / debentures	0.00	0.00	0.00	127.50%	0.00
vii. Leased Assets	0.00	0.00	0.00		0.00
a) Loans and advances for eligible activities to NBFCs engaged in hire purchase / leasing activities now classified as Asset Finance Companies	0.00	0.00	0.00	100.00%	0.00
b) Loans and advances for eligible activities to Non-Deposit Taking Systemically Important NBFCs (NBFC-ND-SI) engaged in hire purchase / leasing activities.	0.00	0.00	0.00	125.00%	0.00
viii. (a) Advances covered by DICGC / ECGC	0.00	0.00	0.00	50.00%	0.00
(b) Advances not covered by DICGC / ECGC	0.00	0.00	0.00	100.00%	0.00
Note: The risk weight of 50% should be limited to the amount guaranteed and not the entire outstanding balance in the accounts. In other words, the outstanding in					
ix. Advances for term deposits, Life policies, NSCs, IVPs and KVPs where adequate margin is available	2,97,906.77	0.00	2,97,906.77	0.00%	0.00
x. Loans to Staff of banks, which are fully covered by superannuation benefits and mortgage of flat / house	38.08	38.08	0.00	20.00%	0.00
"Note: While calculating the aggregate of funded and non-funded exposure of a borrower for the purpose of assignment of risk weight, banks may 'net-off' against the					
IV. Money at Call and Short Notice including interest receivable from banks.	0.00	0.00	0.00	20.00%	0.00
V. Other Assets	19,891.82	0.00	19,891.82		18,362.06
i. Premises, furniture and fixture	8,752.28	0.00	8,752.28	100.00%	8,752.28
ii. Interest due on Govt. Securities	1,529.76	0.00	1,529.76	0.00%	0.00
iii. Accrued interest on CRR balances maintained with RBI.	0.00	0.00	0.00	0.00%	0.00
iv. Interest receivable on staff loans	0.00	0.00	0.00	20.00%	0.00
v. Interest receivable from banks	0.00	0.00	0.00	20.00%	0.00
vi. All Other Assets	9,609.78	0.00	9,609.78		9,609.78
Other Assets	9,609.78	0.00	9,609.78	100.00%	9,609.78
VI. Market Risk on Open Positions	0.00	0.00	0.00		0.00
i. Market Risk on Foreign Exchange Open Position (For Authorised Dealers only)	0.00	0.00	0.00	100.00%	0.00
ii. Market Risk on Open Gold Position	0.00	0.00	0.00	100.00%	0.00

Off Balance Sheet Items

Amount in Rs. Thousands

Credit Contingent /OBS Items	Guarantor	Gross Block Exposure	Margin and Provisions	Net Exposure [Gross-Margin]	CCF for Contingent (%)	RW for Obligant (%)	Risk Adjusted Value of Exposure
Letter of Credit (Doc)	Govt.	0.00	0.00	0.00	100.00%	0.00%	0.00
Letter of Credit (Doc)	Banks	0.00	0.00	0.00	100.00%	20.00%	0.00
Letter of Credit (Doc)	Others	0.00	0.00	0.00	100.00%	100.00%	0.00
Total Letter of Credit		0.00	0.00	0.00			0.00
Guarantees - Financial	Govt.	0.00	0.00	0.00	100.00%	0.00%	0.00
Guarantees - Financial	Banks	0.00	0.00	0.00	100.00%	20.00%	0.00
Guarantees - Financial	Others	50.00	0.00	50.00	100.00%	100.00%	50.00
Total Guarantees Financial		50.00	0.00	50.00			50.00
Guarantees - Others	Govt.	0.00	0.00	0.00	100.00%	0.00%	0.00
Guarantees - Others	Banks	0.00	0.00	0.00	100.00%	20.00%	0.00
Guarantees - Others	Others	0.00	0.00	0.00	100.00%	100.00%	0.00
Total Guarantees - Others		0.00	0.00	0.00			0.00
Acceptance and Endorsements	Govt.	0.00	0.00	0.00	100.00%	0.00%	0.00
Acceptance and Endorsements	Banks	0.00	0.00	0.00	100.00%	20.00%	0.00
Acceptance and Endorsements	Others	0.00	0.00	0.00	100.00%	100.00%	0.00
Total Acceptance and Endorsements		0.00	0.00	0.00			0.00
Undrawn Committed Credit Lines/ Sale and repurchase agreement and asset sales with recourse, where the credit risk remains with the bank/ Forward asset purchase, forward deposit and partly paid shares & securities, which represent commitments with certain draw down.	Govt.	0.00	0.00	0.00	100.00%	0.00%	0.00
Undrawn Committed Credit Lines/ Sale and repurchase agreement and asset sales with recourse, where the credit risk remains with the bank/ Forward asset purchase, forward deposit and partly paid shares & securities, which represent commitments with certain draw down.	Banks	0.00	0.00	0.00	100.00%	20.00%	0.00
Undrawn Committed Credit Lines/ Sale and repurchase agreement and asset sales with recourse, where the credit risk remains with the bank/ Forward asset purchase, forward deposit and partly paid shares & securities, which represent commitments with certain draw down.	Others	0.00	0.00	0.00	100.00%	100.00%	0.00
Total Undrawn Committed Credit Lines/ Sale and repurchase agreement and asset sales with recourse, where the credit risk remains with the bank/Forward asset purchase, forward deposit and partly paid shares & securities, which represent commitments with certain draw down.		0.00	0.00	0.00			0.00
Certain transaction -related contingent items (e.g. warranties and standby L / Cs related to particular transactions) / Note issuance facilities and revolving underwriting facilities / Other commitments (e.g.. formal standby facilities and credit lines) with an original maturity of over one year.	Govt.			0.00	50.00%	0.00%	0.00
Certain transaction -related contingent items (e.g. warranties and standby L / Cs related to particular transactions) / Note issuance facilities and revolving underwriting facilities / Other commitments (e.g.. formal standby facilities and credit lines) with an original maturity of over one year.	Banks			0.00	50.00%	20.00%	0.00
Certain transaction -related contingent items (e.g. warranties and standby L / Cs related to particular transactions) / Note issuance facilities and revolving underwriting facilities / Other commitments (e.g.. formal standby facilities and credit lines) with an original maturity of over one year.	Others			0.00	50.00%	100.00%	0.00

Total Certain transaction -related contingent items (e.g. warranties and standby L / Cs related to particular transactions) / Note issuance facilities and revolving underwriting facilities / Other commitments (e.g.. formal standby facilities and credit lines) with an original maturity of over one year.		0.00	0.00	0.00			0.00
Guarantees issued by banks against the counter guarantees of other banks. Rediscounting of documentary bills accepted by banks. Bills discounted by banks which have been accepted by another bank will be treated as a funded claim on a bank. Note: In these cases, banks should be fully satisfied that the risk exposure is, in fact, on the other bank. Bills purchased/discounted/negotiated under L/C (where the payment to the beneficiary is not made 'under reserve') will be treated as an exposure on the L/C issuing bank and not on the borrower. All clean negotiations, as indicated above, will be assigned the risk weight normally applicable to inter-bank exposures for capital adequacy purposes. In the case of negotiations 'under reserve', the exposure should be treated as on the borrower and risk weight assigned accordingly. / Short-term self-liquidating trade-related contingencies (such as documentary credits collateralized by the underlying	Govt.	0.00	0.00	0.00	20.00%	0.00%	0.00
Guarantees issued by banks against the counter guarantees of other banks. Rediscounting of documentary bills accepted by banks. Bills discounted by banks which have been accepted by another bank will be treated as a funded claim on a bank. Note: In these cases, banks should be fully satisfied that the risk exposure is, in fact, on the other bank. Bills purchased/discounted/negotiated under L/C (where the payment to the beneficiary is not made 'under reserve') will be treated as an exposure on the L/C issuing bank and not on the borrower. All clean negotiations, as indicated above, will be assigned the risk weight normally applicable to inter-bank exposures for capital adequacy purposes. In the case of negotiations 'under reserve', the exposure should be treated as on the borrower and risk weight assigned accordingly. / Short-term self-liquidating trade-related contingencies (such as documentary credits collateralized by the underlying	Banks	0.00	0.00	0.00	20.00%	20.00%	0.00
Guarantees issued by banks against the counter guarantees of other banks. Rediscounting of documentary bills accepted by banks. Bills discounted by banks which have been accepted by another bank will be treated as a funded claim on a bank. Note: In these cases, banks should be fully satisfied that the risk exposure is, in fact, on the other bank. Bills purchased/discounted/negotiated under L/C (where the payment to the beneficiary is not made 'under reserve') will be treated as an exposure on the L/C issuing bank and not on the borrower. All clean negotiations, as indicated above, will be assigned the risk weight normally applicable to inter-bank exposures for capital adequacy purposes. In the case of negotiations 'under reserve', the exposure should be treated as on the borrower and risk weight assigned accordingly. / Short-term self-liquidating trade-related contingencies (such as documentary credits collateralized by the underlying	Others	0.00	0.00	0.00	20.00%	100.00%	0.00

Total Guarantees issued by banks against the counter guarantees of other banks. Rediscounting of documentary bills accepted by banks. Bills discounted by banks which have been accepted by another bank will be treated as a funded claim on a bank. Note: In these cases, banks should be fully satisfied that the risk exposure is, in fact, on the other bank. Bills purchased/discounted/negotiated under L/C (where the payment to the beneficiary is not made 'under reserve') will be treated as an exposure on the L/C issuing bank and not on the borrower. All clean negotiations, as indicated above, will be assigned the risk weight normally applicable to inter-bank exposures for capital adequacy purposes. In the case of negotiations 'under reserve', the exposure should be treated as on the borrower and risk weight assigned accordingly. / Short-term self-liquidating trade-related contingencies (such as documentary credits collateralized by the underlying		0.00	0.00	0.00			0.00
Others	Govt.	0.00	0.00	0.00	100.00%	0.00%	0.00
Others	Banks	0.00	0.00	0.00	100.00%	20.00%	0.00
Others	Others	30,255.90	0.00	30,255.90	100.00%	100.00%	30,255.90
Total Others		30,255.90	0.00	30,255.90			30,255.90
Total Contingent Credit Exposure		30,305.90	0.00	30,305.90			30,305.90
Claims against bank not acknowledged as debt		0.00	0.00	0.00			

बेटी बचाओ
बेटी पढ़ाओ

भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

DOR.MON/S3176/12.22.805/2026-27 July 15, 2026

Secret

The Administrator,
The Konark Urban Co-operative Bank Ltd.,
Konark Plaza, Ground Floor, Near Sapna Theater,
Ulhasnagar - 421002,
Maharashtra.

Dear Sir,

Directions under Section 35A read with Section 56 of the Banking Regulation Act, 1949- The Konark Urban Co-operative Bank Ltd., Ulhasnagar – Extension of period

In continuation of our letter CO.DOS.SED.No.S607/12-22-448/2024-25 dated April 23, 2024 forwarding the Directive No. CO.DOS.SED.No.S592/45-11-001/2024-25 dated April 23, 2024 and subsequent letter DOR.MON/S472/12.22.805/2025-26 dated April 17, 2026 forwarding the Directive DOR.MON/D-07/12.22.805/2026-27 dated April 17, 2026, we now enclose the modified DOR.MON/D-26/12.22.805/2026-27 dated July 15, 2026. We advise that the validity of the Directions has been further extended by a period of three months from the close of business on July 23, 2026 to the close of business on October 23, 2026, subject to review. Other terms and conditions as conveyed vide our Directive No. CO.DOS.SED.No.S592/45-11-001/2024-25 dated April 23, 2024, remain the same.

2. A copy of the Directive may be displayed at a prominent place at Head Office/ branches/all other business premises with a view to notify all its shareholders/

विनियमन विभाग, केंद्रीय कार्यालय, 12वीं / 13वीं मंजिल, केंद्रीय कार्यालय भवन, शहीद भगत सिंह मार्ग, फोर्ट, मुंबई - 400 001
फ़ोन 022-22701203; ईमेल : cgmicdor@rbi.org.in
Department of Regulation, Central Office, 12th/13th Floor, Central Office Building, Shahid Bhagat Singh Marg, Fort, Mumbai – 400 001
Phone: 022-22701203; E-mail: cgmicdor@rbi.org.in

हिंदी आसान है, इसका प्रयोग बढ़ाइए

चेतावनी: भारतीय रिज़र्व बैंक द्वारा ई-मेल, डाक, एसएमएस या फोन कॉल के ज़रिये कोई भी व्यक्तिगत जानकारी जैसे बैंक खाते का ब्योरा, पासवर्ड आदि नहीं माँगा जाता है। यह धन रखने या देने का प्रस्ताव भी नहीं करता है। ऐसे प्रस्तावों का किसी भी प्रकार से जवाब मत दीजिए।
Caution: RBI never sends mails, SMS, or makes calls asking for personal information like bank account details, passwords, etc. It never keeps or offers funds to anyone. Please do not respond in any manner to such offers.

depositors/borrowers. This may be brought to the notice of all officers/employees of your bank at Head Office/Branches.

3. The bank should also inform all its branches to notify their respective Clearing Houses by enclosing a copy of the Reserve Bank of India's Directive

4. As advised earlier, you may continue to submit to the Chief General Manager, Department of Supervision, Reserve Bank of India, Central Office, World Trade Centre-1, Cuffe Parade, Colaba, Mumbai-400005, a statement in the prescribed form as on the last day of each month, by the 7th of the succeeding month.

5. Please acknowledge receipt.

Yours faithfully,

Abhinav Pushp

(Abhinav Pushp)
General Manager

Notes

Konark Bank™

The Konark Urban Co-op. Bank Ltd.

Common Man's Bank

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