

RAHIMATPUR SAHAKARI BANK LTD;
RAHIMATPUR

TAL. KOREGAON, DIST. SATARA

STATUTORY AUDIT REPORT

As on Dt. 31/03/2026



Statutory Auditor



M/s. P S R D & Co.

(FRN – 126390W)

Chartered Accountants
(CA. Rahul R. Dhongade)

Partner

Hemraj Complex, Opp. Daulat Talkies, Main Road, Koregaon-415501

RAHIMATPUR SAHAKARI BANK LTD;
RAHIMATPUR

TAL. KOREGAON, DIST. SATARA

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PSRD & CO

(CHARTERED ACCOUNTANTS)



Branch : Hemraj Complex, Opp. Daulat Talkies, Main Road, Koregaon: 415 501,
Tel: 02163-222330, Mobile: +91 99225 12020, E-mail Id: carahuldhongade@gmail.com

To,
The General Manager,
Department of Supervision,
Reserve Bank of India,
Central Office, World Trade Centre-1
Cuffe Parade, Colaba,
Mumbai-400005

Subject :- **Submission of Statutory Audit Report of**
“Rahimatpur Sahakari Bank Ltd; Rahimatpur”
of Dt.31.03.2026

Reference :- **Letter of Statutory Auditor Appointment No.**
CO. DOS. RPD. NO. S4553/08.02.007/2025-26
Dt. August 25, 2025

Respected Sir,

As per the above reference letter, we have been appointed as Statutory Auditor of **“Rahimatpur Sahakari Bank Ltd; Rahimatpur”** Tal-Koregaon, Dist-Satara for the F.Y. 2025-2026.

We are submitting herewith the Statutory Audit Report along with LFAR, Audited Financial Statements and necessary certificates as per term of appointment.

So please acknowledge the same.

Thanking You,

Yours Faithfully,

P S R D & Co.
Chartered Accountants




(CA. Rahul Dhongade)
Partner



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

www.rbi.org.in

CO. DOS. RPD. NO. S4553/08.02.007/2025-26

August 25, 2025

गोपनीय

मुख्य कार्यकारी अधिकारी
रहिमतपुर सहकारी बैंक
रहिमतपुर
तालुका - कोरेगांव
जिला - सतारा
महाराष्ट्र- 415 511

CONFIDENTIAL

The Chief Executive Officer
Rahimatpur Sahakari Bank
Rahimatpur
Taluka – Koregaon
District - Satara
Maharashtra- 415 511

महोदया/महोदय,

Madam/Dear Sir,

वर्ष 2025-26 के लिए सांविधिक लेखा परीक्षक की
नियुक्ति

Appointment of Statutory Auditor for the
FY 2025-26

कृपया उक्त विषय पर दिनांक 29 जुलाई 2025 के
अपने पत्र सं RSB/31/2025-26 का संदर्भ लें।

Please refer to your letter RSB/31/2025-26
dated July 29, 2025 on the captioned subject.

2. बैंककारी विनियमन अधिनियम, 1949 की धारा
30(1ए) के अनुसार, हम वर्ष 2025-26 के लिए आपके
बैंक के सांविधिक लेखा परीक्षक के रूप में **M/s P S
R D & Co (FRN 126390W)** की द्वितीय वर्ष के लिए
पुनर्नियुक्ति हेतु भारतीय रिज़र्व बैंक (RBI) की पूर्व
अनुमति प्रदान करते हैं।

2 In terms of Section 30(1A) of the Banking
Regulation Act, 1949, we hereby convey
prior approval of the Reserve Bank of India
(RBI) for the re-appointment of **M/s P S R D
& Co (FRN 126390W)** as the statutory
auditor of your bank for the FY 2025-26 for
their second year.

3. बैंक, सांविधिक लेखापरीक्षक की नियुक्ति से पहले
यह अनिवार्य रूप से सुनिश्चित करे कि भारतीय सनदी
लेखाकार संस्थान (आईसीएआई) के अभिलेखों में
उपर्युक्त लेखापरीक्षा फर्म के पेशेवर आचरण आदि के
संबंध में कोई प्रतिकूल टिप्पणी/अनुशासनात्मक
कार्रवाई नहीं की गई है, जिसके कारण लेखापरीक्षक के

3. The bank should invariably ensure, prior to
appointment of statutory auditor, that there
are no adverse remarks/ disciplinary actions
taken in respect of professional conduct, etc.,
on the records of the Institute of Chartered
Accountants of India (ICAI) against the
aforesaid audit firm which would make them

पर्यवेक्षण विभाग, केन्द्रीय कार्यालय, वर्ल्ड ट्रेड सेंटर, सेंटर-1, कफ़ परेड, कोलाबा, मुंबई - 400 005
टेलीफोन: 022- 2218 9131 फ़ैक्स: 022-2218 0157 ई-मेल - cgmicdosco@rbi.org.in

Department of Supervision, Central Office, World Trade Centre, Centre I, Cuffe Parade, Colaba, Mumbai - 400 005
Tel: 022-2218 9131 Fax: 022-2218 0157 e-mail: cgmicdosco@rbi.org.in



Rahimatpur Sahakari Bank Ltd; Rahimatpur
Tal. Koregaon, Dist. Satara
Statutory Audit 2025-26

Introduction :

We have conducted the Statutory Audit of **Rahimatpur Sahakari Bank Ltd;** **Rahimatpur** Tal. Koregaon, Dist. Satara for the financial year 2025-26. We have appointed as Statutory Auditor of the said bank vide appointed procedure made by the bank as per new RBI policy of appointment of Statutory Auditor & the Letter of appointment of Statutory Auditor by RBI CO.DOS.RPD.NO.S4553/08.02.007/2025-26 Dt. 25/08/2025.

During the course of Audit, we have relied upon the information and explanations produced before us by the concerned officials of the bank. Information received in the form of records, written and verbal explanations etc. are taken as basis to form opinion and to come to the conclusions of audit. We have enclosed herewith the attested copies of financial statements of the bank for the FY 2025-26.

1) As per the terms of appointment, We are commenting on the subject after verification as follows.

a) Comment on observation of previous year Statutory Audit :

1. Regarding computerization bank system server is not in custody of the bank, they are not taking daily backup – Bank take monthly backup and noted in register.
2. Bank credit appraisal needs improvement. Proper analysis of document submitted by borrower like financial Statements, calculation of various ratio, comparison of figure various ratio etc.
3. Provision for staff Gratuity fund not made.

b) Preparedness of UCB on applicable cyber security contorol :

1. The bank has not fully prepared for cyber security as in respect of following
 - a) Periodic security assessment of public facton websites / applications
 - b) Strengthening cyber security incident mechanism.
 - c) Strengthening of Governance framework.
 - d) Setting up on security operation centre.

c) Amount outstanding More than 3 Years under Other Assets :

There is no such items in nature.



d) Fraud or Fraudulent activity in any transaction :

As per the observation in the Audit and as per management representation letter by the bank there is no fraud or fraudulent activity during the period under audit.

e) Outstanding liability brought in to the book :

The bank has accounted for all known liabilities.

f) The reconciliation status of general ledger as well as Profit & Loss statement :

All personal ledgers are tallied with general ledger.

Place : Koregaon

Date :



**P S R D & Co.
Chartered Accountants**


**(CA. Rahul Dhongade)
Partner**

Rahimatpur Sahakari Bank Ltd; Rahimatpur

LONG FORM AUDIT REPORT

FOR THE YEAR

2025-2026

Sir,

SUB. : LONG FORM AUDIT REPORT FOR THE YEAR 2025-2026

Rahimatpur Sahakari Bank Ltd; Rahimatpur

We herewith enclose the Long Form Audit Report ('LFAR') consisting of 11 pages for the year 2025-2026 which was discussed with the Management.

Thanking You,

Place : Koregaon

Date : 23/06/2026

Yours faithfully,

**For P S R D & Co.
Chartered Accountants**



**(CA. Rahul R. Dhongade)
Partner**

Rahimatpur Sahakari Bank Ltd; Rahimatpur

LONG FORM AUDIT REPORT (LFAR)

OF

Rahimatpur Sahakari Bank Ltd; Rahimatpur

FOR THE YEAR ENDED 31st March 2026

We have conducted the Central Statutory Audit of Rahimatpur Sahakari Bank Ltd; Rahimatpur for the year ended 31st March 2026 and submitted our Statutory Audit Report as on Dt. 23-June-2026. We submit hereunder the information as required by Reserve Bank of India ('RBI') in Long Form Audit Report on the basis of audit of 2 branches, and other Head Office departments audited by us and the reliance placed by us on the information furnished by the management in respect of Nil un-audited branches and further after due deliberations with the management.

I. ADVANCES

1. Loan Policy

Existence of Loan Policy – specifying the prudential exposure norms, industry wise exposures, regular updation of the policy, system of monitoring and adherence thereto.

Bank has written loan policy specifying the prudential exposure norms. Bank has updated its loan policy on Dt. 10/04/2025 by Board Meeting resolution No.19. In this policy bank has decided MPBF (Maximum Permissible Bank Finance) for various loans. The MPBF is decided on the basis of loan amount to be sanctioned. The policy also includes details of procedure for application and scrutiny of documents, amount of loan, nature of loans, type of primary and co-lateral security, margin for various loans etc.

2. Credit Appraisal

Existence of a well laid-down system of appraisal of loan/ credit proposals, including adequacy of information for appraising the credit worthiness of applicant, and adherence thereto

Bank has a system of appraisal of loan / credit proposals. Bank has taken information from applicant on the basis which bank can work out credit worthiness of applicant. But in some cases the information and paper obtained from borrowers are not properly scrutinized i.e. financial ratio, projections etc.

Banks credit appraisal needs improvement. Proper analysis of documents submitted by applicant such as profit and loss account, balance sheet, calculation of various ratios, comparison of figures for various years, etc. will help bank to assess credit worthiness of applicant and will result in improved quality of advances. Credit worthiness of guarantor should also be assessed. The comments on credit appraisal are given in Audit Report. (Further Please refer our Audit Report)

3. Sanctioning/ Disbursement

Delegation of powers / authority at various levels; adherence to authorized limits; whether limits are disbursed after complying with the terms and conditions of sanction.

The bank has delegated powers at various levels. The branch managers, Chief executive officer, board of directors have various loan sanctioning powers.

All the authorities have adhered to authorized limits. No case of sanction of loan over the delegated power is observed in our audit. Generally limits are disbursed after complying with the terms and conditions of sanction. Exceptions / irregularities are given in respective branch audit reports as well as in Part C of our audit Report.

4. Documentation

System of ensuring that documents are executed as per the terms of sanction

There is specific system of ensuring that documents are executed as per the terms of sanction. Branch manager at branch level only observes the compliance of documents.

Natures of documentation defects observed during audit are given in Branch Audit Report.

System of documents in respect joint / consortium advances



Rahimatpur Sahakari Bank Ltd; Rahimatpur

Not Applicable, In case of Renewal of loans the fresh documents are to be executed. In this respect the case t case discussion has been given in our branch reports.

5. Review/ Monitoring / Supervision

Periodic balance confirmation/ acknowledgement of debts.

There is a no system of obtaining acknowledgement of debts from borrowers. Bank also has no system of obtaining confirmation of outstanding balance.

Receiving regular information, Stock/ Book Debt statements, Balance Sheet etc.

In some cases statements / book debts statements are not received regularly. Please refer our comments in this respect in our audit report.

Receiving audited accounts in case of borrowers with limits beyond Rs. 10 lakhs

In some cases bank takes audited statement of borrower in business loan and loan above 5 lakhs.

System of scrutiny of the above information and follow-up by the bank

Bank has no proper system to scrutinize the above information.

System of periodic physical verification or inspection of stock, equipment and machinery and other securities.

Bank is no specific periodicity to verify or inspect the stock, equipment and machinery and other securities pledged or hypothecated to bank.

System and periodicity of stock audits.

Bank has no system of stock audit.

Inspection reports and their follow up.

Internal audit of the branches and their follow-up has been conducted by the bank on quarterly basis the comment on this report noted in our audit report.

Norms and awarding of Credit Rating

Bank has no system of credit rating.

Review / renewal of advances including enhancement of limits

Bank has reviewed / renewed the advances including enhancement of limits as per delegated powers. Generally the accounts are renewed in time.

Monitoring and follow up of overdue arising out of other business such as leasing, hire purchase, credit cards, etc.

No such business carried on by the Bank.

Overall monitoring of advances through maturity / aging analyses; industry wise exposures and adherence to the Loan Policy.

Periodic review taken, but no system developed, needs improvements

6. Recovery Policy in respect of Bad and Doubtful debts/ NPAs

Bank has written Recovery Policy which sanction in BOD meeting Dt. 10/04/2025 Res. No. 19.

Existence of Recovery Policy, regular updation thereof, monitoring and adherence thereto, compliance with the RBI guidelines.

Bank has written Recovery Policy. Bank has updated its policy in BOD meeting Dt. 10/04/2025 Resolution No. 19. Monitoring of likely NPA accounts need to be improved.

System of monitoring of recovery from Credit card dues in respect of credit cards issued.



Rahimatpur Sahakari Bank Ltd; Rahimatpur

Not applicable as credit cards are not issued.

Effectiveness of the system for compiling data relating to the Bad and Doubtful Advances and the Provision in respect thereof

Bank has adequate procedure for compiling of data relating to Bad and Doubtful advances and provision in respect thereof.

System for identification, quantification and adequacy of provision

Bank has Computer generated system for identification, quantification and Provisioning. Actual provision made by the bank is in excess of requirement.

System for suspension of charging of interest and adherence thereto.

Interest is accounted for on actual realization basis for bad and doubtful advances. Unrealized interest on advances is shown under interest suspense account.

Ascertaining the realizable value of securities and the possible realization from guarantors including DICGC / ECGC

The bank has no system of documenting the realizable value of securities and finding out possible realization from guarantors particularly in case of NPA accounts. Bank has not availed DICGC Cover for loan.

Assessment of the efficacy of rehabilitation programmes

Assessment of efficacy of rehabilitation programmes is recommended to be carried out.

Method of appropriation of recoveries against principal, interest etc.

Recoveries are appropriated according to RBI circular i.e. towards overdue interest, then regular interest and then towards overdue principal and then principal.

System of Compromise / settlements - Review all such cases and cases of recovery of over Rs. 1 crore and also the cases wherein limits of sacrifice laid down in the Recovery Policy is exceeded. Compliance with RBI guidelines

Not Applicable

Provision / Write Offs under proper authority

During the year no accounts have been Written off.

Recovery procedure including those relating to suit filed and decreed accounts

System of identifying and reporting of willful defaulters.

There is no such system.

7. Large Advances

Comments on adverse features considered significant and which need management's attention.

1. More reliance is given on value of security than the genuine requirements of the borrower.
2. Bank has obtained Audited statement of accounts from some borrowers, but proper scrutiny was not done of the same to evaluate the exact quantum of finance required.
3. Bank has to consider some parameters such as net worth of borrower, net current assets, current ratio, DE ratio, total turnover, Net Profit etc. to determine amount of maximum permissible bank finance. Net-worth and financial position of guarantor should also be ascertained.
4. Bank has no proper system to verify end use of funds for which they are provided, which results in diversion of funds.
5. Monthly stock statements / debtors list received are not scrutinized.
6. In large advances bank has not introduced stock / assets verification system.
7. Generally loan documents executed by the bank are proper. However we suggest that in case of large advances loan documents executed should be vetted from legal advisor.



Rahimatpur Sahakari Bank Ltd; Rahimatpur

II. LIQUIDITY & FUNDS MANAGEMENT

1. Investments

Existence of Investment Policy and adherence thereto; compliance with RBI guidelines

Bank has written investment policy which was reviewed on Dt. 10/04/2025 by board resolution No. 19

System of purchase and sale of Investments; Delegation of Powers, Reporting System, segregation of back office functions etc.

a. System of purchase and sale of Investments:

Sale and purchase of investments is laid down directly by the bank. Investments are held in CSDL account with IDBI Bank.

b. Delegation of Powers:

Power is delegated to the CEO And Chairman jointly.

c) Reporting System

Purchase sale transactions are reported to investment committee and Board of Directors in the immediate meeting after the transaction.

d) Segregation of Back Office Functions:

Decision is taken by Executive and back office function is done by accounting department.

Controls over Investments, including periodic verification / reconciliation of Investments with book records:

Investment review is done on quarterly basis by a Chartered Accountant.

Valuation Mode: Changes in mode of valuation compared to previous year; shortfall and provision therefore.

Investments are valued as per guidelines of RBI.

Valuation of Investments:

a) Held to Maturity:

At cost, Premium is separately shown

b) Available for Sale:

At cost, Premium is separately shown

c) Held for Trading:

No securities in this category as on 31.03.2026.

Composition of Investment Portfolio as per RBI guidelines and the depreciation on investments, if any, not provided for.

Investments are classified as per RBI norms.

System relating to unquoted investments in the portfolio and the liquidity of such investments.

No such investments.

System relating to SGL / BRs; control over SGL / BRs outstanding at the year-end and their subsequent clearance.

No such investments.

System and periodicity of concurrent and internal audit / inspection of investment activities, follow up of such reports.

Investment review is done on quarterly basis by a Chartered Accountant. Reports of the audit are reviewed by the investment committee periodically.



Rahimatpur Sahakari Bank Ltd; Rahimatpur

System of recording and accounting of income from investments

Interest Income:

Accounted on accrual basis.

Income from Trading:

No such transaction

System of monitoring of income accrued and due but not received.

Income accrued and due but not received is calculated on quarterly basis. It is calculated by accountant and verified by one of the bank officials.

System of monitoring matured investments and their timely encashment.

Investment register is maintained Manually.

Average Yield on Investments

Average yield on Investments is 8.32 %

System relating to REPO

No such transactions.

2. SLR/CRR Requirements

System of compiling fortnightly DTL position from branches

a) SLR (Statutory Liquidity Ratio)

Calculated daily

b) CRR (Cash Reserve Ratio)

Calculated daily

c. System of compiling Net Demand and Time Liabilities (NDTL) position from branches

Calculated daily

Records maintained for the above purpose.

For SLR, CRR and NDTL register is maintained at Head Office. Head office is compiling data on the basis of returns received from branches on daily basis.

3) Cash

System of monitoring of cash at branches; and management of cash through currency chest operations

Bank has fixed cash retention limit for each branch. Excess cash balance reported to Head Office with reasons. Management of cash through instructions from head Office.

Insurance cover (including insurance for cash in transit)

Bank has obtained necessary Cash Insurance coverage under blanket insurance policy. Bank has also got insurance cover for its movable and immovable property from New India Assurance Co.

System and procedure for physical custody of cash

Cash is kept in joint custody.

4. Call Money operations

System related to inter-bank call money

No such transactions during the year under audit.

5. Asset Liability Management

Existence of Policy on Asset Liability Management and monitoring thereof; compliance with the RBI guidelines



Rahimatpur Sahakari Bank Ltd; Rahimatpur

There is Separate asset liability management committee which is monitoring the Asset Liability Management. Bank has written ALM policy which was last reviewed on 10/04/2025 by BOD meeting resolution No. 19

Functioning of Asset – Liability Management Committee:

Asset liability management committee which is monitoring the Asset Liability Management needs improvement.

Structural liquidity at periodical Intervals :

There is no structural liquidity statement prepared by the bank. The Board is responsible for ALM.

III. Internal Control

1. Written guidelines/instructions/manual for accounting aspects.

There are no written guidelines for accounting aspects.

2. Balancing of Books/Reconciliation of control and subsidiary records.

All the books of accounts are balanced as on 31.03.2026.

3. Inter-branch Reconciliation

NIL

Comments on system, procedure and records maintained :

System, procedure and records are maintained satisfactory.

Test check for any usual entries put through inter branche / head office accounts. :

Our test check reveals no such entries

Position of outstanding entries; system for locating long outstanding item of high value

No high value outstanding items.

Steps taken or proposed to be taken for bringing the reconciliation up-to-date

Reconciliation is up-to-date

Compliance with RBI guidelines with respect to provisioning for old outstanding entries

There are no old outstanding entries pending with the bank.

4. Branch Inspection

System of branch inspections; frequency; scope / coverage of inspection / internal audit, concurrent audit or revenue audit; reporting;

Both branches are subject to internal audit on quarterly basis.

System of follow up of these reports and position of compliance

The designated officer at H.O. is CEO who is taking review of the compliance of Internal audit, Statutory audit, and RBI Inspection.

5. Frauds/Vigilance

Observation on major frauds discovered during the year under audit.

No fraud discovered during the year under audit.

System of follow up of frauds/vigilance cases

Not Applicable

6. Suspense Accounts, Sundry Deposits, etc.



Rahimatpur Sahakari Bank Ltd; Rahimatpur

System for clearance of items debited / credited to these Accounts

There are no pending entries in Sundry suspense or sundry deposits account.

IV. Capital Adequacy

The Capital Adequacy Ratio is calculated in terms of new Capital Adequacy framework (Basel II) issued by RBI and applicable to the Banks only with effect from 31.03.2026, and is as below:

Items	As on	
	31.03.2025 (As per Last year's Audit Report)	31.03.2026
1. CRAR (%)		
Basel I	%	%
Basel II	17.69%	20.34%
2. CRAR – Tier I Capital (%)		
Basel I	%	
Basel II	16.91%	18.93%
3. CRAR – Tier II Capital (%)		
Basel I		
Basel II	0.78%	1.41%

Percentage of Capital Fund in Risk Weighted Assets as worked out by bank as on Dt. 31.03.2026 is 20.34%.

V. Automation & Computerization.

Existence of Computerization and Automation Policy; progress made during the year under review

The bank is working in computerized environment as all branches and H.O were computerized. Information System Audit was conducted For the year 2025-26 by Templesoft Solutions Prop. Dr. Mahendra Patel (CISA) and report received to the bank on Dt. 19.05.2026

Critical areas of operations not covered by automation :

NO such areas

Number of branches covered by computerization and the extent of computerization

All branches are computerized.

Procedures for back-ups, off-site storage, contingency and disaster recovery and adherence thereto

Backup is taken on Monthly basis at Head Office and checked daily by restoring in to the another System. Off-site storage of backup is provided.

Information System Security Policy

Cyber Security Policy is reviewed as on Dt. 10.04.2025 resolution No. 19

b) Business Continuity Policy (BCP)

Business continuity policy formulated and sanction in BOD meeting Dt. 10.4.2025 by Resolution No. 19

Existence of Systems/EDP audit; coverage of such audit

This Audit was conducted during the year.

Electronic Banking; existence of systems and procedures; monitoring; regular updating of technology; method of review and audit of procedures

Bank is not provide service of bill payments of utilities but QR code system provided to account holder.

Suggestion if any with regard to computerization and automation :

The bank has potential to provide service of bill payment of utilities and QR code system to customer.



Rahimatpur Sahakari Bank Ltd; Rahimatpur

VI. PROFITABILITY

Analysis of variation in major items of income and expenditure compared to previous year

The comparative position of major heads of income and expenditure and variation over the previous year is as under:

SN	Particulars	31.03.2025	31.03.2026
1	Own Funds to Working Capital (Own Capital means Tier I + Tier II Capital)	10.81	11.73
2	Net Worth to Working Capital	10.83	11.43
3	Deposits to Working Capital	82.02	80.57
	A. Fixed Deposits	1796.25	1918.31
	B. Saving Deposits	319.91	245.41
	C. Current Deposits	234.99	209.77
	TOTAL	2351.15	2373.49
4	Total Investments to Working Capital	22.31	25.76
5	Investment in Govt. Securities to Working Capital	19.91	23.20
6	Loans & Advances to Working Capital	64.81	61.33
7	Cash & Current A/c Balances to Working Capital	11.54	11.01
8	Fixed Assets to Working Capital	0.92	1.31
9	Fixed Assets to Own Funds	8.54	11.20
10	Loans & Advances to Deposits	79.01	76.11
11	Interest paid on Deposits to Interest Received on Loans	62.79	58.99
12	Interest Received on Loans to Total Loans & Advances	11.83	12.76
13	Interest Income to Working Capital	9.31	9.45
14	Total Interest Paid on Deposits to Working Capital	4.81	4.62
15	Other Income to Working Capital	0.23	0.18
16	Management Cost to Working Capital	2.64	3.01

SN	Particulars	31.03.2025 %	31.03.2026 %	Standard Ratio %
1	Net Profit to Working Capital	0.74	1.01	1.00 Min
2	Net Profit to Total Income	7.71	10.46	3.00 Min
3	Total Income to Working Capital	9.54	9.63	11.00 Min
4	Income to Deposits	11.63	11.95	12.00 Min
5	Interest paid to Deposits	5.86	5.73	6.00 Max
6	Int. Earned to Total Loans & Adv.	14.37	15.41	12.00 Min
7	Management Expenses to Income	27.64	31.30	30-35 %
8	Establishment Cost (Staff Cost) to Income	8.78	12.46	20.00 Max
9	Establishment Cost (Staff Cost) to Total Expenses	11.26	15.64	25.00 Max

Sr. No.	Particulars	31.03.2025	31.03.2026
		Rs. In Cr.	Rs. In Cr.
1	Deposits per Employee	3.43	2.97
2	Advances per Employee	2.54	2.26
3	Working Capital per Employee	4.05	3.68
4	Business Per Employee	5.97	5.22
5	Total Expenditure per Employee	0.33	0.28
6	Salary per Employee	0.02	0.03



Policy relating to general provisions / reserves

Provisions for Non Performing Assets and provision for Standard Assets are made as per RBI guidelines. Provision for Income Tax is made. Gratuity Provision not made.

Rahimatpur Sahakari Bank Ltd; Rahimatpur

VII. SYSTEMS AND CONTROLS.

Existence of systems and procedures for concurrent and internal audits, inspection, EDP Audit of computer system / software, etc.; monitoring and follow-up of such reports

All branches are subject to internal audit on quarterly basis.

Existence of Management Information System; Method of compilation and accuracy of information

No Separate MIS Department is functioning at HO but Officer is compiling the data by branches or by Computer System.

Reliability of regulatory reporting under the Off-Site Surveillance system of the RBI

Reporting system is working satisfactorily.

VIII. OTHER MATTERS.

Comments on Accounting Policies, if any, including comments on changes in Accounting Policies made during the period.

a. Comment on Accounting Policies

Bank is not providing for gratuity. This contravenes AS-15, which requires that the provision to be made on actuarial basis. Effect of the same on financial statements is not quantifiable.

b. Comments on changes in Accounting Policies made during the period

There are no changes in accounting policies during the year under audit.

Policies and Systems for monitoring activities such as underwriting, derivatives, etc.

Not Applicable

Adequacy of provisions made for statutory liabilities such as Income Tax, Gratuity, Pension, Provi. Fund, etc.

Staff Gratuity not made by bank.

Adequacy of provisions made for off-balance sheet exposures and other claims against the bank

No such requirement.

Any major observation on branch returns and process of their final consolidation in final statement of accounts

No adverse observation.

Balances with other Banks – Observations on outstanding items in reconciliation statements

All accounts are reconciled and tallied on 31.03.2026.

Procedure for revaluation of NOSTRO Accounts and outstanding Forward Exchange Contracts

Not Applicable

IX. OBSERVATION ON THE WORKING OF SUBSIDIARIES OF THE BANK, IF ANY

a) Reporting system to the holding bank:

Not Applicable

b) Major losses of the subsidiary, if any

Not Applicable

X. COMPLIANCES TO DEA, FUND SCHEME, 2014

a) Transfer of all unclaimed deposits to DEA Fund since inception :

Bank has transferred all its unclaimed deposits to DEA fund. This year bank has transferred an Amount of Rs. 324032.05



Rahimatpur Sahakari Bank Ltd; Rahimatpur

b) submission of various forms and returns :

Generally, bank has submitted its RETURNS in time but in cases of quarterly and Annually returns it is submitted by 3-4 day delay.

c) submission of Reconciliation Certificate :

Half yearly reconciliation certificates have been submitted to RBI.

d) System addressing customer complaints :

Bank has appointed CEO as Nodal Officer at Head office who looking Customer Complaints.

e) Refund of deposits to customers / claimants :

No such refund if deposit during the year.

IX. MANAGEMENT

a) Functioning of elected board, composition, committees, composition of committees, their oversight, corporate governance, professionalization of management, regularity in conduct of meetings, issues discussed in the meetings, defaulting director, if any violations of bye-laws by the directors, disqualification of director etc In case, Administrator is in-charge of the bank, comments may be made on the performance of the administrator. :

Generally the bank board is functioning cohesively. The composition of the board is according to the byelaws and amendment in the MSCS Act. The bank has selected professional director are regular in attending the BOD meetings.

b) Whether the CEO has been appointed as per the fit and proper criteria prescribed. Competence of CEO in managing the bank and in implementation of policies in conformity with the guidelines issued by GOI / RBI :

The CEO has been appointed as per the fit and proper criteria. As per RBI Guideline.

c) Competence of second line management, specific job card, recruitment policy, training and HRD plans, rotation of staff, accountability etc :

Second line management needs improvement with respect to Reporting & Decision making within delegated powers. The bank has not approved recruitment policy. The training of the staff is also not made.

Place : Koregaon

Date : 23/06/2026

UDIN : 26130271CTHPYQ2810



For P S R D & Co.
Chartered Accountants

A handwritten signature in blue ink, appearing to read "Rahul R. Dhongade".

(CA. Rahul R. Dhongade)
Partner



Certificate regarding Compliance of SLR / CRR

This is to certify that, we have verified the compliance with SLR requirements of the bank for the FY 2025-26 (SLR is calculated on the basis of guidelines given as per the RBI Master Direction on CRR/SLR issued by RBI vide notification No. DOR.No.RET.REC.32/12.01.001/2021-22 dated July 20, 2021) and we are certifying the SLR requirements verified on test check basis on odd dates spread over the entire year (not being Fridays). The information regarding the dates selected and the SLR requirement and actual SLR maintained is as follows.

SLR :-

Sr. No.	Month	Selected Date (For FY 2025-26)	NDTL	Required SLR	Actually Maintained SLR	Surplus / Deficit
1	Apr 2025	27/04/2025	235455	42382	57065	14683
2	May 2025	19/05/2025	238728	42971	57065	14094
3	Jun 2025	21/06/2025	230954	41572	54565	12993
4	Jul 2025	09/07/2025	231057	41590	54565	12975
5	Aug 2025	17/08/2025	224175	40351	59565	19214
6	Sep 2025	17/09/2025	221579	39884	52727	12843
7	Oct 2025	07/10/2025	225687	40624	57757	17133
8	Nov 2025	25/11/2025	219965	39594	52757	13163
9	Dec 2025	09/12/2025	218307	39295	52727	13472
10	Jan 2026	13/01/2026	213247	38384	52727	14343
11	Feb 2026	25/02/2026	223665	40260	62757	22497
12	Mar 2026	06/03/2026	226242	40724	62757	22033

CRR :-

Sr. No.	Month	Selected Date (For FY 2025-26)	NDTL	Required CRR	Actually Maintained CRR	Surplus / Deficit
1	Apr 2025	27/04/2025	235455	9418	15913	6495
2	May 2025	19/05/2025	238728	9549	19837	10288
3	Jun 2025	21/06/2025	230954	9238	20153	10915
4	Jul 2025	09/07/2025	231057	9242	14026	4784
5	Aug 2025	17/08/2025	224175	8967	14209	5242
6	Sep 2025	17/09/2025	221579	8369	16969	8600
7	Oct 2025	07/10/2025	225687	7899	11911	4012
8	Nov 2025	25/11/2025	219965	7149	11873	4724
9	Dec 2025	09/12/2025	218307	6549	9374	2825
10	Jan 2026	13/01/2026	213247	6397	18222	11825
11	Feb 2026	25/02/2026	223665	6710	12229	5519
12	Mar 2026	06/03/2026	226242	6787	14787	8000



We have also verified the CRR/SLR returns prescribed by RBI on 12 occasions during the year and we found that the return were submitted within due date as follows :

Sr. No.	Return Period	Due Date of Return	Date of Actual submission of Return
1	01/04/2025 to 30/04/2025	20/05/2025	03/05/2025
2	01/05/2025 to 31/05/2025	20/06/2025	02/06/2025
3	01/06/2025 to 30/06/2025	20/07/2025	01/07/2025
4	01/07/2025 to 31/07/2025	20/08/2025	02/08/2025
5	01/08/2025 to 31/08/2025	20/09/2025	04/09/2025
6	01/09/2025 to 30/09/2025	20/10/2025	06/10/2025
7	01/10/2025 to 31/10/2025	20/11/2025	01/11/2025
8	01/11/2025 to 30/11/2025	20/12/2025	03/12/2025
9	01/12/2025 to 31/12/2025	20/01/2026	08/01/2026
10	01/01/2026 to 31/01/2026	20/02/2026	04/02/2026
11	01/02/2026 to 29/02/2026	20/03/2026	05/03/2026
12	01/03/2026 to 30/03/2026	20/04/2026	18/04/2025

We confirm that the bank has correctly worked out the computation of Net DTL as per RBI Master Circular on Maintenance of Statutory Reserves – Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR) by Primary (Urban) Co-operative Banks dated 01.07.2015

Place : Koregaon
Date : 23/06/2026

UDIN : 26130271CTHPYQ2810



P S R D & Co.
Chartered Accountants

A handwritten signature in blue ink, appearing to read "Rahul Dhongade".

(CA. Rahul Dhongade)
Partner

PSRD & CO

(CHARTERED ACCOUNTANTS)



Branch : Hemraj Complex, Opp. Daulat Talkies, Main Road, Koregaon: 415 501,
Tel: 02163-222330, Mobile: +91 99225 12020, E-mail Id: carahuldhongade@gmail.com

Certificate regarding Correctness of CRAR Calculation

This is to certify that, we have verified CRAR worked out by bank. The Capital Adequacy Ratio is calculated in terms of new Capital Adequacy framework (Basel II) issued by RBI and is as follows :-

Sr. No.	Particulars	31/03/2026
01	Capital Funds	
	a) Tier I Capital	321.48
	b) Tier II Capital	24.00
	Total Capital	345.48
02	Risk Assets	
	a) Total Assets	3000.37
	b) Risk Weighted Assets	1698.24
03	Percentage of Capital Fund to RWA	20.34%

The Percentage of Capital Funds to Risk Weighted Assets as worked out by Bank as on Dt. 31/03/2026 is 20.34 % and it is found to be correct.

Place : Koregaon
Date : 23/06/2026

UDIN : 26130271CTHPYQ2810



PSRD & Co.
Chartered Accountants

(CA. Rahul Dhongade)
Partner



Certificate regarding Income recognition,
Asset Classification and Provisions

This is to certify that, we have verified The Income Recognition, Asset Classification and Provisions made by the bank. Generally we are satisfied with the asset classification made by the bank. The provisions as required by the bank are made.

NPA position of the Bank as follows :-

Position of Net Advances/Net NPA as on 31/03/2026 Rs. In Lacs

Sr. No.	Particulars	31/03/2026
1	Gross Advances	1806.55
2	Gross NPA	144.91
3	Gross NPAs as % to Gross Advances	8.02%
4	Deductions	0.00
5	Total Deduction	0.00
6	Total NPA Provision	145.00
7	Net Advances	1661.55
8	Net NPA	0.00
9	Net NPA as % of Net Advances	0.00%

On the basis of verification, we have to state as under :

Advances

1. Advances are classified into standard, Substandard, Doubtful and Loss Assets and provisions are made in accordance with the prudential norms prescribed by RBI. In addition to this, a general provision on Standard Assets is also made as per RBI directives. The provisions are made at higher level keeping in view the principle of conservatism.
2. The Overdue interest in respect of non performing advances is provided separately under "Overdue Interest Reserve" as per the directives issued by RBI.
3. The latest valuation reports regarding Doubtful Advances more than 3 years are not kept on record. And the provision is made 100%, but secured and unsecured classification is based on valuation report available with the bank.

Place : Koregaon
Date : 23/06/2026

UDIN : 26130271CTHPYQ2810



P S R D & Co.
Chartered Accountants

(CA. Rahul Dhongade)
Partner

Certificate Regarding Reconciliation of Investments
Classification, Valuation & Operations

This is to certify that, we have verified The Investment portfolio of the bank. We have observed that, bank has made investment in GOI, Fixed deposit and shares.

The compliance with respect to provisions as suggested in Master Circular is :-

1. We have obtained all the information and explanation, which to the best of our knowledge and belief were necessary for the purpose of our Audit.
2. The investment policy of the bank is reviewed as on 10/04/2025 resolution No. 19, and required Updation with respect to shifting of investments and provisions to be made on non performing investments.
3. The bank has maintained SGL Account with IDBI Bank Ltd;
4. The bank has conducted the Quarterly audit of Investment and submitted it's a report to RBI.
5. Investment with other bank (74.43) is worked out to 9.82 % of total Investments (757.90).
6. The bank has to take the decision of classification of Investment at the time of purchase itself.

• **Categorization of Investments :-**

In accordance with guideline issued by RBI, the bank has classified is an investments portfolio into the flowing thee categories.

- 1) Held to Maturity (HTM)
- 2) Held for Trading (HFT)
- 3) Available for sale (AFS)

• **Classification of Investments :-**

For the purpose of disclosure in Balance Sheet, Investments are classified as required under Banking Regulation Act and RBI guidelines as follows:

- 1) Govt. Securities, Treasury Bills
- 2) Other approved Securities
- 3) Shares in Co-operative Institutions
- 4) Debentures, Bonds, Mutual Funds
- 5) Security receipts (ARC)
- 6) Deposits in Commercial Bank, Co-operative Bank, Small finance Bank
- 7) Other as permissible by RBI

• **Valuation of Investments :-**

i) Held to Maturity :-

These investments have been valued at acquisition cost. Any premium of acquisition is amortized over the balance period of maturity, with a debit to a Profit and Loss Account. The Book value of security is reduced to the extent of amount amortized during the relevant accounting period.



The amortization of premium is debited to profit and loss account. The premium amount is shown at Balance Sheet of Rs. 98836/-.

ii) Available for Sale :-

As on Dt. 31/03/2026 Investment Rs. 150.00 Lac was marked in this category on the basis of guidelines issued by RBI. Net depreciation has been provided for and net appreciate under each category has been ignored. For this type of investment IDR Rs. 115360/- has been created.

iii) Held to Trading :-

There is no any investment in this category. Investment under this category is to be marked.

Place : Koregaon
Date : 23/06/2026

UDIN : 26130271CTHPYQ2810



**P S R D & Co.
Chartered Accountants**

**(CA. Rahul Dhongade)
Partner**



**Certificate Regarding compliance with exposure to
Single & Group Borrowers**

This is to certify that, we have verified Single & Group exposure limit. The figures of Individual & Group Exposure shall be applied according to the RBI Guideline. Considering the RBI circular, Single exposure would be 15% and Group Exposure would be 25% of Tier I Capital (Rs. 280.66 Lacs) also it is calculated on the basis of audited Financial Statement as on Dt. 31/03/2025 As follows. This exposure limit sanction in BOD meeting Dt. 10/04/2025 Resolution No. 36.

Sr. No.	Rs. In Lacs	
	Rs.	Violation
Tier I Capital As on Dt. 31/03/2025	296.26	
Single Exposure 15% Of Tier I Capital	44.44	No
Group Exposure 25% Of Tier I Capital	74.06	No

On the basis of our observation, the bank not made violation of Single & Group Exposure norms.

Place : Koregaon
Date : 23/06/2026

UDIN : 26130271CTHPYQ2810



**P S R D & Co.
Chartered Accountants**


**(CA. Rahul Dhongade)
Partner**

PSRD & CO

(CHARTERED ACCOUNTANTS)



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Tel: 02163-222330, Mobile: +91 99225 12020, E-mail Id: carahuldhongade@gmail.com

Certificate regarding Calculation of Interest Rate

This is to certify that, we have observed the calculation of Interest rate worked out by the bank. The interest rates of advances have been laid down by BOD in the BOD meeting and Loan policy adopted by the bank.

- 1) The bank has determined their lending rate not taking into account their cost of fund, transaction cost and risk premium etc; but it is determined on the basis of the current market information available with them with respect to interest rate of various type of advances. During the year under audit, the bank has not changed the rate of interest on the advances.
- 2) The Bank has advised to ensure that the interest rates charged by them are transparent and known to all customers but we found that the rate of interest is not properly displayed on the notice board of the branches.

On the basis of verification, we have certified that the calculation of interest rate is done as per the instruction given in MD "Management of Advances"

Place : Koregaon
Date : 23/06/2026

UDIN : 26130271CTHPYQ2810

**P S R D & Co.
Chartered Accountants**




**(CA. Rahul Dhongade)
Partner**

PSRD & CO

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Tel: 02163-222330, Mobile: +91 99225 12020, E-mail Id: carahuldhongade@gmail.com

Certificate Regarding the computation of assessable deposit and premium in term of DICGC

This is to certify that, we have verified the DICGC returns filled by the bank for the FY 2025-26. On the basis of our observation are certified that, the computation of deposit insurance premium calculated as per the guidelines issue by DICGC vide Circular DICGC.DID.No.3121/05.03.01/2010.11 dated August 30, 2010 and amendment issued from time to time details are as follow.

S. N.	Half Year ended	Total Deposit	Date	Premium Rs
1	September 2025	2351.16 Lac	29/04/2025	170690/-
2	March 2026	2239.73 Lac	28/11/2025	162527/-

On the basis of our verification, we have certified that computation of assessable deposits and premium have been worked out by the bank in terms of DICGC circular Dt. 02 June, 2017, Also we have verified that the interest payable calculation made by the bank while calculating the DICGC premium is correct.

Place : Koregaon
Date : 23/06/2026

UDIN : 26130271CTHPYQ2810



P S R D & Co.
Chartered Accountants

(CA. Rahul Dhongade)
Partner

PSRD & CO

(CHARTERED ACCOUNTANTS)



Branch : Hemraj Complex, Opp. Daulat Talkies, Main Road, Koregaon: 415 501,
Tel: 02163-222330, Mobile: +91 99225 12020, E-mail Id: carahuldhongade@gmail.com

**Certificate Regarding the Classification of Loans under
Priority Sector**

This is to certify that; we have verified the loans classified by the bank under priority sector across various categories. We have observed that the following portfolio of advances classified by bank as priority sector as on Dt. 31/03/2026.

(Rs. In Lacs)

Sr. No.	Type of Loans	Limit laid down by RBI till Dt. 31/03/2026		Actual Amount of Loan as per Bank		Shortfall/ Remark
		%	Rs.	%	Rs.	
01	Priority Sector Advances	65.00	1174.26	84.77%	1531.48	No
02	Weaker Section	11.75	212.27	26.16%	472.53	No
03	Micro	7.50	135.49	7.82%	141.30	No

As on Dt. 31/03/2026 bank have total Loan Rs. 1806.55 As per the above the bank is having actual priority sector advances of Rs. 1531.48 which excess Rs. 357.22 Lakhs to achieve the target & actual weaker section advances Rs. 472.53 which is excess Rs. 260.26 Lakhs to achieve target & actual Micro section advances Rs. 141.30 which is excess Rs. 5.81 Lakhs to achieve target.

Place : Koregaon
Date : 23/06/2026

UDIN : 26130271CTHPYQ2810



P S R D & Co.
Chartered Accountants


(CA. Rahul Dhongade)
Partner



Rahimatpur Sahakari Bank Ltd; Rahimatpur

NETWORTH CERTIFICATE

Comparative NETWORTH of Bank as on Dt. 31/03/2026 as follows.

Sr No.		Particulars	31/03/2025	31/03/2026
1	A	Share Capital	1,48,44,295.00	1,55,52,595.00
2		Statutory Reserve Fund	57,20,792.00	62,79,397.00
3		Building Fund	69,54,341.00	73,49,341.00
4		Investment Fluction Fund	6,62,000.00	6,62,000.00
5		Dividend Equilisation Fund	0.00	0.00
6		Standard Asset Provision	7,00,000.00	8,00,000.00
		Profit	21,07,414.00	29,66,852.00
		Total A	3,09,88,842.00	3,36,10,185.00
1	B	Required Provision	0.00	0.00
		Total B	0.00	0.00
		Net Worth = (A-B)	3,09,88,842.00	3,36,10,185.00

Place : Koregaon
Date : 23/06/2026

UDIN : 26130271CTHPYQ2810



P S R D & Co.
Chartered Accountants


(CA. Rahul Dhongade)
Partner



Certificate

This is to certify that; as per appointment letter, the certificates are expected from the Statutory Auditor but in case of this bank, Following certificates are not applicable for the stated reason.

Sr. No.	Name of the certificate	Reason for which it is not applicable
1	Certificate regarding the reporting of large exposures to central repository of information on large credits	Applicable to UCB's having total assets of Rs. 500 Crores and above.
2	Certificate regarding System Based asset classification	As per circular dated 12.08.2022, it is applicable to UCB's having total assets more than Rs. 1000 Crores
3	Certificate regarding compliance to the instruction on Covid'19 regulatory package.	Since no rescheduling or sanctioning of FITL or any sort of relaxation given to the borrower according to the circulars.
4	Certificate regarding the correctness of interest subvention claims for MSME's	Since the bank is not participated in the scheme of interest subvention to MSME

Place : Koregaon
Date : 23/06/2026

UDIN : 26130271CTHPYQ2810



PSRD & Co.
Chartered Accountants

(CA. Rahul Dhongade)
Partner

Rahimatpur Sahakari Bank Ltd., Rahimatpur
Tal-Koregaon, Dist-Satara

Significant Accounting Policies

Significant Accounting Policies and Notes forming part of the Balance Sheet and Profit and Loss Account for the year ended 31st March, 2026

I. Notes forming part of the Balance Sheet and Profit and Loss Account for the year ended 31st March, 2026

1. Overview :

Rahimatpur Sahakari Bank Ltd, Rahimatpur, dist- Satara is incorporated as on Dt. 09/04/1997 as Bank providing wide range of banking and financial services through 2 branches. It is governed by the Banking Regulation Act 1949 (As applicable to co-operative Banks) and Maharashtra State Co-operative Societies Act, 1960 and the Rules framed their under.

2. Basic Preparation :

The Financial statements have been prepared following the going concern concept and presented under historical cost convention on the accrual basis of accounting, unless otherwise stated and comply with generally accepted accounting principles, Statutory requirement prescribed under The Banking Regulation Act 1949 and Maharashtra State Co-operative Societies Act, 1960, circulars and guidelines issued by Reserve Bank of India (RBI) From time to time, the Accounting Standards (AS) issued by The Institute of Chartered Accountants of India (ICAI) and practices prevailing in the co-operative banks in India.

3. Use of Estimates :

The preparation of financial statement, in confirmative generally accepted accounting principles, require management to make estimates and assumptions that affect the reported amount of assets, liabilities, revenues, expenses and disclosure of contingent liability as at the date of financial statements. Management believes that the estimates and assumptions used in the preparation of financial statements are prudent and reasonable. Any revision to the accounting estimates are recognized prospectively.

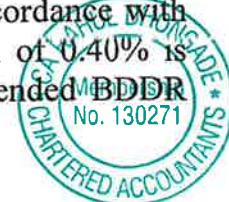
II. Significant Accounting Policies

1. Accounting Convention :

The financial statement are drawn up keeping in mind the historical cost and going concern concept and in accordance's with generally accepted accounting principles and practices prevailing in the co-operative bank in India.

2. Advance :

2.1 Advances are classified into Standard, Sub-standard, Doubtful and Loss assets in accordance with the guidelines issued by the Reserve Bank of India. Gross Provision for sub-standard, doubtful and loss assets is made in accordance with the guidelines issued by the RBI. In addition, a general provision of 0.40% is made on all standard assets as per RBI guidelines. For the year ended 31st March, 2026, provision is Rs. 1.45 Cr. Made by bank.



2.2 The overdue interest in respect of All advances is provided separately under Overdue Interest Reserve as per the directives issued b RBI.

2.3 During this year no account has been reconstructed.

2.4 Search Report, Valuation Report, Bank Charged property Extract, end use of loan purpose these documents are not on record it should be kept on record.

3. Investment :

3.1 Categorization of Investments

In accordance with guidelines issued by RBI, the bank has classified it an investments portfolio into the following category.

Held to Maturity (HTM)

Available For Sale (AFS)

3.2 Classification of Investments

For the purpose of disclosure in Balance Sheet, Investment are classified as required under Banking Regulation Act and RBI guidelines as follows.

i) Govt. Securities

ii) Other Approved Deposits

iii) Shares

3.3 Valuation of Investment

i) Held to Maturity

These Investments have been valued at acquisition cost. Any premium on acquisition is amortized over the balance period of maturity, with a debit to a profit and loss account. The book value of security is reduced to the extent of amount amortized during the relevant accounting period.

ii) Available for Sale

Investment under this category has been marked on the basis of guideline issued by RBI. Net depreciation has been provided for and net appreciate under each category has been ignored.

iii) As on 31st March 2026 Investment Fluctuation Fund is Rs. 6.62 Lacs and Investment Depreciation Reserve Fund is Rs. 115360/-4

4. Fixed Assets and Depreciation :

4.1. Fixed Assets are stated at historical cost less depreciation at the rates mentioned in Income Tax Act 1961 except Computer Hardware and Software which is depreciated on Straight Line Method.

4.2. The Bank premise is on rental basis.

4.3. There are additions to Fixed Assets during the year as follows.

S N	Particular	Addition Made	Rate of Depreciation
1	Furniture & Fixture	1534732.00	10 & 15 %
2	Computer & Software	344063.00	33 %

Depreciation is charged on opening WDV only.



5. Revenue Recognition :

5.1 Item of Income and Expenditure are accounted for on accrual basis. Unless otherwise stated.

5.2 Interest Income on performing Advances, Fixed income securities and investment are recognized.

5.3 Income from Non-performing assets is recognized to the extent realized, as per directives issued by RBI.

6. Employee Benefits (AS-15) :

The Liability toward Gratuity and Group Insurance Scheme is not assessed. It was not paid to the fund. As per Accounting Standards 15 (revised) the same is required to be fully provided for.

7. Income Tax (AS-22) :

7.1 Income Tax expenses comprise of current tax which is measured on the basis estimated taxable income for the year in accordance with the provisions of Income Tax Act 1961 and Rules frame their under, The bank has not made the income tax provision.

7.2 Deferred Tax is required to be recognized on the basis of difference between Taxable income and accounting income that originated in on period and capable of reversal in one or more subsequent period. Bank has not provided the deferred Tax liability / Assets.

8. Impairment of Assets (AS-28) :

Since bank has ascertained that there is no material impairment of any of its assets. No. provision on account of impairment of assets is required to be made.

9. Provisions, Contingent Liabilities and Contingent Assets (AS-29) :

Contingent Liabilities on account DEAF amount transferred Rs. 324032.05. In terms of RBI circular, the bank has transferred all credit balances which have not been in operation Ten Year or more to Depositors Education and Awareness Fund scheme.

Place : Koregaon

Date : 23/06/2026

**For P S R D & Co.
Chartered Accountants**

**(CA. Rahul R. Dhongade)
Partner**



RAHIMATPUR SAHAKARI BANK LTD; RAHIMATPUR

TAL. KOREGAON, DIST. SATARA

Independent Auditors Report

As on Dt. 31/03/2026

To,
The Members,
Rahimatpur Sahakari Bank Ltd; Rahimatpur
Tal. Koregaon, Dist. Satara



Report on the Financial Statements:-

We have audited the accompanying financial statements **RAHIMATPUR SAHAKARI BANK LTD; RAHIMATPUR**, Tal. Koregaon, Dist. Satara as at 31st March 2026, which comprise the Balance Sheet as at Dt. 31/03/2026 and the Profit & Loss Account for the year ended, and a summary of the significant accounting policies and other explanatory information. The returns of 2 branches audited by us are incorporated in this financial statement.

Managements Responsibility for the Financial Statements:-

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

Auditors Responsibility:-

1. Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.
2. An Audit Involve performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgments, including the assessment of the risks of material misstatement of the financial statements. Whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the banks preparation and fair presentation of the financial statement in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on effectiveness of the Banks internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.
3. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion:-

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements together with the Note thereon give the information required by the Banking Regulation Act, 1949 (as applicable to co operative societies), the Maharashtra Co operative Societies Rules, 1961 and guidelines issued by Reserve Bank of India and Registrar of Co operative Societies, Maharashtra in the Manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India.

- (a) In case of the Balance Sheet, of state of affairs of the Bank as at 31st March 2026;
(b) In case of the Profit & Loss Account, of the profit for the year ended 31st March 2026 that date except:
1) Gratuity provision is not made.

Report on Other Legal & Regulatory Requirement:-

1. The Balance Sheet and the Profit & Loss Account have been drawn up in the form set out in the Third Schedule of the Banking Regulation Act, 1949 and provisions of the Maharashtra Co operative Societies Act, 1960 and Maharashtra Co operative Societies Rules 1961.
2. **We reported that :**
 - a) We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit and have found to be satisfactory,
 - b) In our opinion, proper books of account required by law have been kept by the Bank so far as it appears from our examination of those books and proper return adequate for the purposes of our audit have been received from the branches / offices,
 - c) The transactions of the Bank which have come to our notice are within the powers of the Bank,
 - d) The Balance Sheet and the Profit & Loss Account dealt with by this report, are in agreement with the books of account and the returns,
 - e) The accounting standards adopted by the bank are consistent with those laid down by accounting principles generally accepted in India so far as applicable to Banks.
3. The details as required by the Rule 69(6) of Maharashtra Co operative Societies Rules 1961 are given in the audit memorandum separately.

OR

As per the information and explanations given o us and based on ur examinations of the books of account and other records, we have not come across material instances in respect of the details mentioned in the Rule 69(6) of Maharashtra Co operative Societies Rule 1961.

4. We further report that for the Year under audit, the bank has been awarded "A" Classification for the Financial Year 2025-26

Place : Koregaon
Date : 23/06/2026

UDIN : 26130271CTHPYQ2810



For M/s. P S R D & Co.
Chartered Accountants


CA. Rahul R. Dhongade
(Partner)
(M No. 130271)
(FRN No. 126390W)

**RAHIMATPUR SAHAKARI BANK LTD; RAHIMATPUR
CONSOLIDATED
BALANCE SHEET AS ON Dt. 31-MAR-2026**



LIABILITIES				ASSETS			
BALANCE 31-Mar-2025	Bank Code	PRODUCT NAME	BALANCE 31-Mar-2026	BALANCE 31-Mar-2025	Bank Code	PRODUCT NAME	BALANCE 31-Mar-2026
2,00,00,000.00		AUTHORISED SHARE CAPITAL 200000 SHARES OF RS. 100/- EACH	2,00,00,000.00	1,42,00,632.00		CASH	86,38,763.00
				1,42,00,632.00	20198	CASH ON HAND	86,38,763.00
1,48,44,295.00		PAID OF SHARE CAPITAL	1,55,52,595.00	1,86,65,933.58		BANK BALANCES	2,37,84,585.12
1,48,44,295.00	10190	SHARES CAPITAL	1,55,52,595.00	15,75,313.50	20002	SDCC BANK BR MIDC KODOLI	0.00
				3,40,057.64	20085	IDBI BANK BR.SATARA	14,07,241.49
2,65,25,726.00		OTHER FUND	3,06,44,691.00	6,71,403.79	20101	YES BANK CTS CLEARING	6,45,593.13
0.00	10018	INVESTMENT DEPRECIATION RESERVE FUND	1,15,360.00	1,04,820.00	20102	M S C BANK LTD. MUMBAI	1,04,543.00
57,20,792.00	10055	STATUTORY RESERVE FUND	62,79,397.00	12,41,396.86	20103	YES BANK NEFT/ RTGS COLLECTION	44,57,142.89
69,54,341.00	10056	BUILDING FUND	73,49,341.00	37,49,299.20	20105	DCC RAHIMATPUR BR	38,45,182.20
1,17,00,000.00	10057	BAD DEBT RESERVE FUND	1,45,00,000.00	59,69,145.72	20169	BANK OF MAHARASHTRA	75,28,613.72
25,478.00	10058	COMPUTER FUND	25,478.00	2,04,581.99	20170	SATARA DCC BANK BR SATARA	5,70,493.41
7,00,000.00	10059	STANDARD ASSET	8,00,000.00	48,86,518.32	20178	SBI BRANCH RAHIMATPUR	52,11,373.72
50,000.00	10132	CHARITY FUND	50,000.00	1,23,596.56	20382	AXIS BANK BR SATARA (New)	14,401.56
6,62,000.00	10198	INVESTMENT FLUCTUATION FUND	6,62,000.00				
7,13,115.00	10201	ELECTION FUND	8,63,115.00				
23,51,15,546.28		DEPOSITS AND OTHER ACCOUNTS	23,73,46,764.15	1,01,000.00		INVESTMENT IN SHARES	1,01,000.00
2,34,98,614.66	1061	CURRENT DEPOSIT	2,09,76,615.70	1,00,000.00	20108	SATARA DCC BANK	1,00,000.00
39,23,003.60	1062	SAVING DEPOSIT OPERATIVE	35,05,475.20	1,000.00	20109	M S C BANK LTD. MUMBAI	1,000.00
14,09,36,783.00	1064	FIXED DEPOSIT INDIVIDUAL	14,84,25,526.00	6,38,46,421.29		INVESTMENTS IN FD	7,57,90,349.29
11,67,448.00	1065	DAM DUPPAT DEPOSIT	8,84,572.00	10,000.00	20110	FD IN DCC BANK SATARA	10,000.00
2,77,45,499.34	1084	SAVING DEPOSIT OPERATIVE (1)	2,07,00,240.21	22,71,670.40	20111	RESERVE FUND IN SATARA DCC	24,33,098.40
3,11,610.34	1085	SAVING DEPOSIT OPERATIVE (2)	3,33,165.34	5,70,64,750.89	20114	GOVERNMENT SECURITY BOND	6,83,47,250.89
44,02,690.00	1086	RECURRING DEPOSIT	26,79,691.00	45,00,000.00	20380	FD IN DCC RAHIMATPUR	50,00,000.00
4,66,220.00	1087	DAM DIDPAT DEPOSIT	2,58,952.00				
1,939.00	1088	SOCIETY SAVING DEPOSIT	1,997.00	18,57,66,465.26		LOANS AND ADVANCES	18,06,55,454.39
43,10,000.00	1089	PENSION DEPOSIT	1,23,05,000.00	1,05,56,212.52	2012	HOUSING LOAN	1,26,04,717.52
1,29,17,343.00	1183	SOCIETY FIXED DEPOSIT	1,21,40,744.00	13,03,673.73	2013	WOMEN EMPOWERMENT LOAN	12,10,321.93
1,54,34,395.34	1187	DAILY DEPOSIT	1,51,36,785.70	5,20,119.14	2014	MICRO FINANCE LOAN	4,04,951.24
		BRANCH ADJUSTMENT(L)		93,73,847.93	2015	UNSECURED LOAN (GENERAL)	83,60,199.95
	10206	(314837.05) DEAF FUND PAYABLE (324032.05)		13,96,49,672.60	2016	SECURED LOAN (GENERAL)	13,26,80,564.23
60,57,447.12		INTEREST PAYABLE ON DEPOSIT	61,79,406.12	57,02,658.00	2017	LOAN AGAINST DEPOSIT	67,87,581.00
60,57,447.12	10014	INTEREST PAYABLE	61,79,406.12	60,90,209.14	2018	VEHICLE LOAN	49,14,782.14
				34,01,849.82	2019	GOLD LOAN	56,86,091.00
57,82,287.14		OTHER LIABILITIES	73,44,301.00	91,68,222.38	2196	SECURED CASH CREDIT	80,06,245.38
15,561.00	10002	P F PAYABLE	31,122.00				
1,400.00	10003	STAFF PROFESSIONAL TAX PAYABLE	1,400.00	26,47,538.27		FIXED ASSETS	38,69,484.67
17,356.00	10009	PENEL CHARGES PAYABLE	27,155.00	21,17,860.19	20117	FURNITURE AND DEADSTOCK	32,16,493.77
5,40,948.00	10010	DIVIDENT PAYABLE 2023-24	3,85,662.00	5,29,678.08	20371	COMPUTER & SOFTWARE	6,52,990.90
5,67,404.00	10011	STAFF LEAVE ENCHASHMENT PAYABLE	2,07,925.00	1,46,457.00		INTEREST RECEIVABLE	3,21,472.00
0.00	10013	DIVIDENT PAYABLE 2024-25	4,73,829.00	1,46,457.00	20372	INTEREST RECEIVABLE ON INVESTMENT	3,21,472.00
3,06,637.00	10094	PROVISION FOR AUDIT	3,03,376.00				
2,500.00	10095	PROVISION FOR PROFESSIONAL TAX	2,500.00	37,94,078.34		INTEREST RECEIVABLE ON NPA	54,50,855.00
4,00,000.00	10103	DIPAWALI BONUS PAYABLE	4,56,718.00	2,59,170.00	20365	INT REC ON NPA (UNSECURED LOAN)	3,84,198.00
37,94,078.34	10124	RESERVE FOR OVERDUE INTT (CONTRA)	54,50,855.00	21,01,175.34	20366	INT REC ON NPA (SECURED LOAN)	26,98,963.00
9,485.00	10189	TDS	3,759.00	6,07,420.00	20367	INT REC ON NPA (CASH CREDIT LOAN)	9,64,657.00
1,26,917.80	10211	GST RECIVED	0.00	2,54,521.00	20369	INT REC ON NPA (VEHICLE LOAN)	5,57,312.00
				4,61,906.00	20391	INT REC ON WOMEN EMPOWERMENT LOAN	7,04,361.00
21,08,419.96		PROFIT AND LOSS ACCOUNT	29,68,022.83	1,09,886.00	20392	INT REC ON MICRO FINANCE LOAN	1,41,364.00
1,006.22	10008	PROFIT AND LOSS 2023-2024	0.00				
21,07,413.74	10012	PROFIT AND LOSS 2024-2025	715.96			BRANCH ADJUSTMENT (A)	
0.00		PROFIT AND LOSS 2025-2026	29,67,306.97		20379	(314837.05) DEAF FUND PAYABLE (324032.05)	
29,04,33,721.50		Total Liabilities	30,00,37,780.10	10,65,195.76		OTHER ASSET	14,25,816.63
				17,356.00	20001	PENAL CHARGES RECEIVABLE	27,155.00
				3,125.00	20122	TELEPHONE DEPOSIT	3,125.00
				2,36,640.00	20123	STOCK OF STATIONERY	2,22,238.00
				6,50,000.00	20129	INCOME TAX RECEIVABLE	9,00,000.00
				3,032.00	20199	MSEB ELECTRIC DEPOSIT	3,032.00
				13,454.00	20384	PREMIUM ON GOVT SECURITY	98,836.00
				1,41,588.78	20390	GST PAID	1,71,430.63
				29,04,33,721.50		Total Assets	30,00,37,780.10



Mr. T. L. Randive
Mr. T. L. Randive
(Chief Executive Officer)

Mr. D. V. Naik
Mr. D. V. Naik
(Director)

Mr. H. S. Deshmukh
Mr. H. S. Deshmukh
(Vice-Chairman)

Mr. S. G. Mane
Mr. S. G. Mane
(Chairman)

Director :- Mr. A. S. Kore, Mr. C. S. Khamkar, Mr. P. N. Ghadge, Mr. C. B. Pathan, Mr. L. M. Sawant, Mr. M. D. Bhosale, Mr. S. J. Nalawade, Mr. B. H. Jankar, Mrs. L. S. Mane, Mrs. N. D. Kadam, CA. R. J. Jadhav

PSRD & CO.
(Chartered Accountants)



CA RAHUL DHONGADE
CA RAHUL DHONGADE
(PARTNER)

**RAHIMATPUR SAHAKARI BANK LTD; RAHIMATPUR
CONSOLIDATED
PROFIT & LOSS ACCOUNT AS ON Dt. 31-MAR-2026**



EXPENSE				INGOME			
BALANCE	BANK	PRODUCT NAME	BALANCE	BALANCE	BANK	PRODUCT NAME	BALANCE
31-MAR-2025	CODE		31-MAR-2026	31-MAR-2025	CODE		31-MAR-2026
1,37,75,609.17		INTEREST PAID	1,36,00,512.14	2,19,80,972.12		LOAN	2,30,56,785.32
1,37,75,609.17	40141	INTEREST PAID ON DEPOSIT	1,36,00,512.14	2,19,80,972.12	30089	INTEREST RECEIVED ON LOAN	2,30,56,785.32
48,43,302.00		PROVISIONS	40,07,860.00	47,04,459.80		INVESTMENT	49,13,860.89
0.00	40009	INVTMENT DEPRECIATION RESERVE EXP.	1,15,360.00	44,64,959.80	30097	INTEREST RECEIVED ON INVESTMENT	47,83,860.89
6,90,802.00	40100	INCOME TAX	7,90,000.00	2,39,500.00	40002	PROFIT IN SALE OF INVESTMENT	1,30,000.00
39,00,000.00	40111	PROVISION OF BAD DEFT	28,00,000.00				
2,50,000.00	40174	AUDIT FEE	3,00,000.00	6,56,162.72		OTHER INCOME	3,88,311.46
2,500.00	40188	PROFESSIONAL TAX	2,500.00	5,29,800.00	30092	PROCESSING FEE	2,45,250.00
				1,420.00	30112	DIVIDENT FROM SHARES	12,100.00
29,70,799.00		STAFF EXPENSES / COST	35,34,083.00	624.00	30114	CHAQUE BOOK CHARGES	14,101.00
1,58,211.00	40003	BANK PF CONTRIBUTION	1,71,171.00	0.00	30115	SMS CHARGES	13,688.08
5,67,404.00	40008	STAFF LEAVE ENCASHMENT	2,07,925.00	25,404.70	40007	PENAL CHARGES RECEIVED	96,304.22
1,500.00	40156	STAFF TRAINING	1,962.00	9,974.50	40170	BANK CHARGES	0.00
18,43,684.00	40160	STAFF SALARY EXPENSES	27,03,025.00	88,939.52	40177	ACCOUNT MAINTANCE CHARGE	6,868.16
4,00,000.00	40201	DIPAWALI BONUS	4,50,000.00				
4,77,516.00		OFFICE RENT & TAXES	6,37,215.00				
4,77,516.00	40143	OFFICE RENT	6,37,215.00				
3,60,927.73		DEPRECIATION	5,61,197.51				
3,60,927.73	40175	DEPRECIATION ON DEADSTOCK	5,61,197.51				
3,52,497.00		INSURANCE PREMIUM	3,51,719.57				
23,908.00	40151	DEADSTOCK INSURANCE	43,994.00				
3,28,589.00	40154	DEPOSIT INSURANCE	3,07,725.57				
71,599.34		PRINTING, STATIONERY & XEROX	18,493.68				
5,945.00	40113	XEROX & TYPING	3,114.00				
65,654.34	40148	STATIONERY	15,379.68				
23,81,930.66		MANAGEMENT EXPENSES	26,80,569.90				
2,548.00	30001	PREMIUM PAID (GOVT. SECURITIES)	8,158.00				
1,78,040.00	30002	CONSULTANCY FEE	0.00				
0.00	30004	COLOR PAINTING EXPENSE	70,379.00				
0.00	30005	ASSET WRITE OFF	95,651.31				
6,979.36	30098	CIBIL CHARGES	24,890.00				
25,346.74	30115	SMS CHARGES	0.00				
8,324.99	30117	BANK CHARGES	18,253.87				
0.00	40170	BANK CHARGES	106.20				
6,042.00	40005	PF EXP	12,090.00				
46,274.18	40106	COMPUTER XEPENSE	1,18,764.84				
0.00	40121	WATER CHARGES	6,720.00				
78,800.00	40144	LIGHT CHARGES 1	79,910.00				
9,463.00	40145	POSTAGE	1,295.00				
34,466.07	40146	TELEPHONE	38,008.07				
1,39,030.00	40149	MISCELENEOUS EXPENSES	1,58,364.51				
38,160.00	40155	ANNUAL GENERAL MEETING EXPENSES	25,142.00				
45,074.37	40157	INSPECTION AND TRAVELLING ALLOWANCE	39,919.00				
76,234.46	40158	RECOVERY EXPENSES 1	1,82,987.43				
10,41,237.49	40159	LOK MANGAL AGENT COMMISSION	9,62,814.67				
18,530.00	40168	DONATION AND SUBSCRIPTION	13,080.00				
54,154.00	40171	ADVERTISEMENT	8,000.00				
0.00	40173	ARMED FORCES FLAG	4,700.00				
2,52,000.00	40205	Board Director Meeting Allowance	3,36,000.00				
0.00	40206	SMS SERVICE EXPENSES	5,900.00				
2,52,922.00	40207	SOFTWARE AMC CHARGES	4,24,475.00				
13,304.00	40209	LEGAL ADVISER FEE	14,061.00				
55,000.00	40210	MANDHAN	15,000.00				
0.00	40211	ANNUAL FEE	10,900.00				
0.00	40212	GST EXPENSE	5,000.00				
21,07,413.74		NET PORFIT	29,67,306.87				
2,73,41,594.64		TOTAL EXPENSE	2,83,58,957.67	2,73,41,594.64		TOTAL INCOME	2,83,58,957.67



[Signature]
Mr. T. L. Randive
(Chief Executive Officer)

[Signature]
Mr. D. V. Naik
(Director)

[Signature]
Mr. H. S. Deshmukh
(Vice-Chairman)

[Signature]
Mr. S. G. Mane
(Chairman)

Director :- Mr. A. S. Kore, Mr. C. S. Khamkar, Mr. P. N. Ghadge, Mr. C. B. Pathan, Mr. L. M. Sawant, Mr. M. D. Bhosale, Mr. S. J. Nalawade, Mr. B. H. Jankar, Mrs. L. S. Mane, Mrs. N. D. Kadam, CA. R. J. Jadhav



PSRD & CO.
(Chartered Accountants)

[Signature]

CA RAHUL DHONGADE
(PARTNER)

STATEMENT - 10

Name of the bank: Rahimatpur Sahakari Bank Ltd, Rahimatpur

Statement of Capital Funds, Risk Assets /Exposures and Risk Asset Ratio

Part A - Capital Fund and Risk Assets Ratio as on the date of inspection

(Rs. in Thousand)

		31.03.2026
		As on date of Inspection 31.03.2026
I	Capital Funds	
A	Tier I Capital elements	
	(a) Paid - up Capital	15552.59
	Less : Intangible assets and losses	
	Net Paid - up Capital	
	(b) Reserves & Surplus	
	1. Statutory Reserves (incl app. Rs. lakh)	6279.39
	3. Building Fund (incl app Rs. lakh)	7349.34
	4. Special Reserve under IT Act	
	5. Surplus in Profit & Loss Account**	2967.30
	Total Reserves & Surplus	16596.03
	(C) Erosion : Add provision for other assets	0.00
	Additional provision for erosion in investment	0.00
	Interest capitalized on NPA	0.00
	Addl prov. For loan losses	0.00
	Provision for other liabilities	0.00
	Total Erosion	0.00
	Total Capital Funds (a + b)	32148.62
B		
(i)	Revaluation Reserves	
(ii)	General provisions and Loss reserves #1.25%of R.W.A.	1738.00
(iii)	Investment Fluctuation Reserves	662.00
(iv)	Subordinate debts (LTD)	
(v)	Hybrid debt capital instruments	
	Total*	2400.00
	Total of I (A + B)	34548.62
	# Includes General Provision on standard assets (subject to restrictions)	
II	Risk Assets	
(a)	Adjusted value of funded risk assets i.e. on Balance Sheet items (to tally with Part 'B')	169823.80
(d)	Total RWAs on Trading Book	
(b)	Adjusted value of non-funded and off-Balance Sheet items (to tally with Part 'C')	0.00
(c)	Total risk-weighted assets (a +b+c)	169823.80
III	Percentage of capital funds to risk-weighted assets I /II x 100	20.34
	Details of General Provisions and Loss Reserves	
i)	Standard Asset Provision	800.00
ii)	Computer Fund	25.00
	Election Fund	863.00
iv)	Charity Fund	50.00
	Total :	1738.00
	Restricted to 1.25% of RWA i.e.	

** Profit merged under respective heads of Reserves due to appropriation of profit.

CA RAHUL DHONGADE
(PARTNER)



PSRD & CO.
(Chartered Accountants)

(Signature)

CA RAHUL DHONGADE
(PARTNER)

PROFORMA
Cosolidated NPA

Audited

Name Of the Bank :- **Rahimatpur Sahakari Bank Ltd; Rahimatpur,**
Tal - Koregaon, Dist- Satara

Classification of Assets and provision made against non-performing assets as on Dt. 31.03.2026

[Rs. In Lakh]

Classification of Assets	No. of A/cs	Amount out standing	% of Col. 3 to total loans out Standing	Provision required to be made		Existing Provision at the beginning of year (BDDR)	Provisioning made during the year under report	Total provisions at the end of the year (BDDR)	Remark
				%	Amt.				
1	2	3	4	5	6	7	8	9	10
Total Loans & Advances	501	1806.55	---	---	---	---	---	---	
A] Standard Assets	381	1661.64	91.98	0.40	4.26	7.00	1.00	8.00	
B.] Non- performing Assets	120	144.91	8.02		64.88	117.00	28.00	145.00	
B 1. Sub Standard	6	23.57	1.30	10.00	2.36	15.75	1.00	16.75	
B 2. Doubtful	114	121.34	6.71		62.52	101.25	27.00	128.25	
i. Upto 1 year	13	46.00	2.54		10.77	17.45	7.00	24.45	
a) Secured	4	44.26	2.44	20.00	9.03	5.35	5.00	10.35	
b) Unsecured	9	1.74	0.10	100.00	1.74	12.10	2.00	14.10	
ii. Above 1 & up to 3 years	19	38.79	2.15		15.20	27.88	5.00	32.88	
a) Secured	3	33.70	1.87	30.00	10.11	7.58	5.00	12.58	
b) Unsecured	16	5.09	0.28	100.00	5.09	20.30	0.00	20.30	
iii. Above 3 years	82	36.55	2.02		36.55	55.92	15.00	70.92	
a) Secured	12	21.66	1.20	100.00	21.66	46.64	5.00	51.64	
b) Unsecured	70	14.89	0.82	100.00	14.89	9.28	10.00	19.28	
Total Doubtful Assets (i+ii+iii)	114	121.34	6.71	0.00	62.52	101.25	27.00	128.25	
a) Secured [ia + iia + iiaa]	19	99.62	5.51	100	40.80	59.57	15.00	74.57	
b) Unsecured [ib + iib + iibb]	95	21.72	1.20	100	21.72	41.68	12.00	53.68	
Total	114	121.34	6.71		62.52	101.25	27.00	128.25	
B 3. Loss assets	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Gross NPA (B1+B2+B3)	120	144.91	8.02		64.88	117.00	28.00	145.00	

Actual BDDR Provision	145.00
Excess BDDR Provision	80.12

D3 - secured Advance loan outstanding amt. above age of NPAs 120 months provision of 100%

Position Of Net Advances / Net NPAs.

Particulars	31.03.2026	31.03.2025
1] Gross Advances	1806.55	1857.66
2] Gross NPAs	144.91	163.09
3] Gross NPAs as percentage to Gross Advances	8.02	8.78
4] Deductions		
Balance in interest suspences account / OIR *	0	0
DICGC / ECGC claims received and held pending adjustment	0	0
Part payment on NPA account received and kept in suspense account	0	0
Total Deduction	0	0
5] Total NPA provisions held (BDDR special BDDR Balance after appropriation)	145.00	117.00
6] Net Advances (1 (-) 4 (-) 5)	1661.55	1740.66
7] Net NPAs (2 (-) 4 (-) 5)	0.00	46.09
8] Net NPAs as percentage of Net Advances	0.00	2.65

i.e. accrued interest on NPA account if included (capitalised) in loans and Advances.

CERTIFIED that the non performing assets have been worked out as per RBI instructions and provisions made accordingly.



PSRD & CO.
(Chartered Accountants)

(Signature)

CA RAHUL DHONGADE
(PARTNER)