

दि विटा मर्चेंट्स को-ऑप. बैंक लि., विटा

● दि. ३१/०३/२०२६ अखेरचे ताळेबंद पत्रक ●

THE VITA MERCHANT'S CO-OPERATIVE BANK LTD., VITA (DIST. SANGLI)
THE BANKING REGULATION ACT 1949 (As applicable to Co-Op.Societies)
BALANCE SHEET AS ON 31st MARCH, 2026
The Third Schedule (See Section 29 & 31) FORM - A

31.03.2025	CAPITAL & LIABILITIES	AMOUNT	AMOUNT	31.03.2026	31.03.2025	PROPERTIES & ASSETS	AMOUNT	AMOUNT	31.03.2026
	01. SHARE CAPITAL					01. CASH & BANK BALANCE			
20000000.00	1. Authorised Share Capital 2,00,00,000 Shares of Rs.10/- each	20000000.00	20000000.00	20000000.00	20921139.48	Cash In hand & with Reserve Bank Of India, State Bank Of India, State Co-Op Bank & Central Co-Op Banks	24246023.70	24246023.70	24246023.70
20000000.00	2. Issued Share Capital 2,00,00,000 shares of Rs.10/- each	20000000.00	20000000.00	20000000.00		02. BALANCES WITH OTHER BANKS CURRENT A/C	63192334.13	63192334.13	63192334.13
120028510.00	3. Subscribed Called & paid up Capital 1,23,57,697 shares of Rs.10/- each fully called & paid up of the above held by	123576970.00	123576970.00	123576970.00	43070243.18	i) State & District Central Co.op. bank	24488602.07		
	4. Individuals				1893533.88	ii) State Bank of India	1177283.38		
					26984178.50	iii) National & Commercial Banks	37526448.68		
	02. RESERVE FUND & OTHER RESERVES		183235943.56			03. INVESTMENTS			979510792.82
30540701.38	1) Statutory Reserve	30687961.38			588742250.00	1) In Central & State Govt. Securities	710458049.82	710458049.82	
21100000.00	2) Building Fund	21100000.00				Face Value Rs 71,50,00,000.00			
455000.00	3) Dividend Equalisation Fund	0.00				Book Value Rs 71,04,58,049.82			
163150000.00	4) Bad & Doubtful Debts Reserve	97500000.00			1500000.00	2) Shares in Co-operative institutions		1500000.00	
3900000.00	5) Provision Against Standard Assets	4700000.00				i) M.S.C. BANK MUMBAI	450000.00		
5500000.00	6) Investment Fluctuation Fund	5820000.00				ii) SANGLI D.C.C. BANK SANGLI	1050000.00		
185000.00	7) Charity Fund	185000.00				4. Other Investments (Fixed Deposits)		267552743.00	
200000.00	8) Contingency Expenditure Fund	200000.00			2500000.00	a) The M.S.C. Bank Ltd., Mumbai	2500000.00		
430400.00	9) Members Welfare Fund	430400.00			70315009.00	b) The Sangli D.C.C. Bank Ltd.,	81408564.00		
123996.00	10) Student Welfare Fund	123996.00			55000000.00	c) The Satara D.C.C. Bank Ltd.,	65489252.00		
314000.00	11) Development Fund	314000.00			0.00	d) IDBI Bank Br. Kolhapur	0.00		
3200.00	12) Social Welfare Fund	3200.00			66323261.00	e) The Kolhapur D.C.C. Bank Ltd.,	78154927.00		
4971418.00	13) Leave Encashment Fund	4237871.00			10000000.00	f) RBL Bank Ltd.	20000000.00		
29720004.00	14) Revaluation Reserve Fund	15015278.00			15000000.00	g) Pune D.C.C. Bank Ltd.	20000000.00		
					21000000.00	h) ICICI Bank Ltd.	0.00		
3222000.00	15) Investment Depreciation Fund	180000.00				05. ADVANCES			1185814060.07
361207.00	16) Institutional Development Fund	361207.00			449841121.66	A) Short Term Loans		381992610.75	
975280.18	17) General Reserve Fund	1420170.18				Cash Credits, Overdrafts & Bill Discounted of which secured against	211298991.05		
956860.00	18) Provision on Other Asset	956860.00				1) Govt. & Other Approved Securities	997660.00		
						2) Other Tangible Securities	169610443.40		
	03. PRINCIPAL/SUBSIDIARY STATE PARTNERSHIP FUND A/C		0.00			3) Surety Loan	85516.30		
	04. DEPOSITS AND OTHER FUNDS		1931063215.67			A) Of the advances amount due from individuals	371414515.34		
	1) Fixed Deposits	1505763057.00				B) Of the advances amount due from Co-op. Societies	10578095.41		
1225399625.03	a) Individuals	1393437821.00				C) Of the advances amount Overdue	34121679.00		
18237495.00	b) Other Co-op. Societies	112325236.00				D) Considered Bad & Doubtful	26543207.00		
	2) Savings Bank Deposits	368510305.12			274380081.25	B) Medium Term Loans		346550490.30	
339564140.22	a) Individuals	367521972.01				1) Govt. & Other Approved Securities	306541.00		
7980101.46	b) Other Co-op. Societies	988333.11				2) Other Tangible Securities	344468971.30		
	3) Current Deposits (Including Matured Fixed Depo. & Cash Credit Cr. Balance)	56789853.55				3) Surety Loan	1386646.00		
58054351.77	a) Individuals	48705585.95				4) Central Govt. Agri Loan Relief Schem	388332.00		
6757547.25	b) Other Co-op. Societies	8084267.60				A) Of the advances amount due from in	346550489.30		
13555481.00	Of which Matured fixed deposits	8582194.00				B) Of the advances amount due from Co-Op Socie	1.00		
						C) Of the advances amount Overdue	59161526.00		
						D) Considered Bad & Doubtful	59359900.00		
	05. BORROWINGS		0.00		350840796.12	C) Long Term Loans		457270959.02	
	Reserve Bank/State/M.S.C./Dist Co-Op Banks					(of which secured against)			
0.00	a) Sangli DCC Bank Ltd O/D Against F/D	0.00				1) Govt. & Other Approved Securities	0.00		
						2) Other Tangible Securities	457270959.02		
0.00	06. BILLS FOR COLLECTION BEING BILLS RECEIVABLE (As per contra)	0.00	0.00			3) Surety Loan	0.00		
						A) Of the advances amount due from in	446872808.02		
0.00	07. BRANCH ADJUSTMENT	0.00	0.00			B) Of the advances amount due from C	10398151.00		
						C) Of the advances amount Overdue	25806853.00		
						D) Considered Bad & Doubtful	29711803.00		
	08. OVERDUE INTEREST SUSPENSE		210957340.19			06. INTEREST RECEIVABLE		226598807.19	
342115010.97	a) Overdue Interest Reserve	210957340.19				A) Interest Receivable On loans & Advances	210957340.19		
655488.50	b) Interest Provision on N.P.A. A/c	0.00			342115010.97	1) Over due interest Loans & Advances	210957340.19		
						2) Considered Bad & Doubtful debt interest	0.00		
51957927.08	09. Interest Payable (Borrowing & Deposits)	57615757.08	57615757.08			B) N.P.A. Interest receivable	0.00	0.00	
						C) Interest receivable on Bank Deposits	507509.00	507509.00	
						D) Interest receivable on Govt. Securities	15133958.00	15133958.00	
	10. OTHER LIABILITIES		17032105.73			07. BILLS RECEIVABLE BEING BILLS FOR COLLECTION (As per contra)		0.00	0.00
0.00	a) Unclaimed Dividend								
8575210.41	b) Anamat	1259118.66				08. PREMISES (Less Depreciation)		8489398.00	8489398.00
0.00	c) Others	12765494.07				Revaluation Asset		15015278.00	15015278.00
2432694.00	d) Bonous Ex-gretia & Award Pay Payable	2617493.00				09. FURNITURE FIXTURES & DEADSTOCK (Less Depreciation)		10000983.00	10000983.00
360000.00	e) Education Fund Payable	390000.00				A) Furniture Fixture	4176721.00		
10776744.39	f) Others	0.00				B) Dead Stock	2817155.00		
						C) Motor Vehicle	83686.00		
						D) Liabrary Books	7408.00		
						E) Lift	16205.00		
						F) Machinery	1136644.00		
						G) Computer	1763164.00		
	11. PROFIT & LOSS ACCOUNT		4269070.91	4269070.91		10. NON BANKING ASSETS		0.00	0.00
	Profit as per last Balance Sheet								
	Less : Appropriations					11. OTHER ASSETS		14882726.23	14882726.23
	Current Year Profit					0.00			
	Profit					B) Tasalmat	0.00		
						C) Printing, Stationery & Comp. Station. Stock	1911081.76		
	OUTSTANDING LIABILITIES					D) Savings A/C O/D A.V. Gundage 100% Provision	200000.00		
	Acc. Endors. & Other Obligations (Bank Gaurantee)					E) Other Receivable	12771644.47		
	Previous Year 31.03.2025 Rs. 8,96,500					0.00			
	DEAF Scheme - 2014 Rs. 2,94,29,639.45					1) Cash Theft (Sangli Balaji Chowk Br	0.00		
	Current Year 31.03.2026								
	Other obligations bank guarantee Rs. 12,53,500					12. PROFIT & LOSS A/C			
	DEAF Scheme - 2014 Rs. 3,67,86,023.00					A) Previous Year Loss			
						B) Current Year Profit			
						13. BRANCH ADJUSTMENT			0.00
2459003912.64			2527750403.14	2459003912.64					2527750403.14

AS Per our Report of even date

GENERAL MANAGER CHIEF EXECUTIVE OFFICER DIRECTOR VICE CHAIRMAN CHAIRMAN

DIRECTOR DIRECTOR DIRECTOR DIRECTOR DIRECTOR DIRECTOR

DIRECTOR DIRECTOR DIRECTOR DIRECTOR DIRECTOR DIRECTOR

DIRECTOR DIRECTOR DIRECTOR DIRECTOR DIRECTOR DIRECTOR

Kumbhojkar Kulkarni Deshpande And Associates
Chartered Accountants
FRN : 118911W
CA Prashant S. Deshpande
Partner
Membership No. 129959
UDIN : 26129959MTFNKY2606
Date : 29/06/2026

11) Non Performing Non-SLR Investment

Rs. In Cores

Particulars	Amount
Opening Balance	NIL
Addition during the year since 1 st April	NIL
Deductions during the above period	NIL
Closing Balance	NIL
Total Provision Held	NIL

ii) Particulars Of Accounts Restructured 01/04/2025 to 31/03/2026

Particulars Of Accounts Restructured 01/04/2025 to 31/03/2026		Rs. In Lakhs		
		Housing Loan	SME Debt Restructured	Others
Standard Advances Restructured	No. Of Borrowers	.....	.....	.....
	Amount Outstanding	.....	.....	.....
	Sacrifice (Diminution in the fair value)	.....	.....	.....
Substandard Advances Restructured	No. Of Borrowers	.....	.....	.....
	Amount Outstanding	.....	.....	.....
	Sacrifice (Diminution in the fair value)	.....	.....	.....
Total	No. Of Borrowers	.....	.....	.....
	Amount Outstanding	.....	.....	.....
	Sacrifice (Diminution in the fair value)	.....	.....	.....

The Vita Merchants' Co-Op Bank Ltd., Vita (sangli) Primary Segment Reporting by (Business Segment)

(Rs. In Lakhs)

Business Segment Particulars	Treasury		Other Banking Operation		Total	
	2024-25	2025-26	2024-25	2025-26	2024-25	2025-26
Revenue	583.94	663.61	1249.06	1682.14	1833.00	2345.75
Operating Expenses	0.60	0.60	1568.15	1867.09	1568.75	1867.69
Operating Profit	583.34	663.01	-319.09	-184.95	264.25	478.06
Unallocated Expenses & Provision	0.00	0.00	0.00	0.00	0.00	0.00
Profit Before Tax	583.34	663.01	-319.09	-184.95	264.25	478.06
Less Income Tax	0.00	0.00	0.00	0.00	0.00	0.00
Profit After Tax	583.34	663.01	-319.09	-184.95	264.25	478.06
Other Information	0.00	0.00	0.00	0.00	0.00	0.00
Segment Assets	8303.81	9795.11	16766.52	15874.76	25070.33	25669.87
Unallocated Assets	0.00	0.00	87.22	60.00	87.22	60.00
Total Assets	8303.81	9795.11	16853.74	15934.76	25157.55	25729.87
Segment Assets	0.00	0.00	25199.09	25794.82	25199.09	25794.12
Unallocated Assets	87.22	60.00	-128.76	-124.25	-41.54	-64.25
Total Liabilities	87.22	60.00	25112.52	25669.87	25157.55	25729.87

Note:

A) Segment are reported Considering the nature of Product or Services, Class of customers for the Products/Services, different risks & returns attributable to them, organization structure and internal Management Information System

B) The Bank Report its operation in the following Segment.

i) **Treasury:** Dealing Operations in Govt. Securities & Investments

ii) **Other Banking Operations:** Consists Of retail Banking Business & allied Services

C) The Business Operations are Concentrated within Maharashtra State hence. Information about

7) Advances Against Real Estate

Rs. In lakhs

For I) Construction Business	394.03
II) Housing	1951.55
Total	2345.58

THE VITA MERCHANTS' CO-OP BANK LTD., VITA YashwantNagar, Salshinge Road, Vita, Tal. Khanapur Dist. Sangli CASH FLOW STATEMENT 31.03.2026

PARTICULARS		2024-25	2025-26
A	Cash Flow From Operating Activities		
	Net Profit As per Profit & Loss A/c	26424580.65	47806768.53
Add	Adjustment to Reconcile Profit before tax to net cash flow		
	Depreciation on Assets	1688643.00	2027752.00
	Total	28113223.65	49834520.53
Add	Adjustment for working Capital Change		
	Increase/(Decrease) in Deposits	19355720.37	275069954.94
	Increase/(Decrease) in Other Liabilities	-552510.79	-136925702.35
	Increase/(Decrease) in Reserves & Surplus	-17348839.00	-75676042.00
	Total	1454370.58	62468210.59
Add	Adjustment for Capital Change		
	Increase/(Decrease) in Investments	52708771.00	149130272.82
	Increase/(Decrease) in Loans & Advances	72169547.53	110752061.04
	Increase/(Decrease) in Other Assets	-13151814.84	-134233657.53
	Total	111726503.69	125648676.33
	Cash Generated From Operating Activities (A)	141294097.92	237951407.45
	Less Income Tax Paid	0.00	0.00
	Cash Generated From Operating Activities (A)	141294097.92	237851407.45
B	Cash Flow from Investing Activities		
	Net Addition to Fixed Assets	-62746714.46	-61192414.58
	Cash Flow from Investing Activities (B)		
C	Cash Flow From financing Activities		
	Increase/(Decrease) in Share Capital	1727020.00	3548460.00
	Payment of dividend	0.00	0.00
	Increase/(Decrease) in Borrowings	0.00	0.00
	Cash Flow From financing Activities (C)	1727020.00	3548460.00
	Total (A+B+C) Net Cash Flow during the year	-80274403.46	180307452.87
	Cash & Cash Equivalents at Beginning of the year		
	Cash	34272318.47	20921139.48
	Cash at Bank	138871180.03	71947955.56
	Cash & Cash Equivalents at Beginning of the year	173143498.50	92869095.04
	Cash & Cash Equivalents at the end of the year		
	Cash	20921139.48	24246023.70
	Cash at Bank	71947955.56	63192334.13
	Cash & Cash Equivalents at the end of the year	92869095.04	87438357.83

The Vita Merchants' Co-Op Bank Ltd., Vita Computation Of Assessed Net Worth 31/03/2026

Sr. No.	Particular	Amount 31/03/2026
1.	Paid-Up Capital	1235.77
2.	(+) Reserves and provisions not in the nature of outside liabilities (Excluding revaluation reserves)	528.45
3.	(+) Surplus in P&L OR	478.07
4.	(-) Accumulated Loss- Net worth (Book Value)	-435.38
	Adjustment following inspection findings	
5.	(+) Any items including under Liabilities (other than provision which may not be outside liabilities)	0.00
6.	(+) Any excess of surplus provisions or provisions no longer required	
7.	(-) Additional loan loss provisions required	0.00
8.	(-) Additional investments (depreciation) provisions required	0.00
9.	(-) Provisions required for losses in other assets	0.00
10.	(-) Provisions required for likely losses in off balance sheet items	0.00
11.	(-) Additional provisions required for any other liabilities (e.g. Payments on interest on deposits/Borrowings, Tax Grativity, Pension, Bonus etc.)	0.00
12.	(-) Any liabilities, likely to devolve, but not recognised	0.00
13.	(-) Unrealised interest on NPAs taken to income	0.00
14.	(-) Miscellaneous expenditure capitalised	0.00
15.	(-) Shortfall in provisioning in any other items	0.00
	Real net worth or real/exchangeable value of paid up capital and reserves as assessed by the inspecting officer	1806.91
	6. (+) Any excess of surplus provisions or provisions no longer required	

रिझर्व्ह बँक परिपत्रकानुसार द्यावयाची विविध माहिती

१. आर्थिक प्रमाणके

रु. लाखात अ.क्र.३,४ व १०

तपशील	वर्ष २०२४ - २५	वर्ष २०२५ - २६
स्वनिधि परिपूर्णा प्रमाणके	१६.८८ %	१८.२९ %
अ) एन. पी. ए. कर्जाचे एकूण कर्जांशी शेकडा प्रमाण	१७.५४%	९.७५%
ब) निव्वळ एन.पी.ए कर्जाचे निव्वळ कर्जांशी शेकडा प्रमाण	२.७९%	१.६६%
अ) एन.पी.ए तरतूद (रु. लाखामध्ये)	१६३१.५०	९७५.००
ब) गुंतवणूकीवरील घसारा (रु. लाखामध्ये)	०.००	०.००
क) आयकर (रु. लाखामध्ये)	०.००	०.००
अ) गुंतवणूकीची ढोबळ किंमत -भारतातील (रु. लाखामध्ये)	८३०३.८१	९७९५.११
ब) गुंतवणूकीवरील घसा-याची तरतूद- भारतातील (रु. लाखामध्ये)	३२.२२	१.८०
ढोबळ नफ्याचे खेळत्या भांडवलाशी शेकडा प्रमाण	१.५५%	२.३५%
एकूण व्याजाच्या उत्पन्नाचे खेळत्या भांडवलाशी शेकडा प्रमाण	८.२५%	८.०८%
एकूण व्याजाशिवाय उत्पन्नाचे खेळत्या भांडवलाशी शेकडा प्रमाण	०.७४%	२.१२%
व्यवस्थापन खर्चाचे खेळत्या भांडवलाशी शेकडा प्रमाण	३.०४%	२.७१%
निव्वळ नफ्याचे खेळत्या भांडवलाशी शेकडा प्रमाण	१.३०%	२.००%
अ) प्रति सेवक व्यवसाय (रु. लाखामध्ये)	१९३.५२	१९३.४५
ब) प्रति सेवक निव्वळ नफा (रु. लाखामध्ये)	२.०३	३.५९
ठेवीवरील खर्चाचा सरासरी दर	५.६१%	६.१२%
मालमतेवरील मिळालेल्या उत्पन्नाचा दर	०.००	०.००
निधी उभारण्याच्या खर्चाचा दर	०.००	०.००
व्यवसायातील दुरावा	४.६१%	४.३९%
कर्जावरील कमीत कमी व्याजदर	७.००%	७.००%
टीप: प्रमाणके सरासरी आकडेवारीवरून काढलेली आहेत.		

संचालक व त्यांचे नातेवाईक यांना दिलेली कर्जे

(महाराष्ट्र राज्य सह. कायदा १९६० कलम ७५(२) प्रमाणे माहिती)

दिनांक ३१ मार्च २०२६ अखेरची माहिती

तपशील	वर्षाचे सुरुवातीस येणे रक्कम	सहकारी वर्षात कर्जाऊ दिलेली रक्कम	सहकारी वर्षात परत केलेली रक्कम	सहकारी वर्षात येणे रक्कम	पैकी थकीत रक्कम
संचालकांना दिलेली कर्जे	७.५८	---	१.१७	६.४१	-
नातेवाईकांना दिलेली कर्जे	०.००	---	०.००	---	-

The Vita Merchants' Co-Op Bank Ltd HO Vita (Sangli)

YEAR	Capital Funds Rs.				Percentage Of Capital Fund To Risk Weighted Asset		
	Tier 1 (a)	Tier I (b)	Total Funds (a+b)	Risk Assets	(a) %	(b) %	(c) %
31.03.2025	1415.07	174.18	1589.25	9416.17	15.03	1.85	16.88
Addition	448.84	0.00	448.84	1669.67	1.78	0.00	1.78
Deduction	0.00	10.43	10.43	0.00	0.00	0.37	0.37
31.03.2026	1863.91	163.75	2027.66	11085.84	16.81	1.48	18.29

3) MOVEMENT IN NPA

Rs. In Lakhs

Year	Amount Of NPAs at begining of the year	Write-Off NPA	Recovery During the Year	Addition During the Year	Amount at the end of the Year
2024-25	2153.16	0.00	410.45	143.44	1886.15
2025-26	1886.15	442.93	366.71	79.64	1156.15

4) MOVEMENT IN PROVISION :- A) TOWARDS NPAs

Rs. In Lakhs

Year	Amount of the beginning of the year	Addition During the year	Write-Off NPA	Deduction During the year	Amount at the end of the year
2024-25	1707.50	0.00	0.00	76.00	1631.50
2025-26	1631.50	0.00	442.93	213.57	975.00

B) TOWARDS DEPRECIATION ON INVESTMENT

Rs. In Lakhs

Year	Amount of the beginning of the year	Addition During the year	Deduction During the year	Amount at the end of the year
2024-25	32.22	0.00	0.00	32.22
2025-26	32.22	0.00	30.42	1.80

C) TOWARDS STANDARD ASSETS

Rs. In Lakhs

Year	Amount of the beginning of the year	Addition During the year	Deduction During the year	Amount at the end of the year
2024-25	37.30	1.70	0.00	39.00
2025-26	39.00	8.00	0.00	47.00

परिशिष्ट अ,ब,क		
३१ मार्च २०२५	तपशील	३१ मार्च २०२६
अ) जाहिरात, छपाई, स्टे. (परिशिष्ट अ)		
१,९४,३३७.००	१) जाहिरात खर्च	२,५१,५८६.००
२,०५,२३१.४७	२) छपाई खर्च	२,६४,४४९.३२
८९,०२३.००	३) स्टेशनरी खर्च	१,०५,२६०.३६
९४,९०६.००	४) कॉम्प्युटर स्टेशनरी खर्च	८३,६९७.००
५,८३,४९७.४७	एकूण	७,०४,९९२.६८
ब) इतर खर्च (परिशिष्ट ब)		
२०,४५३.७८	१) कमिशन	६४५३७.८७
९,४४,६२६.००	२) किरकोळ खर्च	९,८०,९५१.००
३,८८,६२४.००	३) जनरल सभा खर्च	५,२९,९१६.००
२,५००.००	४) व्यवसाय कर	२,५००.००
४,९६,६८२.००	५) मोटर वाहन इंधन व दुरुस्ती	६,७८,७२८.००
४,७०५.६८	६) क्लिअरिंग हॉऊस भाडे	९१.०२
३०,०००.००	७) शिक्षण फंड वर्गणी	३०,०००.००
२७,०३९.००	८) वर्धापन दिन	३७,३४३.००
१,५२,६३९.००	९) न्युजपेपर बील व वर्गणी	१,६६,९५१.००
१९,६५८.००	१०) कन्सल्टन्सी फी व भते	२६,७०४.००
६०,०००.००	११) गुंतवणूक अमोरटाइजेशन	६०,०००.००
५,९३,१२०.००	१२) सिक्युरिटी गार्ड चार्जेस	७,२९,९७२.००
१९,४०,५०६.४४	१३) दुरुस्ती व देखभाल	२०,४९,२८३.००
२,८५०.००	१४) सेवक/शिपाई ड्रेस खर्च	९७,७७०.००
४,४५,७७८.००	१५) नोकर प्रवास खर्च	५,४६,६५४.००
६३,८४४.००	१६) संचालक मंडळ प्रवास खर्च	१,५१,८१४.००
०.००	१७) सानुग्रह अनुदान	०.००
२२,८०,४२८.००	१८) डी.सी.डी.आर कनेक्टिव्हिटी	२२,९२,२९२.००
०.००	१९) ट्रेड सर्टिफिकेट फी	०.००
१९,९४,१६१.००	२०) ठेवीवरील विमा हप्त्या रक्कम	२१,५५,८७७.७४
३,४८,०३१.३८	२१) इनपुट सी.जी.एस.टी अकॉंट	४,३२,०८६.३०
३,४८,०३१.३८	२२) इनपुट एस.जी.एस.टी अकॉंट	४,३२,०८६.२९
६१,९८०.६९	२३) मिनीमम बलन्स चार्जेस	०.००
१,४१६.००	२४) लॉकर भाडे	१,४१६.००
४१,६२५.००	२५) महाराष्ट्र कामगार कल्याण निधी	१९,५७५.००
२५,५३३.००	२६) प्रशिक्षण खर्च	२,११,८४९.००
३,०३,०९८.७६	२७) वसुली खर्च	०.००
१३,७०२.००	२८) कर्जावरील व्याज रिबेट	१८,५३३.००
०.००	२९) लॉस इन राईट ऑफ असेट	७,०२३.००
७,९८,३८४.००	३०) निवडणूक खर्च	०.००
३,६२,७८५.२०	३१) रिकव्हरी इन राईट ऑफ लोन	०.००
१,१७,७२२.३१	एकूण	९,९७,२३,८८४.२२
इतर खर्च (परिशिष्ट क)		
२४,०९,०३१.००	१. सेवकांना बोनस एक्सग्रेशिया अवार्ड पे	२७,५८,१९१.००
०.००	२. गुंतवणूक घसारा	०.००
८,००,०००.००	३. ऑडीट फी	८,००,०००.००
१,७०,०००.००	४. सक्षम जिंदीवरील संभाव्य तरतूद	८,००,०००.००
२,५६७.००	५. मालमतेवरील तोटा	०.००
०.००	६. बुडीत व संशयित कर्ज तरतूद	०.००
०.००	७. गुंतवणूक चढउतार निधी	३,२०,०००.००
३३,८१,५९८.००	एकूण	४६,७८,१९१.००

परिशिष्ट अ		
बँकेचे नाव	:- दि विटा मर्चंट्स को-ऑप. बँक लि विटा (जि. सांगली)	
मुख्य कार्यालय	:- साळशिंगे रोड, यशवंतनगर, विटा	
पत्ता	:- ता. खानापूर (जि.सांगली)विटा - ४१५३११	
नोंदणी क्रमांक व दिनांक:-	७६४१ १४/१२/१९३६	
रिझर्व बँक लायसननंबर :-	यु.बी.डी./एम.एच./८४८ - पी.दिनांक १४/०२/१९८७	
कार्यक्षेत्र	:-सांगली, सातारा, सोलापूर, कोल्हापूर, मुंबई, पुणे, रत्नागिरी व सिंधुदुर्गजिल्हे	
अ.न.	तपशील	दिनांक ३१/०३/२०२६अखेर रक्कम रु. लाखात
		(अ.क्र. १,२,९,१० व १२ सोडून)
१)	मुख्य कार्यालयासह एकूणशाखा	मुख्य कार्यालय व २२ शाखा
२)	सभासद नियमित नामधारी	२४८३९ ४९६
३)	वसूल भाग भांडवल	१२३५.७७
४)	एकूण निधी (राखीव व इतर)	१९०४.३३
५)	ठेवी सेव्हिगज चालू मुदत	३६८५.१० ५६७.९० १५०५७.६३
६)	कर्जेतारणी विनातारणी अग्रक्रम क्षेत्र दुर्बल घटक	११८४३.४२ १४.७२ ७१.०६% २५.३३%
७)	देणी (बोरोईगज)	०.००
८)	गुंतवणूक	९७९५.११
९)	थकबाकीचे प्रमाण	१०.०९%
१०)	ऑडीट वर्ग	"अ"
११)	नफा/तोटा	४७८.०७
१२)	एकूण सेवक	१३३
१३)	खेळते भांडवल	२२९८२.२०

Certificate with respect to Net Worth

To,
Board of Directors,
The Vita Merchants Co. – Op. Bank Ltd., Vita
Independent Auditors Certificate regarding the verification of the calculation of Net Worth of the bank as on 31-3-2026.

- This Certificate is issued in accordance with the terms of our appointment letter dated July 01, 2025.
- The accompanying statement contains the detailed calculation of Net Worth as on 31.03.2026 in pursuance to the Reserve Bank of India (Urban Co-operative Banks - Prudential Norms on Capital Adequacy) Directions, 2025' issued vide notification number DOR.CAP.REC.194/09-18-201/2025-26 dated November 28, 2025 (as updated from time to time) which we have initialized for identification purpose only. We have verified the Net Worth of the bank as at March 31, 2026 based on the financials for F.Y. 2025-26.

Management's Responsibility for the Statement

- The preparation of the Statement is the responsibility of the Management of "The Vita Merchants Co. – Op. Bank Ltd., Vita" (hereinafter the "bank"). This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the relevant Statement and applying an appropriate basis of preparation of the statement as required by the RBI. The Bank's Management is responsible for providing the relevant data for the Net worth calculation as at March 31, 2026.
- The Management is also responsible for providing all the other relevant information to the auditor.

Practitioner's Responsibility

Pursuant to the requirements of the Document and in terms of the engagement,

- It is our responsibility to provide a reasonable assurance whether the Net worth Statement prepared by the board of directors is in pursuance to the Reserve Bank of India (Urban Co-operative Banks - Prudential Norms on Capital Adequacy) Directions, 2025' issued vide notification number DOR.CAP.REC.194/09-18-201/2025-26 dated November 28, 2025 (as updated from time to time)
- We conducted our examination of the Statement in accordance with the Guidance Note on Reports or Certificates for Special Purposes issued by the Institute of Chartered Accountants of India. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the Institute of Chartered Accountants of India.
- We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements.

Opinion

- Based on our examination and the information and explanation given to us, we have verified the calculation of Net worth of bank as on 31-3-2026 as produced before us and the bank has prepared the same in pursuance to the Reserve Bank of India (Urban Co-operative Banks - Prudential Norms on Capital Adequacy) Directions, 2025' issued vide notification number DOR.CAP.REC.194/09-18-201/2025-26 dated November 28, 2025 (as updated from time to time). The relevant details are mentioned in the Statement.

Restriction on Use

The certificate has been issued as required under RBI regulation and appointment letter issued by the bank to us. Our certificate should not be used for any other purpose or by any person other than the addressees of this certificate. Accordingly, we do not accept or assume any liability or duty of care for any other purpose or to any other person to whom this report is shown or into whose hands it may come save as where expressly agreed by our prior consent in writing.

This is to certify that, the comparative Net Worth of The Vita Merchants Co. – Op. Bank Ltd., Vita as on 31st March 2026, based on the audited financials and other records of the bank is as follows:

Sr No.	Particulars	(Amount In Rs. Thousands)	
		31.03.2025	31.03.2026
1	Paid up Share Capital	1,20,029	1,23,577
2	Statutory Reserve	30,541	30,688
3	Building Fund	21,100	21,100
4	Other Free reserves	1,057	1,057
5	Capital Reserve Fund	-	-
6	Balance Profit (after proposed dividend)	26,425	47,807
7	Surplus IFR	-	-
8	BDDR 2024	-	-
	Total A	1,99,152	2,24,229
1	Accumulated Losses	69,962	43,538
2	NPA Short Provision	2,700	-
3	OIR Short Provision	-	-
4	Expenses Short Provision	-	-
	Total B	72,662	43,538
	Net Worth A – B	1,26,490	1,80,691

For
M/s Kumbhojkar Kulkarni Deshpande And Associates
Chartered Accountants
FRN : 118911W

Prashant Sharad Deshpande
Date: 2026.03.21 10:10:10

Partner
CA Prashant S. Deshpande
Mem. No. 129959
June 29, 2026
Kolhapur

UDIN: 26129959MTFNKY2606



To,
Board of Directors,
The Vita Merchants Co. – Op. Bank Ltd., Vita
Independent Auditors Certificate regarding the verification of the calculation of Capital Risk Adequacy Ratio (CRAR) of the bank as on 31-3-2026.

- This certificate is issued in accordance with the terms of our appointment letter dated 01/07/2025.
- The accompanying statement contains the detailed calculation of CRAR as on 31.03.2026 in pursuance to:
 - RBI/2025-26/09 DOR.CAP.REC.03/09.18.201/2025-26 dated April 01, 2025 - Master Circular - Prudential Norms on Capital Adequacy - Primary (Urban) Co-operative Banks (UCBs)
 - RBI/DOR/2025-26/275 DOR.CAP.REC.194/09-18-201/2025-26 dated November 28, 2025 - Reserve Bank of India (Urban Co-operative Banks - Prudential Norms on Capital Adequacy) Directions, 2025 which we have initialized for identification purpose only.

Management's Responsibility for the Statement

The preparation of the Statement is the responsibility of the Management of "The Vita Merchants Co. – Op. Bank Ltd., Vita" (hereinafter the "bank"). This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the relevant Statement and applying an appropriate basis of preparation of the statement as required by the RBI which includes classification of assets and applying relevant risk weights. The Bank's Management is responsible for providing the relevant data for the CRAR calculation as at March 31, 2026.

Practitioner's Responsibility

Pursuant to the requirements of the Document and in terms of the engagement,

- It is our responsibility to provide a reasonable assurance as to whether the calculation of CRAR is in pursuance to guidelines mentioned at Sr. No. 2 above.

4 We conducted our examination of the Statement in accordance with the Guidance Note on Reports or Certificates for Special Purposes issued by the Institute of Chartered Accountants of India. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the Institute of Chartered Accountants of India.

5 We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements.

Opinion

6 Based on our examination and subject to our observations as mentioned above, and the information and explanation given to us, we have verified the calculation of CRAR of bank as on 31-3-2026 as produced before us and the same is in pursuance to guidelines mentioned at Sr. No. 2 above.

Restriction on Use

7 The certificate has been issued as required under RBI regulation and appointment letter issued by the bank to us. Our certificate should not be used for any other purpose or by any person other than the addressees of this certificate. Accordingly, we do not accept or assume any liability or duty of care for any other purpose or to any other person to whom this report is shown or into whose hands it may come save as where expressly agreed by our prior consent in writing.

CRAR Calculation 31.03.2026

Name of the Bank: The Vita Merchants' Co-op. Bank Ltd., Vita (Dist. Sangli)
Statement of Capital Funds, Risk Assets / Exposures and Risk Asset Ratio

		Rs. in thousands
		As on 31.03.2026
Sr. No	Particulars	
I	Capital Funds	
A	Tier I Capital elements	
	(a) Paid-up Capital (5/1)	1,23,577
	Less : Intangible assets and losses (Total BS Loss) (650+799/3)	43,538
	Net Paid-up Capital	80,039
	(b) Reserves & Surplus	
	1. Statutory reserves : (10/1)	30,688
	2. Capital reserves (see note below)	-
	3. Other reserves (Building Fund) (10/2)	21,100
	4. Revaluation reserves (10/19) (Rs.15015*45%)	6,757
	5. Surplus in Profit & Loss Account* (Total Profit)	47,807
	Total Reserves & Surplus	1,06,352
	Total Capital Funds (a + b)	1,86,391
B	Tier II capital elements	
	(i) Undisclosed reserves	5,855
	(iii) General provisions and loss reserves # (STD Loan fund 10/16)	4,700
	(iv) Investment Fluctuation Reserves / Funds (10/21)	5,820
	(v) Hybrid debt capital instruments	-
	(vi) Subordinated debts	-
	Total	16,375
	Total of I (a + b)	1,86,391
	Head Room Deduction (Tier I Capital less than < Tier II Capital)	-
	Total Tier II Capital	16,375
	Net Supplementary Capital	2,02,766
II	Risk Assets	
	(a) Adjusted value of funded risk assets i.e. on Balance Sheet items (to tally with Part *B)	11,08,584
	(b) Adjusted value of non-funded and off-Balance Sheet items (totally with Part "C")	-
	(c) Total risk-weighted assets (a+b)	11,08,584
III	Percentage of capital funds to risk-weighted assets I/II x100	18.29

Notes: Capital reserve representing surplus on sale of assets and held in a separate account will be included

Revaluation reserves, general/floating provisions and specific provisions made for loan losses and other asset losses or diminution in the value of any assets will not be reckoned as capital funds

* Any surplus (net) in profit and loss account i.e. balance after appropriation towards dividend payable, education fund, other funds whose utilization is defined and asset loss, if any etc.

For Kumbhojkar Kulkarni Deshpande and Associates

Chartered Accountants

FRN : 118911W

Prashant Sharad Deshpande
Partner

CA Prashant S. Deshpande

M. No. 129959

Vita

29.06.2026

UDIN : 26129959MTFNKY2606

Kumbhojkar Kulkarni Deshpande & Associates Chartered Accountants



INDEPENDENT AUDITOR'S REPORT

To,
The Members,
The Vita Merchants' Co-operative Bank Ltd., Vita
Yashwant Nagar, Salshinge Road, Vita - 415311

Ref: Appointment Letter vide Approval by RBI Dt. 27.06.2025 and Appointment letter No. CAO/Audit and Inspection Department/ Statutory Auditor Appointment/195/2025-26 Dt. 01.07.2025

Report on the Consolidated Financial Statements as a Statutory Auditor

Opinion

- We have audited the accompanying financial statements of The Vita Merchants' Co-operative Bank Ltd., Vita ("the Bank") as at 31 March 2026 which comprise the Balance Sheet as at 31st March 2026 and the Profit & Loss account and Cash Flow Statement for the year then ended, and a summary of significant accounting policies and other explanatory information. The returns of Head Office and 22 branches audited by us are incorporated in these financial statements.
- In our opinion and to the best of our information and according to the explanations given to us, except for the effects of matter described in the comments incorporated in LFAR, Part A,B & C of statutory audit report, the aforesaid financial statements together with the notes thereon give the information required by the Banking Regulation Act, 1949 (A.A.C.S.), the Maharashtra Co-operative Societies Act, 1960, 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:
 - In case of Balance Sheet, of the state of affairs of the Bank as at 31 March, 2026.
 - In the case of Statement of Profit and Loss Account of the Profit for the year ended on that date; and
 - In case of the cash flow statement, of the cash flows for the year ended on that date.

Basis for Opinion

- We conducted our audit in accordance with the Standards on Auditing (SAs) issued by Auditing and Assurance Standard Board (AASB) under the council of ICAI and to the extent applicable. Our responsibilities under those Standards are further described in the 'Auditor's Responsibilities for the Audit of the Financial Statements' section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the

Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the relevant Acts and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ICAI's Code of Ethics.

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

Responsibilities of Management and those Charged with Governance for the Consolidated Financial Statements

- The Bank's Board of Directors is responsible with respect to the preparation of these Financial Statements that give a true and fair view of the financial position, financial performance and cash flows of the bank prepared in accordance with the Banking Regulation Act, 1949 (as applicable to co-operative Societies), the guidelines issued by Reserve Bank of India and the Registrar of Co-operative Societies, Maharashtra, The Maharashtra Co-operative Societies Act, 1960 (as applicable) and generally accepted accounting principles in India so far as applicable to Bank including the accounting standards specified by ICAI. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgements and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material mis-statements, whether due to fraud or error.

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

The Management is also responsible for overseeing the bank's financial reporting process.

Auditor's Responsibility for the Audit of the Financial Statements

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

As part of an audit in accordance with SAs, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation. We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit. We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Report on other Legal and Regulatory Matters

- The Balance Sheet and Profit and Loss Account have been drawn up in Forms "A" and "B" respectively of the Third schedule to the Banking Regulation Act, 1949 (As applicable to Co-operative Banks) and provisions of The Maharashtra Co-operative Societies Act, 1950 and The Maharashtra Societies rules, 1961.
- Subject to the limitations of the Audit indicated in Paragraphs 1 to 5 above, and subject to our observations in Section A, B and C of the Main Audit Report and Branch Audit Reports and to the best of our knowledge and according to the information and explanation given to us and as shown by the books of the Bank and read together with the Notes to the accounts we report that:
 - We have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purpose of our audit and have found them to be satisfactory.
 - In our opinion, proper books of accounts as required by law have been kept by the bank so far as it appears from our examination of those books and proper returns adequate for the purpose of our audit received from the branches.
 - The transactions of the Bank, which have come to our notice, are within the powers of the Bank.
 - The Balance Sheet and Profit & Loss account dealt with by this report, are in agreement with the books of accounts and returns,
 - Except for disclosure of AS 10 (Revised), AS 15 and AS 22, 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.
- As per the information and explanations given to us and based on our examination of the books of accounts and other records, we have not come across material instances in respect of the details mentioned in the Rule 69(6) of The Maharashtra co-operative Societies Rules 1961.
- We further report that for the year under audit, the bank has been awarded "A" classification.

For Kumbhojkar Kulkarni Deshpande & Associates

Chartered Accountants

FRN: 118911W

Prashant Sharad Deshpande
Partner

CA Prashant S. Deshpande

M No 129959

June 29, 2026

Kolhapur

UDIN: 26129959MTFNKY2606

