



सहकारातून समृद्धी

# PROFILE 2026

## CONTENTS

| SR NO | TITLE                                                                    | PAGE NO. |
|-------|--------------------------------------------------------------------------|----------|
| 1     | MSCB: A BIRD'S EYE-VIEW                                                  | 2        |
| 2     | ADMINISTRATIVE SET-UP OF THE BANK                                        | 3        |
| 3     | BRIEF HISTORY OF THE BANK                                                | 4-6      |
| 4     | PROFIT & LOSS ACCOUNT & BALANCE SHEET AS ON 31 <sup>ST</sup> MARCH, 2026 | 7        |
| 5     | RATIO ANALYSIS                                                           | 8        |
| 6     | FINANCIAL POSITION OF DCC BANKS                                          | 9-12     |
| 7     | STATISTICS WITH GRAPHICAL PRESENTATION                                   | 13-23    |

## MSC Bank : A Bird's Eye - View

|    |                        |                                                                                                                                                                                                                                                                     |
|----|------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1  | Name of the Bank       | <b>The Maharashtra State Co-operative Bank Ltd., Mumbai</b>                                                                                                                                                                                                         |
| 2  | Date of Establishment  | 11 <sup>th</sup> October, 1911                                                                                                                                                                                                                                      |
| 3  | Registration No.       | 359 / 1961 Dated 1 <sup>st</sup> May, 1961                                                                                                                                                                                                                          |
| 4  | RBI License No. & Date | No. RPCD (MRO).2479 / 18.01.038 / 2011-12, Dated April 19, 2012                                                                                                                                                                                                     |
| 5  | ISO Certification      | ISO 27001 : 2022, Certificate No. 2775/MAH27A Dated 06th July, 2026                                                                                                                                                                                                 |
| 6  | Address                | 1. Registered Office : Sir Vithaldas Thackersey Smruti Bhavan, 9, Maharashtra Chamber of Commerce Lane, Fort, Mumbai - 400 001<br>2. Administrative Office, Sector - 17, Plot No.88, Vashi, Navi Mumbai - 400 703.                                                  |
| 7  | Telephone Numbers      | HO (022) 69801000 Vashi (022) 27896835                                                                                                                                                                                                                              |
| 8  | E-mail ID              | <a href="mailto:cmds@msc.bank.in">cmds@msc.bank.in</a>                                                                                                                                                                                                              |
| 9  | Website                | <a href="https://www.msc.bank.in">https://www.msc.bank.in</a>                                                                                                                                                                                                       |
| 10 | Administrator          | Shri Vidyadhar V. Anaskar                                                                                                                                                                                                                                           |
| 11 | Managing Director      | Shri Dilip N. Dighe                                                                                                                                                                                                                                                 |
| 12 | Regional Offices       | Pune, Nasik, Aurangabad, Nagpur, Kolhapur & Nanded                                                                                                                                                                                                                  |
| 13 | Training Centers       | 1. Shikhar Training & Research Institute, Vashi, Navi Mumbai<br>2. Shikhar Training & Research Institute, Nagpur                                                                                                                                                    |
| 14 | Number of Branches     | 51 of which 23 in Mumbai, 1 in Navi Mumbai, 11 in Nagpur & 1 each at Akola, Amravati, Aurangabad, Beed, Kolhapur, Nasik, Dhule, Pune, Solapur, Nanded, Jalgaon, Osmanabad, Jalna, Parbhani, Wardha & Yeotmal. 4 Extension Counters (3 in Mumbai & 1 in Navi Mumbai) |
| 15 | ATM Centers            | 18 Registered Office, Vaikunthbhai Mehta Smruti Bhavan, Fort, Sion, Chembur, Vashi, Nagpur, Kolhapur, Nasik, Dhule, Pune, Solapur, Beed, Nanded, Jalgaon, Osmanabad, Jalna, Parbhani & Wardha                                                                       |
| 16 | Number of Employees    | 824 (As on 31 <sup>st</sup> March, 2026)                                                                                                                                                                                                                            |

### 17. Membership and Share Capital (As on 31<sup>st</sup> March, 2026)

(₹ in crore)

| Sr. No. | Members                                         | Numbers      | No. of Shares    | Paid-up Share Capital |
|---------|-------------------------------------------------|--------------|------------------|-----------------------|
| a       | Co-operative Societies                          | 1,824        | 54,42,596        | 544.26                |
| b       | Companies, Trusts & Other Firms & Organizations | 71           | 4,85,876         | 48.59                 |
|         | <b>Total</b>                                    | <b>1,895</b> | <b>59,28,472</b> | <b>592.85</b>         |

18. DCC Banks in the State : 31

19. No. of PACS : 21246

20. Urban Banks in the State : 447 (As on 31<sup>st</sup> March, 2026)

## Administrative Set-Up of the Bank



**MANAGING DIRECTOR**



**CHIEF GENERAL MANAGER**



**GENERAL MANAGERS (3)**

|   |                                                                                                                                                                                                            |
|---|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | (OSD) Nagpur DCC Bank Ltd. Nagpur as Representative of Institutional Administrator.                                                                                                                        |
| 2 | Inspection & Audit, Banking, International Banking Division, Treasury, Agro Industrial Cooperatives Department, Central Financing Agencies, Risk Management (Chief Risk Officer).                          |
| 3 | Corporate Planning and Institutional Development Department, Urban Banks' Department, Department for Institutional Recovery & Revival, Compliance Cell (Chief Compliance Officer), Information Technology, |



**DY. GENERAL MANAGERS (5)**

|   |                                                                                                                                               |
|---|-----------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | Human Resources Development & Management, Hon. Chairman & Hon. Managing Director's Secretariat Department, Appraisal Cell, Inspection & Audit |
| 2 | Agro Industrial Cooperatives Department, Central Financing Agencies Department, Information Technology, General Administration Department.    |
| 3 | Compliance Cell, Department for Institutional Recovery & Revival, Treasury , Risk Management department                                       |
| 4 | Regional Office Pune                                                                                                                          |
| 5 | Urban Banks' Department, Banking, International Banking Division, Corporate Planning and Institutional Development Department                 |



**MANAGERS (15)**

|                                                                                 |                                                           |                                                                |
|---------------------------------------------------------------------------------|-----------------------------------------------------------|----------------------------------------------------------------|
| 1. Compliance Cell, Corporate Planning And Institutional Development Department | 2. Department For Institutional Recovery & Revival(Legal) | 3. Department For Institutional Recovery & Revival.            |
| 4. Agro Industrial Cooperatives Department, General Administration Department   | 5. Central Financing Agencies Department                  | 6. Banking                                                     |
| 7. Risk Management Department                                                   | 8. Treasury                                               | 9. Inspection & Audit Dept                                     |
| 10. Information Technology (System)                                             | 11. Information Technology (Operation)                    | 12. R.O. Pune                                                  |
| 13. R.O. Nashik                                                                 | 14. R.O. Nanded                                           | 15. R.O. Nagpur, Shikhar Training & Research Institute, Nagpur |

## Brief History

The co-operative movement in India traces its origin to a period as early as 1904, when the Co-operative Credit Societies Act was enacted. As far as co-operative sector is concerned, Maharashtra is the most developed state in the country. There is hardly any village in the state which remains untouched by the co-operative movement and hardly any important economic activity that is not covered under a co-operative.

Maharashtra Co-operative Societies Act, 1960 is regulating the working of Co-operative Movement in Maharashtra. Co-operative Credit Structure is vital institutional arrangement of development of agricultural and allied sectors in state economy. The Co-operative Movement in Maharashtra is nursed and nourished by a three-tier co-operative credit structure, at the helm of which is The Maharashtra State Co-operative Bank Limited (MSCB) as Apex Bank. At the middle level there are 31 District Central Co-operative Banks (DCCBs) and at the bottom level, over 21246 Primary Agricultural Credit Societies (PACS) are functioning. The MSC Bank serves as a balancing centre for the surplus resources of co-operatives in the state and thereby ensures their multifaceted development and prosperity. Needless to say that MSC Bank is the biggest State Co-operative Bank in the country.

Banking License granted to The Maharashtra State Co-operative Bank Ltd. by RBI on 19<sup>th</sup> April, 2012, hence Bank is having status of scheduled and licensed Bank as per RBI Act, 1934.

## Brief History of the MStC Bank

History of the Maharashtra State Co-operative Bank Ltd., Mumbai (MSCB) is almost the history of Co-operation in the State keeping pace with changes in geography, composition, governance and nomenclature of the state itself. The Co-operative movement, the state and bank closely linked all along by virtue of their objective being interlinked. The change in the Bank name were effected in keeping with changes in its functions and coverage and as necessitated by law.

The Bank was originally registered as The Bombay Central Co-operative Bank Limited in 1911. However, it's fore-runner The Bombay Urban Co-operative Credit Society was formed on 23<sup>rd</sup> January, 1906. With the passage of time, the Bank underwent constitutional changes before it acquired the present status, viz. The Maharashtra State Co-operative Bank Ltd (Incorporating The Vidarbha Co-operative Bank Ltd) on 1<sup>st</sup> May, 1961 under the Registration No. 359 following the reorganization of states on the linguistic basis. It is interesting to note that as a result of constitutional changes Bank name underwent changes as below.

1. **THE BOMBAY CENTRAL CO-OPERATIVE BANK LTD. 1911**
2. **THE BOMBAY PROVINCIAL CO-OPERATIVE BANK LTD. 1923**
3. **THE BOMBAY STATE CO-OPERATIVE BANK LTD. 1952**
4. **THE MAHARASHTRA STATE CO-OPERATIVE BANK LTD. 1961 ONWARDS**

Over the years, MSCB has been fortunate in having the services of eminent personalities in different walks of life. To mention a few are successful businessmen like the late Mr. Lallubhai Samaldas, Mr. Vaikunthbhai Mehta, Mr. V. D. Thackersey and intellectuals like professor D. G. Karve, Dr. Dhananjayrao Gadgil and Mr. R. G. Saraiya who have helped the Bank to grow in stature and strength. Mission of the Bank Initially, the Bank laid emphasis on the establishment of live contacts with villagers, which gave impetus to the opening of branches in the state. The Bank's credit and marketing activities were combined in its rural branches. However, in due course the Bank encouraged the formation of separate marketing societies and transferred the business to them. With the evolution of three-tier co-operative credit structure (PACS, DCCBs, MSCB), the Bank transferred its credit business to the newly established Central Financing Agencies, i.e. Districts Central Co-operative Banks. This paved the way for linking credit with marketing in the co-operative domain.

## Mission of the Bank

*To promote and propagate the creation of a 'Co-operative Commonwealth' through socio-economic transformation of the community by peaceful and democratic means, maintaining the Co-operative character, following co-operative principles of voluntary association based on footing of equality, democratic management, elimination of scope for individual profit, distribution of surplus earnings in proportion to capital, practice of thrift; organize co-operative education and training and readiness to work for common cause.*

## BALANCE SHEET OF THE BANK AS ON 31<sup>ST</sup> MARCH, 2026

| Capital and Liabilities          | As on<br>31 <sup>st</sup> March, 2026<br>(₹) | Assets                                                 | As on<br>31 <sup>st</sup> March, 2026<br>(₹) |
|----------------------------------|----------------------------------------------|--------------------------------------------------------|----------------------------------------------|
| Capital                          | 592,84,72,000.00                             | Cash and Balances with RBI, SBI                        | 1511,15,14,973.93                            |
| Reserves and Surplus             | 8284,12,04,652.52                            | Balances with Banks and Money at call and Short notice | 3764,16,02,251.67                            |
| Deposits                         | 20008,77,24,855.75                           | Investments                                            | 10044,06,14,434.49                           |
| Borrowings                       | 23376,55,40,900.64                           | Advances                                               | 36240,57,33,197.07                           |
| Other liabilities and Provisions | 1021,84,27,838.52                            | Fixed Assets                                           | 93,98,12,291.94                              |
|                                  |                                              | Other Assets                                           | 1630,20,93,098.33                            |
| <b>Total</b>                     | <b>53284,13,70,247.43</b>                    | <b>Total</b>                                           | <b>53284,13,70,247.43</b>                    |
| Contingent liabilities           | 422,54,11,989.01                             |                                                        |                                              |
| Bills for collection & Contra    | 2200,55,95,781.91                            |                                                        |                                              |

## PROFIT AND LOSS ACCOUNT FOR THE YEAR 2025 - 2026

| Expenditure                      | (₹)                      | Income          | (₹)                      |
|----------------------------------|--------------------------|-----------------|--------------------------|
| Interest expended                | 2718,09,62,141.38        | Interest earned | 3534,40,49,197.58        |
| Operating expenses               | 191,40,68,432.48         | Other Income    | 637,98,81,953.91         |
| Provisions and Contingencies     | 560,77,05,298.45         |                 |                          |
| <b>Profit / (Loss)</b>           |                          |                 |                          |
| Net Profit / (Loss) for the year | 702,11,95,279.18         |                 |                          |
| <b>Total</b>                     | <b>4172,39,31,151.49</b> | <b>Total</b>    | <b>4172,39,31,151.49</b> |



सहकारातून समृद्धी

# PROFILE 2026

## RATIO ANALYSIS (%)

| Sr. No. | Particulars             | 31-Mar-22    | 31-Mar-23    | 31-Mar-24    | 31-Mar-25    | 31-Mar-26    |
|---------|-------------------------|--------------|--------------|--------------|--------------|--------------|
| 1       | Yield on Loans          | 10.50%       | 7.54%        | 8.05%        | 8.72%        | 7.97%        |
| 2       | Return on Investment    | 5.60%        | 6.32%        | 7.35%        | 6.84%        | 7.52%        |
| 3       | <b>Financial Return</b> | <b>8.60%</b> | <b>6.85%</b> | <b>7.40%</b> | <b>7.87%</b> | <b>7.29%</b> |
| 4       | Cost of Deposits        | 4.11%        | 4.97%        | 6.35%        | 7.00%        | 7.10%        |
| 5       | Cost of Borrowings      | 4.63%        | 5.00%        | 6.01%        | 6.53%        | 6.41%        |
| 6       | <b>Financial Cost</b>   | <b>3.32%</b> | <b>3.91%</b> | <b>4.86%</b> | <b>5.52%</b> | <b>5.61%</b> |
| 7       | <b>Financial Margin</b> | <b>5.28%</b> | <b>2.94%</b> | <b>2.54%</b> | <b>2.35%</b> | <b>1.68%</b> |
| 8       | Transaction Cost        | 0.71%        | 0.61%        | 0.53%        | 0.42%        | 0.40%        |
| 9       | Gross Margin            | 4.56%        | 2.33%        | 2.01%        | 1.93%        | 1.29%        |
| 10      | Misc. Income            | 0.26%        | 0.22%        | 0.12%        | 0.10%        | 0.10%        |
| 11      | Risk Cost               | 1.38%        | 0.38%        | 0.21%        | 0.18%        | 0.42%        |
| 12      | <b>Net Margin</b>       | <b>3.44%</b> | <b>2.17%</b> | <b>1.92%</b> | <b>1.85%</b> | <b>0.97%</b> |

## Financial Position of District Central Co-op. Banks in Maharashtra

(₹ in crore)

| Sr. No. | Particulars              | 31.03.2024  | 31.03.2025  | 31.03.2026  |
|---------|--------------------------|-------------|-------------|-------------|
| 1       | No. of DCCBs             | 31          | 31          | 31          |
| 2       | No. of branches of DCCBs | 3,687       | 3,649       | 3661        |
| 3       | Total members of DCCBs   | 1,50,586    | 1,53,595    | 1,56,798    |
| 4       | Paid up Share Capital    | 4,546.36    | 4,799.83    | 5,098.39    |
| 5       | Reserves                 | 21,385.78   | 23,391.16   | 25,354.58   |
| 6       | Own funds                | 25,932.14   | 28,190.99   | 30,452.97   |
| 7       | Total Deposit            | 1,17,480.16 | 1,27,731.31 | 1,43,137.50 |
| 8       | Total Borrowing          | 15,291.44   | 17,334.52   | 17,881.51   |
| 9       | Loans & advances         | 83,716.97   | 88,376.71   | 97,299.30   |
| 10      | Of which S.T. (SAO)      | 27,997.92   | 29,847.18   | 32,281.36   |
| 11      | Overdues                 | 17,466.26   | 20,045.74   | 22,702.44   |
| 12      | % of overdues to loans   | 20.86%      | 22.68%      | 23.33%      |
| 13      | Working Capital          | 1,61,849.76 | 1,76,096.28 | 1,95,642.91 |
| 14      | Profit                   | 840.62      | 847.30      | 940.95      |
|         | No. of DCCBs             | 28          | 27          | 28          |
| 15      | Loss                     | -55.85      | -58.14      | - 49.97     |
|         | No. of DCCBs             | 3           | 4           | 3           |

## Finance to Agriculture in Maharashtra

### Annual Credit Plan

The state credit plan is prepared by consolidating the District Credit Plan and after discussing in the SLBC meeting.

#### A) The Comparative Position of Annual Credit Plan for the last 3 years is as under :

(₹ in crore)

| Sector                          | 2023-24        |                |             | 2024-25        |                |             | 2025-26        |                |             |
|---------------------------------|----------------|----------------|-------------|----------------|----------------|-------------|----------------|----------------|-------------|
|                                 | Target         | Achiv          | %<br>Acht.  | Target         | Achiv          | %<br>Acht.  | Target         | Achiv          | %<br>Acht.  |
| 1) Agriculture                  | 168481         | 154120         | 91%         | 177342         | 177200         | 100%        | 200726         | 193602         | 96%         |
| Of which<br>Crop Loans          | 74969          | 60195          | 80%         | 77658          | 66485          | 86%         | 80421          | 61324          | 76%         |
| 2) Other Priority               | 482920         | 486176         | 101%        | 547848         | 540905         | 5%          | 605442         | 727129         | 120%        |
| <b>Total Priority<br/>(1+2)</b> | <b>651401</b>  | <b>640296</b>  | <b>98%</b>  | <b>725190</b>  | <b>718105</b>  | <b>99%</b>  | <b>806168</b>  | <b>920731</b>  | <b>114%</b> |
| Non Priority                    | 2739200        | 3230086        | 118%        | 3375310        | 3548008        | 105%        | 3670638        | 4139573        | 113%        |
| <b>Grand Total</b>              | <b>3390601</b> | <b>3870382</b> | <b>114%</b> | <b>4100500</b> | <b>4266113</b> | <b>104%</b> | <b>4476806</b> | <b>5060304</b> | <b>113%</b> |

The Agency wise Credit flow for the Crop Loan during last 3 years in the State was as follows:

(₹ in crore)

| Agency             | 2023-24      |              |            | 2024-25       |              |            | 2025-26       |              |            |
|--------------------|--------------|--------------|------------|---------------|--------------|------------|---------------|--------------|------------|
|                    | Tgt.         | Ach.         | %<br>Acht. | Ach.          | Tgt.         | %<br>Acht. | Tgt.          | Ach.         | %<br>Acht. |
| Commercial Bank    | 43251        | 32124        | 74%        | 64000         | 41503        | 65%        | 74000         | 30471        | 41%        |
| Co-operative Banks | 26685        | 23454        | 88%        | 12600         | 3801         | 30%        | 29000         | 22090        | 76%        |
| RRBs               | 5033         | 4617         | 92%        | 26700         | 23885        | 89%        | 17000         | 3286         | 19%        |
| <b>Total</b>       | <b>74969</b> | <b>60195</b> | <b>80%</b> | <b>103300</b> | <b>69189</b> | <b>67%</b> | <b>120000</b> | <b>55847</b> | <b>47%</b> |

# PROFILE 2026

## B) Annual Credit Plan for 2025-26 in State of Maharashtra :

Proposed Annual Credit Plan for the year 2026-27 is of ₹ 52,64,323 crore comprising ₹ 2,27,459 crore for Agriculture of which ₹ 79,402 crore allocated for crop loan and ₹ 1,48,057 crore allocated for Term Loans. Sectorwise details as under :

(₹ in crore)

| Particulars              | Target 2024-25 | Achievement    | % Achievement | Target 2025-26 | Achievement    | % Achievement | Proposed ACP 2026-27 | % Growth (Compared to FY 2025-26) |
|--------------------------|----------------|----------------|---------------|----------------|----------------|---------------|----------------------|-----------------------------------|
| Crop Loans               | 77658          | 66485          | 86%           | 80421          | 61324          | 76%           | 79402                | -1%                               |
| Agri. Term Loans         | 99683          | 110715         | 111%          | 120305         | 132278         | 110%          | 148057               | 23%                               |
| <b>Total Agriculture</b> | <b>177342</b>  | <b>177200</b>  | <b>100%</b>   | <b>200726</b>  | <b>193602</b>  | <b>96%</b>    | <b>227459</b>        | <b>13%</b>                        |
| Other Priority           | 547848         | 540904         | 99%           | 605442         | 727129         | 120%          | 852641               | 41%                               |
| <b>Total Priority</b>    | <b>725190</b>  | <b>718104</b>  | <b>99%</b>    | <b>806168</b>  | <b>920731</b>  | <b>114%</b>   | <b>1080100</b>       | <b>78%</b>                        |
| Non Priority             | 3375310        | 3548009        | 105%          | 3670638        | 4139573        | 113%          | 4184223              | 14%                               |
| <b>Total Plan</b>        | <b>4100500</b> | <b>4266113</b> | <b>104%</b>   | <b>4476806</b> | <b>5060304</b> | <b>113%</b>   | <b>5264323</b>       | <b>18%</b>                        |

The disbursement position of crop loans is being monitored on fortnightly basis in the Kharif season and on monthly basis thereafter. Special emphasis is given to lending for crop loans so as to cover each farmer in the state. Agency-wise comparative performance of crop loan disbursement in the state as of 31<sup>st</sup> March, 2026 is given hereunder -

## Comparative Performance for last two years (Kharip & Rabbi) :

(₹ in crore)

| Sr. No. | Agency               | 31 <sup>st</sup> March, 2025 |              |               | 31 <sup>st</sup> March, 2026 |              |               |
|---------|----------------------|------------------------------|--------------|---------------|------------------------------|--------------|---------------|
|         |                      | Target                       | Achievement  | % Achievement | Target                       | Achievement  | % Achievement |
| 1       | Public Sector Banks  | 35983                        | 31414        | 87%           | 36728                        | 23257        | 63%           |
|         | Share                | 46%                          | 47%          |               | 46%                          | 42%          |               |
| 2       | Private Sector Banks | 10461                        | 7855         | 75%           | 11334                        | 7214         | 64%           |
|         | Share                | 13%                          | 12%          |               | 14%                          | 13%          |               |
| 3       | Small Finance Banks  | 29                           | 0            | 0%            | 0                            | 0            | 0%            |
|         | Share                | 0                            | 0            |               | 0                            | 0            |               |
| 4       | Other Banks          | 0                            | 0            | 0%            | 0                            | 0            | 0%            |
|         | Share                | 0                            | 0            |               | 0                            | 0            |               |
| 5       | CBs                  | 46473                        | 39269        | 84%           | 48062                        | 30471        | 63%           |
|         | Share                | 60%                          | 59%          |               | 60%                          | 55%          |               |
| 6       | RRBs                 | 5313                         | 3807         | 72%           | 5326                         | 3286         | 62%           |
|         | Share                | 7%                           | 6%           |               | 7%                           | 6%           |               |
| 7       | Sub Total SCBs       | 51786                        | 43076        | 83%           | 53388                        | 33757        | 63%           |
|         | Share                | 67%                          | 65%          |               | 66%                          | 60%          |               |
| 8       | DCCBs                | 25872                        | 23409        | 90%           | 27003                        | 22090        | 82%           |
|         | Share                | 33%                          | 35%          |               | 34%                          | 40%          |               |
|         | <b>Total</b>         | <b>77658</b>                 | <b>66485</b> | <b>86%</b>    | <b>80391</b>                 | <b>55847</b> | <b>69%</b>    |

Source : State Level Bankers Committee (SLBC)



सहकारातून समृद्धी

# STATISTICS WITH GRAPHICAL PRESENTATION





सहकारातून समृद्धी

# PROFILE 2026

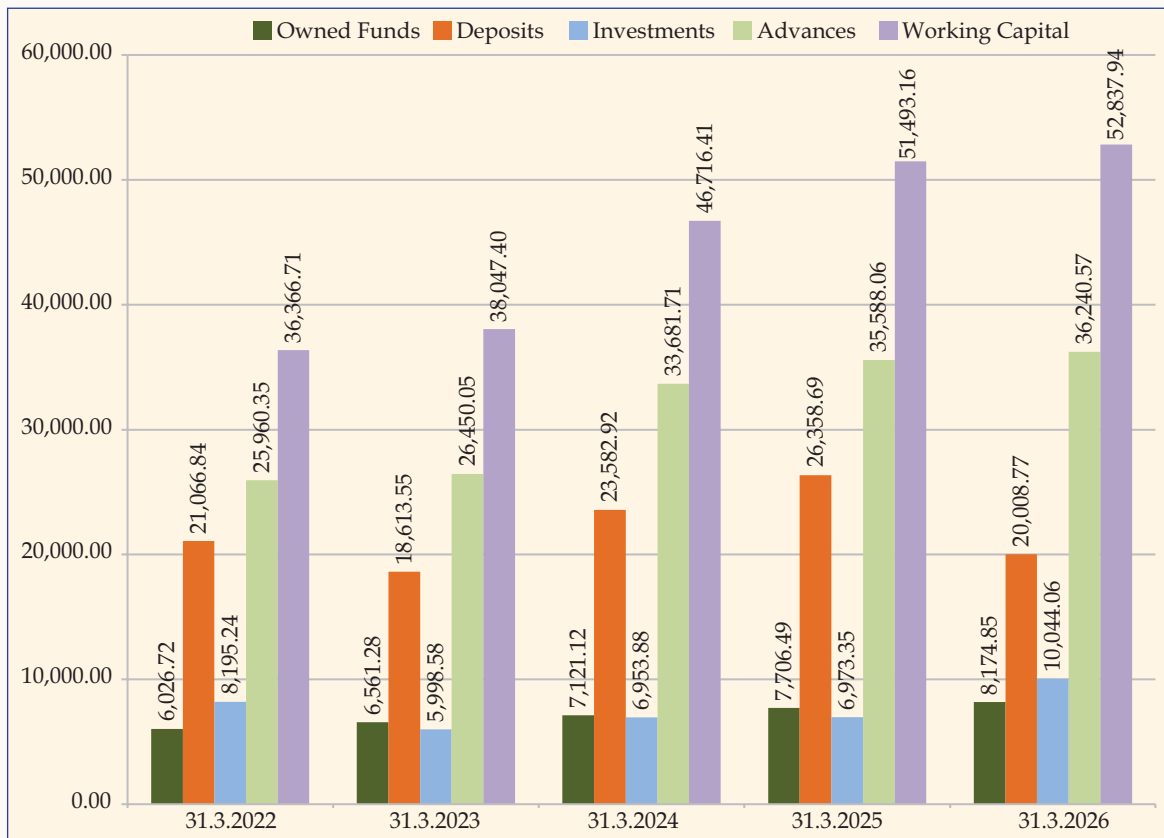
## COMPARATIVE FINANCIAL POSITION

(₹ in crore)

| Sr. No. | Particulars     | 31.3.2022 | 31.3.2023 | 31.3.2024 | 31.3.2025 | 31.3.2026 |
|---------|-----------------|-----------|-----------|-----------|-----------|-----------|
| 1       | Owened Funds    | 6,026.72  | 6,561.28  | 7,121.12  | 7,706.49  | 8,174.85  |
| 2       | Deposits        | 21,066.84 | 18,613.55 | 23,582.92 | 26,358.69 | 20,008.77 |
| 3       | Investments     | 8,195.24  | 5,998.58  | 6,953.88  | 6,973.35  | 10,044.06 |
| 4       | Advances        | 25,960.35 | 26,450.05 | 33,681.71 | 35,588.06 | 36,240.57 |
| 5       | Working Capital | 36,366.71 | 38,047.40 | 46,716.41 | 51,493.16 | 52,837.94 |

## COMPARATIVE FINANCIAL POSITION

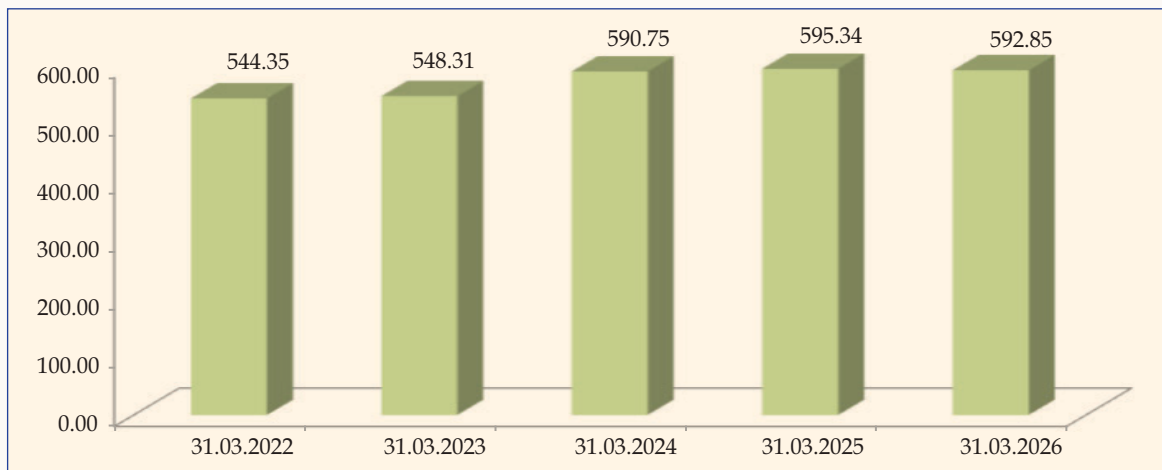
(₹ in crore)



## SHARE CAPITAL

(₹ in crore)

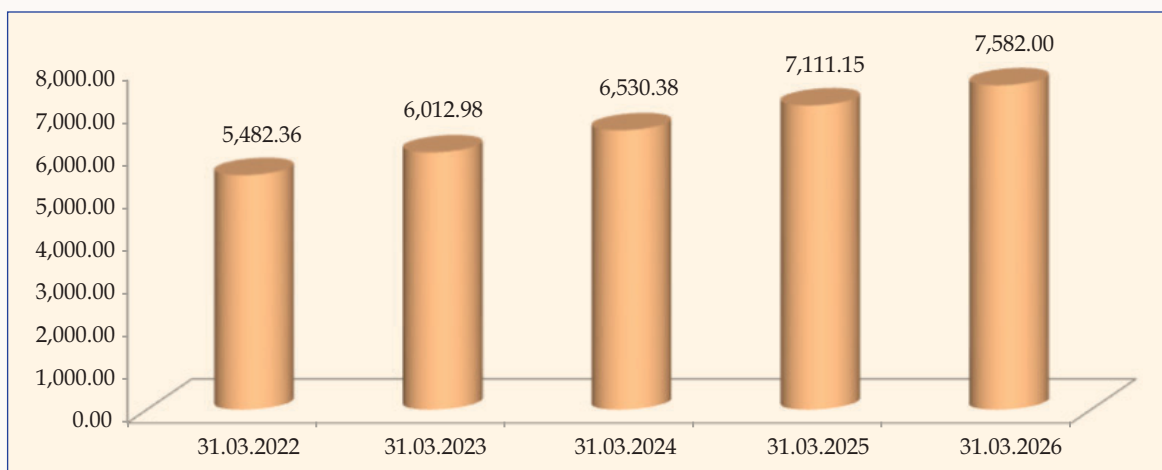
| 31.03.2022 | 31.03.2023 | 31.03.2024 | 31.03.2025 | 31.03.2026 |
|------------|------------|------------|------------|------------|
| 544.35     | 548.31     | 590.75     | 595.34     | 592.85     |



## RESERVES

(₹ in crore)

| 31.03.2022 | 31.03.2023 | 31.03.2024 | 31.03.2025 | 31.03.2026 |
|------------|------------|------------|------------|------------|
| 5,482.36   | 6,012.98   | 6,530.38   | 7,111.15   | 7,582.00   |



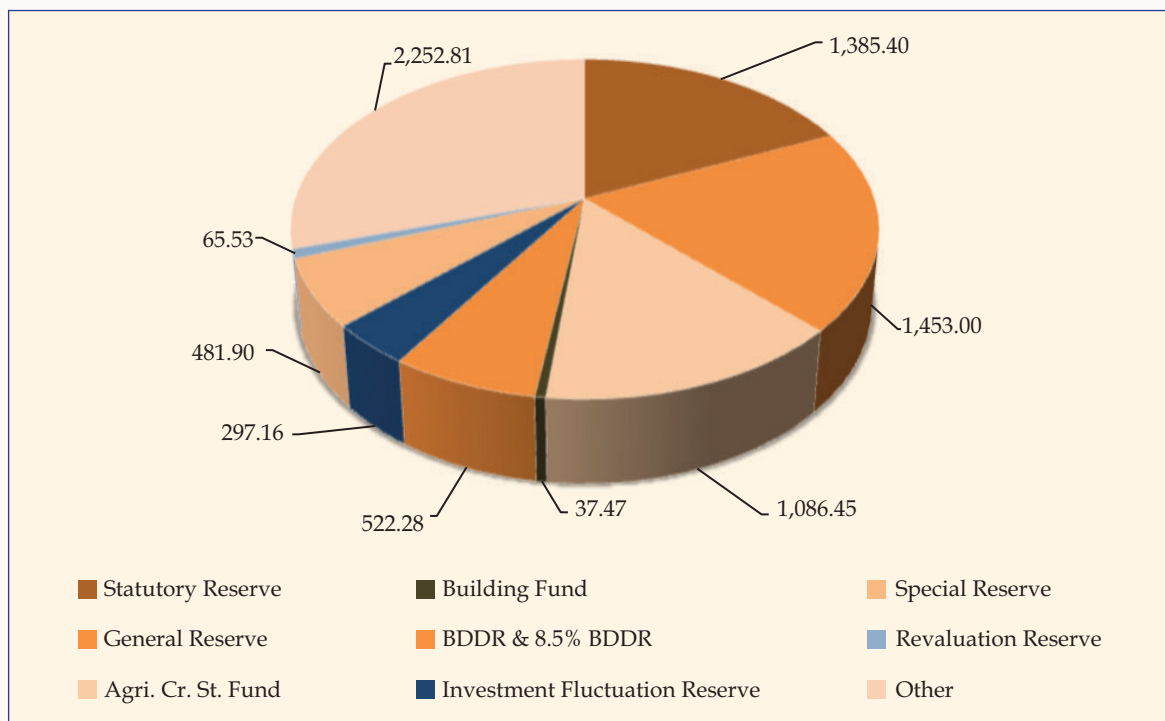


सहकारातून समृद्धी

# PROFILE 2026

## RESERVES ₹ 7,582.00 crore (31.03.2026)

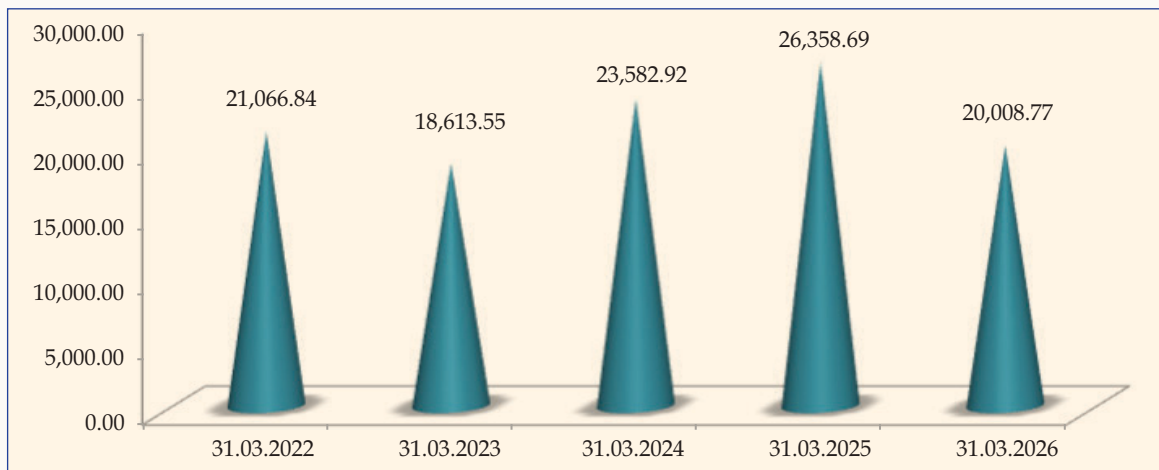
| Sr. No. | Particulars                    | Amount   |
|---------|--------------------------------|----------|
| 1       | Statutory Reserve              | 1,385.40 |
| 2       | General Reserve                | 1,453.00 |
| 3       | Agri. Cr. St. Fund             | 1,086.45 |
| 4       | Building Fund                  | 37.47    |
| 5       | BDDR & 8.5% BDDR               | 522.28   |
| 6       | Investment Fluctuation Reserve | 297.16   |
| 7       | Special Reserve                | 481.90   |
| 8       | Revaluation Reserve            | 65.53    |
| 9       | Other                          | 2,252.81 |
|         | Total                          | 7,582.00 |



## DEPOSITS

(₹ in crore)

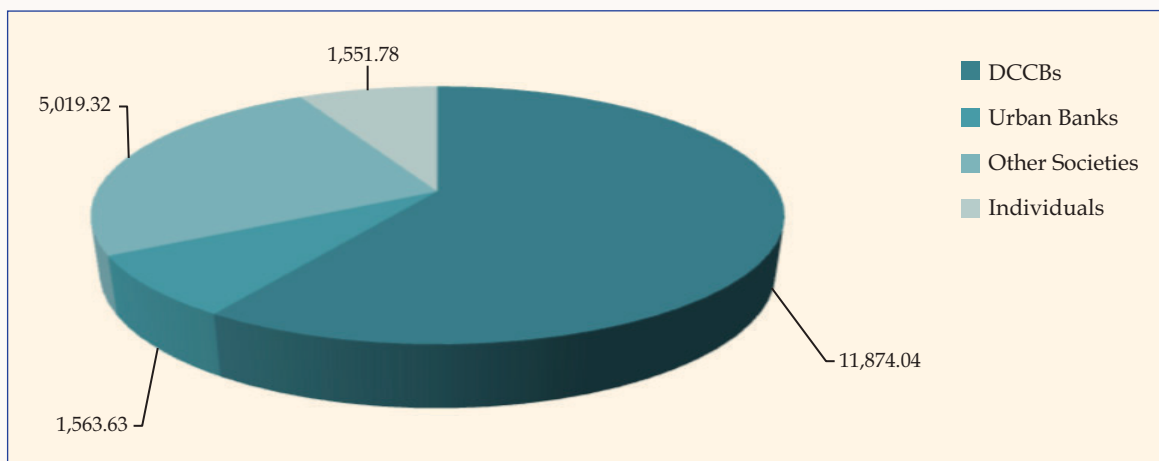
| 31.03.2022 | 31.03.2023 | 31.03.2024 | 31.03.2025 | 31.03.2026 |
|------------|------------|------------|------------|------------|
| 21,066.84  | 18,613.55  | 23,582.92  | 26,358.69  | 20,008.77  |



## DEPOSITS ₹ 20,008.77 crore (31.03.2026)

(₹ in crore)

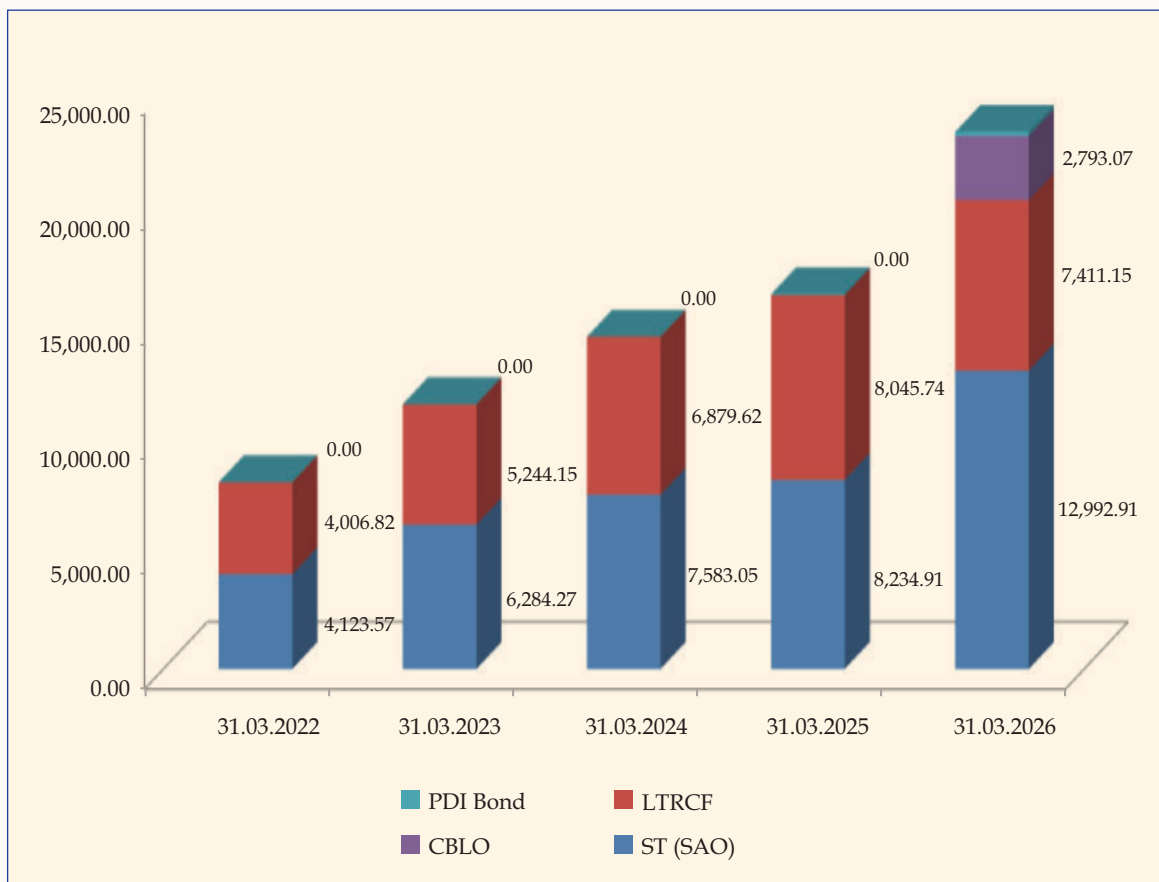
| DCCBs     | Urban Banks | Other Societies | Individuals | Total     |
|-----------|-------------|-----------------|-------------|-----------|
| 11,874.04 | 1,563.63    | 5,019.32        | 1,551.78    | 20,008.77 |



## BORROWINGS

(₹ in crore)

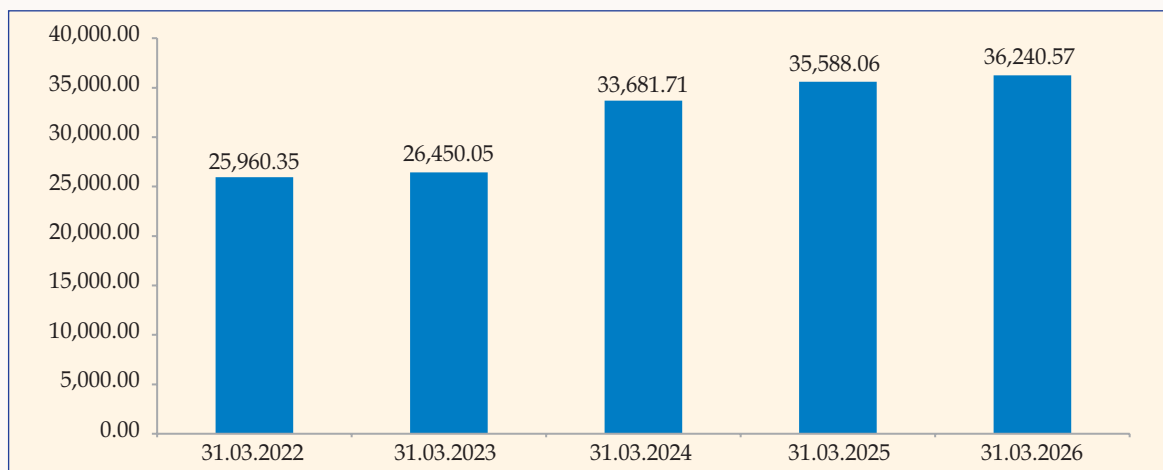
|              | 31.03.2022      | 31.03.2023       | 31.03.2024       | 31.03.2025       | 31.03.2026       |
|--------------|-----------------|------------------|------------------|------------------|------------------|
| ST (SAO)     | 4,123.57        | 6,284.27         | 7,583.05         | 8,234.91         | 12,992.91        |
| LTRCF        | 4,006.82        | 5,244.15         | 6,879.62         | 8,045.74         | 7,411.15         |
| CBLO         | 0.00            | 0.00             | 0.00             | 0.00             | 2,793.07         |
| PDI Bond     | 0.00            | 0.00             | 0.00             | 32.40            | 179.42           |
| <b>TOTAL</b> | <b>8,130.39</b> | <b>11,528.42</b> | <b>14,462.67</b> | <b>16,313.05</b> | <b>23,376.55</b> |



## LOANS & ADVANCES

(₹ in crore)

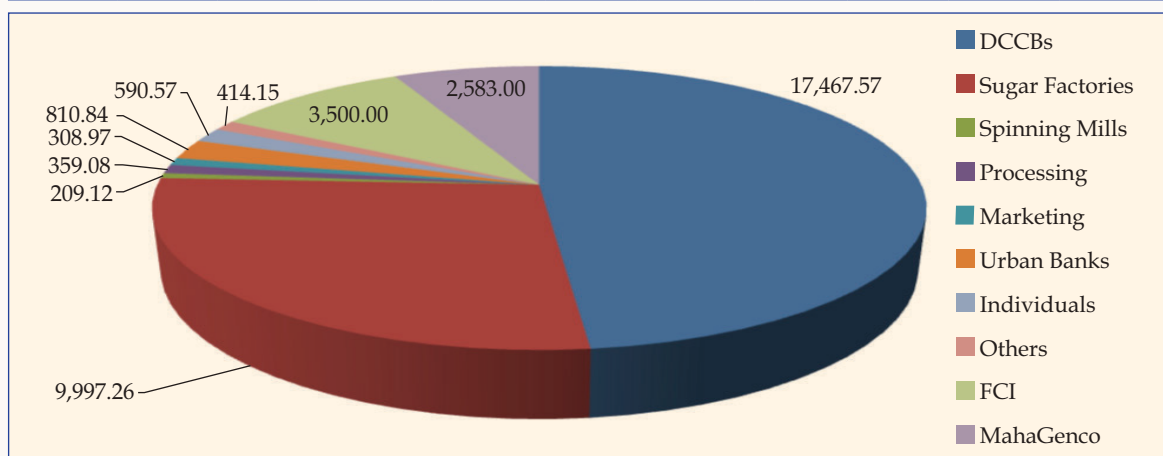
| 31.03.2022 | 31.03.2023 | 31.03.2024 | 31.03.2025 | 31.03.2026 |
|------------|------------|------------|------------|------------|
| 25,960.35  | 26,450.05  | 33,681.71  | 35,588.06  | 36,240.57  |



## LOANS & ADVANCES ₹ 36,240.57 crore (31.03.2026)

(₹ in crore)

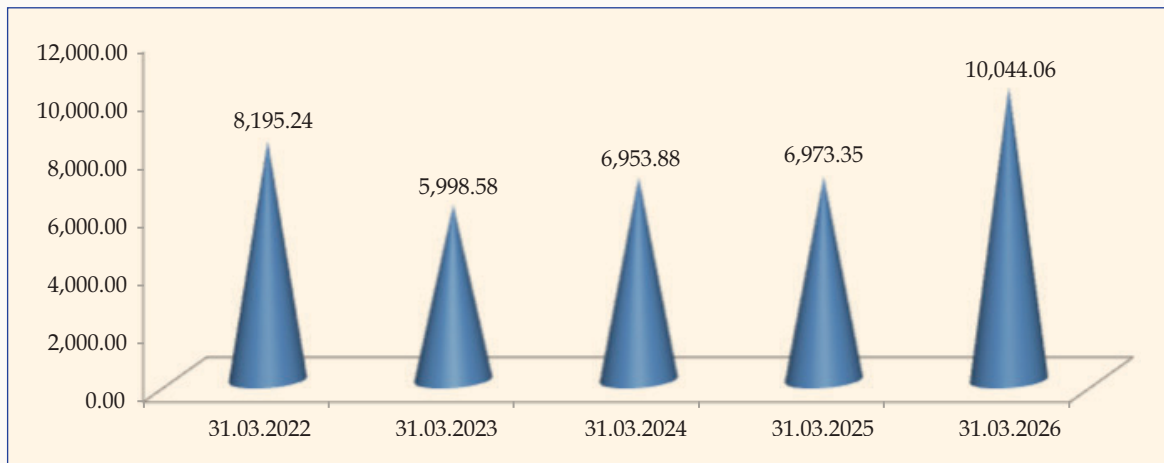
| DCCBs     | Sugar Factories | Spinning Mills | Processing | Marketing | Urban Banks | Individuals | Others | FCI      | Maha Genco | Total     |
|-----------|-----------------|----------------|------------|-----------|-------------|-------------|--------|----------|------------|-----------|
| 17,467.57 | 9,997.26        | 209.12         | 359.08     | 308.97    | 810.84      | 590.57      | 414.15 | 3,500.00 | 2,583.00   | 36,240.57 |



## INVESTMENTS

(₹ in crore)

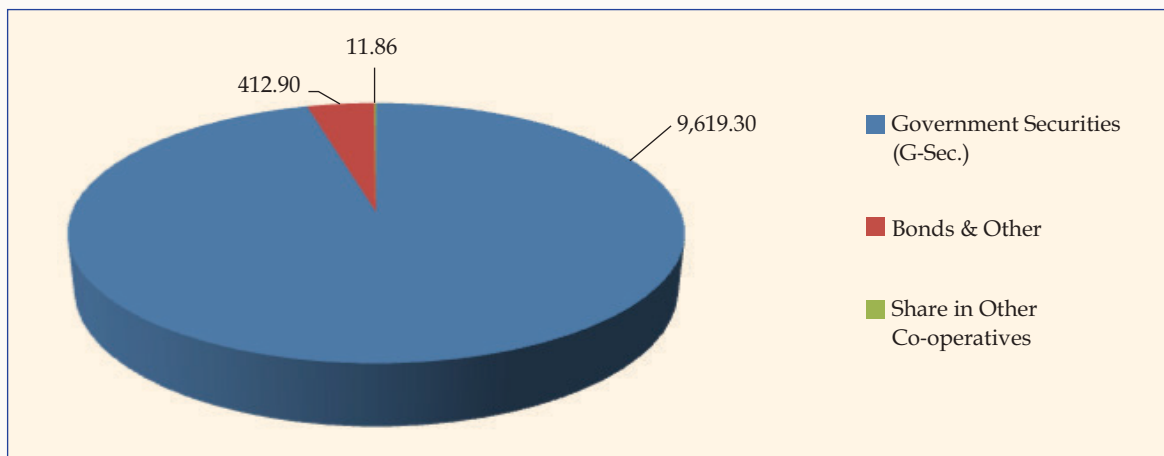
| 31.03.2022 | 31.03.2023 | 31.03.2024 | 31.03.2025 | 31.03.2026 |
|------------|------------|------------|------------|------------|
| 8,195.24   | 5,998.58   | 6,953.88   | 6,973.35   | 10,044.06  |



## INVESTMENTS ₹ 10,044.06 crore (As on 31.03.2026)

(₹ in crore)

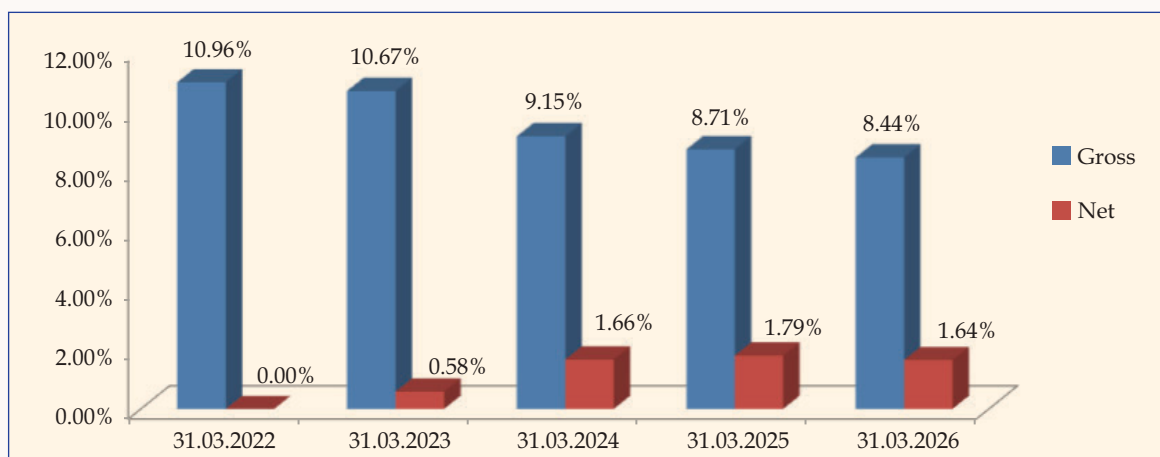
| Government Securities (G-Sec.) | Bonds & Other | Share in Other Co-operatives | Total     |
|--------------------------------|---------------|------------------------------|-----------|
| 9,619.30                       | 412.90        | 11.86                        | 10,044.06 |



# PROFILE 2026

## GROSS & NET NPAs (%)

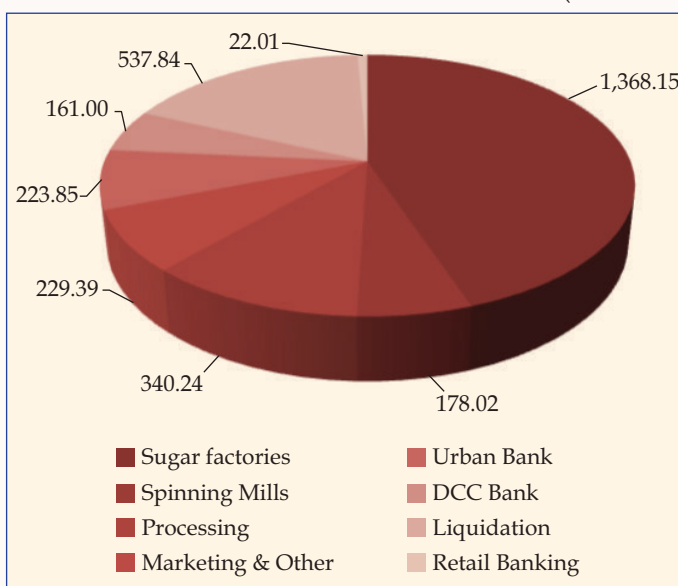
| NPA   | 31.03.2022 | 31.03.2023 | 31.03.2024 | 31.03.2025 | 31.03.2026 |
|-------|------------|------------|------------|------------|------------|
| Gross | 10.96%     | 10.67%     | 9.15%      | 8.71%      | 8.44%      |
| Net   | 0.00%      | 0.58%      | 1.66%      | 1.79%      | 1.64%      |



## SECTORWISE GROSS NPA

(₹ in crore)

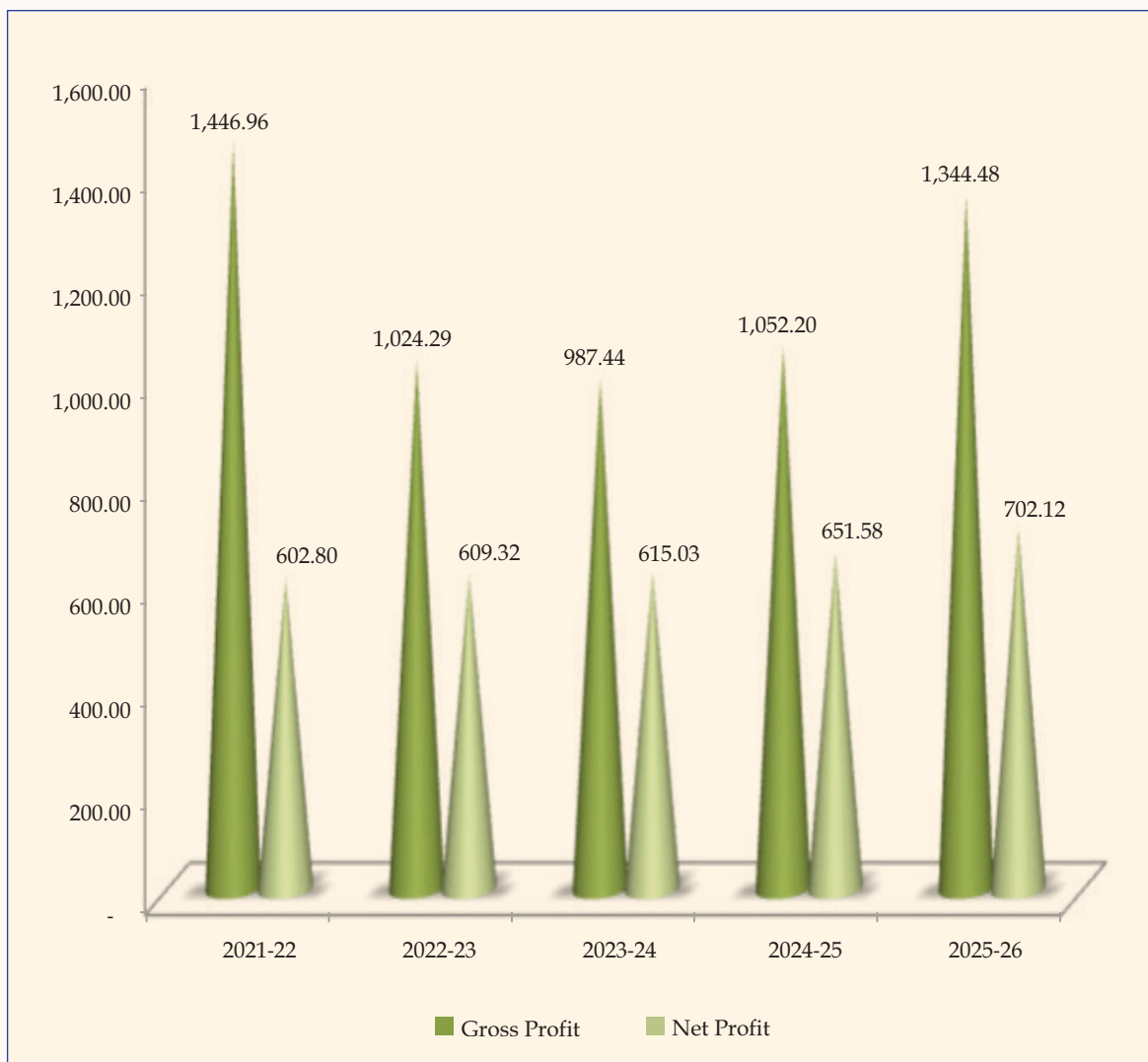
| Sector            | Gross NPA Amount |
|-------------------|------------------|
| Sugar factories   | 1,368.15         |
| Spinning Mills    | 178.02           |
| Processing        | 340.24           |
| Marketing & Other | 229.39           |
| Urban Bank        | 223.85           |
| DCC Bank          | 161.00           |
| Liquidation       | 537.84           |
| Retail Banking    | 22.01            |



## GROSS & NET PROFIT

(₹ in crore)

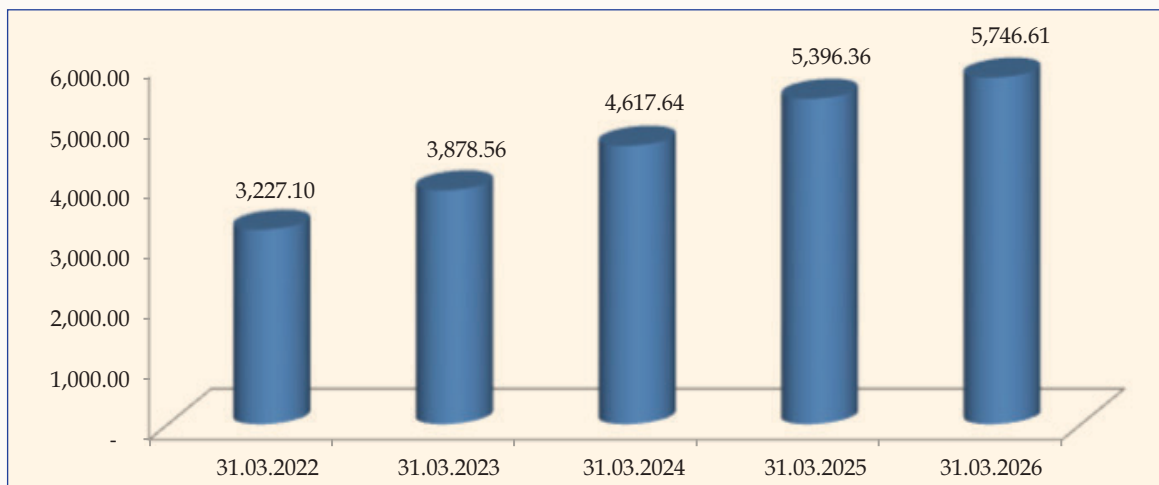
| Profit       | 2021-22  | 2022-23  | 2023-24 | 2024-25  | 2025-26  |
|--------------|----------|----------|---------|----------|----------|
| Gross Profit | 1,446.96 | 1,024.29 | 987.44  | 1,052.20 | 1,344.48 |
| Net Profit   | 602.80   | 609.32   | 615.03  | 651.58   | 702.12   |



## NETWORTH

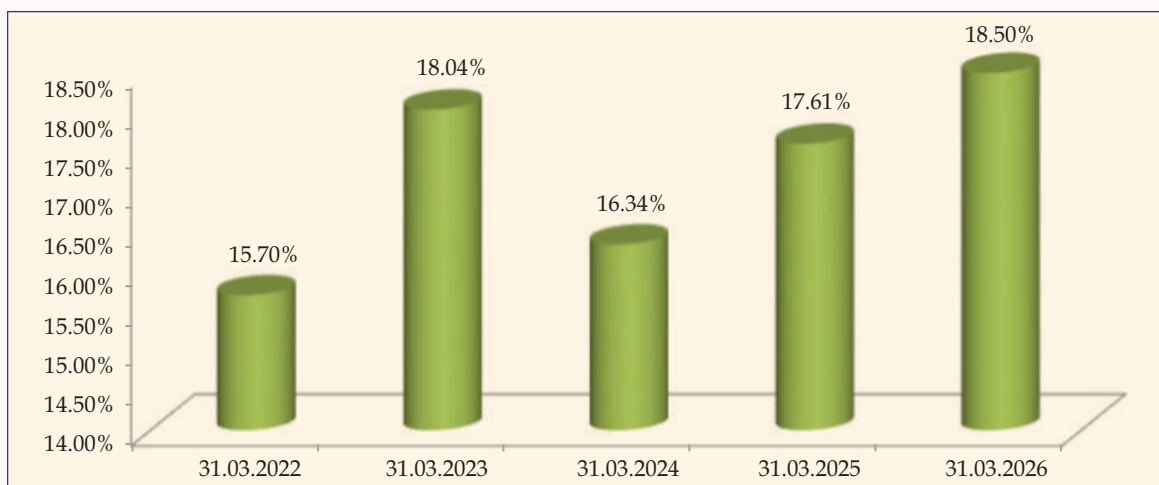
(₹ in crore)

| 31.03.2022 | 31.03.2023 | 31.03.2024 | 31.03.2025 | 31.03.2026 |
|------------|------------|------------|------------|------------|
| 3,227.10   | 3,878.56   | 4,617.64   | 5,396.36   | 5,746.61   |



## CRAR [%]

| 31.03.2022 | 31.03.2023 | 31.03.2024 | 31.03.2025 | 31.03.2026 |
|------------|------------|------------|------------|------------|
| 15.70%     | 18.04%     | 16.34%     | 17.61%     | 18.50%     |





# PROFILE2026

## NOTES

This image shows a single sheet of white paper with horizontal blue lines, resembling notebook paper. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.