Annexure I

Form A

Form of Balance Sheet

Balance Sheet of Abasahaeb Patil Rendal Sahakari Bank Ltd., Rendal

Balance as on 31 March 2026

	Schedule	As on 31.03.2026 Current Year	As on 31.03.2025 Previous Year
Capital and Liabilities			
Capital	1	470.94	447.58
Reserves and Surplus	2	967.19	1007.63
Deposits	3	10531.94	10420.92
Borrowings	4	0.00	0.00
Other Liabilities and provisions	5	414.82	531.49
Total		**12384.89**	**12407.62**

Assets

Cash and balances with RBI	6	126.55	145.86
Balance with banks and money at call and short notice	7	2284.20	2545.97
Investment	8	2952.66	2952.08
Advances	9	6443.30	6035.71
Fixed Assets	10	178.89	190.96
Other Assets	11	399.29	537.04
Total		**12384.89**	**12407.62**

Contigent liabilities	**12**	**16.65**	**16.59**
Bills For Collection		0.00	0.00

For Abasaheb Patil
Rendal Sahakari Bank Ltd., Rendal.

C.E.O.

Abasaheb Patil Rendal Sahakari Bank Ltd. Rendal.

10 JUN 2026

UDIN - 26121001HZXUAN9444

FOR POWAR SAMANT & JADHAV
CHARTERED ACCOUNTANTS

POWAR SAMANT & JADHAV FRN 119600W KOLHAPUR Chartered Accountants

CA ANIL B. JADHAV
PARTNER
M. No. 121001

Annexure I
Form B
Abasahaeb Patil Rendal Sahakari Bank Ltd., Rendal
Form of Profit and Loss Account for the year ended on 31/03/2026

		Schedule	As on 31.03.2026 Current Year	As on 31.03.2025 Previous Year
I.	**Income**			
	Interest earned	13	1037.91	882.56
	Other Income	14	74.99	118.54
	Total		**1112.90**	**1001.10**
II.	**Expenditure**			
	Interest expended	15	665.87	583.22
	Operating expenses	16	381.49	349.98
	Provisions and contingencies		11.93	6.00
	Total		**1059.29**	**939.20**
III.	**Profit/Loss**			
	Net profit/loss(-) for the year		53.61	61.90
	Profit/loss(-) brought forward			
	Total		**1112.90**	**1001.10**
VI.	**Appropriations**		**53.61**	**61.90**
	Transfer to statutory reserves		13.40	15.48
	Transfer to other reserves		4.17	7.28
	Transfer to Government/ proposed dividend		36.04	39.14
	Balance carried over to balance sheet		0.00	0.00

For Abasahaeb Patil
Rendal Sahakari Bank Ltd., Rendal.

C.E.O.

Abasaheb Patil Rendal Sahakari Bank Ltd. Rendal.

UDIN - 26121001HZXUAN9444

10 JUN 2026

FOR POWAR SAMANT & JADHAV
CHARTERED ACCOUNTANTS

POWAR SAMANT & JADHAV FRN 119605W KOLHAPUR Chartered Accountants

CA ANIL B. JADHAV
PARTNER
M. No. 121001

Schedule 1 Capital

	As on 31.03.2026 Current Year	As on 31.03.2025 Previous Year
Authorised Capital	700.00	700.00
(1400000 shares of Rs 50 each)		
Issued Capital	470.94	447.58
(1000 shares of Rs 1000 each)		
Susbscribed Capital	0	0
(1000 shares of Rs 1000 each)		

Schedule 2 Reserves and Surplus

	As on 31.03.2026 Current Year	As on 31.03.2025 Previous Year
I. **Statutory Reserves**	**356.03**	**280.87**
Opening Balance	280.87	243.28
Additions during the year	75.16	37.59
Deductions during the year	0.00	0.00
Dividend Equalisation Fund	**0.00**	**0.00**
Opening Balance	0.00	16.23
Additions during the year	0.00	0.00
Deductions during the year	0.00	16.23
Bad and Doubtful Reserves	**379.99**	**437.91**
Opening Balance	437.91	436.51
Additions during the year	0.00	122.25
Deductions during the year	57.92	120.85
Special Bad and Doubtful Reserves	**3.49**	**3.49**
Opening Balance	3.49	3.49
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
Training Fund	**0.31**	**0.21**
Opening Balance	0.21	0.04
Additions during the year	0.62	0.75
Deductions during the year	0.52	0.58
Investment Depercication Fund	**0.58**	**0.58**
Opening Balance	0.58	50.58
Additions during the year	0.00	0.00
Deductions during the year	0.00	50.00
Standered Asset Provision Reserve	**20.00**	**20.00**
Opening Balance	20.00	20.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
Leave Incashment Fund	**33.70**	**30.94**

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	Opening Balance	30.94	36.24
	Additions during the year	4.28	0.00
	Deductions during the year	1.52	5.30
	Medical Leave Fund	**1.74**	**2.50**
	Opening Balance	2.50	4.02
	Additions during the year	0.00	0.00
	Deductions during the year	0.76	1.52
	Investment Fultucation Fund	**15.00**	**15.00**
	Opening Balance	15.00	10.00
	Additions during the year	0.00	5.00
	Deductions during the year	0.00	0.00
	Peoples Welfare Fund	**6.74**	**6.82**
	Opening Balance	6.82	7.23
	Additions during the year	0.69	0.87
	Deductions during the year	0.77	1.28
	Co-op Fund	**0.00**	**0.25**
	Opening Balance	0.25	0.25
	Additions during the year	0.00	0.00
	Deductions during the year	0.25	0.00
	Charity Fund	**0.00**	**0.20**
	Opening Balance	0.20	0.20
	Additions during the year	0.00	0.00
	Deductions during the year	0.20	0.00
	Election Fund	**5.03**	**5.03**
	Opening Balance	5.03	4.03
	Additions during the year	0.00	2.00
	Deductions during the year	0.00	1.00
	BDDR Reserve 2024	**0.00**	**57.93**
	Opening Balance	57.93	0.00
	Additions during the year	0.00	57.93
	Deductions during the year	57.93	0.00
II	**Capital Reserves**	**90.97**	**84.00**
	Building	**90.97**	**84.00**
	Opening Balance	84.00	77.00
	Additions during the year	6.97	7.00
	Deductions during the year	0.00	0.00
III.	**Share Premium**	**0.00**	**0.00**
	Opening Balance	0.00	0.00
	Additions during the year	0.00	0.00
	Deductions during the year	0.00	0.00
IV.	**Revenue and Other Reserves**	**0.00**	**0.00**
	Opening Balance	0.00	0.00
	Additions during the year	0.00	0.00
	Deductions during the year	0.00	0.00
V	Balance in Profit and Loss Account	53.61	61.90
	Total	**967.19**	**1007.63**

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FRN 119605W
KOLHAPUR
Chartered Accountants

Schedule 3 – Deposits

		As on 31.03.2026 Current Year	As on 31.03.2025 Previous Year
A.I.	Demand deposits C/A	1044.95	746.49
	i) From banks	0.00	0.00
	(ii) From others	1044.95	746.49
II.	Savings Bank Deposits	1742.43	1677.65
III.	**Term Deposits**	7744.56	7996.78
	i) From banks	0.00	0.00
	(ii) From others	7744.56	7996.78
	Total (I, II and III)	**10531.94**	**10420.92**
B.	(i) Deposits of branches in India	0.00	0.00
	(ii) Deposits of branches outside India	0.00	0.00
	Total	**10531.94**	**10420.92**

Schedule 4 – Borrowings

		As on 31.03.2026 Current Year	As on 31.03.2025 Previous Year
I.	**Borrowings in India**	0.00	0.00
	(a) Reserve Bank of India	0.00	0.00
	(b) Other banks	0.00	0.00
	(c) Other institutions and agencies	0.00	0.00
II.	**Borrowings outside India**	0.00	0.00
	Total (I and II)	0.00	0.00
	Secured borrowings included in I and II above -	0.00	0.00

Schedule 5 - Other Liabilities and Provisions

		As on 31.03.2026 Current Year	As on 31.03.2025 Previous Year
I.	Bills payable	0.00	0.00
II.	Inter-office adjustment (net)	0.00	0.00
III.	Interest accrued	207.49	210.99
IV.	Others (including provisions)	207.33	320.50
	Total	**414.82**	**531.49**

Schedule 6 - Cash and Balances with

		As on 31.03.2026 Current Year	As on 31.03.2025 Previous Year
I.	Cash in hand (including foreign currency	126.55	145.86
	Balances with Reserve Bank of India	0.00	0.00
	Total (I and II)	**126.55**	**145.86**
II.	Balances with Reserve Bank of India	0.00	0.00
	(a) in Current Account	0.00	0.00
	(b) in Other Accounts	0.00	0.00
	Balances with Other Bank of India	0.00	0.00
	Total	**126.55**	**145.86**

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Schedule 7 - Balances with Banks and Money at call and Short Notice

		As on 31.03.2026 Current Year	As on 31.03.2025 Previous Year
I.	**In India**		
	(i) Balances with banks		
	(a) in Current Accounts		
	i) MSC BANK	10.49	50.74
	ii) SBI BANK	11.57	11.57
	iii) KDCC Bank	50.27	39.55
	iv) IDBI Bank	435.28	369.94
	v) Bank of India C/A	1.73	176.70
	vi) Bank of India (S/A)	93.51	79.43
	vii) Union Bank of India	0.18	0.18
	viii) ICICI Bank	16.54	237.19
	ix) RBL Bank Ltd	184.63	333.67
	(b) in Other Deposit Accounts	0.00	0.00
	(ii) Money at call and short notice	0.00	0.00
	(a) with banks	0.00	0.00
	i) MSC BANK	0.00	200.00
	ii) KDCC BANK	400.00	415.00
	iii) IDBI Bank	0.00	80.00
	iv) Cosmos Co.Op. Bank	100.00	202.00
	v) Saraswat Co.Op. Bank	250.00	200.00
	vi) Jana Small Finance Bank	220.00	150.00
	vii) Bank of India	50.00	0.00
	viii) ICICI Bank	200.00	0.00
	ix) RBL Bank	260.00	0.00
	(b) with other institutions	0.00	0.00
	Total (i and ii)	**2284.20**	**2545.97**
II.	**Outside India**	0.00	0.00
	(i) in Current Accounts	0.00	0.00
	(ii) in Other Deposit Accounts	0.00	0.00
	(iii) Money at call and short notice	0.00	0.00
	Total (i, ii and iii)	0.00	0.00
	Grand Total (I and II)	**2284.20**	**2545.97**

Schedule 8 – Investments

		As on 31.03.2026 Current Year	As on 31.03.2025 Previous Year
	Investments in India in		
	(i) Government Securities	2946.61	2946.03
I	(ii) Other approved securities	0.00	0.00
	(iii) Shares	6.05	6.05
	(iv) Debentures and Bonds	0.00	0.00
	(v) Subsidiaries and/or joint ventures	0.00	0.00
	(vi) Others (to be specified)		
	Total	**2952.66**	**2952.08**
	Investments outside India in	0.00	0.00
	(i) Government securities (including local authorities)	0.00	0.00
II.	(ii) Subsidiaries and/or joint ventures abroad	0.00	0.00
	(iii) Others investments (to be specified)	0.00	0.00
	Total	**0.00**	**0.00**
	Grand Total (I and II)	**2952.66**	**2952.08**

Schedule 9 – Advances

		As on 31.03.2026 Current Year	As on 31.03.2025 Previous Year
A.	(i) Bills purchased and discounted	0.00	0.00
	(ii) Cash credits, overdrafts and loans repayable on demand	800.70	889.26
	(iii) Term loans	5642.60	5146.45
	Total	**6443.30**	**6035.71**
B.	(i) Secured by tangible assets	6441.71	6031.22
	(ii) Covered by Bank/Government Guarantees	0.00	0.00
	(iii) Unsecured	1.59	4.49
	Total	**6443.30**	**6035.71**
C.I.	Advances in India		
	(i) Priority Sectors	5343.23	5119.92
	(ii) Public Sector	0.00	0.00
	(iii) Banks	0.00	0.00
	(iv) Others	1100.07	915.79
C.II.	Advances outside India	0.00	0.00
	(i) Due from banks	0.00	0.00
	(ii) Due from others	0.00	0.00
	(a) Bills purchased and discounted	0.00	0.00
	(b) Syndicated loans	0.00	0.00
	(c) Others	0.00	0.00
	Total	0.00	0.00
	Grand Total (C.I and II)	**6443.30**	**6035.71**

Schedule 10 - Fixed Assets

		As on 31.03.2026 Current Year	As on 31.03.2025 Previous Year
I.	**Premises**	**110.26**	**113.41**
	At cost as on 31st March of the preceding year	113.41	101.69
	Additions during the year	0.00	18.92
	Deductions during the year	0.00	3.84
	Depreciation to date	3.15	3.36
II.	**Other Fixed Assets (including furniture and fixtures)**	**68.63**	**77.55**
	At cost as on 31st March of the preceding year	77.55	63.39
	Additions during the year	15.88	41.51
	Deductions during the year	0.59	0.00
	Depreciation to date	24.21	27.35
	Total (I and II)	**178.89**	**190.96**

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Schedule 11 - Other Assets

		As on 31.03.2026 Current Year	As on 31.03.2025 Previous Year
I.	Inter-office adjustments (net)	0	0
II.	Interest accrued	296.38	273.21
III.	Tax paid in advance/tax deducted at source	21.00	24.00
IV.	Stationery and stamps	9.09	9.53
V.	Non-banking assets acquired in satisfaction	0.00	0.00
VI.	Others *	72.82	230.30
	Total	**399.29**	**537.04**

* In case there is any unadjusted balance of loss the same may be shown under this item with appropriate foot-note.

Schedule 12 - Contingent Liabilities

		As on 31.03.2026 Current Year	As on 31.03.2025 Previous Year
I.	Claims against the bank not acknowledged	0.00	0.00
II.	Liability for partly paid investments	0.00	0.00
III.	Liability on account of outstanding forward	0.00	0.00
IV.	Guarantees given on behalf of constituents	0.00	0.00
V.	Acceptances, endorsements and other	0.00	0.00
VI.	Other items for which the bank is	16.65	16.59
	Total	**16.65**	**16.59**

Schedule 13 - Interest Earned

		As on 31.03.2026 Current Year	As on 31.03.2025 Previous Year
I.	Interest/discount on advances/bills	741.17	655.13
II.	Income on investments	296.74	227.43
III.	Interest on balances with Reserve Bank of India and other inter-bank funds	0.00	0.00
IV.	Others	0.00	0.00
V.	**Total**	**1037.91**	**882.56**

Schedule 14 - Other Income

		As on 31.03.2026 Current Year	As on 31.03.2025 Previous Year
I.	Commission, exchange and brokerage	0.05	0.08
II.	Profit on sale of investments	0.00	0.00
	Less: Loss on sale of investments	0.00	0.00
III.	Profit on revaluation of investments	0.00	0.00
	Less: Loss on revaluation of investments	0.00	0.00
IV.	Profit on sale of land, buildings and other assets	0.00	0.00
	Less: Loss on sale of land, buildings and other assets	0.00	0.00
V.	Profit on exchange transactions *Less:* Loss on exchange transactions	0.00	0.00
VI.	Less: Loss on exchange transactions	0.00	0.00
VI.	Income earned by way of dividends, etc.	0.61	0.61
	from subsidiaries/companies and/or joint ventures abroad/in India	0.00	0.00
VII	Miscellaneous Income	74.33	117.85
	Total	**74.99**	**118.54**

Note: Under items II to V loss figures shall be shown in brackets

Schedule 15 - Interest Expended

		As on 31.03.2026 Current Year	As on 31.03.2025 Previous Year
I.	Interest on deposits	665.87	583.22
II.	Interest on Reserve Bank of India/ Inter-bank borrowings	0.00	0.00
III.	Others	0.00	0.00
	Total	**665.87**	**583.22**

Schedule 16 -Operating Expenses

		As on 31.03.2026 Current Year	As on 31.03.2025 Previous Year
I.	Payments to and provisions for employees	233.15	200.38
II.	Rent, taxes and lighting	43.17	39.83
III.	Printing and stationery	1.53	1.52
IV.	Advertisement and publicity	0.28	1.35
V.	Depreciation on bank's property	27.36	30.72
IV.	Director's fees, allowances and expenses	0	0
VII	Auditors' fees and expenses (including branch auditors)	0.00	0.00
VII	Law charges	1.92	1.11
IX	Postages, Telegrams, Telephones, etc.	3.12	3.52
X	Repairs and maintenance	1.51	0.26
XI	Insurance	13.55	11.86
XII	Other expenditure	55.90	59.43
	Total	**381.49**	**349.98**

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