Chairman's Message

Dear Shareholders,

It is my privilege to present the 50th Annual Report of the Bank for the Financial Year 2025–26. On behalf of the Board of Directors, the Board of Management, and every employee of the Bank, I extend my sincere gratitude for your unwavering trust, confidence and continued support, which remain the foundation of our progress.

The Indian banking sector continues to demonstrate remarkable resilience, supported by sustained credit growth, stable macroeconomic fundamentals, and progressive regulatory reforms. The Reserve Bank of India's forward-looking initiatives have further strengthened Co-operative Banks, enabling us to reinforce governance, enhance compliance, accelerate digital transformation, and pursue sustainable long-term growth with confidence.

I am pleased to report that your Bank is on a progressive path of strong and consistent performance. Driven by enhanced operational efficiencies, the Bank has achieved comparatively better results and net profit increased to ₹77.01 Crore, during the Financial Year 2025-26. Reflecting this performance the Board of Directors has proposed a dividend @10% reaffirming our commitment to creating lasting value for shareholders of the Bank.

Looking ahead, we remain firmly committed to building a stronger, more agile, and future-ready institution. Our strategic priorities will continue to focus on robust governance, superior asset quality, technology-led innovation, strengthened cybersecurity and customer-centric banking solutions. We will pursue quality credit growth, expand our retail and MSME portfolio and maintain prudent risk management while creating sustainable opportunities for our customers, employees and stakeholders.

I extend my heartfelt appreciation for the dedication and professionalism exhibited by the employees.

In conclusion, I express my deepest appreciation to our shareholders, customers, regulators and well-wishers for their enduring faith in the Bank. With your continued support, I am confident that our Bank will achieve greater milestones, strengthen its legacy of trust and emerge as one of India's most respected co-operative banks.

With warm regards,

SURYAKANT J. SUVARNA
CHAIRMAN