



एकमेका साह्य
अवघे धरु सु

शिक्षक सहकारी बँक लि. SHIKSHAK SAHAKARI BANK LTD. (शेड्यूल्ड बँक)

मुख्य कार्यालय : गांधीसागर, महाल, नागपूर - ४४० ०१८
फोन : ०७१२-२७७४८६६, २७२७४२३, २७२२७०५, २७२२३१९

TOLL FREE No. :- 18002330310

Website : www.shikshabank.com, Email : ssbho_ngp@shikshabank.com



वार्षिक सर्वसाधारण सभेची सूचना (फक्त सभासदांसाठी)

शिक्षक सहकारी बँक लि., (शेखुल्लह बँक) नामांगन्धी ४७ वी वार्षिक सर्वसाधारण सभा रविवार दिनांक ०३ ऑगस्ट २०२५ रोजी सकाळी ९.०० वाजता शिक्षक सहकारी बँक लि., मुख्य कार्यालयाचे समझृत, गंधीसागर, महाल, नामांगन्धी खालील नमुद विषय सूचीमधील विषयांवर विचार विनियम व ठराव संमत करण्यासाठी आयोजित करण्यात आलेली आहे. आपण सदर समेली उपस्थित रहावे, ही नम्र विनंती.

- : विषय सूची :-

- दिनांक ११ ऑगस्ट २०२४ रोजी झालेल्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून कायम करणे.
 - बँकेच्या सन् २०२४-२०२५ च्या अंदवालास मान्यता देणे.
 - दिनांक ३१.०३.२०२५ च्या लेखाप्रक्रित ताळेवंद व नफा तोटा प्रकाश मंजुरी देणे.
 - सन् २०२४-२०२५ वैधानिक वर्षाची नोंद घेणे व सन् २०२३-२०२४ या आर्थिक वर्षाच्या लेखाप्रक्रियाच्या पूर्ती अहवालाची माहिती देणे.
 - संचालक मंडळाच्या शिकारसंशीलप्राप्त सन् २०२४-२०२५ च्या शुद्ध नायकाच्या विनियोगास मान्यता देणे.
 - सन् २०२५-२६ या आर्थिक वर्षाच्या बँकेच्या वैधानिक लेखाप्रक्रियासाठी भारतीय रिझार्व बँकेच्या निर्देशाप्रमाणे संचालक मंडळाने केलेल्या अंकेकाच्या नेमण्यूनिस व व्यांचे अंकेक्षण शुल्कास मान्यता देणे.
 - सन् २०२५-२६ या आर्थिक वर्षाच्या अंदाजप्रकाची नोंद घेणे व सन् २०२४-२०२५ मध्ये अंदाजप्रकाच्या तुकऱ्यात कमी अधिक झालेल्या खार्चाची नोंद घेणे.
 - सन् २०२५-२६ वैधानिक अंकेक्षणातून प्राप्तप्राप्त कर्यापात्रात आलेल्या व संचालक मंडळाने शिकारस केलेल्या कामानिलेखन प्रक्राणीस मान्यता देणे.
 - भारतीय बँकेच्या आदाजप्रकाची नोंद घेणे व सन् २०२४-२५ या आर्थिक वर्षात कर्याक्रमात आलेल्या विचारक कर्त्तव्य मंजुरी देणे.
 - संचालक मंडळाच्या शिकारसंशीलप्राप्त त्रोपायमुक्तीस तुकऱ्यात कर्याक्रमात आलेल्या विचारक कर्त्तव्य मंजुरी देणे.
 - मा. अरुणांगणे प्रदानानीने बोकेकर येण्याचा दाव विषयावर चर्चा व निर्णय.

नागपत्र

दिनांक : २४.०६.२०२५

सचना :- गणपती अभावी स्थगित सभा त्याच दिवशी त्याच ठिकाणी सकाळी ९.३० वाजता सुल होईल. त्याकरिता गणपतीची आवश्यकता राहणार नाही

संचालक मंडळाच्या आदेशान्वये

अल्पेशकुमार दोलतराय जोशी
मख्य कार्यकारी अधिकारी



संचालक मंडळ

नाव	कार्यालय फोन	मोबाइल	नाव	कार्यालय फोन	मोबाइल
अध्यक्ष मा. श्री. अनिल मधुकर सोले	२७२२३१९	९८२४५७८९४३	डॉ. सौ. कृत्पना प्रविण पांडे	२७११४०७	९९२३७५४५६१
उपाध्यक्ष आ. श्री. प्रवीण प्रभाकर दट्टके	२७२२७०५	९९२३६६६६७७	डॉ. सौ. मनिषा लिलीपांव वाळोडे	०७११६-२८२०८५	७२११५३२०६१
संचालक श्री. माधव गोविंद नेरकर	२७२७४२३	९८२४५७८८६२	अंगू. श्री. विनायक मधुकर राजकरणे	२७२३०१०	९३०११०३७१२
श्री. अनिल दत्तात्रय मुळे	२५४८८४०	९८०९५७३९३ ७३०९००६४०	श्री. विवेक दिनकर जुगाडे	२७३३८२३	९८२२१४५११०
श्री. भोलानाथ लक्ष्मण सहारे	२६४०३१७	९७६०७००११६	डॉ. श्री. रविंद्र दामोदर येन्नूकर	०७११२-२२२०८५	९४२२५४५६४४
श्री. योगेश सिताबनन्दी बन	२७४३८६०	९८२३०४४०३	श्री. आशिव गजानन वाडिले	२७४८५६३	९४२३१०३०६०
श्री. रंजीत जनादेव श्रीरामवार	०७१०२-२५७०२१	९४२२१३७३८०	श्री. गोपाल राममाझ बोहे	२२२१३२५	९८२२७२४७८४
सी.ए.श्री. रविंद्र मधुकर विचवडकर	२५४८८१२	९४२२१०२२३८	(कर्मचारी प्रतिनिधि)		
श्री. तुलाश्रम विसंग मंशाराम	२५४०२००	९३२५६६४६३	श्री.सतीश रत्नलाल यादव	२६४३०७८	९४२२८२०४२७
श्री. सुनिल अजुन पाटील	०७१०१-२८८२११	९९३०००७२५२	(कर्मचारी प्रतिनिधि)		
			सौ. वदना पराण कोथळे	२७२२६५१	८४११५५६००
			मुख्य कार्यालय अधिकारी		
			श्री. अल्पेशकुमार दोलतराय जोशी	२७१४८६६	९३७३४३०२३३

सन्माननिय भागधारक बंधू आणि भगिनींनो

सन २०५४ हे साल अंतरराष्ट्रीय स्तरावरला सहकारीता वर्ष घोषित करण्यात आल्यामुळे सहकाराचे महत्व दिसेंदिवस अंतरराष्ट्रीय स्तरावर वाढतच आहे. आपुनिक बँकींना आर्टिकिल ईंटर्नेजेस वापरण्यास सुरुवात केलेलीआहे, हल्कुऱ्या सहकारी बँकांना सुद्धा याकडे वाचावाल कराऱी लागणार आहे. यामुळे छोट्या बँकांना स्पृहद टिकून शरण्यासाठी अधिकारिक प्रयत्न करावे लागणार आहेत. जवळपास द्वारा वर्षानंतर तुकडीचे महाराष्ट्रातील दोन सहकारी बँकांना शुरूवृद्ध बँकांना दर्जा प्राप्त झाल्याचे सुरुवात सहकारी बँकांना क्षेत्रात ऊर्जा उंगली उर्जा देण्यास भारतीय दिविकर बँकेने सुद्धा हातमार लावलेला आहे. या सर्व बँकांनी अपेक्षाकृत यांनी अपेक्षित करण्यात आवश्यक आहे.

ल्यामुळे तंत्रज्ञानकडे अधिक वर्णन आण्याचा वैकाश उद्देश्य पांढरी वालु आणि वर्षांच्या वैकाशात आवाहन करावे याचा विवरण दिला.

सभासदांना नम्र विनंती

- आर्थिक पत्रके व बँकेचे इतर कामकाज यासंबंधी अधिक माहिती हवी असल्यास सभासदांनी आपले प्रश्न लेदी स्वरूपात सधेच्या सात दिवस अगोदर बँकेच्या मुख्य कार्यालयात प्राप्त होतील अशाप्रकारे पाठवावेत.
- सभेचा अहवाल सर्व सभासदांना बँकेच्या रेडॉवर असलेल्या पद्यावर पाठविण्यात आलेला आहे सभासदांना अहवाल प्राप्त झाला नसल्यास त्यांनी जवळच्या शाखेतून अथवा मुख्य कार्यालयातून आपली ओलख पट्टुनु अहवाल प्राप्त करून घ्यावा. रायचा अहवाल बँकेचे संकेतस्थळ www.shikshakbank.com यावर सुद्धा प्रकाशित करण्यात आलेला आहे.
- सभासदांनी आपल्या परावारांना बँकेच्या बदलासंबंधी बँकेता ताळाकू लकवावे, अन्यथा यापवीचा बँकेता दिलेला पत्ता ग्राह्य मानला जाईल.
- सभासदांनी आपले भाग प्रमाणपत्र नेले नसल्यास कृपया संघर्षी शाखेतून घेऊन घावे.
- स्थानावाबाबाना नामिर्देशन (Nomination) नसल्यास त्यांत वारसारांना नामिर्देशन नीदविण्याचे करावे.
- सभासदांनी आपले भाग प्रमाणपत्र नेले नसल्यास कृपया संघर्षी शाखेतून घेऊन घावे.

अहवाल वर्षात आपल्या बँकेची कामगिरी :

भाग भांडवल व सभासद :

अहवाल वर्षात बँकेचे भागभांडवल दिनांक ३१.०३.२०२५ रोजी रु. ५८४०.२२ लक्ष इतके आहे.

(रकम लाखामध्ये)

तपशील	दिनांक दि. ३१.०३.२०२४ अखेर	दिनांक दि. ३१.०३.२०२५ अखेर
वसुल भाग भांडवल	रु. ५६८८.०७ लक्ष	रु. ५७८२.८४ लक्ष
अग्रहक भाग भांडवल	रु. ६२.६३ लक्ष	रु. ५०.३८ लक्ष
सभासद	१०६३५६	१०६३८०
नामांत्र सभासद	४७३	३२३

टेवी :

अहवाल वर्षात बँकेच्या ठेवी रु. १११०१.९५ लक्ष झालेल्या आहेत. लो-कॉर्स्ट ठेवीचे एकूण ठेवीशी प्रमाण ३१.०४% आहे. ठेवीवरील Cost of Deposit नियंत्रित ठेवण्याकरीता व नफाक्षमता वाढविण्याचे दृष्टीने चालू आर्थिक वर्षात हे प्रमाण ४०.००% पर्यंत वाढविण्याचे बँकेचे उद्दीप्त आहे.

(रकम लाखामध्ये)

ठेवीचा प्रकार	दि. ३१.०३.२०२४ रोजी	शेकडा प्रमाण	दि. ३१.०३.२०२५ रोजी	शेकडा प्रमाण
चालू ठेवी	६५०७.८१	५.६५%	५८६९.८१	४.९३%
बचत ठेवी	३२८२८.७८	२८.४७%	३१०७७.५१	२६.९१%
मुदत ठेवी	७५९५३.७३	६५.८८%	८२०७२.२७	६८.९६%
एकूण	११५२९०.४०	१००.००%	११९०९९.५१	१००.००%

कर्जः

अहवाल वर्षात बँकेची कर्जे रु. ७३१९३.६५ लक्ष झालेली आहेत. कर्जाचे ठेवीसोबतचे प्रमाण ६९.५० टक्के आहे.

(रकम लाखामध्ये)

कर्ज प्रकार	दि. ३१.०३.२०२४ रोजी	शेकडा प्रमाण	दि. ३१.०३.२०२५ रोजी	शेकडा प्रमाण
मुदती कर्ज (हफ्तेवारीची कर्ज)	३५०४०.५१	५४.११%	३१७०१.६७	५४.२४%
उचल कर्ज (कॅश फ्रेडिंग, ऑफरड्राफ्ट व इतर)	३००२०.३७	४५.८९%	३३४९१.९८	४५.७६%
एकूण	६५४२४.८८	१००.००%	७३१९३.६५	१००.००%

अनुत्पादीत कर्जः

अनुत्पादीत कर्जावर नियंत्रण वाढविण्याचे बँकेच्या ग्रेडीवरीत आपल्यात यश प्रमाण ०.०० टक्के अंतर्गत आणण्यात यश प्राप्त झालेले आहे. दोबळ एनपीएचे प्रमाण ७ टक्केच्या आत आलेले आहे. अहवाल वर्षात बँकेचे अनुत्पादीत कर्जखात्यांमध्ये रु. १६१९.५५ लक्षाची वसूली केलेली आहे. मार्च २०२५ अखेर अनुत्पादीत कर्जाचे नक्त प्रमाण (NET NPA) "शून्य" झालेले आहे व त्यामध्ये सातत्य राखण्यात यश प्राप्त होत आहे.

(रकम लाखामध्ये)

तपशील	दि. ३१.०३.२०२४ रोजी	शेकडा प्रमाण	दि. ३१.०३.२०२५ रोजी	शेकडा प्रमाण
दोबळ अनुत्पादीत कर्ज	६४७५.३७	९.९०%	५०८८.६१	६.९५%
नक्त अनुत्पादीत कर्ज	९७९.६२	१.६२%	०.००	०.००%

गुंतवणूक :

अहवाल वर्षात बँकेची एकूण गुंतवणूक रु. ५५१.८१ लक्ष आहे. गुंतवणूकाच्या खरेदीवितीतून (Trading Profit) रु. ११.०४ लक्ष नफा प्राप्त झालेला आहे. भारतीय रिझर्व बँकेचे गुंतवणूकीसंबंधाने दिलेल्या सर्व निर्विशेष बँकेचे तोतोत यातला केलेले आहे.

संचालक व रायांचे नातेवाईकांकीला जावा :

(महाराष्ट्र सहकारी संस्था अधिनियम १९६० ये कलम ७५(२) चे तरतुदी अन्वय द्यावयाची माहिती)

दिनांक ३ मार्च २०२५ रोजी संचालक व रायांचे नातेवाईकांकीकांकी धूप असलेल्या कर्जाची माहिती खालीलप्रमाणे आहे.

(रकम लाखामध्ये)

मासील वर्षाचे एकूण येणे कर्ज	चालू वर्षात दिलेले कर्ज	चालू वर्षात वसूल कर्ज	वर्ष अखेर येणे बाकी	थकबाबी
खाते संख्या	रकम	खाते संख्या	रकम	खाते संख्या
०	०.००	१	०.९०	०.९०

लवाद दावे :

बँकेचे थकबाबीदार सभासदांवर कायदेवीरी संख्यासाठी व थकबाबीकी वसूल करण्यासाठी अहवाल वर्षात कलम १०१ अंतर्गत ५१ खातेदारांवर रु. ११०१.०१ लक्ष व कलम ११ अंतर्गत ६ खातेदारावर रु. ११.६२ लक्ष रकमेचे दावे दाखल केले. कलम १०१ अंतर्गत वसूली दाखला प्राप्त ११ प्रकरणांमध्ये रु. ११११.२८ लक्ष रकमेची वसूली होऊन खाते बंद झालेले आहेत. ८१ खात्यात रु. २१२.९० लक्षची आंशिक प्रतीक्षा प्राप्त झालेली आहे. असा प्रतीक्षा अहवाल वर्षात बँकेची वसूली दाखला करण्यात आलेली आहे. या खात्यावर रु. ४८०४.५२ लक्ष रकमेची वसूली प्राप्त झालेली आहे.

कॉम्प्रोमाइझ अंड सेटलमेंट योजना (Compromise and Settlement Scheme) :

भारतीय रिझर्व बँकेच्या मार्गदर्शक तत्वानुसार तयार करण्यात आलेल्या बँकेच्या कॉम्प्रोमाइझ अंड सेटलमेंट पॉलीसीनुसार अहवाल वर्षात ३१ थक्कीत (एन.पी.ए.) कर्जप्रकरणे ज्याची शिल्लक थकबाबी रु. ४८००.९५ लक्ष होती, याची नियमानुसार रु. ३५४.२३ लक्ष मध्ये देण्यात आलेली आहे. या खात्यावर रु. ४८०४.५२ लक्ष रकमेची वसूली ३० प्रकरणांमध्ये रु. १८८.६५ लक्ष रकमेची वसूली दाखल्यास्तव न्यायालयात कायदावाही सुरु देण्यात आलेली आहे.

कर्ज व अर्थी यांचे निलेले :

मा. १२०२५ या अर्थीकी अंकेबाबीनी दिनांक ३१.०३.२०२५ रोजी बँकेची एकूण १२४ थक्कित कर्ज खाती ज्याची ज्याची शिल्लक बाबी रकम रु. ५५१.८० लक्ष आहे, निर्खानाकरीता प्रमाणित केलेली आहेत. या कर्जखात्यावर रु. १११३.५३ लक्ष यांचे थक्कित आहे. सर्वकू कर्ज बँकेचे वसूलीच बँकेचे अवाधित ठेवून सन् २०२५-२६ मध्ये निलेलित करण्यात आलेले आहे. यामुळे बँकेचे ताळेबंद स्वरूप करण्यास मदत होईल.

स्वरूपीय पांचाली :

स्वरूपीय पांचालीचे प्रमाण अहवाल वर्षात ९६.९६% आहे जे भारतीय रिझर्व बँकेच्या विमान नियमांच्या (१०.००%) च्या तुलनेत अतिशय समाधानकरक आहे.

कर्मचारी कांक्षण्यात :

दिनांक ३ मार्च २०२५ अखेर बँकेची एकूण कर्मचारी संख्या ३१८ आहे, ज्याची नियमांच्या ८१ अंदिकारी व ३१७ कर्मचारी यांचा समावेश आहे. अपल्या मानव संसाधनाची क्षमता व ज्ञान यांचा विकास करण्यासाठी अधिकारी व कर्मचारी संख्यांमध्ये अवाधित आलेले आहे. प्रति कर्मचारी व्यवसाय रु. ४८२.९५ लक्ष इतका झालेला आहे.

लेखापरिक्षकाची नेमण्यूक :

सन २०२५-२६ या अर्थीकी विधानिक लेखापरिक्षकाची नेमण्यूक ही भारतीय रिझर्व बँकेच्या विधानिक लेखापरिक्षकाची नेमण्यूक असल्यामुळे दरवारावर प्रशिक्षण देण्यात आलेले आहे. ह्या नेमण्यूकीस व त्यांचा दाखल्याच्या अवेक्षणे शुल्कास मान्यता प्रदान करण्याची शिफारस करण्यात येत आहे.

सक्रीय सभासदांची जबाबदारी :

महाराष्ट्र राज्य सहकारी संस्थांच्या कायद्यात झालेल्या सुधारणेनुसार सभासदांनी झालेल्या बदलांची नोंद घ्यावी. १७ व्या घटना दुल्स्तीच्या पार्श्वभूमीवर महाराष्ट्र सहकारी कायद्यात झालेले बदल व त्या अनुंयोने शासनाने नेमण्यूकीले आविधीनुसार बँकेचे आपल्या उपरिक्षेपांत आलेले आहे. त्यांची नोंद घ्यावी उपरिक्षेपांत आलेले आहे. आपली भागभांडवलाची रकम किमान रु. १५०० रायावी तसेच आपल्या बँकेचे किमान ठेव रु. ७००० ठेवावी अथवा १.००,००० ची कर्जसुविधा असावीचे व बँकेचे क्रियाशील सभासद रहावे, ही विनंती.

संचालक मंडळाच्या सभा :

अहवाल वर्षात संचालक मंडळाच्या एकूण १६ सभा व शाखा समिती आणि मुख्यालयीन उपसमितीच्या १२२ अशा एकूण १३८ सभा झाल्यात व सर्वच सभेत सर्वानुमते निर्णय घेण्यात आले.

अंकेश्वर :

सन २०२४-२०२५ चे वैधानिक तंत्रांपरीक्षण मे. के. एन. डी. अंड असोसिएट्स, सनदी लेखारिक्षक, नागपूर यांनी केले आहे. अंकेश्वर अहवाल प्राप्त झाला असून सोबत दिलेला आहे. अहवाल वर्षाकरीता बँकला "आ" वर्ग प्राप्त झालेला आहे.

बँकच्या प्रस्तावित पोटनियात सुधारणा :

Proposed Amendment in the Bye-laws of the Bank

Byelaw No.	Existing Byelaw	Byelaw after Amendment	Proposed Amendment	Reason
५०	<p>The Chief Executive Officer of the Bank shall be appointed by the Board as per fit and proper criteria issued by the Registrar time to time. He shall be a full time employee of the bank and he shall aid and assist the Board in their functions.</p> <p>The Chief Executive, under the general superintendence, direction and control of the Board shall exercise the powers and discharge the functions specified below - (The specific powers, responsibilities, and duties of the CEO, as outlined in the said clause)</p>	<p>In order to incorporate the requirement of the "Fit and Proper" criteria as prescribed by the Reserve Bank of India (RBI), in place of the existing criteria prescribed by the Register, and to ensure compliance with the requirement of obtaining prior approval of the RBI for the appointment of the Chief Executive Officer (CEO), the following amendment is proposed:</p> <p>The Chief Executive Officer (CEO) of the Bank shall be appointed by the Board in accordance with the "Fit and Proper" criteria prescribed by the Reserve Bank of India vide under Circular No. DoR (P.CB). BPD.CirNo.8/12.05.002/2019-20 dated December 31, 2019 as amended from time to time.</p> <p>The bank shall obtain prior approval from Reserve Bank of India for appointment of the Chief Executive Officer (CEO). Furthermore, the Bank shall approach the Department of Regulation, Reserve Bank of India for such approval at least three months prior to the end of tenure of the incumbent CEO.</p> <p>The Chief Executive Officer shall be a full time employee of the bank and shall aid and assist the Board in their functions. The CEO shall be an ex-officio member of the Board of Directors (BoD) also the Board of Management (BoM) of the bank.</p> <p>The Chief Executive Officer shall be under the general superintendence, direction and control of the Board and exercise the powers and discharge the functions specified below - (The specific powers, responsibilities, and duties of the CEO, as outlined in the said clause that follow shall remain unchanged, except for the amendment in Clause ५०(१) being proposed through this amendment)</p>	<p>The Chief Executive Officer (CEO) of the Bank shall be appointed by the Board in accordance with the "Fit and Proper" criteria prescribed by the Reserve Bank of India vide under Circular No. DoR (P.CB). BPD.CirNo.8/12.05.002/2019-20 dated December 31, 2019 as amended from time to time.</p> <p>The bank shall obtain prior approval from Reserve Bank of India for appointment of the Chief Executive Officer (CEO). Furthermore, the Bank shall approach the Department of Regulation, Reserve Bank of India for such approval at least three months prior to the end of tenure of the incumbent CEO.</p> <p>The Chief Executive Officer shall be a full time employee of the bank and shall aid and assist the Board in their functions. The CEO shall be an ex-officio member of the Board of Directors (BoD) also the Board of Management (BoM) of the bank.</p> <p>The Chief Executive Officer shall be under the general superintendence, direction and control of the Board and exercise the powers and discharge the functions specified below - (The specific powers, responsibilities, and duties of the CEO, as outlined in the said clause that follow shall remain unchanged, except for the amendment in Clause ५०(१) being proposed through this amendment)</p>	Pursuant to the Circular issued by the Reserve Bank of India bearing No. DoR (P.CB). BPD.CirNo.8/12.05.002/2019-20 dated December 31, 2019
५० (१)	To give proper suggestion and clear opinion in writing for all the matters placed before the board of directors.	<p>In order to avoid the duplication of responsibilities of CEO, the clause is required to be amended as under:</p> <p>To provide a clearly written opinion or suggestion on any matter placed before the Board of Directors, as and when specifically requested or sought by the Board or any of its members.</p>	<p>To provide a clearly written opinion or suggestion on any matter placed before the Board of Directors, as and when specifically requested or sought by the Board or any of its members.</p>	Since the CEO already participates in Board proceedings as an ex-officio member, the existing clause leads to duplication of responsibilities. This amendment ensures that CEO's written inputs are provided only when necessary for decision making, without imposing an undue procedural burden in every case.
५४ (२)	<p>DISPOSAL OF NET PROFIT (Only relevant portion shown for context) The sub-clauses from (३) to (६)</p> <p>f. Remaining net profit, if any shall be transferred to building fund</p> <p>g. To transfer to Members welfare fund an amount not more than १०% of net profit, if required, to be utilized towards welfare of the members of the bank.</p> <p>h. To transfer to employees welfare fund an amount not more than १०% of net profit.</p>	<p>1. The existing sub-clause (f) which presently reads "Remaining Net Profit, if any, shall be transferred to Building Fund" shall be shifted to the end and renumbered as (h).</p> <p>2. The existing sub-clauses (g) and (h) shall be renumbered as sub-clauses (f) and (g) respectively.</p> <p>3. In the renumbered sub-clauses (f) and (g), the words "१०% of the net profit" shall be substituted with "१०% of balance of the net profit" to reflect the correct basis of appropriation.</p> <p>Thus, the revised order will be:</p> <p>f. To transfer to Members welfare fund an amount not more than १०% of balance of the net profit, if required, to be utilized towards welfare of the members of the bank.</p> <p>g. To transfer to employees welfare fund an amount not more than १०% of balance of the net profit.</p> <p>h. Remaining Net Profit, if any, shall be transferred to Building Fund</p>	<p>f. To transfer to Members welfare fund an amount not more than १०% of balance of the net profit, if required, to be utilized towards welfare of the members of the bank.</p> <p>g. To transfer to employees welfare fund an amount not more than १०% of balance of the net profit.</p> <p>h. Remaining Net Profit, if any, shall be transferred to Building Fund</p>	In order to ensure proper sequence of Profit Appropriation.
५७ (c)	<p>RESERVE FUND Bank may utilize an amount from the Reserve Fund for purchase of any assets with the prior permission of The Registrar and as per provisions of the Maharashtra Co-operative Societies Act & Rules.</p>	<p>In order to incorporate the requirement of obtaining prior permission from the Reserve Bank of India pursuant to RBI circular dated 30.08.2021, the said clause is proposed to be amended as under:</p> <p>The bank shall take prior approval from the Reserve Bank of India and the Registrar as per the provisions of the Maharashtra Co-operative Societies Act & Rules before any appropriation is made from the Reserve.</p>	<p>RESERVE FUND The bank shall take prior approval from the Reserve Bank of India and the Registrar as per the provisions of the Maharashtra Co-operative Societies Act & Rules before any appropriation is made from the Reserve.</p>	Pursuant to the Circular issued by the Reserve Bank of India bearing No. DOR ACC REC No.45/21.04.018/2021-22 dated August 30, 2021 (Updated as on April 01, 2025)
५८ (d)	<p>DIVIDEND Any dividend remaining undrawn for three years after having been declared shall be forfeited and shall be carried to the Reserve Fund of the Bank.</p>	<p>This amendment is proposed to align the byelaws of the bank with the Reserve Bank of India's guidelines on The Depositor Education and Awareness Fund Scheme, 2014 dated 21.03.2014. The amendment is as under:</p> <p>Any dividend remaining undrawn for more than 10 years from the date of declaration shall be transferred to Deposit Education and Awareness Fund (DEAF) established by the Reserve Bank of India in accordance with the applicable guidelines.</p>	<p>DIVIDEND Any dividend remaining undrawn for more than 10 years from the date of declaration shall be transferred to Deposit Education and Awareness Fund (DEAF) established by the Reserve Bank of India in accordance with the applicable guidelines.</p>	Pursuant to the Circular issued by the Reserve Bank of India bearing No.DBOB. No. DEAF Cell.BC.101/30.01.002/2013-14 dated March 21, 2014

अभिनंदन :

बँकच्ये कर्मचारी श्री. मुरुंद दिनकरराव पाठक, श्रीमती प्रीती महेश बँड व श्री. ऋणजय सुभाष खोडे या कर्मचाऱ्यांनी सहकार खात्याची जी.डी.सी. अंड ए. परिषा उत्तीर्ण केल्याबद्दल त्यांचे अभिनंदन.

प्रवाणांगली :

अहवाल वर्षात ज्या थोर विभुती, ज्ञात व अज्ञात सभासाठ, बँकचे ग्राहक व हिताचिन्तक, बँकचे आजी व माजी कर्मचारी, त्यांचे नातेवाईक आणि इतर मान्यवरांचे निधन झाले, त्या सर्वांच्या आत्म्यास चिरशांती लाभो. शिक्षक सहकारी बँक परिवार त्यांच्या कुठुंबीयांच्या दुखात सहभागी आहे.

ऋणनिवेदन :

बँकच्या प्रगतीसाठी सतत कार्यप्रवण राहणाऱ्या अधिकारी व कर्मचारी वार्गांचे मन: पूर्वीक अभिनंदन करून उत्तम ग्राहक सेवा प्रदान करण्यासाठी ते सतत प्रयत्नशील राहील, याची आम्ही गाही देतो.

मा. श्री. निवानजी गडकरी, केंद्रीय संसी, मुष्टुक वाहतुक, मा. ना. श्री. वेंड्रेन्ड फडण्यासी, मुख्यांत्री, मा. ना. श्री. एकानाथ शिंदे, उपमुख्यांत्री व मा. ना. श्री. अंजीतदादा पाठक, उपमुख्यांत्री म.रा., मा. ना. श्री. चंद्रशेखर बावनकुल, महसूल मंत्री म.रा., मा. श्री. बाबासाहेब पाटील, सहकार मंत्री, मा. श्री. पंकज भायर, सहकार गोपन्यांत्री, तसेच नागपूर व चंद्रपूर विहारीला मा. सर्व आजी व माजी खासदार व आमदार, मा. श्री. दिपक तावरे, सहकार अयुतल व निवेदक, महाराष्ट्र राज्य पुणे, महाराष्ट्र राज्य सहकारी बँक तिं, मुरुंद व नागपूर, नॅशनल फेडेशन ऑफ अर्बन बँक्स अंड फ्रेस्टीट सोसायटीज लिली, महाराष्ट्र अर्बन को-ऑपरेटीव बँक्स फेडेशन तिं, मुरुंद, महाराष्ट्र राज्य सहकारी बँक असोसिएशन लिं. मुरुंद, मा. प्रवीण वानखेडे, विभागीय सहनिवेदक (सहकारी संस्था), नागपूर, मा. श्री. गौतम वालंदे, जिल्हा उपनिवंधक सहकारी संस्था वर्धा, मा. श्री. अंजय कडू, जिल्हा उपनिवंधक सहकारी संस्था नागपूर तथा श्री. संजीवांशी मराठे, संचालक भारतीय रिस्कर्व बँक, यांचे जिल्हा सहकारी बँक कर्मचारी युनियन नागपूर, नागपूर राज्य संस्था, संचालक अधिकारी, संचालक, अधिकारी व कर्मचारी संघांचे संपादक व वाताही तसेच बँकच्या शाखांचे घरमाल, चार्टर्ड अकाउंटट, आफिकेट, अंडव्होकेट, चूंन्युअर व प्रत्यक्ष वा आत्मकारिता अनेकोंत सहकारी लापता, अस्या सर्वप्रतीकी आणि कृडाता बाळगांतो. बँकच्या भविष्यतालाई पुढील वाचावातीलही आपल्या सर्वच सहकारी लापता व आपला सर्वांच्या संविच्छिन्ना व सहकारीयांनी भविष्यताचे बँकच्ये सतत प्रगती होईल याची संचालक मंडळास खाली आहे. चालू आर्थिक वर्ष बँकच्ये सर्व गांधारक सभासाठ, ठेवीधारक, हिताचिन्तक तसेच खातेपारांना भरभराईचे व सुखसमृद्धीचे जावे, हीच संदिच्छा!

संचालक मंडळाच्या वरीने

प्रा. अनिल सोले
अध्यक्ष

आ. प्रवीण दटके
उपाध्यक्ष

नफ्याचा विनियोग

दिनांक : २४.०६.२०२५

Sr.No	Particulars	Amount (in Rs.)
	Net Profit as per Bank	9,17,13,127.69
	Less: Adjustments not made in FY 2024-25 Memorandum of Changes (MoC) not incorporated in the books of accounts for FY 2024-25. The same has been accounted for in FY 2025-2026	4,25,791.64
	Net Profit as per Statutory Audit	9,12,87,336.05
	Profit Available for appropriation	9,12,87,336.05
1.	Statutory Reserve Fund (25%)	2,28,21,834.00
2.	General Reserve Fund	2,20,00,000.00
3.	Provision for Dividend	1,20,00,000.00
4.	Building Fund	1,00,00,000.00
5.	Investment Fluctuation Reserve	2,43,00,000.00
6.	Balance Profit (Carried Forward)	1,65,502.05
	Total	9,12,87,336.05

FORM A
BALANCE SHEET AS ON 31.03.2025

Amount As on 31.03.2024	CAPITAL AND LIABILITIES	Amount As on 31.03.2025	Amount As on 31.03.2025	Amount As on 31.03.2024	PROPERTY AND ASSETS	Amount As on 31.03.2025	Amount As on 31.03.2025
	1 CAPITAL				1 CASH		
750000000.00 81800000.00	i) Authorised Capital 3.00,00,000 Shares of Rs.25.00 each 8,18,000 PNCPS of Rs.100.00 each	750000000.00 81800000.00	750000000.00 81800000.00	78263717.82 526036414.18	a) In hand b) With Reserve Bank of India	47939818.29 475860969.70	523800787.99
568806950.00 6263000.00	ii) Subscribed and Paid-up Capital 2,31,31,355 Shares of Rs.25.00 each 57,380 PNCPS of Rs.100.00 each	578283875.00 5738000.00	578283875.00 5738000.00	2060649891.55 1854583.16 559000000.00	2 BALANCE WITH OTHER BANKS (i) State/Central Co-operative Banks a) Current Deposits b) Fixed Deposits c) S.B.I. And Other Notified Banks a) Current Deposits b) Fixed Deposits	224371253.07	
568806950.00	iii) 2,31,31,355 Shares of Rs.25.00 each less called unpaid iv) above (iii) (a), held by a) Individual and others b) Co-operative Institutions c) State Government d) Central Government e) State Government f) Central Government	578283875.00 5738000.00 578283875.00 5738000.00 5738000.00 5738000.00	578283875.00 5738000.00 578283875.00 5738000.00 5738000.00 5738000.00	10664351.28 511100000.00 5738924.11 920691933.00 0.00	a) Current Deposits b) Fixed Deposits a) Current Deposits b) Fixed Deposits	263128.64 571500000.00 15411441.21 1042100000.00 29737953.32 584700000.00	
6263000.00	iv) above (iii) (a), held by a) Individuals and others b) Co-operative Institutions c) State Government d) Central Government	5738000.00 0.00 0.00 0.00	5738000.00	3732261573.00	3 MONEY AT CALL AND SHORT NOTICE INVESTMENTS	0.00	0.00
6263000.00	a) Individuals and others b) Co-operative Institutions c) State Government d) Central Government	5738000.00 0.00 0.00 0.00	5738000.00	3397480848.50	(i) Government & State Government securities (at book value) a) S.L.R. Investment in Government Securities Face Value - Rs. 287225000.00 Market Value - Rs. 2825017728.00	2850672619.50	3319791794.50
120355213.08	2 RESERVE FUNDS AND OTHER RESERVES		1264129008.37	48192500.00	b) Security pledged with CCIL Face Value - Rs. 50000000.00 Market Value - Rs. 48925100.00	48192500.00	
84968962.29	a) Statutory Reserve Fund	93624205.44		16000000.00	c) Standing Deposit Facility	32000000.00	
7409415.78	b) Building Fund	7409415.78		1110000.00	(ii) Co-operative Institutions	11100.00	
213407.00	c) Members Welfare Fund	213407.00		126577125.00	Other Investments - Bonds & Debentures	10091557.65	
253055.00	d) Reserve for Standard Assets	3557959.35		6542487959.82	3 ADVANCES	7319365260.86	
55374549.86	e) Reserve for Bad & Doubtful Assets	513073454.61		3002037492.31	(i) Short-term loans, cash credits, overdrafts and bills discounted of which secured against Government and other approved securities	3349198248.06	
335349145.74	f) Assets Revaluation Reserve	375864513.74		0.00	a) Government and other approved securities	0.00	
26591400.00	g) Investment Depreciation Reserve	26591400.00		2905247563.34	b) Other tangible securities	3349198248.06	
8253875.27	h) Investment Fluctuation Reserve	26665154.45		9805928.97	c) Unsecured advances	3349198248.06	
21115.00	i) Nominal Member Fees	14110.00		1194500.00	(i) of the advances, amount due from individuals	318510304.50	
138670.00	j) Staff Welfare Fund	1533670.00		111000.00	Considered Bad & Doubtful of Recovery	91095924.62	
10100.00	k) Reserve for Investment (Shares)	10100.00		141100.00	1473960487.12	393101603.51	
109200.00	l) Provision For Contingent Assets (Embezzlement,Debtors)	1194500.00		1544775186.43	3(iii) Medium-term loans, of which secured against	1619411381.52	
66444444.79	m) Contingent Reserve Fund	80102920.05		0.00	a) Government and other approved securities	0.00	
17631000.00	n) Provision on Restructured Advances (Resolution Framework 2.0)	17631000.00		3107750640.90	b) Other tangible securities	1610086425.65	
0.00	o) Special Reserve 36 (1) viii as per IT Act	2416520.95		1995675281.00	c) Unsecured advances	9324955.87	
0.00	p) Technological Development fund	2200000.00		1995675281.00	(ii) of the advances, amount due from individuals	1422241074.66	
1152903980.09	3 DEPOSITS AND OTHER ACCOUNTS		11901959277.30	1232004523.67	Considered Bad & Doubtful of Recovery	10021213.09	
7595130929.90	(i) Fixed Deposits	7184355105.24		988715.28	131704187.13	3137101603.51	
681226257.00	a) Individuals	8202727387.00		988715.28	3(ii) Long-term loans, of which secured against	2350755631.28	
785150502.00	b) Other societies			0.00	a) Government and other approved securities	0.00	
3224670845.26	3(b) BANK DEPOSITS			0.00	b) Other tangible securities	1610086425.65	
58027246.21	a) Individuals	304526133.11		0.00	c) Unsecured advances	9324955.87	
650788648.65	b) Other societies	62485507.79		0.00	(i) of the advances, amount due from individuals	1422241074.66	
581238692.98	3(ii) CURRENT DEPOSITS			0.00	Considered Bad & Doubtful of Recovery	10021213.09	
69549955.95	a) Individuals	532488594.10		1944778532.80	131704187.13	3137101603.51	
0.00	b) Other societies	54942550.06		70242268.73	3(iii) INTERE RECEIVABLE	2350755631.28	
12497521.03	4 DEPOSITS FOR COLLECTION BEING BILLS RECEIVABLE (AS PER CONTRA)		0.00	27549674.67	a) Government and other approved securities	1619411381.52	
2705160.49	5 BRANCH ADJUSTMENT		0.00	139562968.82	b) Other tangible securities	1610086425.65	
2167174836.89	6 OVERTIME INTEREST RESERVE (NPAs)		1301554656.77	1301554656.77	c) Unsecured advances	9324955.87	
7 STAFF PROVIDENT FUND		1964024.00		142620734.76	(i) of the advances, amount due from individuals	1422241074.66	
223389372.06	8 INTEREST PAYABLE		239652968.82	4112386.41	Considered Bad & Doubtful of Recovery	10021213.09	
223389372.06	9 OTHER LIABILITIES		75922974.82	2167174836.89	131704187.13	3137101603.51	
12497521.03	a) Statutory Creditors	2498603.98		0.00	4 OTHER RECEIVABLE	211581957.00	
147220.00	b) Drafts Payable (Local)	1867530.49		17488441.00	a) Staff Housing Loans	211581957.00	
1171697.82	c) Drafts Payable (HDFC / IDBI)	363929.00		42620734.76	b) Staff Vehicle Loans	347056205.67	
530145.00	d) Demand Drafts Payable	405545.40		4112386.41	c) NPAs	3860383.39	
2415558.20	e) Audit Fee Payable	155450.00		0.00	d) Staff Loan	1301554656.77	
1629250.00	f) Security Deposit	426326.00		0.00	0.00	1584.00	
37337.00	g) Advertisement Payable	47500.00		0.00	7 BILLS RECEIVABLE BEING BILLS FOR COLLECTION (As contra)	0.00	
40000.00	h) Working Expenses Payable	13562446.88		0.00	8 OTHER RECEIVABLE	3668911.92	
7228926.41	i) T.D.S. Payable	8236559.20		0.00	a) Advances Receivable	3381.92	
7796181.20	j) Fees Payable	155237.46		0.00	b) Income Tax Receivable	3086746.00	
242656.66	k) Rent Payable	3149.00		0.00	c) CLEARING ADJUSTMENT	572230.00	
504149.00	l) Bank Guarantee Commission received in advance	2872210.20		4806741.18	9 BRANCH ADJUSTMENT	4806741.18	
4415659.06	m) State Pay Order	12430358.17		10459245.10	10 PREMISES	12556740.42	
11990341.03	n) Central GST (Out put)	748801.50		432278432.00	Opening Balance	383924100.00	
926711.74	o) Integrated-GST (Out put)	4666.10		0.00	Additions during the year	343773744.00	
0.00	p) C-GST RCM Payable	2610.00		12232947.00	Less: Depreciation	49767256.00	
4163.00	q) S-GST RCM Payable	2610.00		76271741.00	Less: Transfer during the year	9616900.00	
4163.00	r) Interest Payable	0.00		1367891.00	Less: Depreciation	2547285.00	
10863295.01	s) Interest Capitation Payable	12109272.15		1626760.00	Opening Balance	1162707.00	
38623295.01	t) Cost of Process	193606.00		0.00	Additions during the year	1367891.00	
4258766.00	u) Suspense Account (Credit)	0.00		0.00	Less: Depreciation	0.00	
2008966.00	v) Income Tax Payable	954370.00		0.00	Less: Transfer during the year	0.00	
0.00	w) Income Tax Payable	13793987.51		27265504.59	Less: Depreciation	205184.00	
34017352.59	10 PROFIT & LOSS ACCOUNT		91713127.69	91713127.69			
	Profit for F.Y. 2024-25						
15861733891.23	TOTAL LIABILITIES		15460917912.77	15460917912.77	15861733891.23	TOTAL ASSETS	15460917912.77
199110555.00	Contingent Liabilities	155789414.00	155789414.00	199110555.00	Contingent Assets	15460917912.77	15460917912.77
27269523.00	(i) Guarantee on behalf of customers	28645755.00	28645755.00	27269523.00	1. Guarantee issued to customers	155789414.00	155789414.00
136138268.07	(ii) Contingent liabilities other	199639891.14	199639891.14	136138268.07	2. Contingent assets other	28645755.00	28645755.00
	(iii) Contingent liabilities - RBI DEAF				3. Contingent assets - RBI DEAF	199639891.14	199639891.14

FOR AND ON BEHALF OF SHIKSHAK SAHAKARI BANK LTD., NAGPUR.

Sd/-
S. B. BHUVKAR
DEPUTY GENERAL MANAGER

Sd/-
S. R. NAKHATE
GENERAL MANAGER

Sd/-
A. D. JOSHI
CHIEF EXECUTIVE OFFICER

Sd/-
A. M. SOLE
CHAIRMAN

Sd/-
P. P. DATKE
VICE-CHAIRMAN

Sd/-
R. M. CHINCHWADKAR
DIRECTOR

Sd/-
A. D. MULEY
DIRECTOR

FOR M/S KND & ASSOCIATES
Sd/-
(CA SURESH SURAGKAR)
Partner
CHARTERED ACCOUNTANTS
M.N.O. 044926
F.R.N. 011240180W
UDIN: 25044926BMWJB3922

FORM B
PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31st March 2025

For the Year Ended 31.03.2024 Amount (in Rs. P.)	EXPENDITURE	For the Year Ended 31.03.2025 Amount (in Rs. P.)		For the Year Ended 31.03.2024 Amount (in Rs. P.)	INCOME	For the Year Ended 31.03.2025 Amount (in Rs. P.)	
		Amount (in Rs. P.)	Amount (in Rs. P.)			Amount (in Rs. P.)	Amount (in Rs. P.)
557007346.42	1 Interest Paid on	575708659.78	639215168.09	1 Interest Received on Advances	679131676.55	679131676.55	
556981686.42	a) Deposits	575708659.78	411598928.93	2 Interest Received on			377212676.15
25660.00	b) Borrowings	0.00	235847973.66	a) SLR Investments	196170798.15		
2806275.34	2 Exchange and Commission	205897.42	10209901.27	b) Non-SLR Investments	9537938.00		
276630737.48	3 Salary and allowances and provident fund	313505138.67	165482001.00	c) Inter-bank Deposits	171448117.00		
232115.23	4 Travelling / Training Expenses Of Staff	288417.65	59053.00	d) Others	55823.00		
681033.80	5 Directors and Local committee members' fees and allowances	887562.30	4841655.80	3 Commission, Exchange & Brokerage	5270480.41	5270480.41	
32059057.01	6 Rent, taxes, insurance, lighting, etc.	35151690.47	31901688.48	4 Miscellaneous Income		42646650.62	
1156409.14	7 Law charges	2098883.09	217415.20	a) Sale of Form	259102.00		
1799173.72	8 Postage, telegrams and telephone charges	1776151.39	1361241.46	b) Loan Application Fees	14700.00		
2064125.00	9 Auditors Fees	2230250.00	92856.82	c) Incidental Charges	14216557.74		
14209591.00	10 Depreciation on and repairs to property	12369369.00	39270.00	d) Process Fees	20294866.65		
4565713.05	11 Stationery, printing and advertisement	3214423.04	5846275.00	e) Locker Rent	5984234.00		
86968835.65	12 Other Expenditure	62956992.73	0.00	f) Commitment Charges	39943.00		
172189.79	a) Water Bill	216946.90	1361241.46	g) Inspection Charges	1436119.84		
14122866.77	b) Bank Maintenance	17641061.18	92856.82	h) Other Income	2711.86		
7641947.82	c) Brokerage Paid	7757426.00	39270.00	i) NFS Issuer (above limit) Charges	155020.00		
13224474.00	d) Security Charges	13574600.50	j) CIC charges	243395.53			
622356.00	e) Conveyance	765330.80					
278309.50	f) Clearing Charges	190657.50					
12492.00	g) Labour Welfare Fund	24375.00					
183891.00	h) CHI Charges	163717.00					
977827.74	i) Lease Line SIFY	987066.09					
1882088.71	j) Vehicle Expenses	2102873.93					
2145418.00	k) Lease Line BSNL	1834947.29					
65000.04	l) Lease Line Reliance	65000.04					
2460688.54	m) Miscellaneous Expenses	2767725.82					
2600.00	n) Professional Tax	2600.00					
911979.00	o) Professional Charges	894000.00					
2354351.90	p) Recovery Expenses	1291414.34					
298874.00	q) Subscription Fees	305424.00					
1823514.86	r) Annual General Meeting	1812073.82					
72176.00	s) Premium Amortised	71979.00					
75261.00	t) CCIL Charges	48491.00					
63786.84	u) NFS Issuer non-financial transaction charges	62744.83					
23107.94	v) NFS Issuer Switching Fees	22801.61					
1123969.00	w) NFS Issuer financial transaction charges	1030045.40					
218380.03	x) Service Tax- NFS Issuer transaction charges	215792.22					
4684094.08	y) Working Expenses- GST - Expenditure	6164187.87					
1771.67	z) Working Expenses- GST- POS NFS Issuer	1198.89					
0.00 aa)	Fees/Penalty	2706070.00					
914.96 ab)	Stamp Duty Paid	0.00					
5000.00 ac)	Premium paid on Redemption	35000.00					
457500.00 ad)	Working Expenses Investment Depreciation Reserve	0.00					
56817.46 ae)	Dead Stock Written off	0.00					
31005185.00 af)	Deferred Tax Reversal	0.00					
0.00 ag)	CIC Charges	198581.70					
0.00 ah)	Computer Maintenance	2860.00					
4000000.00	13 PROVISIONS & RESERVES	72416520.95					
4000000.00	a) Bad & Doubtful Debt Reserve	6000000.00					0.00
0.00 b)	Standard Assets	1000000.00					
0.00 c)	Special Reserve 36 (1) viii as per Income Tax Act	2416520.95					
10256740.00	14 Loss on Sale of Machineries/Capital Assets	0.00	170833247.80	6 PROVISIONS NO LONGER REQUIRED			
899818.93	15 Income Tax paid	37512148.31	175000000.00	a) Investment Depreciations Reserve (Reversed from IDR)	0.00		
88563020.00	16 Provision for Income Tax	954370.00	152000000.00	b) Provision for B.D.D.R	0.00		
279647629.33	17 Net Profit after Income Tax (Carried to Balance-Sheet)	91713127.69	1333247.80	c) Excess Provision Reversed (Election)	0.00		
1399547639.10	TOTAL	1212989602.49	1212989602.49	18524.00	7 Profit On Sale of Capital Assets	19338200.00	19338200.00
1399547639.10	TOTAL	1212989602.49	1212989602.49	1399547639.10	TOTAL	1212989602.49	1212989602.49

FOR AND ON BEHALF OF SHIKSHAK SAHAKARI BANK LTD., NAGPUR.

Sd/-
S. B. BHUVARKAR
DEPUTY GENERAL MANAGER
Sd/-
S. R. NAKHATE
GENERAL MANAGER
Sd/-
A. D. JOSHI
CHIEF EXECUTIVE OFFICER

Sd/-
P. P. DATKE
VICE-CHAIRMAN
Sd/-
R. M. CHINCHWADKAR
DIRECTOR
Sd/-
A. D. MULEY
DIRECTOR

FOR M/S KND & ASSOCIATES
Sd/-
(CA SUREN DURAGKAR)

CHARTERED ACCOUNTANTS
M.No. 044926
F.R.N. 0112180W
UDIN: 250449265MWJB3922

अदाजपत्रक सन २०२५-२०२६ करोता आकडे लाखात

अ. क्र.	तपशील	सन २०२४-२५ वा अदाज (Projected)	दि. ३१.०३.२०२५ वा ची प्रकाश स्थिती (Actual)	सन २०२४-२५ वा अदाज (Projected)
१	बहुल भाग भाडवल (अभ्यरक भाग मांडवलासहीत)	4640.00	4982.48	4995.38
२	ठंडी	92000.00	99109.45	94000.00
३	कर्जे	172000.00	17393.64	20000.00
४	ए.पी.ए.	4300.00	4022.69	3826.28
५	उत्पाद	4000.00	4000.00	4000.00
५.१	कार्यालयील घराव	6400.00	6919.32	7370.00
५.२	ग्रामीण कार्यालयील घराव	3100.00	3082.93	3082.98
५.३	दूसरे उत्पाद	374.00	408.26	460.00
५.४	निवेशातील कर्जाची वसूली	4000.00	420.84	600.42
५.५	व्यापाराचार्ज एवण कार्यालयील घराव (५.१+५.२+५.३+५.४)	9924.00	99620.96	92889.96
५.६	संस्थांची केम्बुलायान निधी (पत्र)	924.00	92.42	92.38
५.७	मांडवली मानवलेच्या विक्रीपत्रील नफा	0.00	993.30	0.00
५.८	निवृत्ती (पत्र)	0.00	0.00	0.000
५.९	Deferred Tax (पत्र)	0.00	900.14	0.00

अ. क्र.	तपशील	सन २०२४-२५ वा अदाज (Projected)	दि. ३१.०३.२०२५ वा ची प्रकाश स्थिती (Actual)	सन २०२४-२५ वा अदाज (Projected)
६.१	आयकर परतावा	0.00	938.65	0.00
६.२	एकूण उत्पाद	99960.00	92929.50	92433.23
६.३	खर्च	2000.00	3134.04	3224.22
६.४	अन्य खर्च	9443.00	9299.49	9460.08
६.५	एकूण परिवर्तन खार्च (६.१ + ६.२ + ६.३)	90766.00	90933.94	91226.06
६.६	ग्रामीण कार्यालयील घराव	40.00	0.00	0.00
६.७	संस्थांची केम्बुलायान निधी तरतुद	0.00	600.00	0.00
६.८	जायकरन तरतुद	662.00	328.66	313.84
६.९	इतर तरतुद	0.00	28.95	0.00
६.१०	विक्रीपत्रील विद्युत तरतुद	40.00	900.00	0.00
६.११	एकूण खार्च	90929.00	99292.00	99609.80
७	नफा (कूप उत्पाद - एकूण खार्च)	9032.30	910.93	939.16

STATUTORY AUDIT 2024-2025
ACCOUNTING POLICY AND NOTES TO ACCOUNTS

SIGNIFICANT ACCOUNTING POLICIES

1. Basis of Preparations:

The financial statements have been prepared and presented under the historical cost conventions on an actuarial basis of accounting, unless otherwise stated & comply with statutory requirements prescribed under the Banking Regulation Act, 1949, circulars and guidelines issued by the Reserve Bank of India from time to time and current practices prevailing within the Banking industry in India.

2. Income and Expenditure:

- Items of income and expenditure are accounted for on an accrual basis except for the following:
 - Interest and other income on Advances classified as non-performing assets is recognized to the extent realized, as per the directive issued by the RBI. Unrealized interest on non-performing advances is shown under 'Overdue Interest Reserve' and as 'Interest Receivable' on the liability side and asset side, respectively.
 - Commissions and Exchanges are fully recognized as income on realization.
 - Locker Rent is recognized on a receipt basis to the extent of income accrued and due.
 - The Loan Premium is not accounted for upfront when it becomes due.
 - Dividends are recognized as income when the right to receive payment is established.
 - Interest on Government securities, debentures, and other fixed-income securities is recognized on a time-proportion basis, considering the amount outstanding and the rate applicable.

3. Advances and Provisions:

Advances are classified based on asset classification and provisioning requirements under the prudential norms laid down by the Reserve Bank of India. Advances shown in the Balance Sheet are the net of unrealized interest amount and unrecognized / suspended interest of Non-Performing Assets. In respect of consortium advances, the borrower accounts are classified as per the performance of the account with the Bank in conformity with the norms. Overdue interest amounts are shown as 'Overdue Interest Reserve' on the liability side of the balance sheet, as per RBI guidelines. Advances are primarily classified as Performing and Non-Performing Assets (NPAs). NPAs are further classified into Sub-Standard, Doubtful & Loss Assets as per guidelines issued by the RBI from time to time. Provisions are made for Advances under Sub-Standard, Doubtful, and Loss Assets as per criteria stipulated by the RBI. In addition, a general provision is made on standard assets as per RBI guidelines.

4. Investments:

- a) Brokerage, Commission, and Stamp duty paid in connection with the acquisition of securities are treated as revenue expenses.
- b) Interest accrued up to the date of acquisition of Securities (Broken period interest) is excluded from acquisition cost.
- c) As per RBI guidelines, the entire investment portfolio is categorized as:
 - Held-to-Maturity (HTM) • Held-for-Trading (HTF) • Available for Sale (AFS)

5. Held-to-Maturity (HTM):

Investments acquired to hold till maturity are categorized under "Held to Maturity" (HTM). Such investments are carried at acquisition cost unless it is more than face value, in which case the premium is amortized over the period remaining to Maturity.

Profit on the sale of investments in this category is appropriated to the Capital Reserve Account at the end of the financial year. The amount under this category will not be more than 25% of NDTL as of 31.03.2024.

6. Held-for-Trading (HTF):

Investments in this category are held by taking advantage of short-term price/interest rate movements are categorized under the head "Held for Trading". The investment in this category is valued as a whole, and net depreciation, if any is recognized in the profit and loss a/c. Net appreciation, if any, is ignored. The book value of individual scripts is not changed.

7. Available for Sale (AFS):

Investments that do not fall within the above two categories are classified as "Available for Sale". The script under this category is valued at monthly intervals, and no depreciation, if any is recognized in the profit and loss account. Net appreciation, if any, under this classification is ignored. The book value of the individual script is not changed.

For valuation, Market value in the case of Central and State Government securities is determined as per price periodically declared by the Financial Benchmarks.

8. Depreciation Rates on Fixed Assets:

- a. Depreciation on the fixed assets of the bank is charged as per the following rates:
 - Furniture & Fixtures -10% WDV Method
 - Electric Installation-10% WDV Method
 - Motor Vehicle - 15% WDV Method
 - Computer -33.33% SLM (Straight Line Method)
 - Office equipment - 15% WDV Method
 - Building Premises - 10% WDV Method
 - On Revaluation of Building/Premises-10%
- b. Depreciation on fixed assets purchased during the year is charged for entire year if the assets are put to use for 180 days or more, otherwise for a period not less than 50% of the normal rate. Depreciation is charged on the fixed assets sold/discharged during the year.

9. Employee Benefits:

The gratuity charged to the profit and loss account is based on the premium charged by the Life Insurance Corporation of India under its Group Gratuity Scheme. Contribution to the provident fund is charged to the profit and loss account. The bank's contribution in respect of the Provident Fund is charged against revenue every year. The eligible employees of the Bank are entitled to receive benefits under the Provident Fund, where both the employee and the Bank contribute monthly at a stipulated rate to the Employee Provident Fund.

7. Other Assets:

The book value in hand is valued at cost.

8. Provisions:

All known & assessable expenditures are provided for if they are booked as of 31st March 2025.

9. Taxation:

Accounting standard AS-22 is followed during the year. The bank has made Income tax provisions & DTA provisions for the audit period.

10. Foreign Exchange Transaction:

The bank is not authorized to undertake any Foreign Exchange Business.

11. Accounting for Provisions, Contingent Liabilities:

- a) Accounting standard AS-22 is followed during the year. Contingent Liabilities & Contingent Assets" issued by the Institute of Chartered Accountants of India, the bank recognizes provisions only when it has a present obligation as a result of past events and the existence of which will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Bank.
- b) Contingent Assets are not recognized since this may result in the recognition of income that will never be realized.
- c) The previous year's figures are regrouped or rearranged wherever necessary to confirm the layout of the current year. These figures are reflected in the Profit & Loss General Ledger account and the effect on the profit or Loss account is shown in the Balance Sheet.

1. Basis of Preparation:

The financial statements have been prepared and presented under the historical cost convention on the accrual basis of accounting unless otherwise stated, and complies with generally accepted accounting principles, statutory requirements prescribed under the Banking Regulation Act, 1949, the Maharashtra Co-operative Societies Act, 1960 and Rules 1961, circulars and guidelines issued by the Reserve Bank of India (RBI) from time to time, and the Accounting Standards (AS) issued by the Institute of Chartered Accountants of India (ICAI) as applicable and current practices prevailing within the banking industry in India.

2. Use of Estimates:

The preparation of financial statements, in conformity with generally accepted accounting principles, requires Management to make estimates and assumptions that affect the reported amounts of assets and liabilities, revenues and expenses, and disclosure of contingent liabilities at the date of the financial statements. Actual results could differ from those estimates. Management believes that the estimates used in the preparation of the financial statements are prudent and reasonable. Any revision to the accounting estimates is recognized prospectively.

3. Income Recognition:

All incomes are recorded as accrued as per Directives issued by the Reserve Bank of India from time to time regarding Income Recognition.

4. Balancing of Books:

- a. Books of account have been balanced and settled up to 31st March 2024.
- b. Accounts with the bank and clients have been reconciled up to 31st March 2024.

5. Retention of Rs. 71,02,45 Lakhs include Rs. 6,89 lakhs due from Directors and their relatives granted against FDR.

6. RBI has imposed a monetary penalty of Rs.25 Lakhs under Sections 35A,46 and 47A read with Section 56 of the Banking Regulation Act, 1949 for Violation of statutory Directions observed during statutory inspection concerning financial position as on March 31, 2023 and the Bank has paid the penalty amount on 02.09.2024 (RBI's S.O. dated CO. EN FD. DEACB. No. S398/02/06.0491/2024-25 dated August 22, 2024)

7. The bank has adopted Standard 17 for identifying the business segments.

8. Detail of contingent Liabilities in respect of Bank Guarantees, etc., are given below:

Particulars	31.3.2023 (Rs. Lakhs)
Bank Guarantees	155.89
Transfer to DEAF	1996.40
Others	286.46
Total	3840.75

9. The bank has filed Income Tax Appeals - Hon'ble CIT(A), and the Bank has recognized a contingent liability against the same.

CASH FLOW STATEMENT FOR THE YEAR ENDED 31st MARCH 2025

Particulars	Year ended 31 st March 2025	Year ended 31 st March 2024	Year ended 31 st March 2023
CASH FLOW FROM OPERATING ACTIVITIES			
Net Profit/(Loss) before tax but after prior period expenses			
91,713,127.69	27,964,762.33	16,860,508.15	
Adjustments for:			
Depreciation & Amortization	12,365,369.00	14,209,591.00	16,008,327.00
Other Provisions	6,000,000.00	4,000,000.00	129,631,179.81
Excess provisions written back or No longer required	-1,933,820.00	-17,065,177.80	-170,130,865.70
Revaluation Reserve	-925,188.00	-116,949,696.00	-12,944,097.00
Profit on sale of Securities	-1,903,750.00	-18,150,000.00	-2,123,007.75
Interest received on Investment	-10,095,203.57	31,005,185.00	0.00
Interest Paid on Investment	0.00	2569.00	0.00
Operating cash before working capital changes	-243,624,017.46	-262,032,596.40	-393,737,824.26
Adjustments for changes in working capital:			
Increase/(Decrease) in Reserve Fund	-829,811,849.42	-473,973,935.64	489,742,809.51
Increase/(Decrease) in Other Liabilities (oth liabi+staff prov fund)	-48,865,207.21	11,818,293.30	27,120,964.83
Increase/(Decrease) in Deposits	372,919,477.21	318,851,389.68	-37,846,542.93
Increase/(Decrease) in Short Term Provisions	-24,398,203.24	186,791,683.85	-300,146,384.57
Decrease/(Increase) in Advances	-776,877,301.04	-398,374,467.41	-359,602,671.13
Decrease/(Increase) in Other Assets	919,343,271.47	179,432,140.14	-169,168,021.42
Decrease/(Increase) in Deferred Tax Assets	-10,095,203.57	31,005,185.00	0.00
Cash Generated from Operations	-641,439,033.26	-946,484,217.48	-733,637,589.37
Net cash inflow/ (outflow) in operating activities	-641,439,033.26	-946,484,217.48	-733,637,589.37
CASH FLOW FROM INVESTING ACTIVITIES			
Purchase of Fixed Assets	-565,419,190.38	-214,326.60	-1,341,004.28
Sale of Fixed Assets	738,10.00	764,935,685.73	4,891,00
Purchase of Investments	0.00	0.00	0.00
Sale of Investments	414,373,529.00	389,128,101.00	-490,970,963.67
Interest received on Investment	0.00	1.00	680,023,396.67
Net cash generated/ (used) in investing activities	377,212,676.15	411,598,628.93	371,039,845.77
CASH FLOW FROM FINANCING ACTIVITIES			
(Repayment) Proceed of Share Capital	865,012.00	19,004,100.00	13,695,600.00
Interest Paid on Borrowings	0.00	2569.00	0.00
Net cash inflow/ (outflow) from financing activities	8,951,325.00	19,878,440.00	13,695,600.00
Net Increase/(Decrease) in Cash & Cash Equivalents	102,563,287.51	-49,668,774.42	-161,185,818.46
Opening Cash & Cash Equivalents	2,664,950,023.55	2,714,618,797.97	2,875,804,616.43
Cash & Cash Equivalents as at year end	2,767,513,311.06	2,664,950,023.55	2,714,618,797.97

APPENDIX – I

(Forming part of Statutory Audit Report)

Compliance with Accounting Standards issued by ICAI

- 1. Accounting Standard 5 : Prior Period Items
- 2. Accounting Standard 9 : Revenue Recognition
- 3. Accounting Standard 15 (revised) : Employee Benefits
- 4. Accounting Standard 18 : Related Party Transactions

5. Accounting Standard 28 : Impairment of Assets

(No Impact on Profit & Loss account)

APPENDIX – II

(Forming part of Statutory Audit Report)

1. Profitability:

Profit as per bank

9,17,13,127.69

Less: Interest reversal of old identified NPA accounts

3,81,127.69

Gross BDR

62,269.80

Interest reversal of newly identified NPA account

14,324.00

Profit as per Audit

9,12,87,736.05

Remarks:

As identified, the bank needs to create an additional provision of Rs. 2,01,623.90/- for newly identified NPA account. However, it has been noticed that the bank has already made excess BDR provision sufficient to cover the additional provision requirement on account of additional NPA identified during the audit.

Required BDR

Rs 39,54,66,384.17/- (after considering the above required provision-

Rs. 39,53,95,991.63+2,01,623.90=41,14,76 of old identified NPA)

Actual BDR created

Rs 51,37,63,454.61

Total

20,16,238.96

2. NPA Position:

Particulars	BANK AS ON 31.03.2025 (A)	AUDIT AS ON 31.03.2025 (B)	DIFFERENCE (A-B)
GROSS ADVANCES	7,31,93,65,260.86	7,31,93,65,260.86	-
GROSS NPA	50,68,672.52	51,04,65,403.84	-16,48,831.32
BDR	51,37,63,454.61	51,37,63,454.61	-
GROSS NPA %	6.82	6.82	-0.02
NET ADVANCES	6,80,56,61,806.25	6,80,56,61,806.25	-
NET NPA	-	-	-
NTPA %	-	-	-
Total	20,16,238.96	14,384	

i. New NPA list (Identified by the Auditor during the audit period):

Branch	Account No.	Name of the Borrower	Type of Loan	Balance as of 31.03.2025 (after interest reversal)	Reason for NPA Marking	Interest reversal
Chandrapur	4183/14	Bhanse Vijay	SSB	20,16,238.96	EMI for More than 3 months overdue	14,384
		Purshotam	Guarkul			
Total				20,16,238.96		14,384

ii. Change in Classification List

A/C	Old Status	New Status	Name	NPA Date	Principal 31.03.2025	Required Provision
4183/14	Standard	Sub-standard	Bhanse Vijay	28/03/2025	20,16,238.96	2,01,623.90
			Purshotam			
Total					20,16,238.96	14,384

iii. Interest reversal of Old Identified NPA accounts:

Sanction amount	Outstanding loan amount	Interest reversal	Charges reversal
Total	4,83,50,000.00	5,00,49,951.54	3,61,157.84

iv. NPA Provisioning

Provision required as per Bank	39,53,05,901.03
Add: Additional Provision required on account of the New NPA identified during the Audit	2,01,623.90
Add: Additional Provision for Change in Classification	-----
Less: Effect in BDR due to interest and charges reversal of the old NPA accounts	41,14,76

Disclosure as per RBI master direction DOR.ACC. REC. NO. 45 / 21.04.018 / 2021 - 22 dated 30.08.2021 (updated as on 01.04.2025) (Amount in Lakh)

Sr. No.	Particulars	1. Regulatory Capital						d) Repo transactions (in face value terms)					
		a) Composition of Regulatory Capital						(Rs. in Lakh)					
i	Common Equity Tier 1 capital (CET 1)* / Paid-up share capital and reserves@ (net of deductions, if any)	7,789.30	7348.21										
ii	Additional Tier 1 capital† / Other Tier 1 capital@	2,454.37	2236.36										
iii	Tier 1 capital (i + ii)	10,233.67	9562.57										
iv	Tier 2 capital	948.48	361.25										
v	Total capital (Tier 1+Tier 2)	11,142.15	9943.82										
vi	Total Risk Weighted Assets (RWAs)	68,937.89	61498.31										
vii	CET 1 Ratio (CET 1 as a percentage of RWAs)† / Paid-up share capital and reserves as percentage of RWAs@	11.30%	11.95%										
viii	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	14.73%	15.15%										
ix	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	8.55%	8.55%										
x	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	15.15%	16.17%										
xi	Leverage Ratio*	7.48%	7.17%										
xii	Percentage of the shareholding of	0.00	0.00										
xiii	a) Government of India	0.00	0.00										
xiv	b) State Government (specify name)§	0.00	0.00										
xv	c) Sponsor Bank§	0.00	0.00										
xvi	Amount of non-paid-up equity capital raised during the year	94.77	199.04										
xvii	Amount of non-equity Tier 1 capital raised during the year,	516.33	0.00										
xviii	Or which part of it was used for:	0.00	0.00										
xix	Or list it as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	0.00	257.04										
xx	Amount of Tier 2 capital raised during the year,	587.23	-0.88										
xxi	Give list 2 as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	0.00	0.00										
b)	Draw down from Reserves												
	During the FY 2024-25, the bank has drawn an amount of Rs.1.05 Lakhs from the Staff Welfare Fund to extend financial assistance towards the Medical Emergency of the Staff member's relative and to support the final Rites of another Staff Member.												
Particulars		Current Year	Previous Year										
Opening Balance		1.39	1.39										
Addition during the year		15.00	0.00										
Less : Draw-down		1.05	0.00										
Closing Balance		15.34	1.39										
2. Asset liability management	a) Maturity pattern of certain items of assets and liabilities as on 31.03.2025	(Amount in Lakh)											
	Day 1	2 to 14 Days	15 to 30 Days	31 to 90 Days	Over 90 Days and upto 1 Year	6 Months and upto 1 Year	1 Year and upto 3 Years	3 Year and upto 5 Years	Over 5 Years	Total			
Deposits	674.70	4,019.97	4,234.27	15,155.36	40,505.63	39,503.99	13,645.61	651.73	628.33	119,019.58			
Advances	5,734.92	385.18	1,238.88	4,815.72	6,025.37	15,994.15	3462.58	5,823.23	29,580.71	73,193.65			
Investments	6,404.00	1,422.00	9,930.00	6,430.00	1,644.16	1,387.00	500.00	18,164.41	55,160.81				
Borrowings	-	-	-	-	-	-	-	-	-				
Foreign Currency assets	-	-	-	-	-	-	-	-	-				
Foreign Currency liabilities	-	-	-	-	-	-	-	-	-				
3. Investments a) Composition of Investment Portfolio as on 31.03.2025	(Amount in Lakh)												
	Govt. Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others (S.R. Etc.)	Total Investments in India	Govt. securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total Investments outside India		
Heid to Maturity	Gross	1984.64	0.00	0.00	0.00	0.00	19814.64	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for non-performing investments (NPi)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	1984.64	0.00	0.00	0.00	0.00	0.00	19814.64	0.00	0.00	0.00	0.00	0.00	0.00
Available for Sale	Gross	9174.91	0.00	0.11	1028.16	0.00	0.00	10185.20	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	0.00	0.00	0.10	0.00	0.00	0.00	0.10	0.00	0.00	0.00	0.00	0.00	0.00
Net	9174.81	0.00	0.01	1028.16	0.00	0.00	10185.18	0.00	0.00	0.00	0.00	0.00	0.00
Heid for Tracing	Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Heid to Maturity	Gross	32188.65	0.00	0.11	1009.16	0.00	0.00	33197.92	0.00	0.00	0.00	0.00	0.00
Less: Provision for non-performing investments and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	32188.65	0.00	0.01	1009.16	0.00	0.00	33197.82	0.00	0.00	0.00	0.00	0.00	0.00
3. Investments a) Composition of Investment Portfolio As on 31.03.2024	(Amount in Lakh)												
	Govt. Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total Investments in India	Govt. securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total Investments outside India		
Heid to Maturity	Gross	20297.90	0.00	0.00	0.00	0.00	20297.90	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for nonperforming investments (NPi)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	20297.90	0.00	0.00	0.00	0.00	0.00	20297.90	0.00	0.00	0.00	0.00	0.00	0.00
Available for Sale	Gross	14158.83	0.00	0.11	1265.77	0.00	0.00	15242.71	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	265.91	0.00	0.10	0.00	0.00	0.00	266.01	0.00	0.00	0.00	0.00	0.00	0.00
Net	35790.82	0.00	0.01	1265.77	0.00	0.00	37056.60	0.00	0.00	0.00	0.00	0.00	0.00
b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve	(Amount in Lakh)												
Particulars		31.03.2025	31.03.2024										
ii) Movement of provisions held towards depreciation on investments	a) Opening balance	265.91	440.91										
	b) Additions made during the year	0.00	0.00										
	c) Less: Write off / Write back of excess provisions during the year	0.00	175.00										
	d) Closing balance	265.91	265.91										
ii) Movement of Investment Fluctuation Reserve	a) Opening balance	82.54	82.54										
	b) Additions made during the year	0.00	0.00										
	c) Less: Drawdown	0.00	0.00										
	d) Closing balance	266.65	82.54										
iii) Closing balance in IFR as a percentage of closing balance of investments (1) in AFS and HFT/Current category		2.62%	0.54%										
c) Non performing Non-SLR Investment as on 31.03.2024	(Amount in Lakh)												
Sr. No.	Particulars	31.03.2025	31.03.2024										
a)	Opening balance	0.10	0.10										
b)	Additions during the year since 1st April	0.00	0.00										
c)	Reductions during the above period	0.00	0.00										
d)	Closing balance	0.10	0.10										
e)	Total provisions held	0.10	0.10										

-: बँकेची वैशिखये व उपलब्ध सेवा :-

- ◆ संपूर्ण संगणकीकृत बँक ◆ RTGS, NEFT सुविधा उपलब्ध ◆ लॉकर सुविधा ◆ POS सेवा ◆ तप्यर ग्राहक सेवा ◆ बैंकेचे रुपये एटीएम कार्ड धारकांना अपवाही मृत्यू विमा सेवा उपलब्ध ◆ प्रधानमंत्री सुविधा योजना /प्रधानमंत्री जीवन योजना ◆ आर्कर्क ट्रेव योजना ◆ ज्येष्ठ नागरीकांसाठी अधिक याजू व्यापारी, उद्योगपती, कॉर्पॉरेशन, पारावरायांना विशेष कर्ज उपलब्ध
- ◆ शिक्षक व शिक्षकेतर कर्मचाऱ्यांकांती आर्कर्क कर्ज योजना ◆ गृहकर्ज, गृहतारण कर्ज, सुवर्ण तारण कर्ज, कंझुरम ऊर्जेवल कर्ज ◆ Personalised Cheque Book सुविधा उपलब्ध
- ◆ रुपये ५ लाख पर्यातस्या सर्व टर्मिन DICCCL अंतर्गत संशरण ◆ बैंकमध्ये सुविधा उपलब्ध

9. Exposures a) Exposure to real estate sector

Category	(Amount in ₹ Lakhs)	
	Current Year	Previous Year
i) Direct exposure		
a) Residential Mortgages -		
Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented.	8,150.80	8,544.74
Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.		
b) Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits.	4,451.29	5,105.92
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures -	NIL	NIL
i) Residential Real Estate	-	-
ii) Joint Exposure	NIL	NIL
iii) Fund-based	NIL	NIL
Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.		
b) Unsecured advances		
Banks shall disclose the total amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken as also the estimated value of such intangible collateral as per the following format.		
	(Amount in ₹ Lakhs)	
Particulars	Current Year	Previous Year
Total unsecured advances of the bank	2,248.03	2,994.12
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	-	-
Estimated value of such intangible securities	-	-
10. Concentration of deposits, advances, exposures and NPAs a) Concentration of deposits	(Amount in ₹ Lakhs)	
Particulars	31.03.2025	31.03.2024
Total deposits of the twenty largest depositors	1,629.70	1,629.70
Percentage of deposits of twenty largest depositors to total deposits of the bank	5.51%	5.41%
b) Concentration of advances	(Amount in ₹ Lakhs)	
Particulars	31.03.2025	31.03.2024
Total advances to the twenty largest borrowers	1,679.70	1,629.70
Percentage of advances to twenty largest borrowers to total advances of the bank	22.94%	18.48%
c) Concentration of exposures	(Amount in ₹ Lakhs)	
Particulars	31.03.2025	31.03.2024
Total exposure to the twenty largest borrowers/Custodians	1,682.71	1,629.70
Percentage of exposure to the twenty largest borrowers/Custodians to the total exposures of the bank on borrowers/custodians	22.51%	18.09%
*Advances shall be computed based on credit exposure i.e. funded and non-funded limits		
d) Concentration of NPAs	(Amount in ₹ Lakhs)	
Particulars	31.03.2025	31.03.2024
Total Exposure to the top twenty NPA accounts	4,724.11	5,657.72
Percentage of exposures to the twenty largest NPA exposure to Total Gross NPAs.	92.84%	87.57%

11. Fraud accounts

Particulars	31.03.2025	31.03.2024
Number of frauds reported	0	31.00
Amount involved in fraud	0	71.26
Amount of provision made for such frauds	0	71.26
Amount of Unauthorised provision debited from other reserves as at the end of the year	0	0.00
12. Disclosure of complaints		
a) Summary information on complaints received by the bank from customers and from the Offices of Banking Ombudsman (OBOS)		
Sr. No. Particulars	31.03.2025	31.03.2024
Complaints received by the bank from its customers		
1 Number of complaints received at the beginning of the year	0	0
2 Number of complaints received during the year	5	10
3 Number of complaints disposed during the year	5	10
3.1 Of which, number of complaints rejected by the bank	NIL	NIL
4 Number of complaints pending at the end of the year	NIL	NIL
Maintainable complaints received by the bank from CBOs		
5 Number of maintainable complaints received by the bank from CBOs	NIL	NIL
6.1 Of No. of complaints resolved through conciliation/mediation/advisories issued by BOs	4	10
6.2 Of No. of complaints resolved through conciliation/mediation/advisories issued by BOs	1	NIL
6.3 Of No. of complaints resolved after passing of orders by BOs against the bank	NIL	NIL
6 Number of Awards unimplemented within the stipulated time (other than those appealed)	NIL	NIL

Note : Maintainable complaints refer to complaints on the ground specifically mentioned in B0.

b) The grounds[1] of complaints received by the bank from customers

Grounds[1] of complaints (i.e. categories relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% Increase/ decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of %, number of complaints pending beyond 30 days
Current year	0	0	0	0	0
Grounds[1]	0	0	0	0	0
Others-Regarding Property	0	1	0	0	0
Debtor Matter	0	1	0	0	0
Term Deposit	0	0	0	0	0
ATM	0	0	0	0	0
Others-Share Refund	0	3	0	0	0
Total	0	5	-50%	0	1
Previous Year	0	0	0	0	0
Grounds[1]	0	0	0	0	0
Others-Regarding Property	0	0	0	0	0
Debtor Matter	0	1	0	0	0
Term Deposit	0	2	0	0	2
ATM	0	3	0	0	1
Others-Share Refund	0	4	0	0	0
Total	0	10	0	0	3

c) Transfers to Depositor Education and Awareness Fund (DEA Fund)

Sr. No. Particulars	31.03.2025	31.03.2024
i) Opening balance of amounts transferred to DEA Fund	1,961.38	1,265.34
ii) Add: Amounts transferred to DEA Fund during the year	665.89	123.50
iii) Less: Amounts reimbursed by DEA Fund and its Subsidiaries	32.87	22.47
iv) Total amount of amounts transferred to DEA Fund	1,998.40	1,361.38

13. Disclosure for Additional Provisions

Reported Profit before provision and contingencies for the Year ended 31st March 2024	Additional NPA Identified by ICI	Additional provision assessed by inspecting officer of Reserve Bank of India in the inspection report of 2024	% Additional Provision to the Reported Profit before Provisions
2484.65	NIL	NIL	NIL

14. Other Disclosures a) Business ratios

Particulars	31.03.2025	31.03.2024
i) Interest Income as a percentage to Working Funds ²⁸	7.63%	7.86%
ii) Non-interest income as a percentage to Working Funds ²⁸	1.13%	2.89%
iii) Cost of Deposits	5.09%	4.92%
iv) Cost of Borrowings	3.37%	4.27%
v) Overhead Profit as a percentage in Working Funds ²⁸	1.52%	1.86%
vi) Return on Assets	0.59%	1.75%
vii) Business (plus advances) per employee in lakhs	482.95	612.99
viii) Profit per employee (in lakhs)	2.30	1.15

b) Provisions and Contingencies

Particulars	31.03.2025	31.03.2024
i) Provisions debited to Profit and Loss Account	3,791.18	4,134.14
ii) Provision towards NPA	3,789.61	4,127.63
iii) Provision towards Income tax	5.54	8.63
iv) Provision for Contingencies (with details)	0.00	0.00
v) Provision for depreciation reserve	0.00	0.00
vi) Provision for standard assets	100.00	0.00
vi) Special Reserve 36 (as per IT Act)	24.17	0.00

c) Bancassurance business

Particulars	31.03.2025	31.03.2024
Particulars Details Fees/Brokerage earn in respect of insurance broking	NIL	NIL

d) Payment of DICGC Insurance Premium

Sr.No. Particulars	31.03.2025	31.03.2024
i) Payment of DICGC Insurance Premium	165.08	162.33
ii) Arrears in payment of DICGC premium	0.00	0.00

Business Segments		Treasury		Other than Treasury (Banking Business)		Total	
Particulars	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year
Revenue	3,791.18	4,134.14	8336.74	9681.34	12129.90	13995.48	
Result	3,789.61	4,127.63	-2874.03	-1331.15	917.13	2796.48	
Unallocated expenses							
Operating profit/ loss							
Extraordinary profit / loss							
Net profit	3,791.18	4,134.14	-3793.97	917.13	340.17		
Other information:							
Segment assets	55180.92	57230.54	99428.26	101386.80	154609.18	158617.34	
Total assets							
Segment liabilities	532.66	348.55	150476.52	158268.79	154609.18	158617.34	
Total Liabilities							

15. Disclosure under 'AS 17 – Segment Reporting' - Business segments

(Amount in ₹ Lakhs)							
---------------------	--	--	--	--	--	--	--

16. Accounting Standard 18 – Related Party Disclosures - NIL

17. Sale and Transfer to / from HTM Category : The bank has not made any sale and transfers of securities to/from HTM Category excluding one-time transfer of securities to/from HTM category with the approval of Board of Directors undertaken at the beginning of the year as per RBI guidelines.

(Amount in ₹ Lakhs)

Particulars	Amount of HTM at the beginning of the year 2024	Amount of Security transferred to HTM during the year	Amount of Security transferred from HTM during the year	Amount of HTM at the end of the year 2025
Book Value	Market Value	Book Value	Market Value	Book Value
i) The one-time transfer of securities to/from HTM category with the approval of Board of Directors undertaken at the beginning of the year as per RBI guidelines.	20297.90	19430.90	NIL	482.54
ii) Direct sales from HTM for bringing down SLR holdings in HTM category due to increase in SLR requirements imposed by RBI.	NIL	NIL	NIL	NIL
iii) Repurchase of SLR requirements imposed by RBI.	NIL	NIL	NIL	NIL
iv) Sales to the Reserve Bank of India under liquidity management operations (LMO), Market Operation (MO), Securities Acquisition Programme (SAP).	NIL	NIL	NIL	NIL
v) Repurchase of Govt. Securities by Govt. of India from banks under buyback/switch operations.	NIL	NIL	NIL	NIL
vi) Repurchase of State Development Loans by State Govts. under buyback/switch operations.	NIL	NIL	NIL	NIL
vii) Additional shifting of securities explicitly permitted by the Reserve Bank of India.	NIL	NIL	NIL	NIL

Where the value of sales and transfers of securities to/from HTM category exceeds 5 per cent of the book value of investments held in HTM category at the beginning of the year, banks shall disclose the market value of the investments held in the HTM category. The excess of book value over market value for which the market value is not available shall be disclosed as per AS 18.

(Amount in ₹ Lakhs)

Type of Borrower	Exposure to implementation of resolution plan-Position as on 31.03.2024 (A)	Of A) slipped into NPA during the half year	Of A) amount written off during the half year	Of A) amount paid by borrower during the half year	Exposure to consequent to implementation of resolution plan-Position as at the end of the year as on 31.03.2025
Personal Loans					
Corporate Persons*	1811.71	0.00	0.00	183.87	1627.84
Or which MSMEs	1811.71	0.00	0.00	183.87	1627.84
Others	0.00	0.00	0.00	0.00	0.00
Total	1811.71	0.00	0.00	183.87	1627.84

19) Disclosure of facilities granted to directors and their relatives

Name of the Director	Name of Relative / Company/ Firm	Nature of Interest of Director	Relationship with Director	Provisions
PATIL, SUNIL ARJUNRAO	PATIL, SUNIL ARJUNRAO	NIL	Self	Against Deposit 0.96 Standard 0.00

20) Disclosure under accounting standard 26 - Intangible Assets

The bank has recognized Deferred Tax Assets (DTA) amounting Rs. 373.61 Lakhs in its books of accounts as on 31st March 2025.

As per AS - 26, DTA is classified as an intangible asset.

21) Impairment of Assets (AS-28)

The bank has identified that there is no material impairment of fixed assets and as such no provision is required as per AS-28 issued by ICAI.

Note - Previous year figures have been regrouped, rearranged and reorganized wherever necessary.

Disclosures that are either not applicable or contain NIL information have not been presented .

- मुख्य कार