



### ॥ विनम्र श्रद्धांजली ॥

अहवाल वर्षामध्ये बँकेचे, ज्ञात, अज्ञात, ठेवीदार, सभासद, हित चिंतकांसहोत ज्या थोर विभूती पंचतत्वात विलीन झाल्या त्यांच्या पवित्र स्मृतीस



विनम्र व  
भावपूर्ण  
श्रद्धांजली!

### विशेष व्याजदर\*

कॅश क्रेडीट	डॉक्टर्स लोन	कार लोन	हौसिंग लोन	गोल्ड लोन	सॅलरी लोन
9.90%	9.25%	9.25%	9.00%	9.50%	11.00%

### बँकेची आर्थिक स्थिती

बँकेची गेल्या तीन वर्षांची उत्कर्षवर्धक आर्थिक स्थिती (रु.लाखात)

विवरण	३१.०३.२०२३	३१.०३.२०२४	३१.०३.२०२५
ऑडिट वर्ग	"अ"	"अ"	"अ"
सभासद	२५३४८	२५४४४	२४९८८.००
भाग भांडवल	५९८१.३३	६२५५.२६	६५६९.६९
राखीव निधी	७३८०.५०	८३३७.९५	९३८८.३३
इतर निधी	१५९४५.३९	१७३८६.४२	१८५१०.९९
ठेवी	८८९९९.५०	९४४७६.६३	१०९७६७.८४
गुंतवणूक	४६६०२.०८	५९४००.७७	५९९८४.९३
दिलेले कर्ज	६७६५२.३०	७९७५९.४५	७४०३२.७९
निवळ नफा	१७३२.००	१८९८.००	१९९९.००
लाभ	११%	१२%	१२%
			(प्रस्तावीत)

## सावजी बँक सुंदरलाल सावजी अर्बन को-ऑप.बँक लि; जितूर

मुख्य कार्यालय : ए.पी.एम.सी. मार्केट यार्ड, जितूर - ४३१५०९ जि. परभणी

### वार्षिक सर्वसाधारण सभेची नोटीस सन २०२४-२०२५ (फक्त सभासदांकरिता)

सन्मानित सभासद, आपणास कळविण्यात येते की, सुंदरलाल सावजी अर्बन को-ऑप.बँक लि., जितूर या बँकेची ६० वी वार्षिक सर्वसाधारण सभा रविवार दिनांक ०३ ऑगस्ट, २०२५ रोजी दुपारी १.०० वाजता माऊली मंगल कार्यालय, जितूर येथे घेण्यात येणार आहे. सदर सभेस आपण उपस्थित रहावे ही विनंती.

#### सभेपुढील विषय :

- दिनांक ०४ ऑगस्ट, २०२४ रोजी झालेल्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून कायम करणे.
- दिनांक ३१ मार्च, २०२५ रोजी संपलेल्या आर्थिक वर्षाचा अहवाल, ताळेबंद व नफा तोटा पत्रक स्वीकृत करणे.
- अ) सन २०२४-२०२५ चे अंदाज पत्रकापेक्षा जादा झालेल्या खर्चास मान्यता देणे.  
ब) सन २०२५-२०२६ या आर्थिक वर्षाचे अंदाज पत्रकास मान्यता देणे. त
- मा.संचालक मंडळाने शिफारस केलेल्या सन २०२४-२५ च्या नफा वाटणीस मान्यता देणे.
- सन २०२४-२५ सालचा वैधानिक लेखा परीक्षण अहवाल स्विकारणे.
- सन २०२३-२०२४ चे वैधानिक लेखापरिक्षण अहवालाचे दोष दुरुस्ती अहवालास मान्यता देणे.
- अ) सन २०२५-२६ या आर्थिक वर्षाकरिता वैधानिक लेखा परीक्षकाची नेमणूक करणे बाबत.  
ब) सन २०२५-२६ या आर्थिक वर्षाकरिता अंतर्गत तपासणीसाठी नियुक्ती बाबत.
- बँकेचे उपविधी क्रं.७ नुसार मॅजिस्ट्रीम बॉरोईंग पॉवर ठरविणे बाबत.
- १००% तरतुद असलेल्या संशोधन व बुडीत वर्गावरील कर्ज खात्यांच्या वसुलीचा हक्क अबाधित ठेवून, निर्लेखन करण्यास मान्यता मिळण्याबाबत.
- एकरकमी कर्ज परतफेड योजने अंतर्गत थकित कर्ज खात्यातील वसुलीची नोंद घेणे.
- वार्षिक सर्वसाधारण सभेस उपस्थित नसलेल्या सभासदांच्या अनुस्थितीस मान्यता देणे.
- मा.अध्यक्ष यांचे परवानगीने इतर ऐनवेळी येणारे विषय.

दिनांक : ०४ जुलै २०२५

स्थळ : जितूर

मा.संचालक मंडळाचे आदेशावरून,  
(स्वाक्षरीत)  
मुख्य कार्यकारी अधिकारी

#### विशेष सूचना :

- गणपुतीच्या आभावी सभा तहकूब झाल्यास सदर वार्षिक सर्वसाधारण सभेचे कामकाज नियुक्त ठिकाणीच उपरोक्त वेळेतून अर्ध्या तासाचे सुरु होईल. त्यावेळी गणपुतीची व वेगळ्या सुचनेची आवश्यकता असणार नाही.
- ज्या सभासदांना वार्षिक सर्वसाधारण सभेपुढील विषयांचे अनुषंगाने प्रश्न, सूचना अथवा बँकेच्या कामकाजासंबंधी काही माहिती अपेक्षित असेल, त्यांनी दिनांक २५ जुलै, २०२५ पर्यंत बँकेचे मुख्य कार्यालय, ए.पी.एम.सी. मार्केट यार्ड, येदलरी रोड, जितूर या ठिकाणी कामकाजाच्या दिवशी कार्यालयीन वेळेत तपशीलवार लेखी स्वरूपात कळवावे, प्रश्नकल्पाने आपण स्वतः थकबाकीदार अथवा थकबाकीदाराचे जामीनदार नाही तसेच शेअर्सची किमान रक्कम पूर्ण भरलेली आहे, हे पाह्यावे.
- सभासदांनी आपला पत्ता बदलला असल्यास नवीन पत्ता बँकेस पुराव्यासह व आधारकार्डसह ताबडतोब कळवावा. तसेच ज्या सभासदांनी आपल्या शेअर्ससाठी नॉमिनेशन केले नाही त्यांनी ते करून घ्यावे ही विनंती.
- वार्षिक अहवाल २०२४-२५ हा बँकेच्या सर्व शाखा कार्यालय, मुख्य कार्यालय तसेच बँकेचे संकेत स्थळ [www.sundarlalsawjibank.com](http://www.sundarlalsawjibank.com) यावर दिनांक १८ जुलै, २०२५ पासून उपलब्ध असेल. तरी आपण वरिल कोणत्याही ठिकाणाहून उपलब्ध करून घेऊ शकता.

## ६० वा वार्षिक अहवाल सन २०२४-२५

सन्माननीय सभासद,  
आणि सहकारी बंधू-भगिनींनो.  
सन्नेह नमस्कार.

आर्थिक वर्ष २०२४-२५ मधील बँकेच्या कामकाजाचा आढावा, नफा/तोटा पत्रक तसेच दिनांक ३१ मार्च, २०२५ अखेरीस ताळेबंद तसेच विविध क्षेत्रातील बँकेच्या कामगिरीचा सविस्तर अहवाल सादर करताना आनंद वाटत आहे. दिनांक ३१ मार्च, २०२५ अखेरीस बँकेचा एकुण व्यवसाय रु.१७५८ कोटीचा झालेला असून, मागील आर्थिक वर्षात एकुण व्यवसायात रु.९६ कोटीची वाढ झालेली आहे. बँकेच्या भाग भांडवल व स्वनिधीत रु.२६ कोटीने वाढ झालेली आहे. आर्थिक वर्ष २०२४-२५ मध्ये बँकेतील ठेवीचे रु.१००० कोटीचा टप्पा पार केला असून, बँकेतील सदर विक्री ठेवी म्हणजे ठेवीदारांचा बँकेच्या

कामकाजा वरील विश्वास, असे संचालक मंडळाला वाटते.

बँकेच्या आर्थिक सक्षमतेचे प्रमाण म्हणजे भांडवल पर्याप्ततेचे प्रमाण, जे ३२% आहे. जे रिझर्व्ह बँक ऑफ इंडिया यांचे मार्गदर्शक सुचनेनुसार कमीत कमी १२% आवश्यक आहे. बँकेच्या ढोबळ एन.पी.ए. प्रमाणात वाढ झालेली दिसत असली तरी, निव्वळ एन.पी.ए. प्रमाण ०% राखण्यास यश मिळालेले आहे. कर्ज व्यवहारातील जोखीम नियंत्रणात राखण्याचा प्रयत्न संचालक मंडळाला नेहमीच राहिलेला आहे.

रिझर्व्ह बँक ऑफ इंडिया यांच्या मार्गदर्शक सुचनानुसार सी.आर.आर. आणि एस.एल.आर. राखण्यात आलेला असून, बँकेने ठेवी/कर्ज प्रमाण मर्यादित राखून, तरलतेसाठी आवश्यक गुंतवणूक सरकारी कर्ज रोख्यात केलेली आहे. त्यामुळे बँकेने व्यवहारात आवश्यक तरलता राखली

आहे. सदर आवश्यक तरलतेमुळे बँकेतील सर्व व्यवहार नियमित व सुरक्षित सुरु आहेत.

बँकेने ग्राहकांचे व्यवहार जलदगतीने होण्यासाठी तंत्रज्ञानाचा प्रभावी वापर बँक व्यवहारात केलेला असून, विविध सेवा बँकेच्या 'Mobile App' द्वारे ग्राहकास उपलब्ध करून दिलेल्या आहेत. सदर सुविधेचा ग्राहकांकडून वापर होत असून, बँक व्यवहार सुरक्षित व जलद होण्यासाठी बँकेने आवश्यक दक्षता बँकेच्यावर घेतलेली आहे. सायबर सुरक्षितता अंतर्गत बँकेने विविध उपाययोजना केलेल्या असून, बँकेतील 'Digital Banking' अंतर्गत वित्तीय व्यवहार सुरक्षितपणे होतिल, याबाबत बँक सदैव दक्षता घेत आहे. यासाठी बँकेने ग्राहक तक्रारी, तसेच ग्राहकांना माहिती उपलब्ध करून देण्यासाठी मुख्य कार्यालयस्तरावर वेगळी व्यवस्था निर्माण केली असून, ग्राहकांच्या

सेवेत सदर व्यवस्था २४x७ उपलब्ध आहे. या सेवेचा ग्राहकांनी लाभ घ्यावा आणि आपल्या व्यवहारा प्रती सजग व सतर्क राहवे, असे आवाहन संचालक मंडळाने सर्वोपाययोजनात घेत आहे.

बँकेतील प्रती ठेवीदार रु.५ लाख पर्यंतच्या ठेवी 'DICGC' तर्फे संरक्षित असून, सदर ठेवीचा विमा बँकेने उतरविलेला आहे. आर्थिक वर्ष २०२४-२५ मध्ये बँकेच्या एकुण ठेवीत रु.७२९९.२९ लाखाने वाढ झालेली असून, कर्ज व्यवहारात रु.२२८९.२६ लाखाने वाढ झालेली आहे. बँकेच्या एकुण उत्पन्नात रु.१०५७.८३ लाखाने वाढ झालेली आहे. त्यामुळे ढोबळ नफ्यात रु.१ कोटी ३० लाखाने वाढ झालेली असून, निव्वळ नफ्यात रु.१ कोटी ०१ लाखाने वाढ झालेली आहे. बँकेच्या निव्वळ नफ्याची वाटणी करताना,

बँकेने रिझर्व्ह बँकेच्या मार्गदर्शक सुचनानुसार आवश्यक तरतुदी करून, भागधारकांना १२% लाभाने देण्याबाबत मा.संचालक मंडळाने शिफारस केलेली आहे.

बँकेने रिझर्व्ह बँकेने जारी केलेल्या मार्गदर्शक सुचनांचे वेळेवेळी पालन करून, बँक व्यवहारातील जोखीमेचे योग्य व्यवस्थापन बँक अत्यंत सतर्कतेने करीत आहे. त्यामुळेच रिझर्व्ह बँक ऑफ इंडियाच्या निकषानुसार आपली बँक "आर्थिक दृष्ट्या सक्षम व सुयोग्य व्यवस्थापन" (Financial Sound & Well Managed) असणारी बँक म्हणून वर्गीकृत करण्यास मान्यता दिलेली आहे.

बँक रेकॉर्डला आपले 'KYC' कागदपत्रे अद्यावत असणे अत्यंत आवश्यक बाब आहे. तसेच आपले बँकेतील खात्यात नियमित व्यवहार करून, सदर खाते 'Operative' ठेवणे

अत्यावश्यक आहे. आपले बँकेतील 'KYC' कागदपत्रे अद्यावत करण्यासाठी आणि बँकेतील खात्यात नियमित व्यवहार करण्याबाबत सुचना देण्यासाठी बँकेतर्फे 'ग्राहक जोडो अभियान' राबविण्यात येत आहे. सदर अभियानास सभासद, ग्राहकांनी उत्तुर्गत प्रतिसाद दिला, त्याबद्दल मी सर्वांचे आभार व्यक्त करतो. पुढील काळात बँक रेकॉर्डला आपले 'KYC' कागदपत्रे अद्यावत ठेवून, आपले खात्यात नियमित व्यवहार करण्यात यावे. बँकेच्या विविध सेवेचा लाभ घ्यावा आणि बँकेच्या प्रगतीचे भागीदार व्हावे, अशी अपेक्षा या प्रसंगी व्यक्त करतो.

आर्थिक वर्ष २०२४-२५ मधील बँकेचे कामकाज ठेवी/कर्ज व्यवहाराबाबत अद्यावत माहिती सोबत जोडली आहे. तसेच निव्वळ नफा वाटणी बाबत शिफारस करण्यात आलेली आहे..

### संचालक मंडळ



श्री. मुकुंदकुमार कळमकर  
अध्यक्ष



श्री.घनशमदास गोयल  
उपाध्यक्ष



श्री. प्रशांत कळमकर  
संचालक



श्री.दिलीप जितूरकर  
संचालक



श्री.सुभाष शर्मा  
संचालक



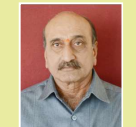
श्री.रामसाहेब खंडागळे  
संचालक



श्री.चौडीराम शेष  
संचालक



श्री.प्रकाशचंद जैन  
संचालक



श्री.सुभाष लालपोतू  
संचालक



श्री.चंद्रकांत कडे  
संचालक



श्री.शेख हमीद शेख हनिफ  
संचालक



श्री.मनोज राजगोपाळ  
संचालक



श्री.श्रीकिशन वडुमवार  
संचालक



श्री.प्रकाश सोनी  
संचालक



डॉ.प्रा.अशोक जोधवे  
संचालक



सौ.गोपाळजी कान्हडकर  
संचालिका



श्रीमती मिराबाई पालकर  
संचालिका



सी.ए.श्री.संतोष ङाळे  
तज्ञ संचालक



सी.ए.श्री.जलज बाहेती  
तज्ञ संचालक



श्री.निलेश कळमकर  
मुख्य कार्यकारी अधिकारी





कर्मचारी प्रशिक्षण :

बँकेने अहवाल वर्षात सर्व शाखेतील अधिकारी व लिपीक श्रेणीतील कर्मचाऱ्यांना स्पर्धेच्या युगात बदललेल्या बँकींग कामकाजाची माहिती होण्यासाठी ५४ प्रशिक्षण ऑनलाईन आणि ऑफलाईन दिले. तसेच बँकेच्या अंतर्गत प्रशिक्षण आयोजन समिती द्वारे सर्व शाखेतील सर्व कर्मचाऱ्यांना सॉफ्टवेअर, हार्डवेअर, कर्ज, वसुली, के.वाय.सी., ऑडीट, डॉक्युमेंटेशन, विम्याचे महत्व, व्यक्तिमत्व विकास इत्यादी विषयावर प्रशिक्षण वर्ग आयोजित केले होते.

बँकेची वैधानिक तपासणी :

दिनांक ३१ मार्च, २०२४ अखेर बँकेची रिझर्व्ह बँक ऑफ इंडिया तर्फे बँकींग रेग्युलेशन अँक्ट अंतर्गत वैधानिक तपासणी घेण्यात आली. तपासणी अधिकाऱ्यांनी बँकेच्या कामकाजाबद्दल समाधान व्यक्त केले.

सन २०२४.२५ या सालचे वैधानिक लेखा परिक्षण पी.व्ही.आर.एस. अँड असोसिएट्स, चार्टर्ड अकाउंटंट्स, नागपूर यांनी पूर्ण केले. त्यांनी केलेल्या सुचना व मार्गदर्शना बद्दल मी त्यांचा आभारी आहे.

संचालक मंडळ सदस्य व त्यांच्या नातेवाईकांना दिलेली कर्जे :

अहवाल वर्षात मा.संचालक व त्यांचे नातेवाईकांना कर्ज देण्यात आलेले नाही, तथापि नवनिर्वाचीत संचालक श्री श्रीकीशन भास्करराव वट्टमवार यांना संचालक पदी निवडून घेण्याआधी दिलेल्या कर्जाची माहिती खालील प्रमाणे आहे.

संचालकाचे नाव	कर्ज प्रकार	मंजूर रक्कम	कर्ज मंजूर दि.	दिनांक ३१/०३/२०२४ अखेर येणेबाकी	कर्ज खात्याची स्थिती
श्री. श्रीकिशन भास्करराव वट्टमवार	घरतारण कर्ज	१५.०० लाख	१६/०६/२०१७	६.८४ लाख	नियमीत

आयकर आगाऊ भरणा :

अहवाल वर्षात बँकेने आयकर खात्याकडे विहीत मुदतीत अॅडव्हान्स टॅक्सपोटी रु. ८,५०,००,०००.०० च भरणा केलेला आहे.

नफा

- तस्तुद व करभरणा पूर्व नफा : रु. ४२ कोटी ६० लाख २४ हजार
- खेळत्या भांडवलाशी प्रमाण : रु. २.९८%
- प्रति कर्मचारी नफा : रु. १८ लाख १३ हजार

नफा वाटणी :

अहवालाच्या वर्षात आयकर तस्तुदी पूर्वी नफा रु. ४२,६०,२४,०९५.०७ झाला. त्यामधून कायद्यानुसार आवश्यक तस्तुदी रु. १४,८९,४४,८७०.२७ व अॅडव्हान्स टॅक्स रु. ८,५१,७९,२२४.८० वजा जाता रु. १९,१९,००,०००.०० निव्वळ नफा आहे.

सदरील नफ्याची वाटणी खालील प्रमाणे व्हावी अशी संचालक मंडळाची शिफारस आहे.

अ.क्र.	विवरण	रक्कम
१)	सभासदांना लाभांश १२% प्रमाणे	७,१५,८०,५६४.००
२)	वैधानिक राखीव निधी	४,९७,७५,०००.००
३)	स्पेशल रिझर्व्ह फंड	१,९१,९०,०००.००
४)	इनव्हेस्टमेंट फ्रूकच्युरेशन फंड	३,००,००,०००.००
५)	चॅरीटी फंड	१९,१९,०००.००
६)	टेक्नॉलॉजी डेव्हलपमेंट फंड	४०,००,०००.००
७)	इलेक्शन फंड	१०,००,०००.००
८)	इमारात निधी	१,४४,३५,४३६.००
९)	एकुण	१९,१९,००,०००.००

समापन :

चालू काळात, बँकींग व्यवस्थेतील बदल जलदगतीने होत असून, बँकींग व्यवसायात स्पर्धात्मक वातावरण आहे. सदर बदल सातत्याने आत्मसात करून, व्यवसायातील स्पर्धेमध्ये बँकेचे स्थान टिकवून ठेवणे, हे सध्याच्या व पुढील काळातील आव्हान आहे. असे संचालक मंडळास वाटते. याबाबत संचालक मंडळ सतर्क राहून, व्यवसायातील स्पर्धेला सामोरे जाण्यासाठी, बँकेच्या प्रत्येक घटकाची कार्यक्षमता वाढवण्याबाबत सदैव प्रयत्नशील आहे. सभासदांनी तसेच सर्व ग्राहकांनी बँकींग व्यवस्थेत होत असलेल्या बदलाची माहिती वेळोवेळी घेऊन, आपले बँकींग व्यवहार सुरक्षित व सजगतेने करावे, अशी अपाणस विनंती करण्यात येत आहे.

या वर्षी बँकेच्या स्थापनेस ६० वर्षे पुर्ण होत आहेत. या ६० वर्षांच्या वाटचालीत बँकेने, आर्थिक क्षेत्रात आलेल्या विविध आव्हानांना समर्थपणे सामोरे जाऊन, आपली व्यावसायिक प्रगती कायम उंचावर नेली. या बँकेस 'आर्थिकदृष्ट्या सक्षम बँक' म्हणून स्थापीत केले. आपण सर्व सभासद सदैव संचालक मंडळाच्या पाठीशी राहून बँकेच्या प्रगतीसाठी सतत मार्गदर्शन व सहकार्य देत आहात. आपणा सर्वांच्या सहकार्याने व सदिसिध्दमुळे आपली बँक प्रगती पथावर आहे.

या पुढील काळातही आपली साथ व पाठींबा मला व संचालक मंडळास सातत्याने मिळत राहील व आपल्या सुचना, मार्गदर्शनातून सतत पुढे जाण्यासाठी प्रेरणा मिळेल अशी खात्री बाळगतो. यासाठी या निमित्ताने मी आपले आभार व्यक्त करतो. पुढील काळात सहकार्यांची खात्री बाळगुन हा अहवाल संपवतो.

जय महाराष्ट्र, जय सहकार !!!

आपला,



मुकुंदकुमार सुंदरलालजी कळमकर

अध्यक्ष

To,  
The Members,  
Sundarlal Sawji Urban Coop. Bank Ltd.,  
Jintur.

Report on Audit of Financial Statements

Opinion

- We have audited the accompanying financial statements of the SUNDARLAL SAWJI URBAN COOP. BANK LTD., JINTUR which comprises the Balance Sheet as at 31st March, 2025 and the Statement of Profit and Loss Account & Cash Flow Statement for the year then ended and a summary of significant accounting policies & notes and other explanatory information. Incorporated in these financial statements are the returns of all 24 branches audited by us.
- In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Financial Statements together with Form-7, Appendix-A, LFAR and PART-A, B & C of main audit report and notes thereon give the information required by the Maharashtra Co-operative Societies Act, 1960 and the rules made there under and the Banking Regulation Act, 1949 (As applicable to co-op. societies) as amended by the Banking Regulation (Amendment) Act, 2020 and the guidelines issued by the Reserve Bank of India (RBI) and Registrar of Co-operative societies, Maharashtra in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India.
  - In the case of Balance Sheet of the state of affairs of the Bank as at 31 March 2025.
  - In the case of the Profit and Loss Account, of the profit for the year ended on that date.
  - In the case of Cash Flow statement for the year ended on that date.

Basis for Opinion

- We conducted our audit in accordance with the Standard on Auditing (SAs) issued by the Institute of Chartered Accountants of India (ICAI). Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the Institute of Chartered Accountant of India (ICAI) together with the ethical independence requirements that are relevant to our audit of the Financial Statements under the provisions of The Banking Regulation Act, 1949, Maharashtra Co-operative Societies Act, 1960 and rules made there under, and we have fulfilled our other Ethical Responsibilities in accordance with these requirements and the ICAI's code of ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Information other than the Financial statement & Auditor's Report there on

- The Bank's Management and Board of Directors are responsible for the preparation of the other information. The other information comprises the information included in the Report of Board of Directors including other explanatory information, but does not include the Financial Statements and auditor's report thereon. The report of Board of Directors is expected to be made available to us after date of this auditor's report. Our opinion on financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. In connection with our audit of the financial statements, our responsibilities are to read the other information and, in doing so, considered whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. When we read the report the Board of Directors including other explanatory information, if we conclude that there is a material misstatement there in, we are required to communicate the matter to those charged with governance and the members in the Annual General Meeting.

Management's Responsibility for the Financial Statements:

- The Bank's management and Board of Directors are responsible for the preparation of these financial statements that give a true and fair view of the financial position (state of affairs), and financial performance (Profit / Loss), of the Bank in accordance with the accounting principles generally accepted in India, including the Accounting Standards (Ind AS) issued by ICAI, provisions of the Banking Regulation Act, 1949 & Maharashtra Co-operative Societies Act, 1960 and rules made there under and circulars and guidelines issued by the RBI and the Registrar of Co-operative Societies, Maharashtra. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Acts for safeguarding of the assets of the Bank and for preventing and detecting frauds and irregularities; selections and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error. In preparing the financial statements, management and Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so. The Board of Directors is also responsible for overseeing the Bank's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

- Our objectives are to obtain reasonable assurance about whether the Financial Statements as a whole are free from material misstatement, whether due fraud or error, and to issue an auditor's report that include our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Standard on Auditing will always detect a material misstatement when it exists. Misstatement can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Financial Statements. As part of an audit in accordance with Standards of Auditing, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:
  - Identify and assess the risks of material misstatement of the Financial Statements, whether due to fraud or error, design and perform audit procedure responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
  - Obtain an understanding of internal Financial Controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosure made by management.
  - Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Financial Statements or, if such disclosure is in adequate, to modify our opinion. Our conclusion is based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
  - Evaluate the overall presentation, structure and content of the Financial Statements, including the disclosures, and whether Financial Statements represent the underlying transactions and events in a manner that achieves fair presentation.
  - We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significance audit findings, including any significant deficiencies in internal controls that we identify during our audit.
  - We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationship and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Report On Other Legal and Regulatory Requirements

- The Balance Sheet and the Profit and Loss Account have been drawn up in accordance with the provision of section 29 of the Banking Regulation Act, 1949 read with the provisions of Maharashtra Co-operative Societies Act, 1960 and Maharashtra Co-operative Rules 1961.
- We report that:
  - We have obtained all the information and explanation, which to the best of our knowledge and belief were necessary for the purpose of our audit and have found them to be satisfactory.
  - In our opinion, proper books of account and other records as required by law have been kept by the bank, so far as it appears from our examination of those books. We have not come across material instances in respect of the details mentioned in the Rule 69(6) of the Maharashtra Co-operative Societies Rules, 1961.
  - The Balance Sheet and Profit and Loss Account and Cash Flow Statement dealt in by this report, are in agreement with the books of accounts and returns maintained by the Bank.
  - The accounting standards adopted by the Bank are consistent with those laid down by ICAI and accounting principles generally accepted in India, so far as applicable to the Banks. However, Accounting Standard "Accounting of Income Taxes" is not complied by the Bank.
  - The transactions of the Bank, which have come to our notice are within the power of the Bank except as reported elsewhere in this report.
  - The returns received from the branches and offices of the Bank have generally been found adequate for the purpose of our audit.
  - The transactions which have come to our notice have been within powers of the bank and which are represented merely by book entries, are not prejudicial to the interest of the bank.
  - No personal expenses have been charged to the revenue account of the bank as appears from the audit.
  - The loans and advances made by the bank on the basis of the security have been properly secured and the terms on which they have been made are not prejudicial to the interest of the bank or its members.
  - There has been no material impropriety or irregularity in the expenditure or in the realization of money due to the bank, which have come to our notice.
  - The bank has generally adhered to the Reserve Bank of India and Registrar of Maharashtra Co-operative Societies guidelines.
  - The bank has not given loans to the members of the Board of Directors contravening RBI directives.
  - That summary of comments is at Appendix 1, and the detailed Audit Report is as per Part A, B, C & LFAR attached herewith.

Considering the Bank's Score as per CAMELS Rating, the Bank has been awarded audit classification "A" for the year 2024-25.

For PVRS & Associates  
Chartered Accountants  
FRN: 133694W

Place: Jintur

Date: 19/06/2025

Vaibhav Toshniwal - Partner  
Membership No. 152652  
UDIN:25152652BMJGJ8945







## 1.Regulatory Capital

### a)Composition of Regulatory Capital

(Amount in ₹ crore)

Sr. No.	Particulars	Current Year	Previous Year
i)	Common Equity Tier 1 capital (CET 1)* / Paid up share capital and reserves@ (net of deductions, if any)	206.74	178.20
ii)	Additional Tier 1 capital*/ Other Tier 1 capital@		--
iii)	Tier 1 capital (i + ii)	206.74	178.20
iv)	Tier 2 capital	23.26	21.62
v)	Total capital (Tier 1+Tier 2)	230.00	199.83
vi)	Total Risk Weighted Assets (RWAs)	703.80	652.51
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs)* / Paid-up share capital and reserves as percentage of RWAs@	29.37%	27.31%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	29.37%	27.31%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	3.30%	3.31%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	32.68%	30.62%
xi)	Leverage Ratio*	Nil	Nil
xii)	Percentage of the shareholding of a) Government of India b) State Government (specify name)\$ c) Sponsor Bank\$	Nil	Nil
xiii)	Amount of paid-up equity capital raised during the year	5.29	5.06
xiv)	Amount of non-equity Tier 1 capital raised during the year, of which: Give list7 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.	Nil	Nil
xv)	Amount of Tier 2 capital raised during the year, of which Give list8 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.	Nil	Nil

Example: A UCB may disclose as under:

	Current year	Previous year
Amount of Tier 2 capital raised during the year of which:	Nil	Nil
Perpetual Cumulative Preference Shares		
Redeemable Non-Cumulative Preference Shares .....	Nil	Nil

## 2. Asset liability management

### Maturity pattern of certain items of assets and liabilities

(Amount in ₹ crore)

	Day 1	2 to 7 days	8 to 14 days	15 to 30 Days	31 days to 2 months	Over 2 months to 3 months	Over 3 months to 6 Months	Over 6 months and up to 1 year	Over 1 year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits	80.70	8.68	14.17	31.66	53.82	59.69	145.30	248.11	371.62	0.91	3.02	1017.68
Advances	54.40	1.85	2.33	6.93	4.12	16.53	24.86	233.78	53.06	107.08	235.38	740.32
Investments	-	24.96	14.95	19.89	11.10	17.50	50.94	33.12	47.74	36.33	335.31	591.84
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency assets	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency liabilities	-	-	-	-	-	-	-	-	-	-	-	-

## 3. Investments

### Composition of Investment Portfolio

(Amount in ₹ crore)

As at 31/03/2025 (previous year balance sheet date)

	Investments in India						Investments outside India			Total Investments
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others
<b>Held to Maturity</b>										
Gross	164.29	-	15.28	-	-	-	179.57	-	-	-
Less: Provision for non-performing investments (NPI)	-	-	14.58	-	-	-	14.58	-	-	-
Net	164.29	-	0.70	-	-	-	164.99	-	-	-
<b>Available for Sale</b>										
Gross	229.80	-	-	-	-	-	229.80	-	-	-
Less: Provision for depreciation and NPI	1.45	-	-	-	-	-	1.45	-	-	-
Net	228.35	-	-	-	-	-	228.35	-	-	-
<b>Held for Trading</b>										
Gross	49.81	-	-	-	-	4.99	54.80	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-	-	-	-
Net	49.81	-	-	-	-	4.99	54.80	-	-	-
<b>Total Investments</b>	443.90	-	15.28	-	-	4.99	464.17	-	-	-
Less: Provision for non-performing investments	-	-	14.58	-	-	-	14.58	-	-	-
Less: Provision for depreciation and NPI	1.45	-	-	-	-	-	1.45	-	-	-
Net	442.45	-	0.70	-	-	4.99	448.14	-	-	-

As at 31/03/2024 (previous year balance sheet date)

(Amount in ₹ crore)

	Investments in India						Investments outside India			
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others
<b>Held to Maturity</b>										
Gross	168.99	-	15.28	-	-	-	184.27	-	-	-
Less: Provision for non-performing investments (NPI)	-	-	14.58	-	-	-	14.58	-	-	-
Net	168.99	-	0.70	-	-	-	169.69	-	-	-
<b>Available for Sale</b>										
Gross	197.68	-	-	-	-	7.00	204.68	-	-	-
Less: Provision for depreciation and NPI	4.58	-	-	-	-	-	4.58	-	-	-
Net	193.10	-	-	-	-	7.00	200.10	-	-	-
<b>Held for Trading</b>										
Gross	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-	-	-	-
<b>Total Investments</b>	366.67	-	15.28	-	-	7.00	388.95	-	-	-
Less: Provision for non-performing investments	-	-	14.58	-	-	-	14.58	-	-	-
Less: Provision for depreciation and NPI	4.58	-	-	-	-	-	4.56	-	-	-
Net	362.09	-	0.70	-	-	7.00	369.79	-	-	-

## 4. Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
i) Movement of provisions held towards depreciation on investments		
a) Opening balance	21.08	20.08
b) Add: Provisions made during the year	0.00	1.00
c) Less: Write off / write back of excess provisions during the year	--	--
d) Closing balance	21.08	21.08
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	13.46	12.46
b) Add: Amount transferred during the year	1.00	1.00
c) Less: Drawdown	14.46	13.46
d) Closing balance		
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	5.17%	6.81%

## 5. Sale and transfers to/from HTM category

The Value of Sales and transfers of securities to/from HTM category does not exceeds 5 per cent of the book value of investments held in HTM category at the beginning of the year.

Sr. No.	Type Of Security	Date of Maturity	Date of Purchase	Purchase Rate	Purchase Price	Sale Rate	Sale Price	Profit / Loss
1	8.24 GOI 2027	8.24 GOI 2027	08-01-2020	100.0000	1,00,00,000.00	0	0	0
2	8.24 GOI 2027	8.24 GOI 2027	18-01-2020	99.6400	1,99,28,000.00	0	0	0
3	8.24 GOI 2027	8.24 GOI 2027	06-04-2010	99.9900	1,99,98,000.00	0	0	0
4	6.68 GOI 2031	6.68 GOI 2031	23-11-2017	96.6050	4,83,02,500.00	0	0	0
5	8.24 GOI 2027	8.24 GOI 2027	02-09-2014	95.6000	1,91,20,000.00	0	0	0
6	8.24 GOI 2027	8.24 GOI 2027	18-11-2009	100.0536	95,02,544.00	0	0	0
7	7.64 MP SDL 2033	7.64 MP SDL 2033	08-02-2023	100.1200	5,00,48,000.00	0	0	0
	<b>Total</b>				<b>17,68,99,044.00</b>			<b>0</b>

## 6. Non-SLR investment portfolio

### i) Non-performing non-SLR investments

Sr. No.	Particulars	Current Year	Previous Year
a)	Opening balance	14.58	14.58
b)	Additions during the year since 1 <sup>st</sup> April	-	-
c)	Reductions during the above period	-	-
d)	Closing balance	14.58	14.58
e)	Total provisions held	14.58	14.58

### 1. Issuer composition of non-SLR investments

Sr. No.	Issuer	Amount	Extent of Private Placement	Extent of 'Below Investment Grade' Securities	Extent of 'Unrated' Securities	Extent of 'Unlisted' Securities
(1)	(2)	(3)	(4)	(5)	(6)	(7)
		Current year	Previous Year	Current year	Previous Year	Current year
a)	PSUs	-	-	-	-	-
b)	FIs	-	-	-	-	-
c)	Banks	14.58	14.58	-	-	-



e)	Subsidiaries/ Joint Ventures	-	-	-	-	-	-	-	-	-	-
f)	Others	-	-	-	-	-	-	-	-	-	-
g)	Provision held towards depreciation	14.58	14.58	-	-	-	-	-	-	-	-
	<b>Total *</b>	<b>0.00</b>	<b>0.00</b>	-	-	-	-	-	-	-	-

b) Repo transactions (in face value terms) (Amount in ₹ crore) ----- NIL -----

d) Disclosure of transfer of loan exposures ----- NIL -----

#### 7.Asset quality

##### a)Classification of advances and provisions held

	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
<b>Gross Standard Advances and NPAs</b>						
Opening Balance	682.17	10.84	26.36	2.19	39.19	717.51
Add: Additions during the year					33.16	33.16
Less: Reductions during the year*					10.95	10.95
Closing balance	740.32	33.16	26.03	2.21	61.40	740.33
*Reductions in Gross NPAs due to:						
i) Upgradation						
ii) Recoveries (excluding recoveries from upgraded accounts)						
iii) Technical/ Prudential Write-offs						
iv) Write-offs other than those under (iii) above						
<b>Provisions (excluding Floating Provisions)</b>						
Opening balance of provisions held	4.43	10.64	68.06	2.19	80.89	85.32
Add: Fresh provisions made during the year						
Less: Excess provision reversed/ Write-off loans						
Closing balance of provisions held	4.43	33.16	44.19	2.21	79.56	83.99
<b>Net NPAs</b>						
Opening Balance		0	-41.70	0	-41.70	
Add: Fresh additions during the year					-	
Less: Reductions during the year					-	
Closing Balance		0	-18.16	0	-18.16	
<b>Floating Provisions</b>						0
Opening Balance						0
Add: Additional provisions made during the year						0
Less: Amount drawn down <sup>18</sup> during the year						0
Closing balance of floating provisions						
<b>Technical write-offs and the recoveries made thereon</b>						
Opening balance of Technical/ Prudential written-off accounts						0.12
Add: Technical/ Prudential write-offs during the year						0.07
Less: Recoveries made from previously technical/ prudential written-off accounts during the year						0
Closing balance						0.19

Ratios (in per cent)	Current Year	Previous Year
Gross NPA to Gross Advances	8.29%	5.46%
Net NPA to Net Advances	0%	0%
Provision coverage ratio	149.32%	206%

##### b) Sector-wise Advances and Gross NPAs.

(Amounts in ₹ crore)

Sr. No.	Sector*	Current Year			Previous Year		
		Outstandin g Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstandin g Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
<b>i) Priority Sector</b>							
a)	Agriculture and allied activities	3.81	3.14	82.41%	4.40	3.38	76.82%
b)	Advances to industries sector eligible as priority sector lending	294.59	37.98	12.89%	180.68	6.36	3.52%
c)	Services	186.68	12.48	6.69%	287.60	14.42	5.01%
d)	Personal loans	0	0	0	0	0	0
	<b>Subtotal (i)</b>	<b>485.08</b>	<b>53.60</b>	<b>11.05%</b>	<b>472.68</b>	<b>24.16</b>	<b>5.11%</b>
<b>ii) Non-priority Sector</b>							
a)	Agriculture and allied activities	0.91	0.97	106%	0.76	0.25	32.89%
b)	Industry	12.17	0.24	1.97%	7.80	0.54	6.92%
c)	Services	35.45	3.44	9.71%	34.71	2.91	8.38%
d)	Personal loans	206.71	3.15	1.52%	201.57	11.33	5.62%
	<b>Sub-total (ii)</b>	<b>255.24</b>	<b>7.80</b>	<b>3.05%</b>	<b>244.84</b>	<b>15.03</b>	<b>6.14%</b>
	<b>Total (I + ii)</b>	<b>740.32</b>	<b>61.40</b>	<b>8.29%</b>	<b>717.52</b>	<b>39.19</b>	<b>5.46%</b>

#### 8. Fraud accounts

Banks shall make disclose details on the number and amount of frauds as well as the provisioning thereon as per template given below.

	Current year	Previous year
Number of frauds reported	Nil	Nil
Amount involved in fraud (₹ crore)	Nil	Nil
Amount of provision made for such frauds (₹ crore)	Nil	Nil
Amount of Unamortized provision debited from 'other reserves' as at the end of the year (₹ crore)	Nil	Nil

#### 9. Disclosure under Resolution Framework for COVID-19-related Stress

Format for disclosures to be made half yearly starting September 30, 2021

(Amounts in ₹ crore)

Type of Borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan– Position as at the end of the previous half-year (A)	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half-year	Exposure to accounts classified as Standard consequent to implementation of resolution plan– Position as at the end of this half-year
Personal Loans	0	0	0	0	0
Corporate persons*	0	0	0	0	0
Of which MSMEs	0	0	0	0	0
Others	0	0	0	0	0
Total	0	0	0	0	0

#### 10. Exposures

##### a)Exposure to real estate sector

(Amount in ₹ crore)

Category	Current year	Previous Year
<b>i) Direct exposure</b>	--	--
a) Residential Mortgages – Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.	94.21 (39.97) Priority Adv.	89.93 (49.93) Priority Adv.
b) Commercial Real Estate – 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;	39.55	44.57
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures –	Nil	Nil
i. Residential	Nil	Nil
ii. Commercial Real Estate	Nil	Nil
ii) Indirect Exposure Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	Nil	Nil
<b>Total Exposure to Real Estate Sector</b>	<b>133.76</b>	<b>134.50</b>

##### b. Exposure to capital market

----- NIL -----

#### C. 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.

(Amounts in ₹ crore)

Particulars	Current year	Previous Year
Total unsecured advances of the bank	40.37	40.32
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	--	--

#### 11. Concentration of deposits, advances, exposures and NPAs

##### i.Concentration of deposits

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total deposits of the twenty largest depositors	38.08	36.51
Percentage of deposits of twenty largest depositors to total deposits of the bank	5.21%	4.11%

##### ii. Concentration of advances\*

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total advances to the twenty largest borrowers	128.03	123.34
Percentage of advances to twenty largest borrowers to total advances of the bank	17.29%	17.19%

##### iii. Concentration of exposures\*\*

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total exposure to the twenty largest borrowers/customers	191.82	152.48
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/customers	17.95%	21.25%

##### iv. Concentration of NPAs

	Current Year	Previous Year
Total Exposure to the top twenty NPA accounts	48.00	23.58
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	78.18%	66.72%

#### 12. Derivatives

##### a) Forward rate agreement/Interest rate swap

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
i) The notional principal of swap agreements	Nil	Nil
ii) Losses which would be incurred if counterparties failed to fulfil their obligations under the agreements		
iii) Collateral required by the bank upon entering into swaps		
iv) Concentration of credit risk arising from the swaps <sup>27</sup>		
v) The fair value of the swap book <sup>28</sup>		

## b) Exchange traded interest rate derivatives

(Amount in ₹ crore)			
Sr. No.	Particulars	Current Year	Previous Year
i)	Notional principal amount of exchange traded interest rate derivatives undertaken during the year (instrument wise)	Nil	Nil
ii)	Notional principal amount of exchange traded interest rate derivatives outstanding as on 31 <sup>st</sup> March .....(instrument wise)	Nil	Nil
iii)	Notional principal amount of exchange traded interest rate derivatives outstanding and not 'highly effective' (instrument wise)	Nil	Nil
iv)	Mark to market value of exchange traded interest rate derivatives outstanding and not 'highly effective' (instrument wise)	Nil	Nil

## Quantitative disclosures

(Amount in ₹ crore)					
Sr. No	Particular	Current Year		Previous Year	
		Currency Derivatives	Interest rate derivatives	Currency Derivatives	Interest rate derivatives
a)	Derivatives (Notional Principal Amount) <sup>9</sup>	Nil	Nil	Nil	Nil
	i) For hedging	Nil	Nil	Nil	Nil
	ii) For trading	Nil	Nil	Nil	Nil
b)	Marked to Market Positions <sup>[1]</sup>	Nil	Nil	Nil	Nil
	i) Asset (+)	Nil	Nil	Nil	Nil
	ii) Liability (-)	Nil	Nil	Nil	Nil
c)	Credit Exposure <sup>[2]</sup>	Nil	Nil	Nil	Nil
d)	Likely impact of one percentage change in interest rate (100*PV01)	Nil	Nil	Nil	Nil
	i) on hedging derivatives	Nil	Nil	Nil	Nil
	ii) on trading derivatives	Nil	Nil	Nil	Nil
e)	Maximum and Minimum of 100*PV01 observed during the year	Nil	Nil	Nil	Nil
	i) on hedging	Nil	Nil	Nil	Nil
	ii) on trading	Nil	Nil	Nil	Nil

## 13. Transfers to Depositor Education and Awareness Fund (DEA Fund)

Transfer to Depositor Education and Awareness Fund Scheme, 2014 (DEA Fund) As on 31.03.2025 is as under.

(Amount in ₹ crore)			
Sr. No.	Particular	Current Year 31.03.2025	Previous Year 31.03.2024
1.	Opening balance of DEA Fund as on 01.04.2024	6.52	5.53
2.	Add: Amounts transferred to DEA Fund during the year 2024.25	0.98	1.28
3.	Less : Amounts reimbursed by DEA Fund towards claims during the year 2024.25	0.43	0.29
4.	Closing balance of DEA Fund as on 31.03.2025	7.07	6.52

## 14. Disclosure of complaints

a) Summary information on complaints received by the bank from customers and from the Offices of Ombudsman

Sr. No	Particulars	Previous year 24-25	Current year 23-24
	Complaints received by the bank from its customers		
1.	Number of complaints pending at beginning of the year	Nil	Nil
2.	Number of complaints received during the year	Nil	Nil
3.	Number of complaints disposed during the year	Nil	Nil
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 Office of Ombudsman		
5.	Number of maintainable complaints received by the bank from Office of Ombudsman	Nil	Nil
5.1.	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	Nil	Nil
5.2	Of 5, number of complaints resolved through conciliation / mediation / advisories issued by Office of Ombudsman	Nil	Nil
5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	Nil	Nil
6.	Number of Awards unimplemented within the stipulated time (other than those appealed)	Nil	Nil

## b) Top five grounds of complaints received by the bank from customers

Grounds of complaints, (i.e. complaints 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 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
Current Year 2024-25					
Customers Service	Nil	Nil	-100%	Nil	Nil
Loans & Advances	Nil	Nil	-100%	Nil	Nil
Other	Nil	Nil	-100%	Nil	Nil
Total					
Previous Year 2023-24					
Loans & Advances	Nil	Nil	-100%	Nil	Nil
Customers Service	Nil	Nil	-100%	Nil	Nil

## 15. Disclosure of penalties imposed by the Reserve Bank of India

----- Nil -----

## 16. Other Disclosures

### I) Business ratios

Particular	Current Year	Previous Year
i) Interest Income as a percentage to Working Funds	7.78%	7.71%
ii) Non-interest income as a percentage to Working Funds	0.41%	0.29%
iii) Cost of Deposits	5.90%	5.26%
iv) Net Interest Margin	4.25%	4.60%
v) Operating Profit as a percentage to Working Funds	2.98%	3.11%
vi) Return on Assets	1.34%	1.37%
vii) Business (deposits plus advances) per employee (in ₹ crore)	7.48	6.96
viii) Profit per employee (in ₹ crore)	0.08	0.08

## ii) Bancassurance business

Income required in respect of Non Life Insurance Business

(Amount in ₹ crore)		
Year	2025	2024
	00	00

## Marketing and distribution

I. Disclosures regarding Priority Sector Lending Certificates (PSLCs) -----NIL -----

## 17. Provisions and contingencies

(Amount in ₹ crore)		
Provision debited to Profit and Loss Account	Previous Year	Current Year
i) Provisions for NPI	1.00	--
ii) Provision towards NPA	5.00	10.86
iii) Provision made towards Income tax	8.42	9.25
iv) Other Provisions and Contingencies (with details)	8.70	3.31

## 18. Payment of DICGC Insurance Premium

Sr. No.	Particulars	Current Year	Previous Year
i)	Payment of DICGC Insurance Premium	1.29	1.22
ii)	Arrears in payment of DICGC premium	-	-

## 19. Disclosure of facilities granted to directors and their relatives

----- Nil -----

## 20. Earning Per Share

EARNING PER SHARE (EPS) (AS20) :

Particulars		31.03.2025	31.03.2024
A	Amount used as numerator Profit after tax (Rs. In lakhs)	1919.00	1818.00
B	Nominal Value of Share (RS. In lakhs)	10000	1000
C	Weighted Number of Equity shares used as the denominator	656169	625526
D	EPS- Basic & Diluted ( in Rs.)	292.42	290.64

## 21. EMPLOYEE BENEFITS (AS 15)

The details as required by Accounting Standard 15 (AS-15) (Revised) – issued by ICAI pertaining to Gratuity is as under:

Particulars		(Fig. in Crore)	
Sr. No.	Particulars	Gratuity (Funded) 31.03.2025	
1.	Discount rate	6.60%	
2.	Expected Return on plan assets	53.95	
3.	Salary escalation rate	5.00%	
4.	Reconciliation of opening and closing balance of the present value of the defined benefit obligation:		
i	Present value of obligation as at 1 <sup>st</sup> April 2024	540.56	
ii	Interest cost	36.92	
iii	Current service cost	29.65	
iv	Liability transfer in	--	
v	Benefits paid	18.58	
vi	Past Service Cost	--	
vii	Actuarial (gains) / loss on obligations	6.90	
viii	Present value of obligation as at 31 <sup>st</sup> March 2025	595.47	
5	Reconciliation of opening & closing balance of fair value of plan assets		
i	Fair value of plan assets as at 1 <sup>st</sup> April 2024	767.25	
ii	Expected return on plan assets	53.95	
iii	Contributions	36.59	
iv	Transfer from other entities	--	
v	Benefits paid	18.58	
vi	Actuarial gain/ (loss) on plan assets	3.79	
vii	Fair value of plan assets as at 31 <sup>st</sup> March 2025	843.01	
6	Amount recognized in Balance Sheet	247.53	
i	Present value of obligations as at 31 <sup>st</sup> March 2025	595.47	
ii	Fair value of Plan Assets as at 31 <sup>st</sup> March 2025	843.01	
iii	Assets / liability as at 31 <sup>st</sup> March 2025	247.53	
7	Expenses recognized in Profit and Loss Account		
i	Current service cost	29.65	
ii	Interest cost	36.92	
iii	Return on Plan Assets	53.95	
iv	Past Service Cost	--	
v	Net actuarial (gain) / loss	3.11	
vi	Expenses recognized in Profit and Loss Account	15.74	

## 22) LEASES (AS 19)

Particulars	Current Year	Previous Year
Future lease rental payable at the end of the year	380.67	384.97
Not later than one year	46.07	44.78
Later than one year and not later than five year	151.40	156.98
Later than five year	187.62	187.62
Total of minimum lease payments recognized in the Profit and Loss Account for the year	55.20	47.60
Total of future minimum sub-lease payment expected to be received under non-cancelled sub-lease	Nil	Nil
Sub-lease payments recognized in the Profit and Loss Account for the year	Nil	Nil



पुस्त-प्रेष सभासद क्रमांक

श्री./सौ./श्रीमती

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