



AMBARNATH JAI-HINDTM
CO-OP. BANK LTD.

आपुलकीने वागणारी माणसं !



Scaling New Heights Through Smart Solutions

40th Annual Report 2024-25
(वार्षिक अहवाल 2024-25)



AMBARNATH JAI-HINDTM
CO-OP. BANK LTD.
आपुलकीने वागणारी माणसं !

Vision

**"Our vision is
to be the most resilient,
vibrant and stable
techno savvy
neighborhood Bank
serving trade, commerce
and industry in the
vicinity."**

Our Motto
Growth with Compliance . . .



संचालक मंडळ

संस्थापक, अध्यक्ष	: श्री. विलास देसाई	
उपाध्यक्ष	: अॅड. नंदकुमार भोळे	
संचालक	: श्री. बाबु टिपे	सौ. रूपा देसाई जगताप
	C.A. अखिल मिश्रा	श्री. संजय भारती
	सौ. अल्पना शिंगोटे	सौ. संध्या वालावलकर
	श्री. अभिजीत जोशी	श्री. शामराव माळी
	श्री. कुंडलिक असवले	श्री. केदार जोशी
	डॉ. भरत सोनावणे	
तज्ञ संचालक	: श्री. संदिप जोशी	दि. ३१ मार्च २०२५ पर्यंत
	C.A. सौरभ मराठे	

व्यवस्थापन मंडळ

C.A. अखिल मिश्रा	श्री. के.आर.एस. कृष्णन
C.A. निमिष गुप्ता	श्री. अभिजीत बर्वे
सौ. रूपा देसाई जगताप	श्री. अभिजीत जोशी

कार्यकारी अधिकारी

मुख्य कार्यकारी अधिकारी	: श्री. विजय कुरणकर	
सरव्यवस्थापक	: श्री. विवेक वेदपाठक	
सहाय्यक सरव्यवस्थापक	: श्री. व्यंकटेश इटे	श्री. श्रीराम शेते
	श्री. संजोग कदम	
मुख्य व्यवस्थापक	: श्री. महेश मयेकर	सौ. मेधा मंडलेकर

कन्करंट / अंतर्गत लेखापरीक्षक

मे. अमोल पाटील अॅन्ड असोसिएटस् चार्टर्ड अकाउंटंटस्	मे. ए.पी.एल.ए.एन. अॅन्ड असोसिएटस् चार्टर्ड अकाउंटंटस्
मे. ए. जे. पाटील अॅन्ड कंपनी चार्टर्ड अकाउंटंटस् (दि. ३०/९/२०२४ पर्यंत)	मे. ए.वाय.काळे अॅन्ड असोसिएटस् चार्टर्ड अकाउंटंटस् (दि. १/१०/२०२४ पासून)
मे. एस.आर. गुंडलवार अॅन्ड कंपनी (दि. १/१०/२०२४ पासून) चार्टर्ड अकाउंटंटस्	

सनदी वैधानिक लेखापरीक्षक

मे. छाजेड अॅन्ड दोशी
चार्टर्ड अकाउंटंटस्



शाखा व शाखांचे पत्ते

नोंदणीकृत कार्यालय

४२, लोकमान्य टिळक पथ, नगर परिषद कार्यालया समोर,
अंबरनाथ (प.) ४२१ ५०१.
दूरध्वनी : २६८१८२६ / २६८१८१६

प्रशासकीय कार्यालय

१०३, पहिला मजला, शिवसुंदरम को.ऑप.हौ.सोसायटी.,
बाजीप्रभु देशपांडे मार्ग, वडवली सेक्शन, अंबरनाथ (पू)
दूरध्वनी : २६०५०६८/६९ / ८०८७४ ३९ ८८०

मुख्य शाखा

४२, लोकमान्य टिळक पथ, नगर परिषद
कार्यालया समोर, अंबरनाथ (प.) ४२१ ५०१.
दूरध्वनी : २६८३ ३९ ७ / ७८ / २६८४३७१

शिवाजी नगर शाखा

शिवसुंदरम को-ऑप. हौ. सोसायटी,
वडवली विभाग, अंबरनाथ (पूर्व), ४२१ ५०१.
दूरध्वनी : २६०२३७२ / २६०३९२९

कुळगांव बदलापूर शाखा

शॉप नं-५, ६, ७ बालाजी बिझिनेस कॉम्प्लेक्स,
एफ विंग, तळमजला, बदलापूर (प)
गणेशकृपा, पहिला मजला, बी. विंग, बदलापूर
स्टेशनसमोर, कुळगांव (प), ४२१ ५०३.
दूरध्वनी : २६७६९८८ / २६७५८३५

विमकोनाका शाखा

शॉप नं.३, ग्लोब बिझिनेस पार्क, नेताजी पोस्ट ऑफिस
जवळ, कल्याण बदलापूर रोड, अंबरनाथ (प) ४२१५०१.
दूरध्वनी : २६८३३४४ / २६८५०३९

कोळसेवाडी कल्याण शाखा

शॉप नं-४, बी-सी विंग, तळमजला, जयराम माळी
कॉम्प्लेक्स, तिसगांव रोड, कल्याण (पूर्व) ४२१ ३०६.
दूरध्वनी : २३५००४४ / २३५११४४

डोंबिवली शाखा

माय-माऊली को-ऑप. हौ. सोसायटी, गावदेवी मंदिरा
समोर, मानपाडा रोड, डोंबिवली (पूर्व), ४२१ २०१.
दूरध्वनी : २४२६६८८ / २४५३२०४

नवरे नगर शाखा

क्लासिक आर्केड, हरि ओम पार्क जवळ,
नवरे नगर, अंबरनाथ (पूर्व)
दूरध्वनी : २६८५३७७ / २६८४९७२

अंबरनाथ (पूर्व) शाखा

तळमजला, जीवनदिप, सूर्योदय को-ऑप. हौ.सो.
स्टेशन विभाग, अंबरनाथ (पूर्व),
दूरध्वनी : २६०९७४९ / २६०४९८२

ठाणे शाखा

शॉप नं. १-२, तळमजला, हॅपी हार्ट्स,
यशोधननगर, ठाणे (प), ४०० ६०६.
दूरध्वनी : ०२२-२५८१३९९२/२५८१३९ ८२

चिंचपाडा कल्याण (पूर्व) शाखा

शॉप नं. १ ते ७ ए विंग, साकेत हारमोनी,
चिंचपाडा, कल्याण (पूर्व), ४२१ ३०६.
दूरध्वनी : २२५२८९५ / २२५२८९६

वांगणी शाखा

शॉप नं. ५, तळमजला, आर प्लाझा, वांगणी
रेल्वे स्टेशन जवळ, वांगणी (प), ४२१५०३.
दूरध्वनी : २६६०१११

बदलापूर (पूर्व) कात्रप शाखा

शॉप नं. ७, ८, ९ व १० तळमजला, पनवेलकर
ऑप्टीमा, कात्रप, बदलापूर (पूर्व)
दूरध्वनी : २६९३३३५ / २६९३३३६

एरंडवणा पुणे शाखा

शॉप नं. २, गोडसे भवन, मेंहेदळे गॅरेज जवळ,
गुळवणी महाराज पथ, एरंडवणा, पुणे - ४११००४
दूरध्वनी : ०२०-२५४६६०६० / २५४६६०६१

कोहोजगाव शाखा

शॉप नं. ३, ४, ५, ६, हिमालय बिल्डींग,
सिंग पॅरेडाईज, कोहोजगाव, अंबरनाथ (प),
दूरध्वनी : २६८४३७० / २६८४३४०

वासिंद शाखा

शॉप नं. ३, घर नं. १५/२, दि रवातिवली वासिंद
सेवा सह. सो. लि. वासिंद, ता. शहापूर, जि. ठाणे.
दूरध्वनी : ०२५२७-२२२९२२

धनकवडी पुणे शाखा

शॉप नं. १ व २, पुण्याईनगर,
धनकवडी पुणे - ४११०१३
दूरध्वनी : ०२०-२४३६२२१०

पिसवली कल्याण शाखा

शॉप नं. १ व २, दर्शना अपार्टमेंट, हाजी मंलग
रोड, पिसवली. कल्याण (पूर्व) ४२१३०६
दूरध्वनी : ९२७२२ २२०५०

नेरळ शाखा

आशिर्वाद, लोकमान्य टिळक चौक, नेरळ, माथेरान
रोड, नेरळ, ता. कर्जत, जि. रायगड-४१०१०१
दूरध्वनी : ०२१४८-२ ३९ ७८८

ए.टी.एम. सेंटर्स

- मुख्य शाखा, अंबरनाथ (प),
- शिवाजी नगर शाखा
- अंबरनाथ (पूर्व) शाखा
- चिंचपाडा, कल्याण (पूर्व) शाखा
- वांगणी शाखा
- बदलापूर (पूर्व) कात्रप शाखा
- एरंडवणा पुणे शाखा
- कोहोजगाव अंबरनाथ शाखा
- वासिंद शाखा
- धनकवडी पुणे शाखा
- पिसवली कल्याण शाखा
- नेरळ शाखा
- विमको नाका शाखा
- कुळगांव बदलापूर शाखा
- ठाणे शाखा

• ऑफ साईट ए.टी.एम. सेंटर : आनंदनगर, एम.आय.डी.सी., अंबरनाथ दूरध्वनी - ९५०३६०६७५८



४० व्या वार्षिक सर्वसाधारण सभेची सूचना (फक्त सभासदांसाठी)

बँकेच्या सर्व सभासदांना कळविण्यात येते की, बँकेची ४० वी वार्षिक सर्वसाधारण सभा रविवार दि. ०६ जुलै, २०२५ रोजी सकाळी ठीक १०.०० वाजता, दि. एज्युकेशन सोसायटी, अंबरनाथ यांचे डॉ. हेडगेवार सभागृह, भाऊसाहेब परांजपे विद्यालय, कानसई विभाग, अंबरनाथ(पूर्व), जि. ठाणे, येथे खालील दिलेल्या विषयांवर विचार विनिमय करण्यासाठी आयोजित करण्यात आली आहे.

-: सभेपुढील विषय :-

- दिनांक ०४ ऑगस्ट, २०२४ रोजी झालेल्या ३९ व्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून ते कायम करणे.
- संचालक मंडळाने सादर केलेल्या दिनांक ३१ मार्च २०२५, अखेरच्या आर्थिक वर्षाच्या अहवालास तसेच वैधानिक सनदी लेखापरीक्षकांनी प्रमाणित केलेल्या ताळेबंद व नफा-तोटा पत्रकास मंजूरी देणे व त्याची नोंद घेणे.
- सन २०२३-२४ या आर्थिक वर्षाच्या वैधानिक सनदी लेखापरीक्षण अहवालाच्या दोषदुरुस्ती अहवालाची नोंद घेणे.
- सन २०२४-२५ या आर्थिक वर्षाच्या वैधानिक सनदी लेखापरीक्षण अहवालाची नोंद घेणे.
- अ) सन २०२४-२५ या आर्थिक वर्षासाठी संचालक मंडळाने शिफारस केलेल्या नफ्याची विभागणी करण्याबाबत मान्यता देणे.
ब) सन २०२४-२५ या आर्थिक वर्षाच्या लाभांशाबाबत विचार विनिमय करणे.
- सन २०२४-२५ च्या मंजूर अंदाजपत्रकापेक्षा कमी जास्त झालेल्या उत्पन्न व खर्चास तसेच संचालक मंडळाने सुचविलेल्या सन २०२५-२६ च्या अंदाजपत्रकास मंजूरी देणे.
- सन २०२५-२६ करिता वैधानिक सनदी लेखापरीक्षणासाठी बँकेच्या संचालक मंडळाने रिझर्व बँकेला शिफारस केलेल्या सनदी लेखापरीक्षकांच्या नेमणुकी बाबत नोंद घेणे.
- सन २०२५-२६ या आर्थिक वर्षाकरिता वैधानिक लेखापरीक्षकांनी प्रमाणित केल्यावर संशयित-बुडीत कर्ज व गुंतवणुक येणे बाकी खात्यात वसुलीचे सर्व अधिकार अबाधित ठेऊन निर्लेखित करण्याचा अधिकार संचालक मंडळास देणे.
- दि ३१ मार्च २०२५ अखेर संचालकांना व त्यांच्या कुटुंबियांना दिलेल्या कर्जाची नोंद घेणे.
- संचालक मंडळाने सुचविलेल्या व R.B.I. ने मान्यता दिलेल्या बँकेच्या मुख्य कार्यकारी अधिकारी पदी श्री विजय कुरणकर यांच्या पुनःनियुक्ती बाबतची नोंद घेणे.
- अ) विमकोनाका, अंबरनाथ (प) येथील डाटा सेंटर / आय.टी. विभागासाठी इतर विभागांच्या कार्यक्षमतेत वाढ करण्यासाठी आवश्यक उपाय/ सुधारणा / स्थलांतर व इतर आवश्यक योजना तयार करून त्यांची अंमलबजावणी करणे बाबत विचार करणे व याबाबत सर्व कार्यवाही करण्याचा अधिकार संचालक मंडळास देणे.
ब) बँकेच्या स्वमालकीच्या शाखा व विभागांबाबत आवश्यकतेनुसार योग्य निर्णय घेणे व त्याबाबत सर्व कार्यवाही करण्याचा अधिकार संचालक मंडळास देणे.
- बँकेच्या ४० व्या वार्षिक सर्वसाधारण सभेत अनुपस्थितीत असलेल्या सभासदांच्या अनुपस्थितीची परवानगी देणे.
- मा. अध्यक्षांच्या संमतीने सभेसमोर येणाऱ्या इतर कामकाजाचा विचार करून निर्णय घेणे.

अंबरनाथ
दि. १९/०६/२०२५

संचालक मंडळाच्या वतीने,
विजय ग. कुरणकर
मुख्य कार्यकारी अधिकारी

विशेष सूचना : गणसंख्येच्या अभावी सभा तहकूब झाल्यास त्याच ठिकाणी अर्ध्या तासानंतर सभा घेण्यात येईल व त्या सभेस गणसंख्येचे बंधन राहणार नाही.

- सभासदांना कामकाजाबाबत अथवा हिशेबाबाबत माहिती हवी असल्यास त्यांनी त्यासंबंधी सभेपूर्वी किमान ७ दिवस अगोदर बँकेच्या प्रशासकीय कार्यालयात कार्यालयीन वेळेत लेखी पूर्व सूचना देऊन कळवणे गरजेचे आहे. आयत्यावेळी विचारलेल्या प्रश्नांची उत्तरे देण्याचे बंधन संचालक मंडळावर राहणार नाही.
- सभासदांनी मागणी केल्यास नजीकच्या शाखेत अहवालाचा अंक मिळेल तसेच वार्षिक अहवाल बँकेची वेबसाईट www.jaihindbank.com वर सुद्धा पाहता येईल.
- ज्या सभासदांनी रु. १०००/- पेक्षा कमी भाग भांडवल घेतले आहे, त्यांनी आवश्यक त्या रकमेचा भरणा करून किमान ४० शेअर्सची (एकूण रु. १०००/- पर्यंत) रक्कम लवकरात लवकर पूर्ण करावी.
- सभासदांनी आपल्या वारसाची नोंद केलेली नसल्यास ती त्वरित करून घ्यावी व आपला पत्ता बदललेला असल्यास तो त्वरित बँकेस कळवावा तसेच KYC ची पूर्तता केली नसल्यास प्रशासकीय कार्यालयात संपर्क साधून पूर्तता करावी.
- ज्या भागधारकांनी आपल्या भागावरील सन २०२१-२२ सालचा लाभांश घेतला नसेल त्यांनी तो त्वरित घेऊन जावे अन्यथा नियमानुसार सदर रक्कम राखीव निधीत वर्ग करण्यात येईल.
- ज्या सभासदांनी अदयापर्यंत आपले भाग दाखले घेतले नसतील, त्यांनी ते बँकेच्या प्रशासकीय कार्यालय / शाखा कार्यालयातून घेऊन जावे.



अध्यक्षीय मनोगत

सन्माननिय सभासद बंधू-भगिनींनो, सप्रेम नमस्कार,
अंबरनाथ जय हिंद को-ऑप. बँकेच्या ४० व्या वार्षिक सर्वसाधारण सभेस प्रत्यक्ष उपस्थित असलेल्या सर्व सभासदांचे मी व्यक्तीशः व बँकेच्या सर्व संचालक मंडळाच्या वतीने मनःपूर्वक स्वागत करतो.

दि. ३१/३/२०२५ रोजी संपलेल्या आर्थिक वर्षाचा ताळेबंद, नफातोटा पत्रक आणि अनुषंगिक पत्रके आपल्या हाती देताना आनंद होत आहे, ही सगळी पत्रके आणि प्रगती पाहिल्यावर प्रथमदर्शनी आपल्या लक्षात येईल की आपल्या बँकेने प्रगती मध्ये सातत्य राखले आहे. यावर्षी आपण उत्तम प्रकारे व्यवसाय वाढ केलेली आहे. अहवाल वर्षात आधुनिक तंत्रज्ञान विकसित करणे, सायबर सिक्युरीटी बाबत पुर्तता करणे, कर्मचारी प्रशिक्षित करणे तसेच आवश्यक तरतुदी करणे यावर अधिक खर्च झाला असून बँकेस ४.०१ कोटी इतका नफा झाला आहे.

आपली बँक जरी स्थानिक पातळीवर कार्यरत असली तरीही जागतिक घडामोडींचा परिणाम संपूर्ण देशाच्या अर्थव्यवस्थेवर पडत असतो आणि बँकेच्या व्यवसायावरही होत असतो, युद्धजन्य परिस्थिती, रिझर्व्ह बँक ऑफ इंडियाचे धोरण, बाजारातील मागणी व पुरवठा यातील चढउतार, नैसर्गिक आपत्ती व वसुली मध्ये येणारे अडथळे या सर्व बाबींवर मात करून योग्य ते निर्णय घेउन सगळ्याच संसाधनांचा पुरेपुर उपयोग करून अतिशय कार्यक्षमतेने बँकेच्या एकूण व्यवसायात १०० कोटींनी वाढ झाली असून बँकेचा एकूण व्यवसाय १००० कोटी पर्यंत वाटचाल करीत आहे. बँकेचा ठेवी व कर्ज गुणोत्तर, प्रतिकर्मचारी व्यवसाय व नेटवर्थ यात समाधानकारक वाढ झालेली आहे.

अहवाल वर्षात बँकिंग फंटीअर या प्रतिष्ठीत संस्थेकडून बँकेस दोन पुरस्कार प्राप्त झाले आहेत.

- १) Best Audit Initiative २) Best Cyber Security Initiative

सन २०२५-२६ या वर्षात बँकींग क्षेत्रापुढे निर्माण होणारी नवनवीन आव्हाने पेलण्यासाठी आपली बँक सक्षम असून संचालक मंडळ, कर्मचारी वर्ग आणि आपल्या सर्वांच्या सहकार्याने निश्चित प्रगतीपथावर वाटचाल करेल हा विश्वास मी व्यक्त करतो.

अहवाल वर्षातील प्रगतीचा संक्षिप्त आढावा

(रूपये कोटीत)

तपशील	२०२४-२५	२०२३-२४
एकूण व्यवसाय	९७३.९४	८७३.२८
स्वनिधी	५८.६४	५४.९५
ठेवी	६६४.२२	६०५.४४
कर्जे	३०९.७२	२६७.८४
गुंतवणूक	३६३.७०	३२५.९४
ढोबळ नफा	५.४६	९.००
निव्वळ नफा	४.०१	६.३२
ग्रॉस एन.पी.ए.	४.५९%	५.८३%
नेट एन.पी.ए.	१.१६%	०.७८%
भांडवल पर्याप्तता	१६.२०%	१६.८१%
नेटवर्थ	५०.२५	४६.४३

बँकेची अद्ययावत माहिती www.jaihindbank.com या संकेत स्थळावर उपलब्ध असून सर्व सभासद / ग्राहकांनी या संकेत स्थळास भेट घ्यावी.



ठेवी : दि. ३१ मार्च २०२५ रोजी संपलेल्या अहवाल वर्षात बँकेच्या ठेवीमध्ये रु. ५८ कोटी ७८ लाखांची वाढ झाली. अहवाल वर्षाअखेर बँकेच्या एकूण ठेवी रु. ६६४ कोटी २२ लाख झाल्या आहेत. ठेवीवाढीचे प्रमाण ९.७१% असून या आर्थिक वर्षात **CASA** प्रमाण ३६.३६% आहे आणि इतर सहकारी बँकांच्या तुलनेत समाधानकारक आहे. बँकेने ठेवीवरील विमा प्रीमीयमचे हप्ते DICGC कडे वेळेवर भरले असून ठेवीदारांच्या रु. ५ लाखापर्यंतच्या ठेवी सुरक्षित आहेत.

(रूपये कोटीत)

तपशील	मार्च २०२४	मार्च २०२५	एकूण ठेवींमध्ये प्रमाण %
कमी खर्चाच्या ठेवी	२३१.६६	२४१.५४	३६.३६%
जास्त खर्चाच्या ठेवी	३७३.७८	४२२.६८	६३.६४%
एकूण ठेवी	६०५.४४	६६४.२२	१००%



कर्ज : दि. ३१ मार्च २०२४ अखेर बँकेची एकूण कर्जे रु. २६७ कोटी ८४ लाख होती व दि. ३१ मार्च २०२५ अखेर बँकेची एकूण कर्जे रु. ३०९ कोटी ७२ लाख झाली आहेत. कर्जवाढीचे प्रमाण १५.६४% आहे. बँकेचा सी.डी. रेशो हा ४६.६४% असून बँकेने अग्रक्रम क्षेत्रास सरासरी १६७.९२ कोटी व दुर्बल घटकास सरासरी ३४.३७ कोटी रुपयांचा कर्ज पुरवठा केला आहे. उद्योग व्यवसायांना चालना मिळावी यासाठी विविध कर्ज योजना कार्यान्वित केल्या आहेत. यामध्ये वैयक्तिक कर्ज, व्यावसायिकांसाठी ओव्हरड्राफ्ट

सुविधा, सोने तारण कर्ज व ओव्हरड्राफ्ट यांचा समावेश आहे. या योजनांमध्ये व्याजदर कमी व स्पर्धात्मक आहे. याचा फायदा निश्चितच ग्राहकांना झाला आहे.

रिझर्व्ह बँक ऑफ इंडियाच्या परिपत्रका नुसार बँकांचे सरासरी अग्रक्रम क्षेत्रांतर्गत कर्ज पुरवठा प्रमाणाचे उद्दीष्ट सन २०२४-२५ या वर्षाकरिता ६०% पर्यंत वाढविण्याचे सुनिश्चित केले आहे. त्या अनुषंगाने आपल्या बँकेचे अग्रक्रम क्षेत्राचे एकूण कर्जाशी प्रमाण ६२.६९% आहे. त्याच प्रमाणे Micro Enterprises करिता एकूण कर्जाच्या ७.५०% कर्ज वितरण करावे असे रिझर्व्ह बँकेने सुचित केले आहे. आपल्या बँकेने Micro Enterprises करिता एकूण कर्जाच्या ३०.०५% कर्ज वितरित केले आहे. आपली बँक MSME कर्जे प्राधान्याने वितरित करित आहे.



गुंतवणूक : बँकींग रेग्युलेशन अॅक्ट १९४९ कलम १८ व २४ मधील तरतुदीस अधीन राहून बँकेने रोकड व तरती जिंदगीचे प्रमाण योग्य राखले असून रिझर्व्ह बँकेने सूचित केलेल्या मार्गदर्शक निर्देशाचे पालन करून उपलब्ध निधीची योग्य गुंतवणूक केली आहे. आर्थिक वर्षात कर्ज व्यवहारातील झालेली वसुली व ठेवींमधील वाढ यामुळे उपलब्ध झालेल्या अतिरिक्त निधीचा योग्य प्रमाणात रोखे व बँक ठेवींच्या रूपात गुंतवणूक करून गुंतवणूक समितीने केलेल्या योग्य मार्गदर्शनामुळे गुंतवणूक व्यवहारात सरकारी रोख्यांच्या खरेदी विक्रीतून व व्याजाच्या रूपाने एकूण ढोबळ उत्पन्न २८ कोटी ०२ लाख मिळाले आहे.

कर्ज वसुली व्यवस्थापन : अहवाल वर्षात वसुलीचे सुयोग्य नियोजन करण्यात आले व नविन कर्ज वाटप यामध्ये धोरणात्मक निर्णय घेण्यात आले. वसुली बाबत सातत्याने पाठपुरवठा घेण्यात आला व कर्जदारांनी चांगला प्रतिसाद दिला. त्यामुळे वसुलीत चांगले यश आले. या वर्षात ढोबळ एन.पी.ए. चे प्रमाण ४.५९% आहे. निव्वळ एन.पी.ए. चे प्रमाण १.१६% आहे. या वर्षांमध्ये निर्लेखित खात्यांमध्ये एकूण १.२७ कोटी एवढ्या रकमेची वसुली झाली.



भांडवल पर्याप्तता :

भांडवल पर्याप्तता ही स्वनिधीशी निगडीत असते, बँकेने भाग भांडवल तसेच नफा विभागणी अन्वये निधीची उभारणी केल्यामुळे बँकेचा स्वनिधी आजमितीस रु. ५८.६४ कोटी आहे. बँकेचे भांडवल पर्याप्तता प्रमाण १६.२०% आहे, या वरून बँकेची सुदृढता लक्षात येते. बदलत्या आर्थिक परिस्थितीतही आपल्या बँकेचा आर्थिक पाया भक्कम आहे.

नफा व नफा विभागणी :

बँकेने अहवाल वर्षात नफा वाढीसाठी प्रयत्न केले, ठेवीदारांना आकर्षक व्याज देण्यासोबतच कर्जदारांनाही योग्य व्याजदराने कर्ज पुरवठा केला आहे, सरकारी कर्ज रोखे व्यवहारातून चांगले उत्पन्न मिळाल्यामुळे आणि वसुली कार्यक्षमरीत्या केल्यामुळे या आर्थिक वर्षात एकूण निव्वळ नफा ४.०९ कोटी झाला आहे.

महाराष्ट्र राज्य सहकारी अधिनियम १९६० च्या अन्वये आवश्यक सर्व तरतुदी केल्यानंतर बँकेस अहवाल वर्षी ४,०९,३९,४२३.९२ एवढा निव्वळ नफा झाला. या मध्ये मागील वर्षाचा शिल्लक निव्वळ नफा रु.३,९५९.८८ समाविष्ट करून बँकेला ४,०९,४२,५७५.८० हा एकूण निव्वळ नफा उपलब्ध असून, (Profit Appropriation बाबत या अहवालातील पान क्र.३४ व ४९ पहावे) त्याची विभागणी खालीलप्रमाणे करावी अशी शिफारस संचालक मंडळ आपणांस करीत आहे.



सहकार वर्ष २०२४-२५ सालाकरीता निव्वळ नफा विभागणी

अ. क्र.	तपशील	रुपये
१	राखीव निधी (२५% प्रमाणे)	१,००,३६,०००.००
२	लाभांश	१,४५,००,०००.००
३	जनरल रिझर्व्ह	१,०५,०००.००
४	इन्वेस्टमेंट फ्लक्चुएशन रिझर्व्ह	१,५५,००,०००.००
५	पुढील वर्षासाठी शिल्लक	१,५७५.८०
	एकूण	४,०९,४२,५७५.८०

लाभांश :

बँकींग क्षेत्रात सातत्याने तंत्रज्ञान अद्यावयत करणे आवश्यक आहे, त्यासाठी मोठ्या प्रमाणात भांडवली खर्चाची उभारणी करावी लागते. अशा परिस्थितीत बँकांनी पुरेशी भांडवल पर्याप्तता राखण्यासाठी व्याजदराशी सुसंगत लाभांश घोषित करण्याचे धोरण अवलंबिले आहे. दि. ३१-०३-२०२५ रोजी संपलेल्या आर्थिक वर्षात संचालक मंडळाने लाभांश वाटप करण्यासाठी रु. १४५.०० लाखाची तरतूद बँकेच्या निव्वळ नफ्यातून केली आहे. या वर्षाच्या लाभांश वाटपाकरीता सर्वसाधारण सभेपुढे विचार विनिमय करून १४ % लाभांश देण्याचा प्रस्ताव संचालक मंडळ ठेवत आहे.



लेखा परिक्षक व त्यांची नियुक्ती : रिझर्व्ह बँक ऑफ इंडियाच्या दि. २७-४-२०२१ रोजीच्या परिपत्रका नुसार वैधानिक लेखा परिक्षक यांची नेमणूक करण्याचा अधिकार रिझर्व्ह बँक ऑफ इंडिया यांस आहे त्यानुसार आपल्या बँकेच्या संचालक मंडळाने मेसर्स छाजेड अँड दोशी (चार्टर्ड अकाउंटंट) यांची शिफारस केली होती व त्यास रिझर्व्ह बँक ऑफ इंडियाने मान्यता दिली आहे व त्यांची सन- २०२४-२५ या आर्थिक वर्षाकरिता सनदी वैधानिक लेखा परिक्षक म्हणून नियुक्ती करण्यात आली होती. मा. वैधानिक लेखा परिक्षकांनी सदरचे लेखा परिक्षण पूर्ण करून त्यांच्या अहवाला मध्ये **आपल्या बँकेस "अ" ऑडीट वर्ग प्रदान केला आहे.**

अहवाल वर्षात बँकेच्या शाखांचे कन्करंट / अंतर्गत लेखा परिक्षणाचे काम बँकेच्या पॅनलवर नेमलेल्या खालील चार्टर्ड अकाउंटंटस संस्थां मार्फत केले.

अहवाल वर्षात कन्करंट / अंतर्गत लेखा परिक्षणाचे काम केलेल्या संस्था :

मे. अमोल पाटील अँड असोसिएट्स - चार्टर्ड अकाउंटंटस

मे. ए. जे. पाटील अँड कंपनी - चार्टर्ड अकाउंटंटस (दि-३०/९/२०२४ पर्यंत)

मे. एस.आर. गुंडलवार अँड कंपनी (दि. १/१०/२०२४ पासून) - चार्टर्ड अकाउंटंटस

मे. ए.पी.एल.ए.एन. अँड असोसिएटस - चार्टर्ड अकाउंटंटस

मे. ए.वाय.काळे अँड असोसिएट्स - चार्टर्ड अकाउंटंटस (दि-१/१०/२०२४ पासून)

सर्व कन्करंट अंतर्गत लेखा परिक्षक व सनदी वैधानिक लेखा परिक्षक यांनी बँकेच्या कामकाजाबद्दल केलेले मार्गदर्शन व सूचना बँकेने अंमलात आणल्या असून त्याचा फायदा बँकेस होत आहे.

लेखा परिक्षण व तपासणी : रिझर्व्ह बँक ऑफ इंडिया च्या दि. ३/०२/२०२१ रोजीच्या परिपत्रकानुसार ज्या नागरी सहकारी बँकेची मालमत्ता रु. ५०० कोटी पेक्षा जास्त आहे, अशा सर्व नागरी सहकारी बँकांनी ३१ मार्च २०२३ पर्यंत जोखीम आधारित अंतर्गत लेखापरिक्षण (**Risk Based Internal Audit**) पद्धत लागू करणे आवश्यक होते. त्यानुसार आपल्या बँकेने जोखीम आधारित अंतर्गत लेखापरिक्षणासाठी नव्याने ऑडिट स्कोप तयार केला असून, त्याची अंमलबजावणी बँकेच्या अंतर्गत लेखापरिक्षण विभागामार्फत सुरु केली आहे. बँकेच्या अधिका-यांमार्फत सर्व शाखा व विभाग यांचे जोखीम आधारित अंतर्गत लेखापरिक्षण करण्यात येत आहे. सदर लेखापरिक्षणातून बँकेची जोखीम निश्चित होत असल्याने बँकेच्या कामकाजात त्याचा नक्कीच फायदा होत आहे. तसेच भारतीय रिझर्व्ह बँकेच्या नियमांचे पालन देखील होत आहे.

मानव संसाधन विकास : बँकेतील सर्व कर्मचाऱ्यांचे परस्परांशी व व्यवस्थापनाशी असलेले संबंध नेहमीच सौहार्दाचे राहिले आहेत, बँकेच्या प्रगतीमध्ये कर्मचाऱ्यांच्या परस्पर सांघिक भावनेचा फायदा होत आहे, आपल्या बँकेतील कर्मचारी वर्ग हा महत्वाचा घटक आहे.

संस्थेवरील निष्ठा आणि तत्पर ग्राहकसेवा हे आपल्या कर्मचाऱ्यांनी जपलेले ब्रीदवाक्य आहे, मी आपल्या बँकेत सेवा देणाऱ्या सर्व कर्मचाऱ्यांचे मनोभावे कौतुक करतो.

कर्मचाऱ्यांच्या व्यक्तिमत्व विकासासाठी व त्यांना बँकींग व तंत्रज्ञान यांचे ज्ञान देण्यासाठी विविध तज्ञ व्यक्तींकडून प्रत्यक्ष व ऑनलाईन प्रशिक्षण शिबीरे आयोजित करण्यात येतात. प्रत्येक वर्षी पदोन्नतीसाठी परीक्षा घेतल्या जातात, कर्मचाऱ्यांची सांघिक भावना वृद्धिंगत व्हावी म्हणून दरवर्षी विविध खेळ, स्नेहसम्मेलन व महिलांसाठी हळदीकूंकू समारंभ आयोजित करण्यात येतो, व्यावसायिक पात्रता आणि सातत्याने प्रशिक्षणाद्वारे कर्मचारी उत्पादकता वाढविण्याचा बँकेचा उद्देश आहे.



संचालक मंडळ : बँकेच्या संचालक मंडळ सदस्यांच्या विविध समित्या स्थापन करण्यात आल्या असून या समित्यांद्वारे बँकेच्या कामाची आखणी व अंमलबजावणी करण्यात येते, बँकेच्या प्रगतीसाठी संचालक मंडळ नियमितपणे आणि संघभावनेने काम करत असून त्यांचा बँकेच्या प्रगतीमध्ये मोलाचा वाटा आहे.



अहवाल वर्षात संचालक मंडळ व विविध समित्यांच्या झालेल्या सभांचा तपशील पुढील प्रमाणे :

अ. क्र.	तपशील	सभा
१	संचालक मंडळ	१३
२	व्यवस्थापन मंडळ	०८
३	व्यवस्थापकीय समिती	०९
४	औद्योगिक कर्ज समिती	४६
५	वैयक्तिक कर्ज समिती	४६

अ. क्र.	तपशील	सभा
६	गुंतवणूक समिती	१३
७	लेखापरिक्षण समिती	१२
८	अल्को समिती	०४
९	कर्ज वसुली समिती	१२
१०	माहिती, तंत्रज्ञान समिती	१२
११	जोखीम व्यवस्थापन समिती	०२

व्यवस्थापन मंडळाची स्थापना :

रिझर्व्ह बँक ऑफ इंडियाच्या परिपत्रकानुसार नागरी सहकारी बँकांना त्यांचे व्यवस्थापन व बँकींग विषयक कार्यात व्यवसायिकता आणण्यासाठी बँकींग व इतर क्षेत्रांमधील विशेष ज्ञान व अनुभव असणाऱ्या व्यक्तींचा समावेश असलेल्या व्यवस्थापन मंडळाची स्थापना करण्यात यावी असे निर्देश देण्यात आले. त्यानुसार जुलै २०२१ पासून बँकेने व्यवस्थापन मंडळाची स्थापना केली आहे.

जोखीम व्यवस्थापन :



बँकेचा वाढता व्यवसाय लक्षात घेता संचालक मंडळाने निधी व जोखीम व्यवस्थापन यांचा योग्य पाठपुरावा व्हावा याकरिता कर्ज धोरण, गुंतवणूक धोरण, वसुली धोरण, कर्मचारी धोरण, ईडीपी धोरण, केवायसी धोरण इ. तयार केलेले आहे व त्यानुसार बँकेचे कामकाज केले जाते. तसेच तरलता जोखीम व व्याज जोखीम याची सातत्याने व्यवस्थापन व्हावे याकरिता अॅसेट लायेबिलिटी मॅनेजमेंट कमिटी स्थापना केली आहे व त्या सभांमध्ये तरलता जोखीम व व्याज जोखीम यावर चर्चा करून निर्णय घेतले जातात.

मार्केटिंग :

सध्याचे स्पर्धेचे युग व त्या अनुषंगाने मार्केटिंग व प्रेझेंटेशन याला आलेले महत्व लक्षात घेऊन संचालक मंडळाने त्यादृष्टीने पावले उचलेली असून बँकेच्या विविध प्रकारच्या देत असलेल्या बँकींग सेवांचे मार्केटिंग केले जाते. विविध संस्थानी आयोजित केलेल्या प्रदर्शन व कार्यक्रमांमध्ये आपली बँक विविध माध्यमांमधील जाहिरातीद्वारे बँक देत असलेल्या बँकिंग सेवेचे मार्केटिंग करते. याशिवाय प्रसिध्द वर्तमानपत्रे, दूरदर्शन या माध्यमांद्वारे बँकेच्या विविध योजनांची जाहिरात केली जाते.





माहिती तंत्रज्ञान विकास व ग्राहकसेवा :

आधुनिक तंत्रज्ञानाचा वापर आजच्या काळाचा अविभाज्य भाग झालेला आहे. इंटरनेटच्या माध्यमातून जग अगदी जवळ आलेले आहे. समाजातील सर्वच क्षेत्रे या तंत्रज्ञानाने प्रभावित झालेली आहे. बँकींग क्षेत्रामध्ये तर अत्याधुनिक तंत्रज्ञानाचा वापर हा अनिवार्य घटक आहे, बँकेचा वाढता व्यवहार लक्षात घेता, आधुनिक तंत्रज्ञानाचा अवलंब करून संचालक मंडळ ग्राहकांना दर्जेदार सेवा देण्यासाठी सातत्याने प्रयत्नशील असते. व्यवस्थापनाने अंतर्गत नियंत्रण, अद्यावत कोअर बँकिंग सोल्युशन तसेच आय.टी. विभाग सक्षम केला असून पुढे नमुद केलेल्या सेवा बँक आपल्या ग्राहकांना देत आहे.



१) एनी ब्रॅन्च बँकींग : बँकेच्या ग्राहकाला कुठल्याही शाखेतून व्यवहार करण्याची सुविधा.

२) एस.एम.एस. बँकींग : ग्राहकाने बँकेत केलेल्या खात्यावरील व्यवहाराची त्वरीत माहिती त्याने रजिस्टर केलेल्या मोबाईलवर दिली जाते. याशिवाय बँकेच्या विविध योजनांची माहिती, डिजीटलायझेशनच्या युगात त्याने घ्यावयाची काळजी, यासारखी व इतर माहितीही एस.एम.एस द्वारे दिली जाते.



३) एबीपीएस / एनएसीएच : ग्राहकांच्या आधारसंलग्न सबसिडी, अनुदान याबाबती थेट जमा करण्याची सोय उपलब्ध करून देण्यात आली आहे.

४) ई-मेल द्वारे स्टेटमेंट : ग्राहकाने त्याच्या खात्याला रजिस्टर केलेल्या ई-मेल वर ठराविक मुदतीत त्याच्या खात्याचे स्टेटमेंट नियमीत पाठविले जाते.

५) वैयक्तिकृत धनादेश पुस्तिका : ग्राहकाचे नाव प्रिंट असलेली धनादेश पुस्तिका देण्यात येते.

६) चेक ट्रंकेशन सिस्टीम : ग्राहकांचे क्लियरींग मार्फत जमा होणारे चेक करीता चेक ट्रंकेशन सिस्टीम सुविधा उपलब्ध केली आहे.

७) एटीएम कार्ड : ग्राहकांना देण्यात आलेल्या एटीएम कार्डद्वारे महत्वाच्या डिजीटलायझेशनच्या सुविधा उपलब्ध करून देण्यात आल्या आहेत.

८) मोबाईल बँकींग : अंबर ॲपद्वारे केव्हाही आपल्या खात्यातील व्यवहार करता येतात, पाहता येतात.

९) इंटरनेट बँकींग (क्वेरी मोड) : या द्वारे केव्हाही आपल्या खात्यातील आपल्या खात्यांचे व्यवहार बघता येतात, त्यांचे स्टेटमेंट घेता येते.

१०) आर.टी.जी.एस./एन.ई.एफ.टी. : आपल्या बँकेस रिझर्व्ह बँकेतर्फे सेंट्रलाईज्ड पेमेंट सिस्टीम चे थेट सभासदत्व असून आर.टी.जी.एस. / एन.ई.एफ.टी. सेवा ग्राहकांसाठी कार्यान्वित आहे.

११) मुद्रांकन व्यवसाय : दस्तऐवजावर मुद्रांक शुल्क भरण्याची सुविधा बँकेने आपल्या ग्राहक तसेच इतरांनाही अंबरनाथ पूर्व शाखेत उपलब्ध करून दिलेली आहे. विमा व्यवसाया प्रमाणेच हा व्यवसाय बँकेच्या व्याज व शुल्क उत्पन्ना व्यतिरिक्त उत्पन्नाचे साधन आहे. रु.५०००/- पर्यंतचे दस्तावेज मुद्रांकीत केले जातात.

१२) UPI सुविधा : काळानुरूप आधुनिक म्हणजेच डिजीटल बँकींग प्रणालीचा अवलंब करून ग्राहकांना UPI (युनिफाईड पेमेंट्स इंटरफेस) सेवा उपलब्ध करून दिली आहे. या सेवे अंतर्गत ग्राहकांना पेटीएम, गुगल पे, फोनपे, भिम ॲप, वॉटसअप पे या द्वारे बँक खात्यातून व्यवहार करता येतात.

१३) Positive pay system : रिझर्व बँक ऑफ इंडियाच्या परिपत्रकानुसार बँकेने खातेदारांनी दिलेल्या चेक संदर्भात पेमेंट



ची सुरक्षितता राखण्यासाठी Positive Pay System कार्यान्वित केली आहे.

१४) ई-पेमेंट सुविधा :

बँकेने सर्व ग्राहकांकरीता इलेक्ट्रॉनिक टॅक्स पेमेंट सुविधा उपलब्ध करून दिली आहे. या सुविधेद्वारे बँकेचे खातेदार मोठ्या प्रमाणात त्यांचे टी.डी.एस., जी.एस.टी., इन्कम टॅक्स, प्रोफेशनल टॅक्स, सेल्स टॅक्स इत्यादी चलनांचा भरणा करून नमुद सुविधेचा लाभ घेत आहेत.

१५) क्यु.आर. कोड सुविधा : बँकेने सर्व ग्राहकांकरीता क्यु.आर.कोड सुविधा उपलब्ध केलेली आहे.

या सर्व सुविधांची माहिती आपल्या नजीकच्या शाखेत जाऊन घ्यावी व बँकींग व्यवहार रोख न करता डिजीटली करावेत असे आवाहन मी याद्वारे करीत आहे.

विम्याची योजना : बँकेने आपल्या ग्राहकांना जीवन विमा उपलब्ध करून देण्यासाठी एल.आय.सी., बिली सनलाईफ या विमा कंपन्यांशी सामंजस्य करार केले आहेत. तसेच जनरल विम्याबाबत बँकेचे बजाज अलाएन्ज व क्रेडिट लाईफ इन्शुरन्स साठी ICICI Prudential Life या कंपनीशी सामंजस्य करार केला आहे.



बँकेने आपल्या सर्व ग्राहकांना केंद्र सरकारच्या “प्रधानमंत्री जीवन ज्योति योजना” व “प्रधानमंत्री सुरक्षा योजना” उपलब्ध करून देण्यात आल्या आहेत. या योजने अंतर्गत अल्पशा प्रिमियम मध्ये “जीवन विमा” व “अपघाती विमा” या सुविधांचा समावेश आहे. बँकेच्या विमा व्यवसायात वृद्धी होत असून याकरीता आपल्या सहकार्यांची गरज आहे.

फायनान्शियल इनकल्युजन : आपल्या बँकेची निर्मिती मुळातच फायनान्शियल इनकल्युजनच्या पायावर आधारीत आहे. या संज्ञे अंतर्गत महिलांकरीता “स्वयंसिद्धा” व “अंबर समृद्धी” या कर्ज योजना कार्यान्वीत असून या योजने अंतर्गत उद्योजक महिलांकरीता विना जामीनदार कर्ज सुविधा तसेच ओव्हरड्राफ्ट सुविधा उपलब्ध करून देण्यात आली आहे. तसेच “अंबर विकास” ही कर्ज योजना कार्यान्वित असून, या योजने अंतर्गत सेवा शुल्क दरात सुट देण्यात येते. बचतीसाठी “अंबर बचत खाते” व महिलांसाठी “अंबर सखी खाते” ही उपलब्ध करून देण्यात आले आहे.



व्यवसायाबरोबर सामाजिक बांधिलकी : व्यावसायिक प्रगती करत असतानाच सामाजिक बांधिलकीची जाणीव ठेवून बँकेने विविध सेवाभावी संस्थांना देणगी व जाहिरात रूपाने मदत केली आहे. विविध सेवाभावी संस्था तसेच सामाजिक संघटना, सांस्कृतिक मंडळे, क्रिडा मंडळे यांना त्यांचे कार्यक्रम यशस्वी करण्यासाठी सढळ हस्ते मदत केली आहे. तसेच आपल्या निव्वळ नफ्यातील काही भाग सामाजिक व सेवाभावी संस्थांना अनुदान रूपाने देत आहे.

अहवाल वर्षात महाराष्ट्र शासन पुरस्कृत “माझी लाडकी बहीण योजना” बँकेने अत्यंत प्रभावीपणे कार्यान्वित केली.

संगणक सुरक्षा

रिझर्व्ह बँकेच्या निर्देशा नुसार आपल्या बँकेने सायबर सिक्युरिटी बाबतची सर्व पूर्तता केलेली आहे. संगणक सुरक्षेलाच सायबर सिक्युरिटी किंवा माहिती तंत्रज्ञान सुरक्षितता (आय.टी. सुरक्षा) म्हणून ओळखले जाते, म्हणजेच संगणक प्रणाली आणि नेटवर्कचे हार्डवेअर, सॉफ्टवेअर, किंवा इलेक्ट्रॉनिक डेटाची चोरी किंवा हानी पासून संरक्षण करणे. संगणक सेवांमध्ये व्यत्यय येण्यापासून किंवा चुकीच्या दिशानिर्देशांपासून संरक्षण केले जाते. एकुणच वाढत्या इंटरनेट आधारीत आर्थिक व्यवहारांमुळे सायबर सिक्युरिटीला अनन्यसाधारण महत्त्व प्राप्त झाले आहे.





Thank
you

आभार : कोणत्याही संस्थेचा विकास व प्रगती ही सर्वांच्या सहकार्याने होत असते. आपल्या बँकेच्या विकासात आपण सर्व भागधारक, ग्राहक, ठेवीदार व हितचिंतक यांचा मोलाचा वाटा आहे. याशिवाय खालील संस्था व त्यांचा संबंधित अधिकारी वर्ग यांनी वेळोवेळी केलेल्या मदतीबद्दल आम्ही कृतज्ञता व्यक्त करीत आहोत.

रिझर्व्ह बँक ऑफ इंडिया, मुंबई व कॉलेज ऑफ अॅग्रीकल्चरल बँकींग, रिझर्व्ह बँक ऑफ इंडिया, पुणे
वैकुंठ मेहता राष्ट्रीय सहकारी प्रबंध संस्थान, पुणे
धनंजयराव गाडगीळ सहकारी प्रबंध संस्थान, नागपूर
सहकार आयुक्त व निबंधक, विभागीय सह आयुक्त, सहकारी संस्था, महाराष्ट्र राज्य, पुणे व नवी मुंबई.
जिल्हा उपनिबंधक सहकारी संस्था, ठाणे.
सहाय्यक निबंधक सहकारी संस्था, अंबरनाथ.
इंडियन बँकस् असोसिएशन, मुंबई.
नॅशनल फेडरेशन ऑफ अर्बन को-ऑप. बँक लि., दिल्ली.
नॅशनल अर्बन को-ऑप. फायनान्स अँड डेव्हलपमेंट कॉर्पोरेशन लि., दिल्ली. (NUCFDC)
दि. महाराष्ट्र अर्बन को-ऑप बँक्स फेडरेशन लि. मुंबई.
दि. महाराष्ट्र अर्बन को-ऑप. बँक्स असोसिएशन लि., मुंबई.
पुणे जिल्हा नागरी सहकारी बँक्स असोसिएशन जि. पुणे
कोकण नागरी सहकारी बँक्स असोसिएशन, कल्याण.
नॅशनल पेमेंट कॉर्पोरेशन ऑफ इंडिया व एफ.आय.एस., मुंबई
महाराष्ट्र राज्य सहकारी बँक लि., मुंबई.
ठाणे जिल्हा मध्यवर्ती सहकारी बँक लि., ठाणे.

या व्यतिरिक्त ज्या ज्ञात व अज्ञात संस्थांनी व व्यक्तींनी आम्हास वेळोवेळी सहकार्य व मार्गदर्शन केले त्याबद्दल आम्ही त्यांचे ऋणी आहोत.

आपणा सर्वांच्या सहकार्यानेच आजपर्यंत आम्ही प्रगतीपथावर राहीलो आहोत. आपले सहकार्य व आशिर्वाद आमच्या सदैव पाठीशी राहतील अशी आम्हाला खात्री आहे. मी संचालक मंडळांच्या वतीने आश्वासन देतो की, येणाऱ्या वर्षात बँक प्रगतीचा पुढचा टप्पा भक्कमपणे गाठेल. आपण दाखविलेल्या विश्वासाबद्दल पुन्हा एकदा धन्यवाद व आपणा सर्वांचे मनःपूर्वक आभार.

संचालक मंडळाच्या वतीने
विलास देसाई
अध्यक्ष



BALANCE SHEET AS ON 31st MARCH 2025

CAPITAL & LIABILITIES	Schedule	As on 31-03-2025 (Current Year)	As on 31-03-2024 (Previous Year)
SHARE CAPITAL	1	10,13,11,650.00	9,91,09,125.00
RESERVE FUND AND OTHER RESERVES	2	66,39,05,347.62	65,38,08,041.62
DEPOSITS AND OTHER ACCOUNTS	3	6,64,21,70,508.72	6,05,44,24,177.44
BILLS FOR COLLECTION BEING BILLS PAYABLE		0.00	1,47,29,834.66
BRANCH ADJUSTMENTS		0.00	1,96,496.87
OVERDUE INTEREST RESERVE :			
I) ON LOANS & ADVANCES		4,17,23,340.89	3,65,22,625.83
II) ON INVESTMENT		0.00	14,37,612.00
III) ON PENAL CHARGES		20,27,587.00	0.00
INTEREST PAYABLE	4	2,74,77,856.69	3,09,99,441.67
OTHER LIABILITIES	5	6,36,56,631.30	3,94,81,422.32
DEFERRED TAX LIABILITY		83,81,477.50	13,82,711.00
PROFIT & LOSS ACCOUNT	6	4,58,40,002.80	6,31,83,151.88
TOTAL		7,59,64,94,402.52	6,99,52,74,640.29
CONTINGENT LIABILITIES	13	4,29,88,287.29	3,79,61,006.10

AS PER OUR REPORT OF EVEN DATE

For CHHAJED & DOSHI
(Chartered Accountants)
F.R.N. 101794W

CA Harshal Sanjay Jain (Partner)
Membership No. 191667
Date: 28th May 2025
Place : Dombivli

Vijay Kurankar
Chief Executive Officer

CA Saurabh Marathe
Director

Rupa Desai Jagtap
Director

Adv. Nandkumar Bhole
Vice Chairman

Vilas Desai
Chairman



BALANCE SHEET AS ON 31st MARCH 2025

PROPERTY & ASSETS	Schedule	As on 31-03-2025 (Current Year)	As on 31-03-2024 (Previous Year)
CASH	7	6,59,60,089.00	8,19,62,727.00
BALANCE WITH OTHER BANKS	8	139,79,64,628.13	1,44,04,57,603.05
MONEY AT CALL AND SHORT NOTICE		0.00	0.00
INVESTMENTS	9	251,65,58,998.14	2,26,91,80,424.22
ADVANCES	10	309,71,95,725.49	2,67,83,69,533.84
INTEREST RECEIVABLE :			
i) ON INVESTMENTS		13,62,77,763.00	11,53,97,109.00
ii) ON LOANS & ADVANCES		4,17,23,340.89	3,65,22,625.83
iii) ON NPA INVESTMENTS		0.00	14,37,612.00
iv) ON PENAL CHARGES		20,27,587.00	0.00
BRANCH ADJUSTMENT		22,130.13	0.00
BILLS FOR COLLECTION BEING BILLS RECEIVABLE		0.00	1,47,29,834.66
FIXED ASSETS	11	24,82,82,733.50	25,15,84,818.50
OTHER ASSETS	12	5,06,55,050.24	6,58,05,995.19
DEFERRED TAX ASSET		0.00	0.00
NON - BANKING ASSETS ACQUIRED IN SATISFACTION OF CLAIMS		3,98,26,357.00	3,98,26,357.00
TOTAL		759,64,94,402.52	699,52,74,640.29

AS PER OUR REPORT OF EVEN DATE

For CHHAJED & DOSHI
(Chartered Accountants)
F.R.N. 101794W

CA Harshal Sanjay Jain (Partner)
Membership No. 191667
Date: 28th May 2025
Place : Dombivli

Vijay Kurankar
Chief Executive Officer

CA Saurabh Marathe
Director

Rupa Desai Jagtap
Director

Adv. Nandkumar Bhole
Vice Chairman

Vilas Desai
Chairman



PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31st MARCH 2025

EXPENDITURE	Schedule	As on 31-03-2025 (Current Year)	As on 31-03-2024 (Previous Year)
Interest On Deposits	20	31,74,46,022.35	27,88,38,332.75
Interest On Borrowings		29,149.00	46,205.00
Interest Paid On Broken Period For GOI & SDL		61,02,750.00	0.00
Interest (reversal) On NBA		0.00	1,82,44,259.00
Staff Salaries, Allowances & Benefits	21	8,99,40,190.41	7,30,40,724.08
Director's & Local Committee Member Fees & Allowances	22	27,82,100.00	8,24,360.00
Rent, Rates, Taxes, Insurance & Lights Etc.	23	2,71,39,062.75	2,34,17,349.05
Professional & Legal Charges.		38,14,593.00	20,94,797.00
Postage, Telegrams & Telephone Charges	24	3,94,292.62	4,87,142.55
Auditor Fees (statutory)		10,06,431.00	4,95,468.00
Repairs & Maintenance	25	2,42,38,985.49	1,68,19,123.14
Depreciation On Fixed Assets		2,83,06,056.00	2,73,31,041.00
Printing, Stationery & Advertisement	26	37,48,406.35	31,39,783.55
Write Off Of Accounts - Investment		29,10,000.00	68,79,527.00
Loss On Sale Of Assets		4,75,763.00	1,24,003.00
Other Expenditure	27	3,47,09,122.66	2,89,29,459.39
Amortization Of Investments		14,55,787.36	14,50,790.00
Bad Debts Written Off Loans & Advances		4,23,38,662.51	11,55,33,165.38
Depreciation On Investment		88,36,869.00	0.00
Loss On Redemption On GOI & SDL		34,092.00	0.00
Trading Loss On Sale Of SDL		10,24,401.00	0.00
Provisions :-			
Provision For Standard Assets		9,00,000.00	0.00
Provision For Reserve For BDDR		0.00	35,00,000.00
Provision U/s 36(1)(viii) As Per Income Tax		30,00,000.00	55,00,000.00
Provision U/s 36(1)(viiia) As Per Income Tax		1,05,38,663.00	1,00,00,000.00
Provision For Shareholder's Welfare Fund		2,00,000.00	0.00
Provision For Employees Welfare Fund		2,00,000.00	0.00
Provision For Social Responsibility Fund		1,00,000.00	0.00
		1,49,38,663.00	1,90,00,000.00
PROFIT BEFORE TAX :-		5,45,71,559.42	9,00,25,295.96
Provision For Income Tax - Current Year		79,00,000.00	20,00,000.00
Income Tax - Previous Year		(4,66,631.00)	8,84,687.00
Deferred Tax		69,98,766.50	2,39,60,746.00
NET PROFIT AFTER TAX :-		4,01,39,423.92	6,31,79,862.96
TOTAL		66,62,42,958.92	70,67,20,825.85
Profit Carried To Balance Sheet		4,01,39,423.92	6,31,79,862.96
TOTAL		4,01,39,423.92	6,31,79,862.96



PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31st MARCH 2025

INCOME	Schedule	As on 31-03-2025 (Current Year)	As on 31-03-2024 (Previous Year)
Interest & Discount :			
i) On Loans & Advances	14	27,93,72,764.95	25,91,10,869.04
ii) Income From Investments	15	15,98,92,910.76	15,43,20,195.90
iii) Interest On Deposits With Other Banks	16	9,46,81,532.12	8,07,70,746.00
		53,39,47,207.83	49,42,01,810.94
Commisson, Exchange & Brokerage	17	51,23,022.24	53,49,439.12
Other Receipts :-			
i) Locker Rent Received		29,11,122.27	28,09,662.21
ii) Miscellaneous Income	18	3,61,66,756.97	3,98,95,187.57
Profit On Sale / Redemption Of Investment	19	2,56,74,600.00	1,63,09,750.00
BDDR Provision Reversed		4,23,38,663.00	11,55,00,000.00
Bad Debts Earlier Written Off, Now Recovered		1,27,15,398.61	1,56,91,195.50
Excess Provision Of Depreciation On Investment Reversed		72,02,866.00	1,53,60,277.00
Excess Provision On Standard Assets Reversed		0.00	13,00,000.00
Bad Debts Recovered From Investment		70,340.00	0.00
Profit On Sale Of Assets		92,982.00	3,03,503.51
TOTAL		66,62,42,958.92	70,67,20,825.85

AS PER OUR REPORT OF EVEN DATE

For CHHAJED & DOSHI
(Chartered Accountants)
F.R.N. 101794W

CA Harshal Sanjay Jain (Partner)
Membership No. 191667
Date:- 28.05.2025
Place : Dombivli

Vijay Kurankar
Chief Executive Officer

CA Saurabh Marathe
Director

Rupa Desai Jagtap
Director

Adv. Nandkumar Bhole
Vice Chairman

Vilas Desai
Chairman



SCHEDULES

	PARTICULARS	As on 31-03-2025 (Current Year)	As on 31-03-2024 (Previous Year)
SCHEDULE 1 SHARE CAPITAL			
i)	Authorised Capital : (1,00,00,000 Shares of Rs. 25/- each)	25,00,00,000.00	25,00,00,000.00
ii)	Subscribed Capital : 40,52,466 Shares of Rs. 25/- each (Previous year 39,64,365 Shares of Rs. 25/- each)	10,13,11,650.00	9,91,09,125.00
iii)	Amount Called up : 40,52,466 Shares of Rs. 25/- each (Previous year 39,64,365 Shares of Rs. 25/- each)	10,13,11,650.00	9,91,09,125.00
	Of the above held by :		
	a) Individuals *	10,13,11,650.00	9,91,09,125.00
	b) Co-operative Institutions	0.00	0.00
	c) State Government	0.00	0.00
	* Under the item 'individuals' include shares held by the institutions other than co-operative institutions and state government are included as per the The Banking Regulation Act, 1949		
	Total	10,13,11,650.00	9,91,09,125.00
SCHEDULE 2 RESERVE FUND & OTHER RESERVES			
i)	Statutory Reserve	18,43,78,347.62	16,68,60,748.62
ii)	Building Fund	15,63,22,000.00	15,63,22,000.00
iii)	Special Bad Debts Reserve - u/s 36(1) (viii) of I.Tax Act, 1961	6,52,42,053.00	6,40,00,000.00
iv)	Bad & Doubtful Debts Reserve (OLD)	17,57,947.00	2,15,00,000.00
v)	Investment Fluctuation Reserve	5,80,00,000.00	4,80,00,000.00
vi)	Other Funds and Reserve:		
	a) General Reserve	2,23,00,000.00	0.00
	b) Contingency Provision against Standard Assets	1,26,00,000.00	1,17,00,000.00
	c) Members' Welfare Fund	0.00	24,07,427.00
	d) Revenue Reserve	1,40,00,000.00	70,00,000.00



PARTICULARS		As on 31-03-2025 (Current Year)	As on 31-03-2024 (Previous Year)
	e) Provision for BDDR u/s 36(1)(viiia) of I.Tax Act, 1961	1,47,00,000.00	2,50,00,000.00
	f) Premises Revaluation Reserve	9,10,00,000.00	9,80,00,000.00
	g) Technology Development Fund	1,71,05,000.00	1,65,25,000.00
	h) Bad & Doubtful Debts Appropriation	0.00	2,60,00,000.00
	i) Provision for NPA	2,60,00,000.00	0.00
	j) Staff Welfare Fund	0.00	27,70,000.00
	k) Charitable Fund	0.00	5,20,000.00
	l) Investment Depreciation Reserve	0.00	72,02,866.00
	m) Shareholder's Welfare Fund	2,00,000.00	0.00
	n) Employees Welfare Fund	2,00,000.00	0.00
	o) Social Responsibility Fund	1,00,000.00	0.00
	Total	66,39,05,347.62	65,38,08,041.62
SCHEDULE 3 DEPOSITS & OTHER ACCOUNTS			
i)	Fixed Deposits:		
	a) Individuals *	382,55,61,099.45	334,85,62,891.45
	b) Central Co-op. Banks	0.00	0.00
	c) Other Societies	40,12,30,784.00	38,93,33,377.00
	(i)	422,67,91,883.45	373,78,96,268.45
ii)	Saving Bank Deposits:		
	a) Individuals *	163,54,38,770.00	161,94,98,866.17
	b) Central Co-op. Banks	0.00	0.00
	c) Other Societies	7,23,97,278.27	10,60,57,609.99
	(ii)	170,78,36,048.27	172,55,56,476.16
iii)	Current Deposits:		
	a) Individuals *	65,17,56,427.86	58,70,17,632.29
	b) Central Co-op. Banks	0.00	0.00
	c) Other Societies	5,57,86,149.14	39,53,800.54
	(iii)	70,75,42,577.00	59,09,71,432.83
	* Under the item "individuals" deposits to institution other than co-operative banks and Societes are included as per the Banking Regulation Act, 1949		
	Total (i+ii+iii)	664,21,70,508.72	605,44,24,177.44



PARTICULARS		As on 31-03-2025 (Current Year)	As on 31-03-2024 (Previous Year)
SCHEDULE 4		INTEREST PAYABLE	
	Interest Payable on FDR	4,60,982.00	9,67,275.00
	Interest Payable on MIP	88,800.00	2,48,825.40
	Interest Payable on QIP	1,76,614.00	91,191.00
	Interest Payable on RD	83,48,851.00	63,35,148.00
	Interest Payable on LKY	12,35,464.00	18,37,483.00
	Interest Payable on ABLY	1,30,762.00	2,34,277.00
	Interest Payable on ATLY	64,27,869.00	3,52,425.00
	Interest Payable on Ambar Sawali	34,202.00	68,626.00
	Interest Payable on Ambar Shree Ganesh Thev Yojana	27,44,900.09	1,31,644.11
	Interest Payable on DDS	4,58,820.00	0.00
	Interest Payable on Ambar Shubh Laxmi Yojana	64,88,082.58	61,37,007.85
	Interest Payable Matured Deposit	3,93,905.00	4,73,145.00
	Interest Payable on Ambar Nidhi	4,88,605.02	1,41,22,394.31
	Total	2,74,77,856.69	3,09,99,441.67
SCHEDULE 5		OTHER LIABILITIES	
	Payorder Payable & Unpaid Payorder	2,45,13,000.94	74,68,929.28
	Unclaimed Dividends	49,47,956.69	43,56,276.00
	Provision for Taxation	79,00,000.00	20,00,000.00
	Expenses Payable	41,73,046.75	69,47,365.00
	Leave Encashment Payable	93,36,854.00	72,77,045.00
	SGST & CGST Payable	20,23,871.68	24,48,260.36
	TDS Payable	37,27,402.92	32,70,982.83
	UPI / IMPS Settlement Account	10,71,602.20	16,87,856.45
	Other Liabilities - Suspense	19,91,019.40	33,37,387.40
	Cost of Process	92,397.00	45,993.00
	BOI ATM Settlement Account	15,12,373.72	0.00
	Profession Tax Payable	28,400.00	26,400.00
	Providend Fund Payable	5,75,713.00	4,43,647.00
	Cash Found Excess (Including ATM)	1,86,580.00	1,71,280.00
	Gartuity Payable (Provision)	15,76,413.00	0.00
	Total	6,36,56,631.30	3,94,81,422.32



PARTICULARS		As on 31-03-2025 (Current Year)	As on 31-03-2024 (Previous Year)
SCHEDULE 6		PROFIT & LOSS	
Profit as per last Balance-Sheet	(a)	6,31,83,151.88	6,97,65,288.92
Less-Appropriation of profit for the year 2023-24 (PY 2022-23)			
Statutory Reserve Fund		1,60,00,000.00	1,75,00,000.00
Building Fund		0.00	2,50,00,000.00
Investment Fluctuation Reserve		1,00,00,000.00	80,00,000.00
Technology Development Fund		5,80,000.00	75,25,000.00
Dividend		1,43,00,000.00	1,15,37,000.00
General Reserve		2,23,00,000.00	2,00,000.00
	(b)	6,31,80,000.00	6,97,62,000.00
Profit Carried forward to Balance Sheet	(a - b)	3,151.88	3,288.92
Add: From Members Welfare Fund		24,07,427.00	0.00
Add: From Staff Welfare Fund		27,70,000.00	0.00
Add: From Charitable Fund		5,20,000.00	0.00
Add: Transfer to Provision for NPA		2,60,00,000.00	0.00
Less: Reversal of BDDR Appropriation 2024		2,60,00,000.00	0.00
Add: Profit for the year as per Profit & Loss Account		4,01,39,423.92	6,31,79,862.96
Total		4,58,40,002.80	6,31,83,151.88
SCHEDULE 7		CASH	
Cash in Hand		5,79,02,989.00	6,88,59,427.00
Cash in ATM		74,12,200.00	1,18,42,600.00
Off-site Cash in ATM		6,44,900.00	12,60,700.00
Total		6,59,60,089.00	8,19,62,727.00
SCHEDULE 8		BALANCE WITH OTHER BANKS	
Current deposits		27,74,92,085.13	45,02,24,508.05
Fixed Deposits		112,04,72,543.00	99,02,33,095.00
Total		139,79,64,628.13	144,04,57,603.05
SCHEDULE 9		INVESTMENTS	
In Central and State Government Securities (at book Value)		177,22,41,631.64	162,14,01,827.00
Face Value - Rs. 198. 50 crores (Previous Year Rs.181.30 crores)			
Market Value -Rs. 199.48 crores (Previous Year Rs.176.61 crores)			
(incl. Rs. 20 crores Face Value earmarked for Statutory Reserve)			
Reserve Fund Investments			
In Central/ State Govt. Securities (Book Value)		19,86,35,000.00	17,26,31,819.00



PARTICULARS		As on 31-03-2025 (Current Year)	As on 31-03-2024 (Previous Year)
In Shares of:- State & District Co-operative Banks		11,000.00	11,000.00
Other Investments:-			
Bonds Issue by Public Sector Banks/other Institutions		49,62,70,775.13	42,90,31,403.13
Mutual Funds		4,81,72,591.37	4,48,76,375.09
Investment in Security Receipts		1,65,000.00	1,65,000.00
Investment in OCD		10,63,000.00	10,63,000.00
Total		251,65,58,998.14	226,91,80,424.22
SCHEDULE 10		ADVANCES	
Short-term loans, Cash Credit, Overdrafts & Bills Discounted of which Secured Against			
a) Govt. and Other approved Securities		0.00	0.00
b) Other Tangible Securities		136,19,67,398.58	125,58,61,454.96
c) Unsecured Advances/Surety Loans with or without Collateral Securities		2,83,44,076.76	1,68,04,311.06
Of the advances, amount due from individuals Rs. 89,23,44,088.38 (PY Rs. 79,79,45,713.30)			
"Of the advances, amount overdue Rs. 4,47,11,227.60 (PY Rs. 3,81,95,568.36)"			
"Considered, bad and doubtful of recovery Rs. 4,08,32,114.60 (PY Rs. 3,05,53,486.36)"			
Total - (i)		139,03,11,475.34	127,26,65,766.02
Medium Term Loans of which Secured Against			
a) Govt. and Other approved Securities		0.00	0.00
b) Other Tangible Securities		12,45,10,272.63	14,87,54,190.18
c) Unsecured Advances/Surety Loans with or without Collateral Securities		22,82,66,880.60	22,62,94,418.89
"Of the advances, amount due from individuals Rs. 32,66,81,587.23 (PY Rs. 31,78,46,429.07)"			
"Of the advances, amount overdue - Rs. 25,53,27,305.28 (PY Rs. 27,47,40,814.08)"			
"Considered, bad and doubtful of recovery - Rs. 3,27,73,813.28 (PY Rs. 8,82,01,771.53)"			
Total - (ii)		35,27,77,153.23	37,50,48,609.07
Long Term Loans of which Secured Against			



PARTICULARS		As on 31-03-2025 (Current Year)	As on 31-03-2024 (Previous Year)
a) Govt. and Other approved Securities			
b) Other Tangible Securities		120,78,39,574.70	95,28,05,510.77
c) Unsecured Advances/Surety Loans with or without Collateral Securities		14,62,67,522.22	7,78,49,647.98
"Of the advances, amount due from individuals - Rs. 119,42,30,362.92 (PY Rs. 93,98,52,147.75)"			
"Of the advances, amount overdue - Rs. 74,85,01,013.60 (PY Rs. 49,96,41,035.76)"			
"Considered, bad and doubtful of recovery - Rs. 6,86,46,221.15 (PY Rs. 3,75,16,825.15)"			
Total-(iii)		135,41,07,096.92	103,06,55,158.75
Total (i+ii+iii)		309,71,95,725.49	267,83,69,533.84

SCHEDULE 11					FIXED ASSETS				(Amount in Rs.)	
GROSS BLOCK					ACCUMULATED DEPRECIATION AND IMPAIRMENT				NET BLOCK	
Particulars	* Balance as at 1st April, 2024	Additions	Disposals	Balance as at 31 March, 2025	Balance as at 1st April, 2024	Depreciation for the year	Adjustment due to disposal	Balance as at 31 March, 2024	Balance as at 31 March, 2025	Balance as at 31 March, 2024
(a) Furniture and Fixtures	4,77,18,699.00	29,74,211.00	6,51,775.00	5,00,41,135.00	2,34,18,940.50	26,20,848.00	2,80,694.00	2,57,59,094.50	2,42,82,040.50	2,42,99,758.50
(b) Vehicles	45,52,791.00	0.00	0.00	45,52,791.00	19,48,786.00	5,20,801.00	0.00	24,69,587.00	20,83,204.00	26,04,005.00
(c) Computer	4,34,14,906.02	1,12,80,816.00	14,25,917.25	5,32,69,804.77	3,00,51,218.02	75,83,903.00	12,64,610.25	3,63,70,510.77	1,68,99,294.00	1,33,63,688.00
(d) Premises	22,98,97,420.00	27,46,572.00	0.00	23,26,43,992.00	12,74,17,166.00	91,18,848.00	0.00	13,65,36,014.00	9,61,07,978.00	10,24,80,254.00
(e) Premises Renovation.	1,61,88,556.00	85,90,806.00	94,913.00	2,46,84,449.00	53,51,443.00	14,61,656.00	38,867.00	67,74,232.00	1,79,10,217.00	1,08,37,113.00
(f) Revalued Premises Account	14,00,00,000.00	0.00	0.00	14,00,00,000.00	4,20,00,000.00	70,00,000.00	0.00	4,90,00,000.00	9,10,00,000.00	9,80,00,000.00
Total	48,17,72,372.02	2,55,92,405.00	21,72,605.25	50,51,92,171.77	23,01,87,553.52	2,83,06,056.00	15,84,171.25	25,69,09,438.27	24,82,82,733.50	25,15,84,818.50
Previous Year	46,46,57,440.07	1,88,48,264.00	17,33,332.05	48,17,72,372.02	20,42,81,953.57	2,73,31,041.00	14,25,441.05	23,01,87,553.52	25,15,84,818.50	26,03,75,486.50

* Includes WDV of Assets acquired prior to 01.04.2018

SCHEDULE 12		OTHER ASSETS	
Stock of Cheque Books		64,401.00	1,07,777.35
Deposit with MSEB		6,69,867.56	6,16,275.51
Security Deposit		2,68,644.00	2,64,908.00
Library Books		37,791.00	37,791.00
Stamps & Court Fees		1,47,980.00	47,820.00
Advance for Expenses		68,93,450.20	32,21,948.01
Rent Deposit		24,42,020.00	19,80,020.00
Advance Tax & TDS paid by Bank		1,28,72,698.07	2,09,50,888.52
Stock in Franking Machine		15,18,478.00	17,46,458.00



PARTICULARS		As on 31-03-2025 (Current Year)	As on 31-03-2024 (Previous Year)
	Income Tax Refund for Previous Years	12,56,892.00	74,75,229.00
	Stock of Rupay Card	2,45,940.00	7,83,540.00
	IMPS Settlement A/c	64,44,979.72	21,33,579.37
	Advance to acquire premises	95,33,752.00	95,33,752.00
	Prepaid Expenses	49,76,722.19	65,44,511.00
	DEAF Claim Receivable	34,600.76	0.00
	SGST/CGST/IGST on Purchases	29,48,503.10	26,68,000.09
	Locker Rent Receivable	0.00	1,475.00
	Advances to Contractors	1,37,500.00	38,00,000.00
	BOI Settlement Account	0.00	28,10,587.34
	Deposit for Election Receivable	0.00	9,69,560.00
	Charges Receivable	1,50,633.00	1,11,875.00
	Sound Box & QR Code Rent Payable /Receivable	10,197.64	0.00
	Total	5,06,55,050.24	6,58,05,995.19
SCHEDULE 13 CONTINGENT LIABILITIES			
	Bank Guarantees	24,52,000.00	23,90,000.00
	Amount transferred to DEAF	2,81,16,983.29	2,38,19,561.10
	Claimes Against Bank Not Acknowledged as Debts:		
	Income Tax	48,25,040.00	23,92,465.00
	GST	32,29,732.00	30,39,744.00
	Capital Commitments	43,64,532.00	63,19,236.00
	Total	4,29,88,287.29	3,79,61,006.10
Schedule - 14 INTEREST / DISCOUNT ON LOANS & ADVANCES			
	Interest received on Loans & Advances	27,93,72,764.95	25,91,10,869.04
	Total	27,93,72,764.95	25,91,10,869.04
Schedule - 15 INCOME FROM INVESTMENTS			
	Interest received on Non-SLR Bonds	4,03,47,575.31	3,42,38,140.50
	Interest received on GOI	2,59,67,387.66	2,40,77,160.85
	Interest received on State Loan Security	8,36,93,323.59	7,77,27,502.50
	Return on Treasury Bill	50,57,509.00	1,10,30,944.00
	Surplus received on Redemption of Non-SLR Bonds	2,74,235.00	4,36,250.00
	Surplus received on Mutual Funds	45,52,880.20	68,10,198.05
	Total	15,98,92,910.76	15,43,20,195.90
Schedule - 16 INTEREST ON DEPOSITS WITH OTHER BANKS			
	Interest received on Nationalized Bank FDR	3,20,57,395.00	3,22,12,836.00



PARTICULARS		As on 31-03-2025 (Current Year)	As on 31-03-2024 (Previous Year)
	Interest received on Co-op. Bank	1,94,27,767.67	1,69,00,662.00
	Interest received on Private Banks	2,44,51,699.45	2,18,21,385.00
	Interest received on Call & Notice Money	48,61,057.00	30,47,617.00
	Interest received on Small Finance Bank	1,06,88,172.00	40,30,221.00
	Interest received on IDBI Bank	10,69,771.00	60,656.00
	Interest received on District Co-op. Bank	21,25,670.00	26,97,369.00
	Total	9,46,81,532.12	8,07,70,746.00
Schedule - 17 COMMISSION, EXCHANGE AND BROKERAGE			
	Commission	44,19,177.52	48,35,406.57
	Commission on Franking machine	35,423.68	26,742.28
	Commission Received on PMJJBY/PMSBY	21,304.00	17,829.00
	Commission Received from General Insurance Company	4,80,350.00	2,97,280.00
	Commission Received from LIC of India /ICICI	25,135.84	5,137.00
	Profit & Loss Exchange	1,41,631.20	1,67,044.27
	Total	51,23,022.24	53,49,439.12
Schedule - 18 MISCELLANEOUS INCOME			
	Incidental charges	70,56,613.26	1,07,97,871.20
	ATM settlement charges	71,53,514.00	1,00,34,653.00
	Service charges	93,75,959.15	75,26,094.24
	Annual SMS charges	39,76,664.26	42,44,001.17
	Cheque Book issue charges	7,18,578.01	7,27,619.26
	ATM card charges	11,43,075.47	26,40,295.99
	ATM transaction charges	6,63,346.00	6,55,843.00
	Service charges on Franking	2,80,879.54	2,36,727.78
	IMPS Settlement charges	1,28,098.77	1,42,422.62
	Recovery Expenses Recovered	0.00	29,061.36
	Incentives received and paid charges from NPCI	4,90,295.78	5,59,554.46
	CICs Charges	11,164.91	0.00
	POS transaction charges received	3,10,773.33	94,940.63
	Cash Handling charges	90,398.58	2,08,459.92
	Dividend received	1,150.41	1,150.00
	UPI settlement charges	7,02,516.08	4,20,676.19
	Interest received on Income Tax Refund	11,48,536.00	4,97,190.00
	Penal charges	17,87,683.31	0.00
	Interest on NBA Account	70,000.00	0.00
	Miscellaneous Income	10,57,510.11	10,78,626.75
	Total	3,61,66,756.97	3,98,95,187.57



PARTICULARS		As on 31-03-2025 (Current Year)	As on 31-03-2024 (Previous Year)
Schedule - 19 PROFIT ON SALE/REDEMPTION OF INVESTMENT			
Trading Profit on GOI		7,86,800.00	16,47,300.00
Trading Profit on Non-SLR Bonds		9,48,960.00	0.00
Trading Profit on Sale of T-Bill		2,39,38,840.00	1,46,62,450.00
Total		2,56,74,600.00	1,63,09,750.00
Schedule - 20 INTEREST ON DEPOSITS			
Interest on Saving Bank		4,11,25,929.14	4,14,42,263.51
Interest on Sankalp Siddhi		16,72,72,810.13	13,64,66,521.00
Interest on MIP		3,33,39,494.17	2,96,31,113.00
Interest on Ambar Shubh Laxmi		1,83,96,555.80	1,98,20,915.44
Interest on QIP		1,69,44,340.17	1,31,58,404.00
Interest on RD		86,02,740.77	59,84,110.00
Interest on Ambar Nidhi		77,02,155.14	1,15,46,473.32
Interest on Ambar Laxmi Thev Yojana		69,59,817.30	31,50,391.00
Interest on Ambar Sakhi Savings Account		40,56,517.00	36,71,844.00
Interest on Ambar Sawali		36,32,438.00	42,28,751.00
Interest on DDS		32,71,140.34	26,66,549.60
Interest on Ambar Shree Ganesh Thev Yojana		27,99,297.00	11,27,379.28
Interest on FDR		19,30,678.46	34,39,070.76
Interest on LKY		8,38,450.66	9,95,580.00
Interest on Corporate Salary Savings account		1,45,438.00	1,24,921.00
Interest on Ambar Yuva Savings account		1,02,201.00	1,17,622.00
Interest on Current Account		88,098.79	8,654.94
Interest on Staff Salary Account		79,601.00	60,683.00
Interest on ABLY		70,608.86	1,04,087.00
Interest on Ambar Kids Savings Account		64,630.00	83,385.00
Interest on AST (Ambar Shubham Thev)		49,579.00	0.00
Interest on Ambar Tiranga		38,924.01	8,14,345.32
Interest Paid on Deposits		28,349.00	0.00
Interest on Ambar Savings Deposit		11,495.00	15,349.00
Interest on ATY (Ambar Thev Yojana)		6,461.00	0.00
Interest paid on AVD (Ambar Varsha)		1,581.00	0.00
Interest on Ambar Labh		782.61	0.00
Interest on Ambar Aadhar		0.00	2,825.02
Interest on Ambar Sanchay		0.00	97,088.56
Interest on matured term deposits		(1,14,091.00)	80,006.00
Total		31,74,46,022.35	27,88,38,332.75



PARTICULARS		As on 31-03-2025 (Current Year)	As on 31-03-2024 (Previous Year)
Schedule - 21 STAFF SALARIES, ALLOWANCES AND BENEFITS			
Salary		6,58,80,513.00	5,47,19,236.00
Other Employee Benefits		1,49,38,390.00	1,00,53,702.00
P. F. Administrative charges		2,08,855.00	1,82,364.00
Staff Welfare Expenses		18,59,745.05	12,59,073.98
Staff Training & Recruitment expenses		13,10,338.36	12,03,960.10
Maharashtra Labour Welfare Board Fund		14,850.00	6,588.00
Trainee Stipend		25,35,786.00	23,41,255.00
Remuneration to OSD / ESD		15,43,021.00	16,32,549.00
Telephone allowances paid to Staff		1,37,135.00	1,24,605.00
Conveyance allowances paid to staff		4,51,221.00	5,07,020.00
Bank Security charges		10,60,336.00	10,10,371.00
Total		8,99,40,190.41	7,30,40,724.08
Schedule - 22 DIRECTOR'S & LOCAL COMMITTEE MEMBER FEES & ALLOWANCES			
Director's Meeting Fees & Allowances		27,55,700.00	6,72,360.00
BOM Meeting Fees & Allowances		26,400.00	1,52,000.00
Total		27,82,100.00	8,24,360.00
Schedule - 23 RENT, RATES, TAXES, INSURANCE & LIGHTING			
Rent, Rates & Taxes		1,12,48,594.62	1,04,75,694.00
Service Charges		9,90,210.00	5,11,512.00
Insurance		22,76,078.86	12,07,553.56
DICGC Premium		74,74,703.00	68,94,497.00
Electricity charges		51,49,476.27	43,28,092.49
Total		2,71,39,062.75	2,34,17,349.05
Schedule - 24 POSTAGE, TELEGRAMS & TELEPHONES ETC.			
Postage & Telegram		1,46,951.98	2,42,438.38
Telephone charges		2,47,340.64	2,44,704.17
Total		3,94,292.62	4,87,142.55
Schedule - 25 REPAIRS & MAINTENANCE			
Repairs & Maintenance		78,38,015.11	50,87,772.19
Annual Maintenance charges		70,58,297.67	66,26,831.93
Internet Charges		32,12,673.15	20,10,043.02
Software Maintenance Charges		11,22,638.56	4,51,575.00
Consultancy Charges - IT		50,07,361.00	26,42,901.00
Total		2,42,38,985.49	1,68,19,123.14



PARTICULARS		As on 31-03-2025 (Current Year)	As on 31-03-2024 (Previous Year)
Schedule - 26 PRINTING, STATIONERY & ADVERTISEMENT ETC.			
Printing & Stationery		28,55,747.57	23,73,195.55
Xerox, Typing & Cyclostyling		84,565.94	84,346.00
Advertisement & publicity		8,08,092.84	6,82,242.00
Total		37,48,406.35	31,39,783.55
Schedule - 27 OTHER EXPENDITURE			
Security charges		78,74,934.34	70,91,538.01
GST Paid		82,41,202.32	56,49,384.45
FIS transaction fees		24,44,262.50	25,75,500.50
Commission of Small Saving Agent		27,34,922.06	24,77,128.00
ATM settlement charges		23,87,317.20	22,76,080.60
IMPS & UPI Transaction Switching Fees		19,83,333.00	18,75,000.00
Conveyance		7,39,334.63	10,30,319.00
Bank charges		4,86,758.22	5,09,515.61
Vehicle expenses		8,64,430.93	6,61,222.88
UPI Settlement charges		14,84,912.37	9,50,224.38
ABN and court fees charges		90,464.50	2,99,677.00
Membership Subscription		3,39,177.00	2,78,900.00
Entertainment Expenses		3,76,439.00	2,81,514.00
AGM Expenses		2,63,336.00	2,43,973.20
IMPS settlement charges		1,14,205.90	1,57,275.65
Conference Expenses		81,576.00	0.00
Interest, Late fees & Penalty on GST		13,07,984.00	53,457.00
Pooja Expenses		1,07,953.54	1,07,058.00
POS transaction charges		90,551.78	73,425.79
Election Expenses		63,954.00	0.00
Books & Periodicals		56,998.00	52,382.00
Stamp Duty paid for Investment		23,282.96	39,078.17
CERSAI charges		12,001.80	8,000.00
Profession Tax		2,500.00	750
Penalty		3,00,000.00	2,00,000.00
Recovery Expenses		1,66,602.85	0.00
Rent for Sound Box & QR Code		1,79,131.00	0.00
CIC Charges		0.00	48,881.44
Miscellaneous Expenses		18,91,556.76	19,89,173.71
Total		3,47,09,122.66	2,89,29,459.39



STATUTORY AUDITOR'S REPORT

INDEPENDENT AUDITOR'S REPORT

(To be Given under Section 81(5-B) of The Maharashtra Co-operative Societies Act, 1960 and Rule 69 of Maharashtra Co-operative Societies Rules)

To, The Members,
Ambarnath Jai-Hind Co-Op Bank Ltd.
Ambarnath - 421 501.

Report on Audit of Financial Statements

Opinion

- We have audited the accompanying financial statements of Ambarnath-Jai Hind Co-Op Bank Ltd. ('the Bank') as at 31 March 2025, which comprise the Balance Sheet as at 31 March 2025, the Profit and Loss Account, the Cash Flow Statement for the year then ended and a summary of significant accounting policies and other explanatory information. The returns of Head Office and its departments and 18 branches audited by us are incorporated in these financial statements.
In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements together with the notes thereon give the information required by the Banking Regulation Act, 1949, as amended by Banking Regulation (Amendment) Act, 2020, the Maharashtra co-operative societies Act, 1961 and the Maharashtra Co-operative Rules, 1961 and guidelines issued by Reserve Bank of India, 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 the Balance Sheet, of state of affairs of the Bank as at 31st March 2025;
 - In the case of the Profit and Loss Account, of the profit for the year ended on that date; and
 - In the case of the Cash Flow Statement, of the cash flows for the year ended on that date.

Basis of Opinion

- We conducted our audit in accordance with the Standards 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 ICAI together with ethical requirements that are relevant to our audit of the financial statements under the provisions of the Banking Regulations Act, 1949 as amended by Banking Regulation (Amendment) Act, 2020 and the rules made thereunder and under the provisions of the Maharashtra Co-operative Societies Act, 1961 and the rules made thereunder and we have fulfilled our other ethical responsibilities in accordance with these requirements and the 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 Statements and Auditor's Report thereon

- The Bank's Board of Directors is responsible for the preparation of other information. The other information comprises the information included in the Board of Directors Report including other explanatory information, but does not include Financial Statements and our auditor's report thereon. The report of the Board of Directors is expected to be made available to us after the date of this auditor's report.
Our opinion on the 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 responsibility is to read the other information and, in doing so, consider 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 of Board of Directors including other explanatory information, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance and the members in the Annual General Meeting.

Responsibilities of Management and those Charged with Governance for the Financial Statements

- The Management and Board of Directors are responsible for the preparation of these financial statements in accordance with provisions of the Banking Regulations Act, 1949 as amended by Banking Regulation (Amendment) Act, 2020, the Maharashtra Co-operative Societies Act, 1960, the Maharashtra Co-operative Societies Rules, 1961, circulars and guidelines issued by Reserve Bank of India from time to time, the Accounting Standards issued by the ICAI in so far as applicable to the Bank and in accordance with the accounting principles generally accepted in India. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the bank and for preventing and detecting frauds and other irregularities; selection 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 statement 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 are responsible for assessing the entity'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 Board of Directors either intends to liquidate the entity or to cease operations, or has no realistic alternative but to do so.
Those Board of Directors are also responsible for overseeing Bank's financial reporting process.

Auditor's Responsibility for the Audit of Financial Statement

- Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement whether due to fraud or error and to issue auditor's report that includes our opinion. Reasonable assurance is high level of assurance, but it is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decision of users taken on the basis of these financial statements.
As part of an audit in accordance with SAs, 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 procedures 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 than 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 control 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 disclosures 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 entity'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 disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the entity to cease to continue as a going concern.
 - Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the 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 significant audit findings, including any significant deficiencies in internal control 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 relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Report on Other Legal & Regulatory Requirements

- The Balance Sheet and the Profit and Loss Account have been drawn up in Forms "A" and "B" respectively of the Third Schedule to the Banking Regulation Act, 1949 as amended by Banking Regulation (Amendment) Act, 2020, and the Maharashtra Cooperative Societies Act, 1960 and the Maharashtra Cooperative Societies Rules, 1961.
- We report that:**
 - We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit and have found to be satisfactory.
 - The transactions of the Bank which came to our notice have been within the powers of the Bank.
 - The returns received from the offices and branches of the bank have been found adequate for the purpose of our audit.
- In our opinion, the Balance Sheet and Profit and Loss Account and Cash Flow Statement comply with applicable Accounting Standards.
- We Further Report that:**
 - The Balance Sheet, Profit Loss Account and Cash Flow Statement dealt with by this report, are in agreement with books of account and the returns.
 - In our opinion, proper books of accounts as required by law have been kept by the Bank so far as appears from our examination of those books.
 - The reports on the accounts of the branches audited by us have been dealt with in preparing our report in the matter considered necessary by us.
 - For the year under audit, the bank has been awarded "A" classification.

Place : Dombivli,

Date : 28th May 2025

UDIN : 25191667BMIHIT1026

For CHHAJED & DOSHI
Chartered Accountants
Firm Reg. No. : 101794W

CA Harshal Sanjay Jain(Partner)
Mem. No 191667



SIGNIFICANT ACCOUNTING POLICIES AND NOTES TO ACCOUNTS
FORMING PART OF BALANCE SHEET AND PROFIT AND LOSS ACCOUNT FOR THE FINANCIAL YEAR ENDED
31ST MARCH, 2025

A SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES:

1 Basis of preparation of Financial Statements :

The financial statements of the Bank have been prepared and presented in accordance with the generally accepted accounting principles in India. The Bank has prepared these financial statements as stipulated under the Reserve Bank of India (Financial Statements - Presentation and Disclosures) Directions 2021, to comply in all material respects with the accounting standards issued by the Institute of Chartered Accountants of India (ICAI) to the extent applicable, applicable statutory provisions under the Banking Regulation Act, 1949 (as applicable to Cooperative Societies) & Maharashtra Co-operative Societies Act, 1960, Maharashtra Co-operative Societies Rules, 1961, circulars and guidelines issued by the Reserve Bank of India ('RBI') from time to time and current practices prevalent in the co-operative banking sector in India.

The financial statements have been prepared following the going concern concept on the accrual basis under the historical cost convention. The accounting policies adopted in the current year are consistent with those of previous year except otherwise specified.

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, liabilities, revenues and expenses and the disclosure of contingent liabilities at the end of the reporting period. The Management believes that the estimates used in the preparation of the financial statements are prudent and reasonable. Any revisions to the accounting estimates are recognized prospectively in the current and future periods.

3 Investments :

i Investments are classified into three categories viz. Held to Maturity, Available for Sale and Held for Trading as per RBI guidelines applicable to Urban Co-operative Banks on the following basis. a) "Held to Maturity" (HTM) comprising investments acquired with the intention to hold them till maturity. b) "Held for Trading" (HFT) comprising investments acquired with the intention to trade within 90 day of its acquisition. c) "Available for Sale" (AFS) comprising investments not covered by (a) & (b) above i.e. those which are acquired neither for trading purposes nor for being held till maturity. For disclosure in Balance Sheet, investments are classified under five heads as required by RBI guidelines.

- i) Government Securities
- ii) Other Approved Securities
- iii) Shares
- iv) Bonds of PSU
- v) Others"

ii Investments classified as 'Held to Maturity (HTM)' are carried at acquisition cost unless it is more than the face value, in which case the premium is amortised over the residual period of the said investments on pro rata basis.

iii Investments under 'Held for Trading (HFT)' category are marked to market scrip-wise on the monthly basis as per guidelines issued by Reserve Bank of India. While net depreciation, if any, under each classification is provided for under the head Investment Depreciation Reserve by debiting to Profit & Loss Account and net appreciation, if any, is ignored.



- iv Investments under 'Available for Sale' category are marked to market scrip-wise on quarterly basis as per guidelines issued by Reserve Bank of India. While net depreciation, if any, under each classification is provided for under the head Investment Depreciation Reserve by debiting to Profit & Loss Account and net appreciation, if any, is ignored
- v Investments are categorised as HTM, AFS or HFT at the time of its purchase and subsequent shifting amongst the categories is done in conformity with regulatory guidelines. Transfer of scrip from AFS / HFT category to HTM category is made at the lower of book value or market value. In the case of transfer of securities from HTM to AFS / HFT category, the investments held under HTM at a discount are transferred to AFS / HFT category at the acquisition price and investments placed in the HTM category at a premium are transferred to AFS / HFT at the amortized cost. Transfer of investments from AFS to HFT or vice-a-versa is done at the book value. Depreciation carried, if any, on such investments is also transferred from one category to another. The transfer of a security between these categories is accounted for at the acquisition cost / book value / market value on the date of transfer, whichever is the least, and the depreciation, if any, on such transfer is fully provided for as per extant RBI guidelines
- vi Market value of securities is determined in terms of SGL account transactions, prices declared by Fixed Income Money Market & Derivatives Association of India (FIMMDA) / Financial benchmark India Pvt. Ltd. (FBIL). Investments for which such rates/quotes are not available revalued as per norms laid down by RBI which are as under :
 - a) Central / State Govt. Securities: Prices/Yield to maturity rates put out by the FIMMDA / FBIL.
 - b) PSU bonds : at Yield to Maturity rate
 - c) Treasury bills : at carrying cost
 - d) Other approved securities : by applying Yield to Maturity rate
 - e) Units of Mutual Funds : Lower of Cost or NAV as provided by respective Mutual Fund
 - f) Shares of Co-operative Societies in respect of Ownership Premises: Re.1/- per society in case where financial position is not available
 - g) Shares in other Co-operative societies(State Co-operative Banks & District Central Co-operative Banks): Face Value
- vii Accounting for Repo/Reverse Repo transactions (including transactions under the Liquidity Adjustment Facility (LAF) with the RBI. The bank undertaken transactions of under Repo / Reverse Repo, wherein the securities are transferred as in the case of normal outright sale/purchase transactions and such movement of securities is reflected using the Repo/Reverse Repo accounts and contra entries. The above entries are reversed on the date of maturity. Costs and revenue are accounted as interest expenditure/income, as the case may be. Balance in Repo account is classified under Borrowings and balance in Reverse Repo account is classified under Money at Call & Short Notice.
- viii RBI has permitted UCBs to invest in units of Debt Mutual Funds and Money Market Mutual Funds. The bank invested in units of leading Debt Mutual Funds and Money Market Mutual Funds.
- ix The bank follows "Settlement Date" accounting for recording of purchase and sale transactions in Securities and cost is determined on the weighted average cost method.
- x The broken period interest paid/ received on debt instruments is treated as interest expense/ income and is excluded from cost/ sale consideration.



- xi Investments are classified as performing and non-performing, based on the guidelines issued by the RBI. In respect of Non-Performing Investments (NPI), income is recognized on cash basis, and provision is made for depreciation/diminution in the value of such securities as per RBI guidelines.
- xii Profit on sale of investments from HTM category is taken to the Profit and Loss account and, thereafter, the amount of such profit is appropriated to 'Capital Reserve' from the net profit for the year after statutory appropriations. Loss on sale is recognized in the Profit and Loss account in the year of sale. However, the bank did not sale any investments from HTM category during the current financial year.
- xiii The non-performing investments are identified and depreciation/provision is made as per RBI guidelines and on the basis of information available with the bank.

4 Provisioning for Advances and Overdue Interest Reserve:

- i Advances are classified into Standard, Sub-standard, Doubtful or Loss assets as per criteria stipulated by RBI guidelines issued from time to time.
- ii Provisions on NPAs are made as per the extant RBI guidelines issued from time to time. In addition to the specific provision on NPAs, general provisions are also made for standard assets as per extant RBI Guidelines.
- iii Recovery out of Non-Performing Assets Accounts is first adjusted against recovery charges, then interest and thereafter against the principal except in case of the Awarded accounts, where the recovery is first adjusted towards principal amount outstanding.
- iv Amounts recovered against Advances prudentially written off in earlier years, are recognized as revenue.
- v Overdue Interest Reserve represents un-serviced interest of NPAs which are correspondingly shown under interest receivable on NPA.
- vi In case of restructured /rescheduled assets, provisions are made in accordance with the guidelines issued by the RBI, which require that the difference between the fair value of the loans / advances before and after restructuring is provided for, in addition to provision for the respective loans / advances.
- vii In the case of loan accounts classified as NPAs, an account may be reclassified as a performing asset if it conforms to the relevant RBI guidelines.
- viii In case of accounts which are restructured including accounts restructured under COVID regulatory package, adequate provision is made in accordance with extant RBI guidelines.
- ix The unrealized interest in respect of advances classified as Non-Performing Advances is disclosed as "Overdue Interest Reserve" as per RBI directives.
- x In addition to provision on Non-Performing Advances, general provision made on following categories of standard assets as per RBI guidelines, as under:
 - 1) Direct advances to Agriculture, Micro and Small Advances : 0.25%
 - 2) Commercial & Real estate loans : 1.00%
 - 3) Commercial & Real estate loans (Residential housing) : 0.75%



4) Other Standard advances : 0.40%

5 Revenue Recognition :

- i Items of Income & Expenditure are generally accounted on accrual basis except the following items which are accounted on cash basis :
 - a) Interest on Non Performing Assets and Non Performing Investments is recognized as income in pursuance with the guidelines issued by RBI.
 - b) Interest on application money on investments
 - c) Locker rent
 - d) Commission, exchange & brokerage
 - e) Dividend on investments/Shares
 - f) Penal Charges & Interest
 - g) Interest on Income Tax Refund
- ii Profit / loss on sale of investments is credited /debited to "Profit / Loss on Sale of Investments". However, profit on sale of investments under Held to Maturity category, if any, is appropriated (net of applicable taxes and amount required to transferred to Statutory Reserves) to Capital Reserve as per RBI guidelines RBI/2018-19/205 DCBR.BPD.(PCB) Cir.No.10/16.20.000/2018-19 dated 10th June 2019.
- iii Income (other than interest) on investments in "Held to Maturity (HTM)" category acquired at a discount to the face value is recognised as follows :
 - a. On Interest bearing securities, it is recognised only at the time of sale/ redemption.
 - b. On zero-coupon securities, it is accounted for over the balance tenor of the security on a constant yield basis.
- iv Dividend is accounted on an accrual basis where the right to receive the dividend is established.
- v Income on Units of Mutual Funds as recognised on cash basis as per the guidelines issued by RBI.
- vi The Bank derecognises its financial assets when it is sold to Securitisation Company (SC)/ Reconstruction Company (RC), and accounts for the same as under: i. If the sale is at a price below the Net Book Value (NBV) (i.e. book value less provisions held), the shortfall is debited to the Profit and Loss Account in the year of sale; ii. If the sale is for a value higher than the NBV, such surplus is recognised to the extent of amount realised

6 Property, Plant and Equipment :

- i Property, Plant & Equipment are carried at historical cost (as modified by revaluation of premises) less depreciation accumulated thereon in accordance with Accounting Standard issued by The Institute of Chartered Accountants of India. The cost of the assets represents the book value as on 01.04.2018 and subsequent additions and deletions are considered therein. Cost includes incidental expenses incurred on acquisition of assets.
- ii "The rates of depreciation and method of charging depreciation are as under
 - 1. Computers, Related Hardware, Software - Straight Line Basis : 33.33%
 - 2. Furniture & Fixtures - Written Down Value : 10.00%
 - 3. Premises - Written Down Value : 10.00%
 - 4. Premises Renovation - Written Down Value : 10%



5. Premises Revaluation Straight Line Basis : 5.00%
 6. Vehicle Written Down Value : 20.00%"
- iii In respect of assets acquired during the year, depreciation is charged on proportionate basis for the number of months the assets have been put to use during the year.
- iv As per RBI guidelines vide circular RBI/2006-2007/230 UBD. PCB. Cir. No. 26/13.05.000/06-07 dated 09.01.2007, the Urban Co-operative Banks are permitted to revalue their fixed Assets. As required by this circular, the Bank has prepared the policy for revaluation of fixed assets. The bank considers only immovable assets for revaluation. The increase in Net Book Value of the asset due to revaluation is credited to the Revaluation Reserve Account without routing through the Profit and Loss Account. The Own Premises of the Bank were revalued during F.Y. 2017-18 by Rs. 14.00 Crores. The Revaluation is credited to Revaluation Reserve created for the purpose. Depreciation is charged on the revalued portion at 5.00% on SLM basis. Also, an amount equal to the depreciation is transferred from Revaluation Reserve to Revenue reserve according to AS.
- v The fixed asset block – Computers include intangible fixed assets in the nature of Computer Software, which are amortised over a period of three years on SLM basis, similar to the rate and method of depreciation charged for fixed asset block – Computers.
- vi The items of Fixed Assets whose WDV has become Rs. 100/- or less due to depreciation charged, are stated at nominal value of Rs. 100/- to facilitate their identification.
- 7 Employee Benefits (AS 15) :**
- i **Short Term Employee Benefit** : The undiscounted amounts of short-term employee benefits, such as medical benefits which are expected to be paid in exchange for the services rendered by employees, are recognised during the period when the employee renders the service.
- ii **Gratuity** : The Bank provides for gratuity to all employees. The benefit vests upon completion of five years of service and is in the form of lump sum payment to employees on resignation, retirement, death while in employment or on termination of employment, an amount equivalent to 15 days salary plus eligible allowances payable for each completed year of service, as per the Payment of Gratuity Act, 1972. The Bank makes contributions to funds administered by trustees and managed by the LIC of India. The defined gratuity benefit plans are valued by an independent actuary as at the Balance Sheet date, using the projected unit credit method as per the requirement of AS-15 "Employee Benefits", to determine the present value of the defined benefit obligation and the related service costs. Under this method, the determination is based on actuarial calculations, which include assumptions about demographics, early retirement, salary increases and interest rates. The shortfall, if any, between the present value of the benefit obligation and the fair value of plan assets as on 31st March is paid / provided for and recognized as expense in the Profit and Loss account.
- iii **Provident Fund** : All eligible employees are entitled to receive benefits under the Provident Fund scheme. Retirement benefit in the form of Provident Fund is a defined contribution scheme and the contribution is charged to the Profit and Loss Account of the year when the contribution to the respective funds are due and paid.
- iv **Leave Encashment** : The liability of leave encashment is provided on the basis of actuarial valuation as at



the Balance Sheet date and considered as defined benefit scheme. The actuarial valuation is carried out as per projected unit credit method.

8 Segment Reporting :

The Bank recognizes the Business Segment as the primary reporting segment and Geographical Segment as the secondary reporting segment, in accordance with RBI guidelines and in compliance with AS 17. Business Segment is classified into (a) Treasury (b) Retail Banking and (c) Other Banking Operations. Geographic Segments : The Bank operates only in Maharashtra and hence the reporting consists only of domestic segment.

9 Operating Leases :

Lease rental obligations in respect of assets taken on operating lease are charged to Profit and Loss Account on straight-line basis over the lease term. Initial direct costs are charged to Profit and Loss account.

10 Earnings per Share :

Basic earnings per share is computed by dividing the net profit or loss for the year by the weighted average number of shares outstanding during the year.

11 Income-Tax :

- i Income tax expense is the aggregate amount of current tax liability and deferred tax recognized in the profit & loss account. Current year taxes are determined in accordance with the relevant provisions of Income Tax Act, 1961 and considering the principles set out in Income Computation and Disclosure Standards ('ICDS') to the extent applicable. Bank has opted to pay Income Tax as per newly introduced Section 115 BAD of Income Tax Act, 1961.
- ii Deferred tax assets and liabilities are recognized, subject to consideration of prudence, on timing difference, representing the difference between taxable income and accounting income that originated in one period and is capable of reversal in one or more subsequent periods. Deferred tax assets and Liabilities are measured using tax rates and tax laws that have been enacted or substantially enacted by the Balance Sheet date. The impact of changes in the deferred tax assets and liabilities is recognized in the Profit and Loss Account. Deferred tax assets are recognized and re-assessed at each reporting date, based upon the Management's judgement as to whether realization is considered as reasonably certain.
- iii Deferred tax assets are recognized on carry forward of unabsorbed depreciation and tax losses only if there is virtual certainty supported by convincing evidence that such deferred tax asset can be realized against future profits.

12 Intangible Assets :

Intangible assets consist of acquisition, development, amendments / modifications / customization in software applications, tools developed for the Bank. Bank follows the principle of recognition and amortization in respect of computer software which has been customized for the Bank's use and is expected to be in use for some time as per the Accounting Standard. All other computer software are amortized equally over the period of three years as per RBI guidelines

13 Impairment of Assets :

Fixed Assets are reviewed for impairment whenever events or changes in circumstances warrant that the carrying amount of an asset may not be recoverable. Recoverability of assets to be held and used is measured by a comparison of the carrying amount of an asset to future net discounted cash flows expected to be generated by the asset. If such assets are considered to be impaired, the impairment to be recognized is measured by the amount by which the carrying amount of the asset exceeds the fair value of the asset

14 Provisions, Contingent Liabilities and Contingent Assets :

A provision is recognised when the Bank has a present obligation as a result of past event where it is probable that an outflow of resources will be required to settle the obligation, in respect of which a reliable estimate can be made. Provisions are not discounted to its present value and are determined based on best estimate required to settle the obligation at the Balance Sheet date. These are reviewed at each Balance



Sheet date and adjusted to reflect the current best estimates When there is a possible or present obligation in respect of which the likelihood of outflow of resources is remote, no provision or disclosure is made. Contingent Assets are not recognised in the financial statements. However, contingent assets are assessed continually and if it is virtually certain that an inflow of economic benefits will arise, the asset and related income are recognised in the period in which the change occurs Contingent Liabilities are disclosed when there is a possible obligation arising from a past event, the existence of which will be confirmed by occurrence or non-occurrence of one or more uncertain future events not within the control of the Bank or any present obligation arising from past event which is not recognized since it is not probable that an outflow of resources will be required to settle the obligation or a reliable estimate of the amount of such obligation cannot be made.

15 Accounting of Goods & Services Tax

- The eligible GST input credit, is accounted for in the books in the period in which the underlying service or goods received are accounted and when there is reasonable certainty in availing / utilising the credits.
- The bank recognizes GST Input Tax Credit of Capital Goods, Input Services and Inputs as a credit to the extent of 50 % of the eligible amount. The remaining 50 % of the GST Input Tax Credit is expensed out and debited to the Profit and Loss Account.

B NOTES TO FINANCIAL STATEMENTS

1. Appropriation of Profit

We propose the following appropriation from the net profit of FY 2024-25, subject to approval of the shareholders at the AGM

PARTICULARS	FY 2024-25
Balance of Profit	3,151.88
Add: Transfer from Members Welfare Fund	24,07,427.00
Add: Transfer from Staff Welfare Fund	27,70,000.00
Add: Transfer from Charitable Fund	5,20,000.00
Add: Transfer to Provision for NPA Refer Note "A"	2,60,00,000.00
Less: Reversal of BDDR Appropriation 2024 Refer Note "A"	2,60,00,000.00
Add: Profit for the current year as per Profit & Loss Accounts	4,01,39,423.92
Total Profit available for appropriation	4,58,40,002.80
Appropriations:	
Building Fund Refer Note "C"	56,97,427.00
Statutory Reserve Fund	1,00,36,000.00
Dividend on equity shareholder Refer Note "B"	1,45,00,000.00
Investment Fluctuation Reserve	1,55,00,000.00
General Reserve	1,05,000.00
Balance to be c/f to the next year	1,575.80
Total	4,58,40,002.80

Note

A) RBI vide Circular No. 2024-25/58 DOR.CAP.REC.No. 27/09.18.201/2024-25 dated 02.08.2024 has given guidelines regarding Prudential Treatment of Bad and Doubtful Debt Reserve by Co-operative Banks. As per paragraph 3c (iii) of the circular, to the extent the balances in BDDR are not required as per applicable statute, the same can also be transferred to General Reserves / Balance in P&L Account below the line. Accordingly, Bank has transferred the balance of Rs. 2,60,00,000 in the BDD Reserve as on 31st March, 2024 which is not required as per the statute to Profit & Loss Appropriation account, subject to approval of



shareholders at the AGM.

B) Dividend on Equity Shares :

In terms of provisions of AS-4 issued by ICAI, effective from the accounting period commencing on 01.04.2017 onwards, dividend which is subject to approval by the shareholders at the Annual General Meeting has not been included as a liability in these financial statements. Accordingly, the Bank has not reflected the proposed dividend to shareholders as a liability for the financial year 2024-25 but the said amount is retained in the Profit and Loss account. (Previous year dividend paid 1,43,00,000).

C) During the year the Bank transferred Rs. 24,07,427, Rs. 27,70,000 & Rs.5,20,000 from Members Welfare Fund, Staff Welfare Fund & Charitable Fund respectively (Total Rs. 56,97,427/-) to Profit and Loss Appropriation A/c same is proposed to be transferred to **Building Fund** as per RBI Approval.

2 Accounting Standard 5 - Net Profit or Loss for the period, Prior Period Items, and Changes in Accounting Policies

Prior period income credited to Profit & Loss account is Nil against previous year Nil. Prior period expenses debited to Profit & Loss Account is Nil against previous year Nil. There is no change in the Significant Accounting Policies adopted during the year ended March 31, 2025 as compared to those followed in the previous financial year 2024-25.

3 Related party disclosures

The Bank has disclosed the necessary information regarding related parties to the extent permissible by Banking Regulation Act 1949 by way of loans given to Directors and their relatives.

4 Leases

In Bank's opinion, Leave and License entered into in respect of premises is cancellable agreement. Hence the Leave and license fees accrued is debited to the Profit and Loss account under the head rent.

5 Earnings Per Share

The basic and diluted earnings per share have been computed by dividing the Net Profit / Loss attributable to the equity share holders for the period by the weighted average number of equity shares outstanding during the reporting period.

PARTICULARS	FY 2024 - 25	FY 2023 - 24
Net profit or loss for the period attributable to equity shareholders	401,39,423.92	631,79,862.96
Number of equity shares	40,52,466	39,64,365
Basic and diluted Earnings Per Share (₹)	9.90	15.94
Nominal Value per share (₹)	25.00	25.00

6 Intangible Assets

The bank has not accounted and made disclosure of Intangible assets in accordance with AS – 26 issued by ICAI. Software is the major intangible asset owned by the Bank and has been clubbed under Computers, Related Hardware, Software.

7 Impairment of Assets

The Bank assesses at each Balance Sheet date whether there is any indication that an asset may be impaired and provides for impairment loss, if any, in the Profit and Loss Account. The Bank has ascertained that there is no material impairment of any of its assets and as such no provision under Accounting Standard 28 on Impairment of Assets (AS-28) issued by ICAI is required.

8 Employee Benefits

Salaries and Allowances include an amount of Rs. 37,71,204/- (Previous year Rs. 33,76,366/-) contributed by the Bank on account of contribution towards Provident Fund. Actuarial assessment of Gratuity Fund & Leave Encashment is as under:



Actuarial assessment of Gratuity Fund & Leave Encashment :

PARTICULARS	Gratuity		Leave Encashment	
	FY 2024-25	FY 2023-24	FY 2024-25	FY 2023-24
Assumptions				
Discount Rate	7.11%	7.23%	7.11%	7.23%
Rate of increase in compensation	5%	5%	5%	5%
Changes in present value of obligations				
Present Value of Obligation at the beginning of the period	1,81,55,069.00	1,68,98,437.00	72,77,045.00	68,26,721.00
Interest Cost	13,12,611.00	12,72,452.00	5,26,130.00	5,14,052.00
Past Service Cost	0.00	0.00	0.00	0.00
Current Service Cost	15,02,477.00	12,27,859.00	8,23,385.00	6,39,300.00
Settlement cost/(Credit)	(12,85,547.00)		0.00	0.00
Benefits paid	(20,10,982.00)	(14,14,835.00)	(9,84,289.00)	(7,31,994.00)
Actuarial (gain)/loss on obligation	44,60,568.00	1,71,156.00	16,94,583.00	28,966.00
Present Value of Obligation at the end of the period	2,21,34,196.00	1,81,55,069.00	93,36,854.00	72,77,045.00
Changes in fair value of plan assets				
Fair Value of Plan assets at the beginning of the period	0.00	0.00	0.00	0.00
Adjustment to opening plan assets	0.00	0.00	0.00	0.00
Interest Cost	0.00	0.00	0.00	0.00
Expected Return on plan asset	0.00	0.00	0.00	0.00
Past Service cost	0.00	0.00	0.00	0.00
Current Service Cost	0.00	0.00	0.00	0.00
Contributions	0.00	0.00	0.00	0.00
Benefits paid	0.00	0.00	0.00	0.00
Actuarial gain / (loss) on plan assets	0.00	0.00	0.00	0.00
Present value of obligation as at the end of period	0.00	0.00	0.00	0.00
Fair Value Of Plan Assets:				
Fair value of plan assets at the beginning of the period	2,01,07,752.00	0.00	0.00	0.00
Acquisition adjustment	0.00	0.00	0.00	0.00
Actual return on plan assets	14,73,121.00	0.00	0.00	0.00
Employer contributions	4,86,518.00	0.00	0.00	0.00
Fund charges	(2,24,061.00)	0.00	0.00	0.00
Recoverable/Recovered from LIC	(12,85,547.00)	0.00	0.00	0.00
Fair value of plan assets at the end of the period	2,05,57,783.00	0.00	0.00	0.00
Funded status	(15,76,413.00)	0.00	0.00	0.00
Excess of actual over estimated return on plan assets	19,331.00	0.00	0.00	0.00



PARTICULARS	Gratuity		Leave Encashment	
	FY 2024-25	FY 2023-24	FY 2024-25	FY 2023-24
Expense recognized in the statement of P & L A/c				
Current Service Cost	15,02,477.00	12,27,859.00	8,23,385.00	6,39,300.00
Past Service Cost	0.00	0.00	0.00	0.00
Interest paid	13,12,611.00	12,72,452.00	5,26,130.00	5,14,052.00
Expected Return on Plan Assets	(14,53,790.00)	0.00	0.00	0.00
Fund Charges	2,24,061.00	0.00	0.00	0.00
"Net Actuarial (gain)/loss recognized for the period (Including adj.as per actuary)"	44,41,237.00	1,71,156.00	16,94,583.00	28,966.00
Expenses recognized in the statement of P & L A/c	60,26,596.00	26,71,467.00	30,44,098.00	11,82,318.00
Movements in the Liability recognized in Balance Sheet				
Opening Net Liability	(19,52,683.00)	1,68,98,427.00	72,77,045.00	68,26,721.00
Adjustment to Opening Fair Value of Plan Assets	0.00	0.00	0.00	0.00
Expenses as above	60,26,596.00	26,71,467.00	30,44,098.00	11,82,318.00
Contribution paid	(4,86,518.00)	(14,14,835.00)	0.00	0.00
Benefits paid	(20,10,982.00)	0.00	(9,84,289.00)	(7,31,994.00)
Closing Net Liability	15,76,413.00	1,81,55,059.00	93,36,854.00	72,77,045.00
The Amount to be recognised in Balance Sheet & Related Analysis				
Defined benefit obligations	2,21,34,196.00	1,81,55,069.00	93,36,854.00	72,77,045.00
Plan Assets (Fund Maintained by LIC of India)	2,05,57,783.00	2,01,07,752.00	0.00	0.00
Surplus / (Deficit)	(15,76,413.00)	19,52,683.00	(93,36,854.00)	(72,77,045.00)



9 Deferred Tax Liability :

DEFERRED TAX ASSETS	FY 2024-25	FY 2023-24
Provision for Leave salary	23,49,899.41	18,31,486.73
Provision for BDDR / NPA	41,42,136.10	1,17,02,886.00
Provision for Gratuity	3,96,751.62	0.00
Provision for Standard Assets	31,71,168.00	29,44,890.00
Sub-Total (A)	1,00,59,955.13	1,64,79,262.73
Deferred Tax Liability		
Difference in WDV of fixed assets	20,21,312.74	17,54,453.73
Special Reserve u/s 36(1)(viii)	1,64,20,119.90	1,61,07,520.00
Sub-Total (B)	1,84,41,432.64	1,78,61,973.73
Net Deferred Tax (Liability) / Asset (A)-(B)	(83,81,477.50)	(13,82,711.00)

Note: Deferred Tax Asset has been recognized to the extent Management is reasonably certain of its realization. The Bank has exercised the option of lower tax rate available under section 115BAD of the Income Tax Act, 1961 as introduced by the Finance Act 2020 w.e.f. Assessment Year 2021-22. Accordingly, the Bank has recognized provision for tax and measured its deferred tax assets (DTA) as on 31st March 2025.

10 Provisions, Contingent Liabilities And Contingent Assets

a. All letters of credit / guarantees are sanctioned to customers with approved credit limits in place. The liability thereon is dependent, on terms of contractual obligations, devolvment raising demand by concerned parties and the amount being called up. These amounts are collateralized by margins, counter-guarantees and secured charges.

b. Claims against the Bank not acknowledged as debts:

Claims against the Bank not acknowledged as debt include proceedings pending with Income Tax and Goods and Service Tax authorities. The Bank has reviewed all its pending litigations and proceedings and has adequately provided for where provisions are required and disclosed the contingent liabilities where applicable, in its financial statements. The Management believes that the possibility of an outflow of resources embodying economic benefits in these cases is possible but not probable and hence no provision is required in these cases. However, a contingent liability has been disclosed with respect to these cases. Refer note herein below for details on contingent liabilities. Further, 9 cases are pending as on 31.03.2025, which were filled against the bank in the normal course of business.

The quantum of contingent liabilities in respect of Bank guarantees, DEAF accounts, Claims against bank not acknowledge as debts etc. as follows :

PARTICULARS	FY 2024-25	FY 2023-24
Bank Guarantee	24,52,000.00	23,90,000.00
Amount transferred to DEAF	2,81,16,983.29	2,38,19,561.10
Claimes Against Bank Not Acknowledged as Debts :		
Income Tax	48,25,040.00	23,92,465.00
GST	32,29,732.00	30,39,744.00
Capital Commitment	43,64,532.00	63,19,236.00
Total	4,29,88,287.29	3,79,61,006.10



c. Depositor Education and Awareness Fund (DEAF)

The Bank created Depositor Education and Awareness Fund (DEAF) and has transferred all credit balance mentioned in sub-clause i) to viii) in Clause 3 of DEAF Scheme 2014 maintained with the Bank which have not been in operation for 10 years or more, in terms of Circular issued by Reserve Bank of India, in this regard. Subsequently, Bank is transferring to the said Fund, amount becoming due in each calendar month, which remained unpaid for 10 years or more, as specified in the scheme and the interest accrued thereon on the last working day of the subsequent month. In case of demand from claimant, whose unclaimed amount / deposit had been transferred to the fund, the Bank repays the claimant, along with interest, if applicable, and lodges a claim for refund from DEAF (maintained with Reserve Bank of India) for an equivalent amount. The details of refund made by the Bank in each calendar month are furnished by the Bank in the prescribed form in the subsequent month. All such unclaimed liabilities (where amount due has been transferred to DEAF) are reflected as "Contingent Liability – Others, items for which the Bank is contingently liable" under Schedule of Contingent Liability in the Annual Financial Statements.

The details of the same are as follows:

PARTICULARS	FY 2024-25	FY 2023-24
Opening Balance of Amounts transferred to DEAF	238,19,561.10	207,83,654.25
Add:- Amounts Transferred to DEAF During the year	44,35,086.53	31,62,721.19
Less :- Amounts Reimbursed by DEAF Towards claims	1,37,664.34	1,26,814.34
Closing Balance of Amounts Transferred to DEAF	281,16,983.29	238,19,561.10

11 Bad Debts:

During the year, the Bank has prudentially written off principal outstanding amount of 4,23,38,662.51/- (P.Y. 11,55,33,165.38/-) towards Bad & Doubtful Loan A/cs by debiting the same to the Profit & Loss A/c. Provision to the extent of 100% of these written off accounts was already made and earmarked by the Bank. This prudential write off is done only after certification received from the present Statutory Auditor. Further, it is not in the nature of waiver or concession given to any of the borrower and done after keeping all the rights of recovery intact and enforceable.

12 Non Banking Assets:

During the year Bank has acquired Non Banking Asset of Nil (previous year Nil) and Non Banking Assets as on 31.03.2025 were at Rs. 3,98,26,357 (Previous year Rs. 3,98,26,357.00) in satisfaction of claims. The bank accounts for the NBAs at cost of acquisition and no depreciation is provided on NBAs as the same are not in the nature of Fixed Assets.

13 Capital Commitment:

Estimated amount of contracts remaining to be executed on capital account and not provided for (net of advances) – 40,00,000/- . The Capital commitment towards purchase of software is 3,64,532/-. The Total Capital Commitment 43,64,532/- (Previous Year 63,19,236/-)

14 Information under MSME (Development) Act, 2006:

The information from suppliers/service providers regarding their registration under MSMED Act, 2006 is not fully received by the Bank. However, generally there are no instances of delays in payments to vendors.



15 Movement in Provisions:

PARTICULARS	FY 2024-25	FY 2023-24
A. Towards Non Performing Assets		
Bad & Doubtful Debts Reserve		
Opening Balance	13,65,00,000.00	23,30,00,000.00
Add: Provision during the year	1,35,38,663.00	1,90,00,000.00
Add: Transfer from other reserves	0.00	0.00
Total	15,00,38,663.00	25,20,00,000.00
Less: Write back of Provision on accounts of closure of / recovery of / write off of NPA	4,23,38,663.00	11,55,00,000.00
Closing Balance	10,77,00,000.00	13,65,00,000.00
B. Towards standard Assets		
Opening Balance	1,17,00,000.00	1,30,00,000.00
Add: Provision during the year	9,00,000.00	0.00
Less: Write back during the year	0.00	13,00,000.00
Closing Balance	1,26,00,000.00	1,17,00,000.00

16 Segment Reporting

Business Segments :

For the purpose of segment reporting, the reportable segments are identified as Treasury, Retail Banking and Other Banking Business, in accordance with the RBI guidelines. Brief description of activities of each segment and revenue attributable thereto is as under:

1. Treasury portfolio comprises of entire investment portfolio
2. Retail Banking includes all advances.
3. Other Banking Business includes all other banking operations not covered under 'Treasury' and 'Retail Banking' segments. It shall also include all other residual operations such as para banking transactions/activities.

PARTICULARS	Treasury		Retail Banking		Other Banking Business		Total	
	FY 2024-25	FY 2023-24	FY 2024-25	FY 2023-24	FY 2024-25	FY 2023-24	FY 2024-25	FY 2023-24
Segment Revenue	28,75,22,248.88	26,67,60,968.90	33,44,26,826.56	39,16,02,064.54	4,42,93,883.42	4,83,57,792.41	66,62,42,958.92	70,67,20,825.85
Segment Result	8,72,34,962.97	9,70,03,027.06	13,43,20,028.25	11,39,79,327.08	3,57,25,346.67	4,04,50,286.59	25,72,80,337.89	25,14,32,640.73
Unallocated expenses	0.00	0.00	0.00	0.00	0.00	0.00	20,27,08,778.47	16,14,07,344.77
Operating Profit	0.00	0.00	0.00	0.00	0.00	0.00	5,45,71,559.42	9,00,25,295.96
Income Tax	0.00	0.00	0.00	0.00	0.00	0.00	1,44,32,135.00	2,68,45,433.00
Extraordinary Profit/Loss	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net Profit	0.00	0.00	0.00	0.00	0.00	0.00	4,01,39,423.92	6,31,79,862.96
Other Information	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Segment Assets	3,77,33,09,304.14	3,37,62,48,240.22	3,13,89,19,065.49	2,71,48,92,159.67	0.00	0.00	6,91,22,28,369.63	6,09,11,40,399.89
Unallocated Assets	0.00	0.00	0.00	0.00	0.00	0.00	68,42,66,032.89	90,41,34,240.40
Total Assets	0.00	0.00	0.00	0.00	0.00	0.00	7,59,64,94,402.52	6,99,52,74,640.29
Segment Liabilities	6,64,21,70,508.72	3,44,75,23,650.96	6,92,01,197.58	2,67,58,60,205.98	0.00	0.00	6,71,13,71,706.30	6,12,33,83,856.94
Unallocated Liabilities	0.00	0.00	0.00	0.00	0.00	0.00	88,51,22,696.22	87,18,90,783.35
Total Liabilities	0.00	0.00	0.00	0.00	0.00	0.00	7,59,64,94,402.52	6,99,52,74,640.29



C. DISCLOSURE AS PER RBI MASTER DIRECTION DOR.ACC. REC. NO. 45 / 21.04.018 / 2021 - 22 DATED 30.08.2021 AS AMENDED.

1. REGULATORY CAPITAL :

a) Composition of Regulatory Capital

(Amount in crore)

Sr. No.	PARTICULARS	2024-2025	2023-2024*
i)	Common Equity Tier 1 capital (CET1)*/Paid up sharecapital and reserves @ (net of deductions, if any)	49.98	48.37
ii)	Other Tier 1 capital	0	0
iii)	Tier 1 capital (i + ii)	49.98	48.37
iv)	Tier 2 capital	10.22	8.19
v)	Total capital (Tier 1 + Tier 2)	60.20	56.56
vi)	Total Risk Weighted Assets (RWAs)	371.67	336.49
vii)	CET 1 Ratio (Paid-up share capital and reserves as percentage of RWAs)	13.45%	14.37%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	13.45%	14.37%
ix)	Tier 2 Ratio (Tier 2 Capital as a percentage of RWAs)	2.75%	2.43%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a % of RWAs)	16.20%	16.81%
xi)	Percentage of the shareholding of- a) Govt. of India b) State Government (specify name) c) Sponsor Bank	0.00	0.00
xii)	Amount of paid-up equity capital raised during the year	0.22	0.10
xiii)	Amount of non-equity Tier 1 capital raised during the year of which : Give list 7 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
xiv)	Amount of Tier 2 capital raised during the year, of which: Give list 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) DRAWDOWN FROM RESERVES

The Bank has draw down from following Reserves with the approval of Reserve Bank of India.

(Amount in crore)

Sr. No.	NAME OF THE RESERVE	Amount	Transfer to
1	Member Welfare Fund*	0.24	P & L Appropriation
2	Staff Welfare Fund*	0.28	P & L Appropriation
3	Charitable Fund*	0.05	P & L Appropriation
4	BDDR 2024 Appropriation A/c.#	2.60	P & L Appropriation
	Total	3.17	

* The Bank Proposes to transfer Rs. 0.57 Crore Draw down from Member Welfare Fund, Staff Welfare Fund & Charitable Fund to Building Fund as approved by RBI, Subject to Approval in AGM.

RBI vide Circular No. 2024-25/58 DOR.CAP.REC.No. 27/09.18.201/2024-25 dated 02.08.2024 'Prudential Treatment of Bad and Doubtful Debt Reserve' has given guidelines to transfer the balances in BDDR to the extent not required as per the statute to General Reserves/Balance in P&L Account below the line. Accordingly, the balance in BDD Reserve of Rs. 2.60 Crore as on 31st March 2024 is transferred to Profit & Loss Appropriation account, subject to approval of shareholders at the AGM.

a) Bank has transferred Investment Depreciation Reserve Rs. 0.72 Crores to Profit & Loss Account as above the line item.

b) Bank has transferred balance of Bad & Doubtful Reserve Rs. 4.23 Crores to Profit & Loss Account as above the line item.

c) Bank has created Shareholders Welfare Fund/ Reserve Rs. 0.02 Crores from Profit & Loss Account as above the line item.

d) Bank has created Employees Welfare Fund/ Reserve Rs. 0.02 Crores from Profit & Loss Account as above the line item.

e) Bank has created Social Responsibility Fund/ Reserve Rs. 0.01 Crores from Profit & Loss Account as above the line item.



2) ASSET LIABILITY MANAGEMENT

a) Maturity pattern of certain items of assets and liabilities (as on 21.03.2025)

(Amount in Crore)

	1 to 14 days	15 to 30 days	31 days to 2 months	Over 2 months to 3 months	Over 3 months & up to 6 months	Over 6 months & up to 1 year	Over 1 year & up to 3 years	Over 3 years & up to 5 years	Over 5 years	Total
Deposits	39.06	14.69	64.60	0.00	65.00	108.01	353.01	2.01	0.63	647.01
Advances	15.93	2.74	31.99	0.00	12.63	23.53	157.49	35.04	15.13	294.48
Investments	57.82	2.00	5.04	0.00	51.81	45.65	49.13	3.99	152.54	367.98
Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Currency assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Currency liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

b) Maturity pattern of certain items of assets and liabilities (as on 22.03.2024)

Deposits	31.92	7.10	41.10	0.00	48.27	104.79	348.64	7.56	0.90	590.28
Advances	16.67	2.71	28.51	0.00	10.65	20.61	139.56	26.17	12.82	257.70
Investments	61.66	8.60	8.95	0.00	59.67	34.14	31.48	3.98	138.45	346.93
Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Currency assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Currency liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

3. INVESTMENTS

a) Composition of Investment Portfolio as on 31/03/2025

(Amount in Crore)

	INVESTMENTS IN INDIA							INVESTMENTS OUTSIDE INDIA						
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Other	Total Investments	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Other	Total Investments
HELD TO MATURITY														
Gross	152.39	0.00	0.00	0.00	0.00	0.00	152.39	0.00	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	0.00
Net	152.39	0.00	0.00	0.00	0.00	0.00	152.39	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Available for Sale														
Gross	44.70	0.00	0.001	49.75	0.00	4.82	99.27	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for Depreciation & 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	0.00
Net	44.70	0.00	0.00	49.75	0.00	4.82	99.27	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Held for Trading														
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	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	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	0.00
Total Investments	197.09	0.00	0.00	49.75	0.00	4.82	251.66	0.00	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	0.00
Less: Provision for Depreciation & 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	0.00
Net	197.09	0.00	0.00	49.75	0.00	4.82	251.66	0.00	0.00	0.00	0.00	0.00	0.00	0.00



Composition of Investment Portfolio as on 31/03/2024

(Amount in Crore)

	INVESTMENTS IN INDIA							INVESTMENTS OUTSIDE INDIA				Total Investments
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Other	Total Investments in India	Government Securities (including local authorities)	Subsidiaries &/or joint ventures	Others	Total Investment outside India	
HELD TO MATURITY												
Gross	138.29	0.00	0.00	0.00	0.00	0.00	138.29	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
Net	138.29	0.00	0.00	0.00	0.00	0.00	138.29	0.00	0.00	0.00	0.00	0.00
AVAILABLE FOR SALE												
Gross	41.12	0.00	0.001	43.02	0.00	4.49	88.63	0.00	0.00	0.00	0.00	0.00
Less: Provision for Depreciation & NPI	0.28	0.00	0.00	0.29	0.00	0.00	0.57	0.00	0.00	0.00	0.00	0.00
Net	40.84	0.00	0.001	42.73	0.00	4.49	88.06	0.00	0.00	0.00	0.00	0.00
HELD FOR TRADING												
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 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
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
Total Investments	179.13	0.00	0.00	42.73	0.00	4.49	226.92	0.00	0.00	0.00	0.00	0.00
Less: Provision for Non Performing Investments (NPI)	0.00	0.00	0.00	0.29	0.00	0.00	0.29	0.00	0.00	0.00	0.00	0.00
Less: Provision for Depreciation and NP	0.28	0.00	0.00	0.00	0.00	0.00	0.28	0.00	0.00	0.00	0.00	0.00
Net	178.85	0.00	0.00	42.44	0.00	4.49	226.35	0.00	0.00	0.00	0.00	0.00

In settlement of Non-Performing Investments, the bank has received Security Receipts (SRs) and Optionally Convertible Debentures (OCDs) valued at Rs. 12.28 lakhs.

Bank has no investments outside india as on 31.03.2024 & 31.03.2025

b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(Amount in Crore)

PARTICULARS	31/03/2025 Current Year	31/03/2024 Previous Year
I) Movement of provisions held towards depreciation on Investments		
(a) Opening Balance	0.72	2.26
(b) Add: Provision made during the year	0.00	0.00
(c) Less: Write off / write back of excess provisions during the year	0.72	1.54
(d) Closing Balance	0.00	0.72
II) Movement of Investment Fluctuation Reserve		
(a) Opening Balance	4.80	4.00
(b) Add: Amount transferred during the year	1.00	0.80
(c) Less: Drawdown	0.00	0.00
(d) Closing Balance	5.80	4.80
III) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	5.84%	5.42%

Carrying value less net depreciation (ignoring net appreciation) i.e. the net amount reflected in the balance sheet



(c) Sale and transfers to/from HTM category

There is no sale or transfers to/from HTM category other than one time transfer as permitted by RBI.

d) Non-SLR Investment Portfolio

i) Non-performing non-SLR investments

(Amount in Crore)

PARTICULARS	2024-2025	2023-2024
a Opening balance	0.29	1.14
b Additions during the year since 1st April	0.00	0.00
c Reductions during the above period	0.29	0.85
d Closing balance	0.00	0.29
e Total provisions held	0.00	0.29

ii) Issuer composition of non-SLR Investment

(Amount in Crore)

	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	
		2024-2025	2023-2024	2024-2025	2023-2024	2024-2025	2023-2024	2024-2025	2023-2024	2024-2025	2023-2024
a)	PSUs	16.73	7.58	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b)	FIs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c)	Banks	3.83	5.55	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d)	Private Corporates	8.32	5.38	0.00	0.00	0.00	0.00	0.12	0.12	0.00	0.00
e)	Subsidiaries / Joint Ventures	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
f)	Others	20.87	24.51	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.29
g)	Provision held towards depreciation	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	49.75	43.02	0.00	0.00	0.00	0.00	0.12	0.12	0.00	0.29

e) Repo transactions (in face value terms)

i) Non-performing non-SLR investments

(Amount in Crore)

Sr. No.	PARTICULARS	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Outstanding as on 31st March
i)	"Securities sold under repo a) Government Securities. b) Corporate debt securities. c) Any othr securities."	Not Applicable	Not Applicable	Not Applicable	Not Applicable
ii)	"Securitties purchased under reverse repo a) Government Securities b) Corporate debt securities c) Any othr securities"	Not Applicable	Not Applicable	Not Applicable	Not Applicable



4. ASSET QUALITY a) Classification of advances and provisions held

(Amount in Crore)

	2024-2025						2023-2024					
	STANDARD	NON-PERFORMING			TOTAL		STANDARD	NON-PERFORMING			TOTAL	
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non Performing Advances	TOTAL	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non Performing Advances	TOTAL
Gross Standard Advances and NPAs												
Opening Balance	252.22	3.22	11.77	0.63	15.62	267.84	232.65	5.59	21.26	0.58	27.43	260.08
Add: Additions during the year	95.20	10.98	2.33	0.00	13.31	108.51	80.03	3.22	4.85	0.16	8.23	88.26
Less: Reductions during the year*	51.93	8.57	6.08	0.05	14.70	66.63	60.46	5.59	14.34	0.11	20.04	80.50
Closing balance	295.49	5.63	8.02	0.58	14.23	309.72	252.22	3.22	11.77	0.63	15.62	428.84
*Reductions in Gross NPAs due to:												
i) Upgradation	0.00	4.77	0.21	0.00	4.98	4.98	0.00	0.32	0.74	0.00	1.06	1.06
ii) Recoveries (excluding from upgraded accounts)	0.00	3.39	2.07	0.03	5.49	5.49	0.00	5.02	2.30	0.11	7.43	7.43
iii) Technical / Prudential Write-offs	0.00	0.41	3.80	0.02	4.23	4.23	0.00	0.25	11.30	0.00	11.55	11.55
iv) Write-offs other than those under (iii) above	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Provisions (excluding Floating Provisions)												
Opening balance of provisions held	1.17	1.25	11.77	0.63	13.65	14.82	1.30	1.46	21.26	0.58	23.30	24.60
Add: Fresh provisions made during the year	0.09	1.33	0.05	0.00	1.38	1.47	0.00	0.04	1.81	0.05	1.90	1.90
Less: Excess provision reversed / Write-off loans	0.00	0.41	3.80	0.05	4.26	4.26	0.13	0.25	11.30	0.00	11.55	11.68
Closing balance of provisions held	1.26	2.17	8.02	0.58	10.77	12.03	1.17	1.25	11.77	0.63	13.65	14.82
Net NPAs												
Opening Balance	0.00	1.98	0.00	0.00	1.98	1.98	0.00	4.13	0.00	0.00	4.13	4.13
Add: Fresh additions during the year	0.00	3.46	2.33	0.00	5.79	5.79	0.00	1.98	4.85	0.16	6.99	6.99
Less: Reductions during the year	0.00	1.98	2.33	0.00	4.31	4.31	0.00	4.13	4.85	0.16	9.14	9.14
Closing Balance	0.00	3.46	0.00	0.00	3.46	3.46	0.00	1.98	0.00	0.00	1.98	1.98
Floating Provisions												
Opening Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Add: Additional provisions made during the year	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: Amount drawn down during the year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Closing balance of floating provisions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Technical write-offs & recoveries made thereon												
O/b of Technical / Prudential written-off accounts*	0.00	0.25	20.65	0.00	20.90	20.90	0.00	0.00	10.92	0.00	10.92	10.92
Add: Technical/ Prudential write-offs during the year	0.00	0.41	3.80	0.02	4.23	4.23	0.00	0.25	11.30	0.00	11.55	11.55
Less: Recoveries made from previously technical/ prudential written-off accounts during the year	0.00	0.25	1.02	0.00	1.27	1.27	0.00	0.00	1.57	0.00	1.57	1.57
Closing balance	0.00	0.41	23.43	0.02	23.86	23.86	0.00	0.25	20.65	0.00	20.90	20.90

*The opening balance of 8.56 crore for Technical / Prudential Write-Off as of 1st April 2020 was inadvertently excluded from disclosures starting FY 2020-21 and continued through FY 2023-24. This omission has now been rectified by incorporating the amount into the opening balance of Technical / Prudential Written-Off accounts in the disclosures for the previous year (FY 2023-24), thereby reflecting the correct figures for FY 2024-25.

RATIOS (IN PERCENTAGE)	2024-2025	2023-2024
Gross NPA to Gross Advances	4.59%	5.83%
Net NPA to Net Advances	1.16%	0.78%
Provision Coverage Ratio	75.71%	87.35%



b) Sectorwise Advances and Gross NPAs

(Amount in Crore)

Sector	2024-25			2023-24		
	Outstanding Total Advances	Gross NPAs	% Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	% Gross NPAs to Total Advances in that sector
(I) PRIORITY SECTOR						
a) Agriculture and Allied Activities	0.16	0.03	18.75	0.18	0.03	16.67
b) Adv.to Indus.Sector eligible as priority Sect.Lending	45.02	3.91	8.69	47.00	0.61	1.30
c) Services	74.60	4.56	6.11	56.63	8.58	15.15
d) Personal Loans	48.14	1.21	2.51	46.20	1.44	3.12
Sub Total (I)	167.92	9.71	5.78	150.01	10.66	7.11
(II) NON PRIORITY SECTOR						
a) Agriculture and Allied Activities	0.00	0.00	0.00	0.00	0.00	0.00
b) Industry	4.46	0.00	0.00	0.00	0.00	0.00
c) Services	19.79	0.61	3.03	0.00	0.00	0.00
d) Personal Loans	117.55	3.91	3.33	117.83	4.96	4.21
Sub Total (II)	141.80	4.52	3.18	117.83	4.96	4.21
TOTAL (I+II)	309.72	14.23	4.59%	267.84	15.62	5.83%

Note:- RBI has mandated UCB Vide Circular No. DOR.CRE.REC.69/07.10.002/2024-25 dated 24/03/2025, decided that overall PSL target shall revised, FY 2024-25 onwards, to 60 percent of ANBC or CBOBSE, Whichever is higher.

c) Overseas assets, NPAs and revenue

(Amount in Crore)

PARTICULARS	2024-25	2023-24
Total Assets, Total NPAs and Total Revenue	NIL	NIL

d) Details of accounts subjected to restructuring

(Amount in Crore)

PARTICULARS	2024-25	2023-24
Details of accounts subjected to restructuring	NIL	NIL

e) Divergence in asset classification and provisioning

(Amount in Crore)

PARTICULARS	2024-25	2023-24
Divergence in asset classification and provisioning	NIL	NIL

f) Details of stressed loans transferred during the year

(Amount in Crore)

PARTICULARS	2024-25	2023-24
Details of stressed loans transferred during the year	NIL	NIL

g) Fraud accounts

(Amount in Crore)

PARTICULARS	2024-25	2023-24
Fraud accounts	NIL	NIL

h) Disclosure under framework for COVID-19 related stress as on 31.03.2024 & 31.03.2025 is NIL



5. EXPOSURES

a) Exposure to Real Estate Sector

(Amount in Crore)

CATEGORY	2024-25	2023-24
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. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.	57.71	53.75*
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;	40.45	43.16
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures – i. Residential ii. Commercial Real Estate	0.00	0.00
ii) Indirect Exposure		
Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies	0.00	0.00
TOTAL EXPOSURE TO REAL ESTATE SECTOR	98.16	96.91

*In the financial year 2023–24, certain accounts, specifically loans given for housing loan takeovers and house repairs, were not considered. Consequently, the figures for the previous year have now been duly revised to reflect these adjustments.

b) Exposure to Capital Market

(Amount in Crore)

PARTICULARS	2024-25	2023-24
Total exposure to Capital Market	NIL	NIL

c) Risk Category-wise Country Exposure

(Amount in Crore)

PARTICULARS	2024-25	2023-24
Total Risk Category-wise country exposure	NIL	NIL

d) Unsecured Advances

(Amount in Crore)

PARTICULARS	2024-25	2023-24
Total unsecured advances of the bank	40.29	32.09
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken.	0.00	0.00
Estimated value of such intangible securities	0.00	0.00

e) Disclosure On Factoring

(Amount in Crore)

PARTICULARS	2024-25	2023-24
Factoring	NIL	NIL

f) Intra Group Exposure

(Amount in Crore)

PARTICULARS	2024-25	2023-24
Intra group Exposure	NIL	NIL

g) Disclosure On Unhedged Foreign Currency

(Amount in Crore)

PARTICULARS	2024-25	2023-24
Unhedged Foreign Currency	NIL	NIL



h) RBI has mandated Urban Co-operative Banks vide circular No. DOR(PCB). BPD. Cir. No. 10/13.05.000/2019-20 dated March 13, 2020 16.01.2024 & 24.02.2025, to have at least 40% of their aggregate loans* & advances (as per para 2.2.1 of the above circular) comprising loans of not more than Rs. 25 Lakh or 0.40% of their Tier I Capital, whichever is higher, subject to maximum of Rs. 3.00 Crore per borrower/party in a phased manner up to 31st March, 2025. The Bank's present status is as below : (Amount in Crore)

Sr.No.	PARTICULARS	2024-25	2023-24
a.	Aggregate of loans and advances (as per para 2.2.1 of above circular) Comprising loans of not more than Rs.25 Lakhs or 0.40% of their Tier 1 Capital, whichever is higher, subject to maximum of Rs. 3.00 Crore per borrower/party.	128.22	#107.59
b.	Aggregate loans and advances (as per para 2.2.1 of the above circular) as per audited financial statement	309.96	268.08
c.	Percentage of lending as per above (a/b)	41.36%	40.13%

* loans for this purpose includes all types of Funded and non funded exposures in the nature of credit.

#Aggregate of loans and advances (as per para 2.2.1 of the above circular) not exceeding 0.2% of Tier I Capital subject to maximum 1 crore.

6 CONCENTRATION OF DEPOSITS, ADVANCES, EXPOSURES AND NPAS

a) Concentration of Deposits

(Amount in Crore)

PARTICULARS	2024-25	2023-24
Total Deposits of the twenty largest depositors	19.08	18.00
Percentage of Deposits of twenty largest Depositors to total deposits of the Bank	2.87%	2.97%

b. Concentration of Advances

(Amount in Crore)

PARTICULARS	2024-25	2023-24
Total advances to the twenty largest borrowers	74.10	70.80
Percentage of advances to the twenty largest borrowers to the total advances of the bank	23.92%	26.43%

c. Concentration of Exposure

(Amount in Crore)

PARTICULARS	2024-25	2023-24
Total exposure to the twenty largest borrowers / customer	79.58	70.63
% of exposures to the twenty largest borrowers / customers to the total exposure of bank on borrowers / customer	17.89%	18.85%

d) Concentration of NPAs

(Amount in Crore)

PARTICULARS	2024-25	2023-24
Total Exposure to the top twenty NPA accounts	8.89	9.67
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	62.50%	61.87%

7) DISCLOSURE ON DERIVATIVES.

Bank has not entered into any transactions in derivatives in Current & Previous Financial Years.

8) TRANSFERS TO DEPOSITOR EDUCATION AND AWARENESS FUND (DEAF FUND)

(Amount in Crore)

PARTICULARS	2024-25	2023-24
Opening balance of amount transferred to DEA Fund	2.38	2.08
Add :- Amount transferred to DEA Fund during the year	0.44	0.32
Less :- Amount reimbursed by DEA Fund towards claims	0.01	0.01
Closing balance of amount transferred to DEA Fund	2.81	2.38



9. DISCLOSURE OF COMPLAINTS

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

PARTICULARS	2024-25	2023-24
Complaints received by the bank from its customers		
1 Number of complaints pending at beginning of the year	0	0
2 Number of complaints received during the year	1	0
3 Number of complaints disposed during the year	1	0
3.1 Of which, number of complaints rejected by the bank	0	0
4 Number of complaints pending at the end of the year	0	0
5 Number of maintainable complaints received by the bank from Office of Ombudsman	0	1
5.1 Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	0	1
5.2 Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Office of Ombudsman	0	0
5.3 Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	0	0
6 Number of Awards unimplemented within the stipulated time (other than those appealed)	0	0

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

Grounds of complaints (ie. complaints related to)	Numbers of complaints pending at the beginning of the year	Numbers of complaints received during the year	% Increase / decrease in the Numbers of complaints received over the previous year	Numbers 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					
Ground - 1 (ATM)	0	0	0%	0	0
Ground-2 (Online Charges)	0	0	0%	0	0
Ground - 3 (Charges)	0	1	100%	0	0
Ground - 4 (in person)	0	0	0%	0	0
Ground - 5	0	0	0%	0	0
Others	0	0	0%	0	0
Total	0	1	100%	0	0
PREVIOUS YEAR 2023-24					
Ground - 1 (ATM)	0	0	0%	0	0
Ground-2 (Online Charges)	0	0	0%	0	0
Ground - 3 (Charges)	0	1	100%	0	0
Ground - 4 (in person)	0	0	0%	0	0
Ground - 5	0	0	0%	0	0
Others	0	0	0%	0	0
Total	0	1	100%	0	0



10 DISCLOSURE OF PENALTIES IMPOSED BY RESERVE BANK OF INDIA

(Amount in Crores)

PARTICULARS	2024-25 #	2023-24 *
Penalties imposed by RBI	0.03	0.02

* RBI vide letter dated 02/05/23 have imposed penalty of Rs. 2 lacs/- under B.R. Act, 1949 for F.Y. 20-21, for periodic updation through system.

RBI vide letter dated 22/04/24 have imposed penalty of Rs. 3 lacs/- under B.R. Act, 1949 for F.Y. 22-23:-

- for collecting fixed penal charges for shortfall in maintenance of minimum balance in the saving accounts without giving one month notice to customers regarding minimum balance requirement,
- deducted penal charges for non-maintenance of minimum balance in inoperative accounts,
- charged to customers for making their inoperative accounts operative.

11 OTHER DISCLOSURES

a) Business Ratios

PARTICULARS	2024-25	2023-24
Interest Income as percentage to Working Funds	7.16%	7.09%
Non-Interest income as a percentage to Working Funds	1.11%	0.96%
Cost of Deposits %	5.08%	4.84%
Net Interest Margin %	3.30%	3.32%
Operating Profit as a percentage to Working Funds	0.87%	1.34%
Return on Assets %	0.54%	0.94%
Business (deposits plus advances) per employee (Rs. In Crore)	4.944	4.621
Profit per employee (Rs. In Crore)	0.020	0.033

b) Disclosure On Bancassurance Business

(Amount in Crores)

PARTICULARS	2024-25	2023-24
Commission from selling of Non-Life Insurance Policies	0.048	0.030
Commission from selling of Life Insurance Policies	0.003	0.001
Commission from Pradhan Mantri Insurance Scheme	0.002	0.002
Total	0.053	0.033

c) Disclosure On Marketing And Distribution

(Amount in Crores)

PARTICULARS	2024-25	2023-24
Disclosure On Marketing And Distribution	NIL	NIL

d) Disclosures regarding Priority Sector Lending Certificates (PSLCs)

(Amount in Crores)

PARTICULARS	2024-25	2023-24
Purchase of PSLCs	NIL	NIL
Sale of PSLCs	NIL	NIL

e) Provisions and contingencies

(Amount in Crores)

PARTICULARS	2024-25	2023-24
Provision debited to Profit and Loss Account		
i) Provisions for NPI	0.00	0.00
ii) Provision towards NPA	1.35	1.90
iii) Provision made towards Income tax	0.79	0.20
iv) Other Provisions and Contingencies (with details) :		
Bad Debts Written off	4.23	11.55



f) Payment of DICGC Insurance Premium

(Amount in Crore)

PARTICULARS	2024-25	2023-24
I) Payment of DICGC Insurance Premium	0.75	0.69
II) Arrears in Payment of DICGC Premium	0.00	0.00

g) Disclosure of facilities granted to directors and their relatives upto dated 31.03.2024

(Amount in Crore)

PARTICULARS	* 25.01.2024 to 31.03.2024	Upto dated 24.01.2024
Sanctioned & Disbursed Amount dated 02.01.2021	0.124	0.000
Opening Balance	0.075	0.055
Add : New Loan Disbursed During the year	0.000	0.008
Add : Interest Debited during the year	0.002	0.003
Less : Repayment during the year	0.004	0.027
Closing Balance as on dated 31.03.2024	0.073	0.038

* Following the board election on 25th January 2024, new director were appointed. Therefore, details of facilities granted to directors and their relatives from 25.01.2024 to 31.03.2024 are disclosed separately.

Disclosure of facilities granted to directors and their relatives upto 31/03/2025

(Amount in Crore)

PARTICULARS	Amount
Opening Balance	0.073
Add : New Loan Disbursed During the year	0.037
Add : Interest Debited during the year	0.005
Less : Repayment during the year	0.040
Closing Balance as on dated 31.03.2025	0.075

D. PREVIOUS YEAR FIGURES

Previous year figures have been regrouped and reclassified wherever considered necessary (including in additional disclosures) to make them comparable with the current year figures. Where a classification has been introduced from the current year, the corresponding previous year figures have been presented as NIL.

Vijay Kurankar
Chief Executive Officer

Place : Ambarnath
Date : 28.05.2025

For CHHAJED & DOSHI
(Chartered Accountants)
F.R.N. 101794W

CA Harshal Sanjay Jain (Partner)
Membership No. 191667
Date:- 28.05.2025
Place : Dombivli

CA Saurabh Marathe
Director

Rupa Desai Jagtap
Director

Adv. Nandkumar Bhole
Vice Chairman

Vilas Desai
Chairman



परिशिष्ट अ

बँकेचे नाव	अंबरनाथ जय-हिंद को-ऑपरेटिव्ह बँक लिमिटेड, अंबरनाथ
नोंदणीकृत कार्यालय	४२, लोकमान्य टिळक पथ, अंबरनाथ - ४२१ ५०९.
नोंदणीकृत क्रमांक व तारीख	टि.एन.ए./यु.एल.आर./बी.एन.के.(ओ) १०२/१९८४-८५ दि. २१-०६-१९८५
रिझर्व्ह बँक परवाना नंबर व तारीख	युबीडी-एम एच-४४९ दि. १५-०१-१९८६
बँकिंग व्यवसायाची सुरुवात	दि. ०१-०३-१९८६
कार्यक्षेत्र	संपूर्ण महाराष्ट्र राज्य
विभाग मुख्य कार्यालयासहित शाखा	१८+ नोंदणीकृत कार्यालय + प्रशासकिय कार्यालय
सभासद संख्या	१) सभासद १०९८३ २) नाममात्र ९०९

३१ मार्च २०२५ अखेरचा तपशील	(रुपये लाखात)	
वसूल भाग भांडवल		१०१३.१२
एकूण गंगाजळी व निधी		६६३९.०५
ठेवी - बचत		१७०७८.३६
चालू		७०७५.४३
मुदत		४२२६७.९२
कर्जे - तारणी		२६९४३.१८
विनातारणी		४०२८.७८
अग्रक्रम क्षेत्राचे एकूण कर्जाशी प्रमाण		६२.६९ %
दुर्बळ घटक क्षेत्राचे एकूण कर्जाशी प्रमाण		१३.२० %
उचललेली कर्जे		०.००
गुंतवणूक		३६३७०.३२
थकबाकीचे एकूण कर्जाशी शेकडा प्रमाण		४.०९ %
ऑडिट वर्ग		'अ'
नफा (२०२४-२०२५) करीता		४०१.३९
एकूण कर्मचारी		१९७
पैकी शिपाई व वाहन चालक		३०
इतर कर्मचारी		१६७
खेळते भांडवल		७४५३८.४३



CASH FLOW STATEMENT

Cash Flow From Operating Activity	For the year ended 31.03.2025	For the year ended 31.03.2024
A. Cash Flow from Operative Activities		
Net Profit Before Tax	5,45,71,559.42	9,00,25,295.96
Add : Provision For BDDR & IDR	1,44,38,663.00	1,90,00,000.00
Provision For Leave Encashment (Net)	20,59,809.00	4,50,324.00
Provision For Gratuity (Net)	15,76,413.00	0.00
Provision For Other Expenses	5,00,000.00	0.00
Loss On Sale Of Assets	4,75,763.00	1,24,003.00
Amortization of Premium on Securities / Investment	14,55,787.36	14,50,790.00
Depreciation On Fixed Asset	2,83,06,056.00	2,73,31,041.00
Depreciation on Investment	88,36,869.00	0.00
Less : Profit From Sale Of Assets	-92,982.00	-3,03,503.51
BDDR / IDR Excess Provision Written Back	-4,95,41,529.00	-13,08,60,277.00
Excess Provision On Standard Assets Written Back	0.00	-13,00,000.00
Interest on Income Tax Refund	-11,48,536.00	-4,97,190.00
Adj. For : Increase / (Decrease) In Deposits & Other A/Cs	58,77,46,331.28	51,15,63,349.81
Increase / Decrease In Interest Payable	-35,21,584.98	-36,36,576.12
Increase / (Decrease) In Other Liability	1,40,47,306.29	-1,50,89,313.65
Increase / (Decrease) In Overdue Interest Reserve	57,90,690.06	-6,29,14,419.14
Increase / (Decrease) In Bank Deposits	-13,02,39,448.00	-4,02,80,872.17
(Increase) / Decrease In Advances	-41,88,26,191.65	-7,75,80,018.53
(Increase) / Decrease In Investments	-25,76,71,230.28	-25,64,82,220.22
(Increase) / Decrease In Interest Receivable	-2,66,71,344.06	28,92,389.14
(Increase) / Decrease In Other Assets	8,54,417.50	2,17,33,243.39
Increase / (Decrease) In Branch Adjustment	-2,18,627.00	6,500.00
Net Cash Generated From Operating Activity	-16,72,71,808.06	8,56,32,545.96
Income Tax Paid	1,39,11,694.45	-2,81,73,527.26
Net Cash Flow From / (Used) Operating Activity After Tax	-15,33,60,113.61	5,74,59,018.70
B. Cash Flow From Investing Activity		
Purchase Of Fixed Assets	-2,55,92,405.00	-1,88,48,264.00
Sale Of Fixed Assets	2,05,653.00	4,87,391.51
Net Cash Flow From / (Used) Investing Activity	-2,53,86,752.00	-1,83,60,872.49
C. Cash Flow From Financing Activity		
Share Capital Issue	57,87,750.00	46,28,050.00
Refund Of Share Capital	-35,85,225.00	-35,91,900.00
Nominal Membership Fees & Entrance Charges Received	2,79,600.00	2,77,800.00
Dividend Paid	-1,24,70,320.31	-1,01,09,412.00
Net Cash Flow From / (Used) Financing Activity	-99,88,195.31	-87,95,462.00
Net Increase In Cash & Cash Equivalents	-18,87,35,060.92	3,03,02,684.21
Cash & Cash Equivalents at the beginning of the year	53,21,87,235.05	50,18,84,550.84
Cash & Cash Equivalents at the end of the year	34,34,52,174.13	53,21,87,235.05
Cash and cash equivalents at the end of the year comprises of:		
Cash In Hand	6,59,60,089.00	8,19,62,727.00
Balances In Current A/C With Other Banks	27,74,92,085.13	45,02,24,508.05
	34,34,52,174.13	53,21,87,235.05

For CHHAJED & DOSHI
(Chartered Accountants)
F.R.N. 101794W

CA Harshal Sanjay Jain (Partner)
Membership No. 191667
Date: 28th May 2025 Place : Dombivli

Vijay Kurankar
Chief Executive Officer

CA Saurabh Marathe
Director

Rupa Desai Jagtap
Director

Adv. Nandkumar Bhole
Vice Chairman

Vilas Desai
Chairman



सन २०२५-२६ चे अंदाजपत्रक

(रुपये लाखात)

अ. क्र.	खर्च बाजू व उत्पन्न बाजू	सन २०२४-२५ चा अंदाज	सन २०२४-२५ चे / चा प्रत्यक्ष खर्च / उत्पन्न	सन २०२५-२६ चा अंदाज
	खर्च बाजू			
१	ठेवी, कर्जावरील व इतर व्याज	३४५७.२०	३२३५.७८	३८६७.००
२	वेतन व बोनस	८५०.०१	८९९.४०	९१५.००
३	कार्यालय भाडे कर व विमा	२७०.००	२७१.३९	३००.००
४	छपाई स्टेशनरी व जाहिरात	३२.००	३७.४८	४५.००
५	टपालखर्च, टेलीफोन	५.००	३.९४	८.००
६	संचालक मंडळ सभा भत्ते व मानधन	३६.००	२७.८२	३०.००
७	हिशेब तपासणी फी	३४.००	१०.०६	१५.००
८	इतर खर्च			
	अ) घसारा व डागडुजी खर्च	५५०.००	५२५.४५	६५०.००
	ब) इतर	४४४.५९	६०२.६१	९१६.००
९	तरतूदी	२७५.००	१४९.३९	२७५.००
१०	उत्पन्न कर	३००.००	७४.३३	१५०.००
११	नफा	१२९८.९६	४०१.३९	७५०.००
	एकूण बेरीज	७५५२.७६	६२३९.०४	७९२९.००
	उत्पन्न बाजू			
१२	कर्जावरील व गुंतवणूकीवरील व्याज	६३२८.४०	५३३९.४७	६९११.००
१३	कमिशन व विनिमय	५५.००	५१.२३	६०.००
१४	इतर उत्पन्न	११६९.३६	८४८.३४	९५०.००
	एकूण बेरीज	७५५२.७६	६२३९.०४	७९२९.००

नम्र विनंती

सन्माननीय सभासद बंधू भगिनींनो,

अहवाल वर्षात आपण किंवा आपल्या कुटुंबियांपैकी कोणी जर सामाजिक, सांस्कृतिक, क्रिडा व शैक्षणिक क्षेत्रात जिल्हा राज्य व राष्ट्रीय पातळीवर विशेष नैपुण्य मिळवून सन्मानास पात्र झाला असाल तर या बदलची माहिती बँकेच्या केंद्रीय प्रशासकिय कार्यालयात व्यवस्थापनाकडे दि. १ जूलै २०२५ पर्यंत आणून द्यावी, आपली बँक आपल्या या यशाबद्दल आपला उचित सत्कार करू इच्छिते, कळावे.

श्रद्धांजली

अहवाल वर्षात बँकेचे जे सभासद, ग्राहक, ठेवीदार, हितचिंतक, कर्मचारी आणि ज्या राष्ट्रीय व आंतरराष्ट्रीय किर्तीच्या थोर नेत्यांचे निधन झाले, त्यांना नम्र श्रद्धांजली अर्पण करून त्यांच्या आत्म्यास सद्गती लाभो ही ईश्वरचरणी प्रार्थना करीत आहोत.



४० वा वार्षिक अहवाल विकासामाच्या वाटेवर ओझरती नजर

(रुपये लाखात)

	जून १९८६ अखेर	मार्च १९९१ अखेर	मार्च १९९५ अखेर	मार्च १९९९ अखेर	मार्च २००३ अखेर	मार्च २००७ अखेर	मार्च २०११ अखेर	मार्च २०१५ अखेर	मार्च २०२३ अखेर	मार्च २०२४ अखेर	मार्च २०२५ अखेर
वसूल भाग भांडवल	४.४६	१३.७२	२०.५१	२९.७१	४८.९३	१२७.८५	३०६.७९	५७०.८८	९८०.७३	९९१.०९	१०१३.१२
राखीव निधी	०.०६	१३.२८	५९.३३	१८६.१२	५६१.१५	९४५.८०	१५७२.२७	२८१३.६१	७०८०.३१	६५३८.०८	६६३९.०५
ठेवी	२१.९७	३२१.९६	८०१.८६	२१२०.३४	५६१२.५२	८२५६.३७	१७६७०.४९	३०७९३.६७	५५४२८.६१	६०५४४.२४	६६४२१.७१
कर्ज	४.४६	२३९.८९	६०५.६०	१२९३.११	२९९४.०४	४७७७.२१	७९६८.८८	१७४३२.५७	२६००७.९०	२६७८३.७०	३०९७१.९६
गुंतवणूक	४.४५	१२२.००	२८६.७०	१०६०.९०	३५९१.८८	४५९४.४९	१०५०७.६७	१४२११.२८	२९६४१.०१	३२५९४.१४	३६३७०.३२
खेळते भांडवल	२७.०४	३९७.५७	१०५४.५०	२७६८.०९	७११३.३२	१००९१.८६	२०३२६.९२	३५०२२.२२	६५११६.८१	६८४०८.९४	७४५३८.४३
भागधारक	१०९०	२६०४	३३३३	३९८७	४१७७	५१४४	६१५९	६९५९	९९४७	१०२८३	१०९८३
थकबाकी	---	३२.८६	८४.५०	१६७.७५	२८०.२५	५३३.३१	२९९.०७	४८१.०२	२१२७.१४	१२९६.५८	१२६५.९०
ऑडिट वर्ग	अ	अ	अ	अ	अ	अ	अ	अ	अ	अ	अ



आधुनिक बँकिंगच्या दिशेने यशस्वी वाटचाल !



- अंबर ऑप
- ई-कॉमर्स
- डेबिट कार्ड
- एँनी ब्रँच बँकींग
- एन.ई.एफ.टी.
- आर.टी.जी.एस.
- आय.एम.पी.एस.
- एस.एम.एस. बँकींग
- क्यु.आर.कोड सुविधा
- यु.पी.आय. व पि.पी.एस. सुविधा

इत्यादी सुविधांसह सदैव तुमच्या सेवेत...

१८ शाखांसहीत ११०० कोटींचे उद्दीष्ट

NOTES



३९ व्या वार्षिक सर्वसाधारण सभेस संबोधित करताना संस्थापक-अध्यक्ष श्री विलास देसाई



कोळसेवाडी-कल्याण शाखेचे
नवीन वास्तूत स्थलांतर केले याचे
क्षणचित्र



बँकेस बँकिंग फ्रंटिअर या प्रतिष्ठीत संस्थेकडून
१) Best Audit Initiative २) Best Cyber Security
Initiative करिता मिळालेले पारितोषिक



बँकेने आयोजित केलेला
कर्मचारी वर्गासाठी प्रशिक्षण वर्गाचे
क्षणचित्र



बँकेने आयोजित
केलेला नेरळ शाखेत
ग्राहक मेळाव्याचे क्षणचित्र



बँकेने आयोजित केलेला
श्रावण महोत्सव कार्यक्रमाचे
क्षणचित्र



AMBARNATH JAI-HINDTM CO-OP. BANK LTD.

आपुलकीने वागणारी माणसं !

Registered Office: Plot No. 42, Lokmanya Tilak Path, Ambarnath (W), Dist., Thane - 421 501.

Administrative Office: 103, first floor, Shiv Sundaram CHS, Bajiprabhu Deshpande Marg,
Vadavli Section, Ambarnath (E) - 421 501.

Tel.: 0251-2605068/2605069 | **Mobile:** 8087438880

Email: jaihindbank@gmail.com | **Web:** www.jaihindbank.com