



# दि खामगांव अर्बन को-ऑप. बँक लि.

(मल्टीस्टेट शेड्युल्ड बँक)

नातं दिक्षवाचाचं....!



Business Loan  
For Doctors



## ६२ वा वार्षिक अहवाल

आर्थिक वर्ष २०२४-२५

सतत चौदा वर्षापासून ऑडीट वर्ग 'अ'

मुख्य कार्यालय : 'धनवर्धिनी', श्रीराम शालिग्राम प्लॉट, खामगांव - 444303, जि. बुलडाणा

फोन नं. (07263) 295152, 295153, Toll Free No. : 18005990700

► [www.khamgaonbank.in](http://www.khamgaonbank.in) ► E-mail : [ho@khamgaonbank.in](mailto:ho@khamgaonbank.in)





६९ व्या वार्षिक सर्वसाधारण सभेच्या उद्घाटन प्रसंगी बँकेचे अध्यक्ष मा.श्री.प्रा. विजय श्रीराम पुंडे, उपाध्यक्ष मा.श्री.डॉ. सतिष सदाशिवराव कुळकर्णी, व संचालक मा.सौ. विजया वित्तरंजनदास राठी, मा.सौ. फुलवंती श्रीराम कोरडे, मा.श्री.अॅड. किरण मारतंडराव मोकासदार, मा.श्री.डॉ. अभय सखारामपंत मंडलीक, मा.श्री. प्रशांत सखारामपंत देशपांडे, मा.सौ. कल्पना पुरुषोत्तम उपर्वट, मा.श्री.डॉ. राजेश सत्यनारायण मुंदडा, मा.श्री. निरज बाबुलाल आवंढेकर, मा.श्री. योगेश विजय चौबिसा, मा.श्री.डॉ. मोहन राजेश्वर बानोले, मा.सौ. मनिषा अजय माटे, मा.श्री. संदिप माधवराव डोळस, मा.सौ. सुवर्णा राजेंद्र चौधवे व तत्कालीन मुख्य कार्यकारी अधिकारी मा.श्री. सुधिर यशवंतराव कुळकर्णी



बँकेच्या ३४ व्या नूतन जळगांव जामोद शाखेच्या उद्घाटन प्रसंगी दीप प्रज्वलन करताना राजस्थानचे महामहोम राज्यपाल मा.श्री. हरिभाऊ बागडे, प्रांत संचालक विदर्भ प्रांत मा.श्री. दिपकजी तामशेड्डीवार, मा.ना.अॅड.श्री. आकाशदादा फुंडकर (कामगार मंत्री, म.रा.), मा.डॉ.श्री. संजयजी कुटे (आमदार, जळगांव जा.) व बँकेचे अध्यक्ष मा.प्रा.श्री. विजयजी पुंडे



NAFCUB, Eventalist व Yotta ह्यांचे संयुक्त विद्यमाने संपन्न झालेल्या UCB Top 100 CXO Summit and ICONIC Leaders Award 2024 (1) Banking Tech Project of the year या विषयात Outstanding Embedded Finance Initiative Award व (2) Banking Tech Project of the year या विषयात Outstanding Achievement in Reg-Tech Award असे दोन पुरस्कार स्विकारताना बँकेचे अध्यक्ष मा.प्रा.श्री. विजयजी पुंडे व तत्कालीन मुख्य कार्यकारी अधिकारी मा.श्री. व्यंकटेशजी कुळकर्णी



लखनौ येथे राष्ट्रीय स्तरावरील बँकींग फंटीयर यांच्याद्वारे दिला जाणारा मानाचा "बेस्ट क्रेडीट इनिशिएटिव्ह" व "बेस्ट इन्व्हेस्टमेंट इनिशिएटिव्ह" असे दोन पुरस्कार स्विकारताना बँकेचे संचालक मा.डॉ.श्री. अनिलजी धनागरे व मुख्य कार्यकारी अधिकारी मा.श्री. ज्ञानेश्वरजी जाधव



रुपये १००१ कोटी ते १०००० कोटी पर्यंत ठेवी गटातून विदर्भ बँक्स असोसिएशन द्वारे दिला जाणारा द्वितीय क्रमांकाचा पुरस्कार महाराष्ट्र राज्याचे सहकार, गृह निर्माण तसेच शालेय शिक्षण मंत्री ना.श्री. पंकजजी भोयर साहेब, असोसिएशनचे अध्यक्ष मा.श्री. रविंद्र दुरगकर व सचिव मा.श्री. तुषारकांती डवले यांचे हस्ते स्विकारताना बँकेचे संचालक मा.डॉ.श्री. मोहनजी बोनोले, मा.सौ. कल्पनाताई उपर्वट व मा.सौ. मनिषाताई माटे



बँकेच्या ३४ व्या नूतन जळगांव जामोद शाखेच्या उद्घाटन प्रसंगी मंचावर उपस्थित राजस्थानचे महामहोम राज्यपाल मा.श्री. हरिभाऊ बागडे, प्रांत संचालक विदर्भ प्रांत मा.श्री. दिपकजी तामशेड्डीवार, मा.ना.अॅड.श्री. आकाशदादा फुंडकर (कामगार मंत्री, म.रा.), मा.डॉ.श्री. संजयजी कुटे (आमदार, जळगांव जा.), बँकेचे अध्यक्ष मा.प्रा.श्री. विजयजी पुंडे, उपाध्यक्ष मा.डॉ.श्री. सतिषजी कुळकर्णी, संचालक मा.डॉ.श्री. अभयजी मंडलीक, मा.श्री. प्रशांतजी देशपांडे, मा.श्री. अमोलजी हाडे, मा.डॉ.श्री. मोहनजी बानोले, मा.श्री. निरजजी आवंढेकर, मा.श्री. संदिपजी डोळस, संचालिका मा.सौ. फुलवंतीताई कोरडे, मा.सौ. मनिषाताई माटे, मा.सौ.ए.सौ. मिनाताई देशमुख, व्यवस्थापन मंडळ सदस्य मा.श्री. मोहनराव हसबनीस व मुख्य कार्यकारी अधिकारी मा.श्री. ज्ञानेश्वरजी जाधव





## ६२ वी वार्षिक सर्वसाधारण सभा

### सभासदांना आमसभेची सूचना

दि खामगांव अर्बन को-ऑप. बँक लि., खामगांव बँकेची ६२ वी वार्षिक सर्वसाधारण सभा दि. ३०/०७/२०२५ बुधवार रोजी दुपारी ठीक ०४.०० वाजता श्री. कोल्हटकर स्मारक मंदीर, खामगांव, ता. खामगांव, जि. बुलढाणा (महाराष्ट्र) या ठिकाणी आयोजित केली आहे. तरी सदर सभेस सभासदांनी वेळेवर उपस्थित रहावे ही विनंती.

### सभेपुढील विषय

- दिनांक २७/०६/२०२४ रोजी झालेल्या ६१ व्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून कायम करणे.
- मा. संचालक मंडळाने सादर केलेला दि. ३१/०३/२०२५ अखेरचा वार्षिक अहवाल, ताळेबंद, नफा-तोटा पत्रक स्विकृत करणे.
- मा. संचालक मंडळाने सुचविलेल्या वर्ष २०२४-२५ च्या नफा वाटणीस मंजूरी देणे. तसेच लाभांश जाहीर करणे.
- मा. संचालक मंडळाने शिफारस केलेल्या वर्ष २०२५-२६ च्या अंदाजपत्रकास मंजूरी देणे.
- मा. संचालक मंडळाने ठरविलेल्या व्यवसाय नियोजनास (Business Plan) मान्यता देणे.
- मा. वैधानिक लेखापरिक्षकांच्या २०२४-२५ वर्षाच्या अहवालाची नोंद घेणे व दोष दुरुस्ती अहवाल संमत करणे.
- सन २०२५-२६ या आर्थिक वर्षाकरिता मा.वैधानिक लेखा परिक्षकांच्या नियुक्ती बाबतचा प्रस्ताव मंजूरीसाठी भारतीय रिझर्व्ह बँकेस पाठविण्यात आला असून, त्यास कार्यान्वयन मंजुरात देणे व त्यांचा मेहनताना ठरविणे.
- वसुलीचे हक्क कायम ठेवून मा. वैधानिक लेखापरीक्षकांनी प्रमाणित केलेल्या संशयीत व बुडीत कर्ज खात्यांचे निर्लेखन करणे.
- दि मल्टीस्टेट को-ऑपरेटिव्ह सोसायटी अॅक्ट २००२ चे कलम ३९(३) नुसार अहवाल वर्षात मा.संचालक व त्यांचे नातेवाईकांना दिलेल्या कर्जाची व त्यांचे येणे बाकीची २०२४-२५ या वर्षाची माहिती घेणे.
- विद्यमान मा. संचालक यांचे नातेवाईक बँकेच्या सेवेत असल्यास त्याची माहिती देणे.
- आर्थिक वर्ष २०२४-२५ यामध्ये पुनर्लिखित केलेल्या कर्जाची माहिती देणे.
- आर्थिक वर्ष २०२५-२६ मध्ये बाहेरून उभारावयाच्या निधीची मर्यादा ठरविणे.
- मा. संचालक मंडळाने बँकेच्या उपविधी (Bye-Laws) मध्ये सुचविलेल्या दुरुस्तीस मान्यता देणे.
- ६२ व्या वार्षिक सर्वसाधारण सभेस उपस्थित राहून न शकलेल्या सभासदांची अनुपस्थिती क्षमापित करणे व त्यास मान्यता देणे.
- मा. अध्यक्ष यांच्या परवानगीने आयत्या वेळी येणाऱ्या विषयांचा विचार करणे.

नोंदणीकृत कार्यालय

दि खामगांव अर्बन को-ऑप. बँक लि., खामगांव

श्रीराम शालीग्राम प्लॉटस्, खामगांव. ता. खामगांव,

जि. बुलढाणा - ४४४ ३०३

दि. ०८/०७/२०२५

मा. संचालक मंडळाचे आदेशावरून

ज्ञानेश्वर भी. जाधव

मुख्य कार्यकारी अधिकारी

### ... सभासदांना महत्वाच्या सूचना ...

- दुपारी ०४.०० वाजता गणपूर्ती न झाल्यास सभा स्थगित केली जाईल व स्थगित झालेली सभा त्याच ठिकाणी त्याच दिवशी दुपारी ०४.३० वाजता घेण्यात येईल. त्या सभेस गणपूर्तीची व वेगळ्या सूचनेची आवश्यकता नाही.
- बँकेचे ताळेबंद, नफा तोटा पत्रकाबाबत सभासदांना काही सूचना द्यावयाच्या असल्यास कृपया दि. १६/०७/२०२५ पर्यंत मुख्य कार्यालयात लेखी स्वरूपात द्याव्यात.
- ३१ मार्च २०२४ वर्षाचा लाभांश आपल्या बँकेच्या खात्यात जमा करण्यात आला आहे. लाभांशाची रक्कम जमा झाल्याची खात्री करून घ्यावी. ज्या सभासदांचे आपले बँकेत बचत खाते नसेल त्यांनी ते त्वरीत नजीकच्या शाखेत उघडून घ्यावे व लाभांशची रक्कम खात्यात जमा करण्यासंबंधीचा अर्ज त्या शाखेच्या शाखाधिकारी यांना द्यावा.
- सभासदांनी नांव, पत्ता अथवा वारसदार यांचे मध्ये बदल झाला असल्यास त्यांनी मुख्य कार्यालयातील शेअर्स विभाग येथे किंवा आपल्या जवळील शाखेमार्फत तशी नोंद करून घ्यावी.
- वार्षिक अहवाल बँकेच्या वेबसाईट ([www.khamgaonbank.in](http://www.khamgaonbank.in)) वर देखील उपलब्ध असेल.





### मा.वर्तमान संचालक मंडळ

मा.प्रा.श्री. विजय श्रीराम पुंडे

अध्यक्ष

मा.डॉ.श्री. सतिष सदाशिवराव कुळकर्णी

उपाध्यक्ष

मा. श्री. ज्ञानेश्वर भिवसन जाधव

मुख्य कार्यकारी अधिकारी

मा.सौ. विजया चित्तरंजनदास राठी

संचालिका

मा.श्री. सचिन देविदास पाटील

संचालक

मा.अॅड.श्री. किरण मार्तंडराव मोकासदार

संचालक

मा.सौ. फुलवंती श्रीराम कोरडे

संचालिका

मा.डॉ.श्री. अभय सरवारामपंत मंडलीक

संचालक

मा.डॉ.श्री. अनिल केशवराव धनागरे

संचालक

मा.श्री. प्रशांत सरवारामपंत देशपांडे

संचालक

मा.सौ. कल्पना पुरुषोत्तम उपरवट

संचालिका

मा.डॉ.श्री. राजेश सत्यनारायण मुंदडा

संचालक

मा.श्री. निरज बाबुलाल आवंडेकर

संचालक

मा.श्री. योगेश विजय चौबिसा

संचालक

मा.डॉ.श्री. मोहन राजेश्वर बानोले

संचालक

मा.सौ. मनिषा अजय माटे

संचालिका

मा.श्री. संदिप माधवराव डोळस

संचालक

मा.सौ. सुवर्णा राजेंद्र चोथवे

संचालिका

मा.श्री. अमोल दिपक हाडे

संचालक

मा. सी.ए. सौ. मिना प्रबोध देशमुख

स्वि.तज्ञ. संचालिका

मा.श्री. विशाल सुरेशराव मंत्री

स्वि.तज्ञ संचालक

### मा. व्यवस्थापन मंडळ समिती

मा.डॉ.श्री. जयंत मुगुटराव राजुरकर

समिती अध्यक्ष

मा.डॉ.श्री. अभय सरवारामपंत मंडलीक

समिती सदस्य

मा.डॉ.श्री. अनिल केशवराव धनागरे

समिती सदस्य

मा.प्रा.श्री. विजय श्रीराम पुंडे

समिती सदस्य

मा.श्री. घनश्यामदास नवनारायण छांगाणी

समिती सदस्य

मा.श्री. मोहनराव सदाशिवराव हसबनिस

समिती सदस्य

मा. श्री. ज्ञानेश्वर भिवसन जाधव

मुख्य कार्यकारी अधिकारी





## अध्यक्षीय मनोगत



**सन्माननीय सभासद बंधु भगीनीनो,**

मी बँकेचा अध्यक्ष म्हणून बँकेच्या ६२ व्या वार्षिक सर्व साधारण सभेत आपल्या सर्वांचे मा. संचालक मंडळाचे वतीने मनःपूर्वक स्वागत करतो.

आपल्या दि. खामगांव अर्बन को-ऑप. बँकेचा ६२ व्या वर्षाच्या कार्याचा लेखाजोखा व ३१ मार्च २०२५ अखेर आर्थिक वर्षाचा ताळेबंद व नफा-तोटा पत्रक आपल्या समोर सादर करतांना मला आनंद होत आहे.

भारतीय रिझर्व्ह बँकेने आपल्या बँकेला व्यवसाय वाढीच्या दृष्टीने बँकेचे कार्यक्षेत्र हे संपूर्ण महाराष्ट्र राज्य व मध्य प्रदेश राज्य असे केल्यामुळे बँकेने २४ वर्षांनंतर नवीन तीन शाखा मेहकर, जळगांव जामोद व नांदुरा येथे उघडल्या आहेत. त्यामुळे बँकेच्या व्यवसाय वाढीमध्ये निश्चितच भर पडेल.

बँकेचा अहवाल वर्षात एकूण व्यवसाय रु. १९६५.३३ कोटींचा झाला आहे. बँकेच्या ठेवी रु. १२६५.२१ कोटी असून, कर्ज रु. ७००.१२ कोटी आहे. तर नेट एन.पी.ए. चे प्रमाण ०% राखले आहे. अहवाल वर्षात बँकेने रु. ९.५६ कोटी करपुर्व नफा कमविला आहे. बँकेने ७% प्रमाणे लाभांशाची तरतुद केली आहे.

भारतीय रिझर्व्ह बँकेच्या मानकांनुसार आपली बँक “FSWM” म्हणजे “Financially Sound & Well Managed Bank” चे निकष पूर्ण करत आहे. हे कथन करीत असतांना मला अत्यंत आनंद होत आहे. “FSWM” हा सहकारी बँकींग क्षेत्राच्या दृष्टीने सर्वोच्च मापदंड आहे. बँकेचे सन २०२४-२५ या वर्षाकरीता लेखा परिक्षण जोध जोशी आणि कंपनी यांनी केलेल्या लेखा परिक्षणानुसार आपल्या बँकेला ऑडीटचा “अ” दर्जा सतत १४ वर्षांपासून प्राप्त झाला आहे. तसेच लेखा परिक्षकांनी एप्रिल महिन्यामध्येच बँकेचे लेखा परिक्षण पूर्ण करून त्यांचा लेखा परिक्षण अहवाल निहीत मुदतीपूर्व दिला, त्यांनी केलेले मार्गदर्शन व सहकार्याबल मी त्यांचे आभार व्यक्त करतो.

सन २०४७ पर्यंत देशाला विकसीत भारत बनविण्याचा मा. पंतप्रधान यांच्या संकल्पाला बँक म्हणून आर्थिक क्षेत्रातील एक घटक या नात्याने आपणही हातभार लावू या. सहकारातून समृद्धीकडे या माध्यमातून सबका साथ सबका विकास मध्ये देखील बँक म्हणून आपला सहभाग निरनिराळ्या कर्ज योजने अंतर्गत व्यवसायीक, उद्योजकांना अर्थ सहाय्य करून बँक प्रयत्न करीत आहे. आर्थिक विकासात महिलांचा सहभाग वाढावा यासाठी महिला व्यवसायीक व उद्योजिकांसाठी बँकेने फक्त ९% व्याजदराने अर्थ सहाय्य करून देशाचे आर्थिक विकासात हातभार लावला आहे.

आपल्या बँकेने मागील काळात केलेल्या नियोजनबद्ध कामगिरीचे बळावर आर्थिक वर्षामध्ये गरुड भरारी घेतली आहे. सर्व आव्हानांचा सामना करून बँकेने चौफेर प्रगती करीत एन.पी.ए. नियंत्रणात ठेवून, बँकेने तिसऱ्यांदा नेट एन.पी.ए. “०” ठेवण्यात यश प्राप्त केले आहे. याकरीता मी आपल्या सर्व कर्जदारांचे बँकेच्या वतीने मनःपूर्वक आभार व्यक्त करतो व सर्व कर्जदारांना आवाहन करतो की, भविष्यात देखील याच पद्धतीने त्यांनी घेतलेल्या कर्जाची नियमीत परतफेड करून बँकेस सहकार्य करावे.

गत आर्थिक वर्षातील बँकेच्या सरस कामगिरीची नोंद घेऊन NAFCUB, Eventalist व Yotta यांच्यातर्फे आपल्या बँकेस १) Banking Tech Project of the year या विषयात Outstanding Embedded Finance Initiative Award व २) Banking Tech Project of the year या विषयात Outstanding Achievement in Reg-Tech Award पुरस्कारांनी बँकेस सन्मानित करण्यात आले





आहे. तसेच राष्ट्रीय स्तरावरील बँकींग फ्रंटीयर यांच्याद्वारे बेस्ट क्रेडीट इनिशिएटीव्ह व बेस्ट इन्व्हेस्टमेंट इनिशिएटीव्ह या दोन पुरस्कारांनी बँकेस सन्मानित करण्यात आले आहे. त्याचप्रमाणे विदर्भ बँक असोसिएशनच्या वतीने रु. १००१ कोटी ते रु. १०००० कोटीपर्यंत ठेवी असलेल्या गटामध्ये आपल्या बँकेस द्वितीय पुरस्काराने सन्मानित करण्यात आले आहे. अर्थातच याचे संपूर्ण श्रेय हे बँकेच्या कर्मचारी वर्गास व संचालक मंडळास द्यावयास हवे.

बँकांमध्ये सध्या सर्वच लहान-मोठ्या बँक ह्या व्यवसाय वाढीकरीता प्रयत्नशील आहेत. यामध्ये आपल्या बँकेचा टिकाव राहण्याकरीता बँकेने कर्जावरील व्याजदर कमी केले आहेत. गृहकर्ज ८.५०% दराने उपलब्ध आहे, लहान व लघु उद्यमीकरीता ९.५०% दराने, शेतकरी बांधवांसाठी ८.५०% दराने सोने-तारण कर्ज व व्यापाऱ्यांकरीता 'वेअर हाऊस बांधकाम कर्ज' ९.००% दराने तसेच डॉक्टर, वकील, अभियंता यांचा सहभाग आर्थिक विकासात वाढावा याकरीता प्रोफेशनल लोन स्किम बँकेने फक्त ९.५०% व्याजदराने अर्थसहाय्य करून देशाच्या आर्थिक विकासात हातभार लावला आहे. त्याचप्रमाणे विद्यार्थी वर्गास रु. १ लाख पर्यंतचे कर्ज शैक्षणिक कामाकरीता व त्याच्याशी निगडित वस्तु खरेदी करणेकरीता १०.००% दराने कर्ज उपलब्ध करून दिले आहे. अशा रितीने बँकेने अनेक सुविधा ग्राहकांपर्यंत पोहचविल्या आहेत. याचा ग्राहकांनी लाभ घ्यावा असे आवाहन संचालक मंडळाच्या वतीने करण्यात येत आहे.

वरील सर्व बाबी ह्या बँकेच्या व्यवसायात वाढ व बँकेच्या प्रगतीकरीता कारणीभूत ठरतात. RBI च्या धोरणानुसार आता एन.पी.ए. करीता ऑनलाईन पद्धतीचे 'डे टु डे' बेसिस वर एन.पी.ए. मार्कींग पद्धत लागू झाल्यामुळे एन.पी.ए. वाढू शकतात. माझी सर्व कर्जदारांना विनंती आहे की, त्यांनी आपले कर्ज खाते नियमित ठेवावे. त्यामुळे बँकेच्या प्रगति सातत्य राखता येईल व आपली पत कायम राहील. बँकेची प्रगती, आर्थिक स्थिरता ही सर्व आपण भागधारक, खातेदार व बँकेत निरंतर सेवा देणाऱ्या कर्मचाऱ्यांवर अवलंबून असते व यामुळेच बिकट परिस्थितीतही यावर्षी बँकेने व्यवसाय वाढीत सातत्य ठेवले आहे. येत्या काळात सुध्दा बँकेच्या प्रगतिकरीता व आपणास देण्यात येणाऱ्या सेवेत वाढ करण्याकरीता बँकेचे संचालक मंडळ सदैव प्रयत्न करील अशी मी आपणास ग्वाही देतो.

बँकेचा उद्देश केवळ नफा कमविणे इतकाच नसून समाजाप्रती असलेले बँकेचे सामाजिक उत्तरदायीत्व लक्षात घेता बँकेने खामगांव नगरातील श्रीगणेश विर्सजनाच्या दिवशी सर्व गणेश मंडळाच्या मा.अध्यक्ष व उपाध्याक्षांचा भगवा दुपट्टा व पुष्पगुच्छ देवून सत्कार केला. तसेच सर्व गणेश भक्तांकरीता सकाळी ९ वाजे पासून ते रात्री गणेश विर्सजनापर्यंत अविरत विनामुल्य चहाचे वाटप केले आहे. ही परंपरा आपली बँक अनेक वर्षांपासून जोपासत आहे.

याप्रसंगी मी आपण सर्व भागधारक, ठेवीदार, कर्जदार व हितचिंतकांना आवाहन करतो की, आपले कर्ज वसुलीसाठी आणि बचत खात्यात व्यवहार वाढविण्याचे महत्त्वपूर्ण योगदान अधिक वाढवावे व या बँकेच्या "नाते विश्वासाचे" वैभवशाली नांवलौकीकात भर टाकून अधिक उच्चतम प्रगतीची शिखरे सर करण्यासाठी मला व माझ्या संचालक मंडळास सहकार्य करावे असे मी आपणांस आवाहन करतो.

पुनःच सर्व भागधारक मान्यवर ठेवीदार-कर्जदार, हितचिंतक तसेच संचालक मंडळातील माझे सहकारी यांनी दिलेल्या सहकार्याबद्दल कृतज्ञता व्यक्त करतो.

**धन्यवाद !**

**जय सहकार**

आपला

**(प्रा. विजय श्रीराम पुंडे)**

**अध्यक्ष**





## ६२ वा वार्षिक अहवाल

(सन २०२४-२०२५)

### सन्माननीय सभासद बंधु भगीनीनो सप्रेम नमस्कार,

बँकेच्या ६२ व्या वार्षिक सर्वसाधारण सभेमध्ये संचालक मंडळाच्या वतीने मी आपले मनःपूर्वक स्वागत करतो. सन २०२४-२५ या आर्थिक वर्षाचा लेखापरीक्षित ताळेबंद, नफातोटा पत्रक तसेच वार्षिक अहवाल या सभेपुढे सादर करतांना संचालक मंडळास आनंद होत आहे.

जागतिक युद्धजन्य परिस्थिती, देशांतर्गत अर्थव्यवस्था, महागाई, बँकिंग क्षेत्रातील बदल, याचा बँकिंग व्यवहारावर परिणाम झाला आहे. रशिया-युक्रेन युद्ध अजूनही संपलेले नाही. इराण व Israel यांच्यामध्येही युद्ध सुरु आहे. सद्या जगभरात आर्थिक अनिश्चितता आहे. परंतु याही परिस्थिती मध्ये भारताने विकास साधण्याचा प्रयत्न केला आहे. भारताचे इतर राष्ट्रांसोबत असलेले संबंध पाहता भारताने जगातील चौथी अर्थव्यवस्था होण्याचा मान मिळविला आहे. सन २०२९ पर्यंत Digital बँकिंगचा विस्तार रु.४८३ अब्ज पर्यंत पोहोचण्याचा अंदाज आहे.

सन २०२४-२५ मधील आर्थिक विकासाचा दर हा ६.५०% इतका आहे. ही वृद्धी मुख्यत्वे MSME ला दिलेले प्रोत्साहन, वाढती Digital बँकिंग अर्थव्यवस्था, सेवा क्षेत्राचे आधुनिकीकरण, वाहतूक व दळणवळण व्यवस्थेमधील सुधारणा यामुळे शक्य होत आहे.

केंद्र सरकारने सहकार क्षेत्राचे मजबूतीसाठी उचललेली पावले "सहकारातून समृद्धीकडे" या घोषवाक्यावर सुरु असलेले कार्य "सबका साथ सबका विकास" यामाध्यमातून सुरु असलेले उपक्रम यास आणखी चालना मिळावी म्हणून केंद्र सरकारने सन २०२५-२६ हे वर्ष 'जागतिक आंतरराष्ट्रीय सहकार वर्ष' म्हणून साजरे करण्याचा निर्णय घेतला आहे. अर्थव्यवस्थेला गती मिळावी म्हणून वर्षभर विविध कार्यक्रमांचे आयोजन करण्यात येणार आहे. आपल्या बँकेने देखील आर्थिक क्षेत्रातील एक घटक म्हणून अर्थव्यवस्थेला गती मिळावी याकरीता महीला उद्योजक, लघू उद्योजकांना अल्पदरात कर्जपुरवठा तसेच विद्यार्थ्यांसाठी रु.एक लाखांपर्यंत शैक्षणिक कामाकरीता अल्प व्याजदरात सुविधा उपलब्ध करून दिली आहे. एकंदरीत आपली बँक अर्थव्यवस्थेच्या उभारणीत आपला हातभार लावत आहे.

### बँकेची ३१ मार्च २०२५ रोजी समाप्त आर्थिक वर्षाची स्थिती खालील प्रमाणे.

(रु. लाखात)

| अ.नं. | विवरण            | २०२४-२०२५ |
|-------|------------------|-----------|
| १     | भाग भांडवल       | ३३९३.५५   |
| २     | राखीव व इतर निधी | २३६९२.११  |
| ३     | ठेवी             | १२६५२०.४० |
| ४     | दिलेली कर्जे     | ७००११.६५  |
| ५     | गुंतवणुक         | ६८०६०.४३  |
| ६     | खेळते भांडवल     | १५२५२८.७४ |
| ७     | एन.पी.ए. नेट     | ०.००%     |
| ८     | सी.आर.ए.आर.      | २२.८८%    |
| ९     | निव्वळ नफा       | ९५५.६४    |
| १०    | नेटवर्थ          | १४०३७.४८  |
| ११    | ऑडीट वर्ग        | अ         |



### भाग भांडवल व स्वनिधी :

३१ मार्च २०२५ अखेर बँकेचे भाग भांडवल रु. ३३.९४ कोटी आहे. गंगाजळी व इतर निधी रु. २३६.९२ कोटी आहे. मागील वर्षीपेक्षा भागभांडवलामध्ये ५.७७% टक्के वाढ झाली आहे. बँकेच भांडवल पर्याप्तता प्रमाण मार्च २०२५ अखेर २२.८८ % इतके आहे.

पोटनियम क्र. ६ नुसार प्रत्येक सभासदाने किमान रु. १०००/- [अक्षरी रु. एक हजार फक्त] इतक्या रक्कमेचे शेअर्स धारण करणे अनिवार्य आहे. तरी ज्या सभासदांनी अद्याप हयाची पूर्तता केलेली नाही त्यांनी पूर्तता करून घेणेविषयी विनंती आहे. ज्यामुळे बँकेच्या भागभांडवलात वाढ होण्यास मदत होईल.

### ठेव व्यवसाय :

आपल्या बँकेच्या ठेव व्यवसाय अहवाल वर्षात दि. ३१ मार्च २०२५ रोजी रु. १२६५.२० कोटी इतका आहे. त्यामध्ये मागील वर्षीपेक्षा रु. ५७.९९ कोटीने वाढ झाली आहे.

### कासा ठेवी :

दि. ३१.०३.२०२५ ला कासा ठेवी रु. ५४१.७० कोटी असून, यामध्ये मागील वर्षात रु. ४१.४४ कोटी इतकी वाढ झाली. कासा ठेवींचे एकूण ठेवींशी प्रमाण हे ४२.८२% आहे. कासा ठेवींचे प्रमाण व वाढ ही समाधानकारक आहे.

### बँकेच्या ठेव व्यवसायाची गत ३ वर्षांची तुलनात्मक स्थिती :

(रु.कोटीत)

| अ.नं. | ठेव वृद्धीचा तपशिल  | आर्थिक वर्षाअखेरीची एकूण ठेवी व कासा ठेवींची स्थिती |           |             |
|-------|---------------------|---|-----------|-------------|
|       |                     | एकूण ठेवी   | कासा ठेवी | कासा ठेवी % |
| १     | आर्थिक वर्ष २०२२-२३ | १११८.५४   | ४६२.४२    | ४१.३४%      |
| २     | आर्थिक वर्ष २०२३-२४ | १२०७.२१   | ५००.२६    | ४१.४४%      |
| ३     | आर्थिक वर्ष २०२४-२५ | १२६५.२०   | ५४१.७०    | ४२.८२%      |

ग्राहकांच्या ठेवींच्या सुरक्षिततेसाठी बँकेतर्फे डिपॉझीट इन्शुरन्स अँड क्रेडीट गॅरंटी कॉर्पोरेशन ऑफ इंडिया या संस्थेकडे इन्शुरन्सच्या प्रिमियमची रक्कम दरवर्षी नियमितपणे भरली जाते. रु. ५.०० लाखापर्यंतचे डिपॉझीट या स्कीम अंतर्गत सुरक्षित आहे. अहवाल काळात देखील बँकेने सदरचा प्रिमियम भरला आहे.

### कर्ज व्यवसाय :

बँकेने मार्च २०२५ ला एकूण रु. ७००.१२ कोटी कर्जव्यवसाय केलेला असून यामध्ये गृहकर्ज व धान्य तारण (Pledge Loan) चा महत्वाचा वाटा आहे. आर्थिक वर्षात कर्ज व्यवसायात रु. २०.४५ कोटीची वाढ असून ती उल्लेखनीय आहे.





**बँकेच्या कर्ज व्यवसायाची मागील ३ वर्षांची तुलनात्मक स्थिती :**

(रु.कोटीत)

| अ.नं. | आर्थिक वर्ष | कर्ज व्यवसायाची स्थिती रक्कम व शतमानात प्रमाण |                         |                         |
|-------|-------------|---|-------------------------|-------------------------|
|       |             | आर्थिक वर्ष अखेर कर्ज स्थिती                  | गत वर्षाच्या तुलनेत वाढ | वाढीचे प्रतिशत प्रमाण % |
| १     | २०२२-२३     | ६१३.३५  | ३९.४९                   | ६.८८                    |
| २     | २०२३-२४     | ६७९.६७  | ६६.३२                   | १०.८१                   |
| ३     | २०२४-२५     | ७००.१२  | २०.४५                   | ३.००                    |

**एकूण व्यवसाय :**

अहवाल वर्ष अखेरीस बँकेचा एकूण व्यवसाय रु. १९६५.३२ कोटी इतका झाला आहे. बँकेने आपल्या व्यवसाय वाढीमध्ये सातत्य कायम ठिकवून ठेवले ही उल्लेखनीय बाब आहे.

**बँकेच्या एकूण व्यवसायाची तुलनात्मक स्थिती :**

(रु.कोटीत)

| अ.नं. | आर्थिक वर्ष | एकूण व्यवसाय | गतवर्षाच्या तुलनेत वाढ | वाढीचे प्रमाण |
|-------|-------------|--------------|------------------------|---------------|
| १     | २०२२-२३     | १७३१.८९      | ९३.६०                  | ५.७१%         |
| २     | २०२३-२४     | १८८६.८९      | १५५.००                 | ८.९५%         |
| ३     | २०२४-२५     | १९६५.३२      | ७८.४३                  | ४.१६%         |

**अनुत्पादक कर्जे (एन.पी.ए.) व त्यांचे व्यवस्थापन :**

दि. ३१.०३.२०२५ रोजी बँकेचे अनुत्पादक कर्जे रु. २७.०४ कोटी आहेत. त्याचे प्रमाण ३.८६% इतके आहे. बँकेने नेट एनपीए सलग तिसऱ्या वर्षी सुद्धा ०.००% ठेवण्यात यश मिळविले आहे.

सर्व थकीत कर्जदार बंधू भगिनींना विनंती करण्यात येते कि, आपली कर्जे वेळेत भरून बँकेस सहकार्य करावे. तसेच ज्या कर्जदारांनी कर्जाची वेळेत परतफेड केली आहे त्या सर्वांचे मन पूर्वक आभार व यापूढेही असेच सहकार्य राहील हि अपेक्षा.

**एन.पी.ए. कर्जासंबंधी गत तीन वर्षांची स्थिती :**

बँकेने अहवाल वर्षात कोणत्याही कर्ज खात्याचे पुनर्गठन केलेले नाही. तसेच बँकेचे संचालक व त्याचे नातेवाईकांच्या कर्जखात्यांची सविस्तर माहिती अहवालात दिली आहे.



(रु.कोटीत)

| अ.नं. | आर्थिक वर्ष | अनुत्पादित कर्जांची स्थिती       |        |                                |        |
|-------|-------------|----------------------------------|--------|--------------------------------|--------|
|       |             | एकूण ग्राँस एन.पी.ए. (Gross NPA) |        | एकूण निव्वळ एन.पी.ए. (Net NPA) |        |
|       |             | रक्कम                            | प्रमाण | रक्कम                          | प्रमाण |
| १     | २०२२-२३     | २६.२७                            | ४.२८%  | ०.००                           | ०.००%  |
| २     | २०२३-२४     | २२.०२                            | ३.२४%  | ०.००                           | ०.००%  |
| ३     | २०२४-२५     | २७.०४                            | ३.८६%  | ०.००                           | ०.००%  |

#### नफा :

बँकेचा करपूर्व नफा यावर्षी रु. १३.०५ कोटी झाला. तसेच कर पश्चात नफा रु. ९.५६ कोटी इतका झाला आहे.

#### नफा वाटणी :

बँकेने सन २०२४-२५ करीता ७.००% दराने लाभांशाची शिफारस केली असून त्यानुसार तरतुद केली आहे. सन २०२४-२५ या वर्षाकरीता नफा वाटणी खालील प्रमाणे करण्याचा मानस आहे. यास मान्यता देण्यात यावी.

|    |                                    |                       |
|----|------------------------------------|-----------------------|
| १  | (२५% आवश्यक) राखीव निधी            | २,८३,९६,६३९.५८        |
| २  | ७% प्रमाणे लाभांश तरतुद सन २०२४-२५ | २,३७,५५,०००.००        |
| ३  | १% प्रमाणे शिक्षण निधी             | ९,५५,६४०.००           |
| ४  | १% सहकार विकास निधी                | ९,५५,६४०.००           |
| ५  | गुंतवणूक चढ उतार निधी              | ९९,९९,२३५.००          |
| ६  | बिल्डींग फंडाकडे                   | १०,००,०००.००          |
| ७  | सभासद कल्याण निधी                  | ५,००,०००.००           |
| ८  | अनपेक्षित नुकसानीसाठी तरतुद        | १,००,००,०००.००        |
| ९  | जनरल प्रोव्हिजन                    | १,००,००,०००.००        |
| १० | तंत्रज्ञान विकास निधी              | १,००,००,०००.००        |
| ११ | श्री. शिल्लक पुढील वर्षाकडे वर्ग   | २,१०१.००              |
|    | <b>एकूण</b>                        | <b>९,५५,६४,२५५.५८</b> |

#### गुंतवणूक :

गतवर्षीच्या रु. ६३५.५४ कोटीच्या तुलनेत अहवाल वर्षात रु.६८०.६० कोटीची गुंतवणूक झाली. बँकेने अहवाल वर्षात रिझर्व बँकेच्या निकषानुसार CRR, SLR व NON SLR गुंतवणूक तसेच आंतर बँक गुंतवणूकीचे योग्य ते प्रमाण राखले आहे.

सन २०२४-२५ या आर्थिक वर्षात गुंतवणूक व सरकारी रोख्यांवरील परतावा ७.५५% इतका आहे. बँकेला अहवाल वर्षात रु. ३८.५७ कोटीचे गुंतवणूक व्याज प्राप्त झाले आहे. तसेच अहवाल वर्षात बँकेने गुंतवणूकीवर नफ्यात रु. २७.६३ लाखाने वाढ केली आहे.





### जोखीम व्यवस्थापन :

रिझर्व बँकेच्या परिपत्रकानुसार रिस्क बेस इंटरनल ऑडीट व कर्ज खात्यांचे दैनंदिन मॉनीटरिंग बँकेने सुरु आहे. तसेच विविध जोखीमांच्या व्यवस्थापनासाठी समित्यांचे गठन केले आहे.

### मनुष्यबळ व्यवस्थापन :

बँकेच्या प्रगतीत व कार्यात महत्वाचा वाटा कर्मचारी असतो. बँकेने कर्मचा-यांना आवश्यक सोई, प्रशिक्षण व त्यांचे संरक्षण अशा बाबींकडे नेहमीच आत्मियतेने लक्ष दिले आहे. कर्मचारी हे संस्थेचे आधारस्तंभ असतात. बँकींग सेवा पुरविण्यात अग्रभागी असून त्यांची महत्वाची भूमिका असते. कमी मनुष्यबळ संख्येत ग्राहकांना सर्व सेवा पुरविण्याचे काम बँकेच्या कर्मचा-यांनी केले आहे. 'नातं विश्वासाचं' या ब्रिद वाक्याची कटिबद्धता नेहमी कायम ठेवून बँकेने आर्थिक वर्षात विविध विषयांवर प्रशिक्षण आयोजित केलेले असून कर्मचा-यांना प्रशिक्षित केले आहे व यापूढेही अशीच सेवा कर्मचा-यांकडून ग्राहकांना मिळत राहील याबद्दल मी हमी देतो.

### आधुनिक तंत्रज्ञान :

बँकेतर्फे खालील सुविधा ग्राहकांना दिल्या जातात.

- १) मोबाईल बँकिंग - IMPS सुविधा
- २) UPI द्वारे पेमेंट सुविधा
- ३) NACH MANDATE द्वारे ऑनलाइन कर्ज खात्यांचे हप्ते भरण्याची सुविधा
- ४) Email द्वारे खातेदारांना खाते उतारा
- ५) Aadhar Mapping ची सुविधा
- ६) Toll Free Number द्वारे सहाय्यता
- ७) फ्रँकिंग सुविधा

### व्यवस्थापन मंडळाची स्थापना -

भारतीय रिझर्व बँकेच्या ३१ डिसेंबर २०१९ च्या परिपत्रकानुसार, बँकींग मधील विशेष ज्ञान व अनुभव असलेल्या व्यक्तींचा समावेश असलेले व्यवस्थापन मंडळ बँकेने मागील आर्थिक वर्षात पुर्नस्थापन केले आहे. हे मंडळ बँकांचे कामकाज सुधारण्यासाठी प्रयत्न व मदत करीत असते.

### पुंजी पर्याप्तता (CRAR) :

बँकेची पुंजी पर्याप्तता मागील वर्षीच्या २१.३७% च्या तुलनेत अहवाल वर्षात २२.८८% आहे. रिझर्व बँकेच्या कमीत कमी १२% च्या निकषाच्या तुलनेत हे प्रमाण खुप समाधानकारक आहे. सध्या बँकेच्या Tier I भांडवलाचे एकूण भांडवलाशी (Tier I + Tier II) प्रमाण ७८.७९% आहे जे बँकेच्या सक्षम भांडवली पायाचे द्योतक आहे.



### मान्यवरांच्या भेटी :

सन २०२४-२५ या आर्थिक वर्षात खालील मान्यवरांनी बँकेच्या शाखा व मुख्यालयास भेटी दिल्या.

|  |  |
|--|--|
| मा. श्री. हरीभाऊ बागडे                   | महामहोम राज्यपाल, राजस्थान                     |
| मा. श्री. दिपकजी तामशेट्टीवार            | रा. स्व. संघ प्रांत संघ चालक, विदर्भ प्रांत    |
| मा. श्री. श्रीधरराव गाडगे                | रा. स्व. संघ प्रांत सह संघ चालक, विदर्भ प्रांत |
| मा. श्री. अतुलजी मोघे                    | रा. स्व. संघ प्रांत कार्यवाह, विदर्भ प्रांत    |
| मा. श्री. ना. प्रतापराव जाधव             | केंद्रीय आयुष तथा आरोग्य राज्यमंत्री           |
| मा. श्री. ना. आकाश दादा फुंडकर           | कामगार मंत्री महाराष्ट्र राज्य                 |
| मा. श्री. ना. गिरीशजी महाजन              | जलसंपदा मंत्री तथा पालकमंत्री, नाशिक           |
| मा. श्री. ना. संजयजी सावकारे             | वस्त्रोद्योग मंत्री, महाराष्ट्र राज्य          |
| मा. श्री. संजयजी पाचपोर                  | अ. भा. संगठन मंत्री, सहकार भारती               |
| मा. श्री. डॉ. संजयजी कुटे                | आमदार, जळगांव जा. विधानसभा                     |
| मा. सौ. श्वेताताई महाले                  | आमदार, चिखली विधानसभा                          |
| मा. श्री. चैनसुखजी संचेती                | आमदार, मलकापूर विधानसभा                        |
| मा. श्री. सिध्दार्थजी खरात               | आमदार, मेहकर विधानसभा                          |
| मा. श्री. विवेकजी जुगादे                 | महामंत्री, सहकार भारती, महाराष्ट्र प्रदेश      |
| मा. डॉ. श्री. नंदकिशोरजी पालवे           | संस्थापक, सेवा प्रकल्प प्रतिष्ठान              |
| मा. श्री. संजयजी रायमुलकर                | माजी आमदार, मेहकर विधान सभा                    |
| मा. ह. भ. प. श्री. सोपान महाराज कान्हेकर | मोर्शी   |
| मा. ह. भ. प. श्री. हरिभाऊ वेरुळकर गुरुजी | गुरुदेव सेवा मंडळ, मोझरी                       |

### सामाजिक उपक्रम :

बँक दरवर्षी सामाजिक जाणिव ठेऊन विविध कार्यक्रम आयोजित करीत असते यामध्ये वृक्षारोपण, गणपती मिरवणूकीत दरवर्षीप्रमाणे विसर्जनाप्रसंगी चहा वाटप, खामगांव शहरामध्ये सुंदर माझा रस्ता अभियाना अंतर्गत बँकेचे कर्मचाऱ्यांचा श्रमदानात सहभाग, प्रयागराज येथील आयोजित महाकुंभ मेळाव्यात पर्यावरण रक्षणासाठी एक थाली एक थैली अभियानामध्ये आर्थिक सहकार्य, अमरावती येथे विद्यार्थ्यांना गणवेश वाटप, संत सोनाजी महाराज यात्रा महोत्सव पाणी वाटप इ. सार्वजनिक उपक्रमात सहभाग घेतला आहे.

**धन्यवाद !**

संचालक मंडळाचे वतीने

**प्रा. विजय श्री. पुंडे**

**अध्यक्ष**





### **ANNEXURE "A"**

HEAD OFFICE ADDRESS : SHRIRAM SHALIGRAM PLOT, KHAMGAON.  
DATE OF REGISTRATION : 26-07-1963  
DATE & NO. OF LICENCE : 12.07.2000 M.S.C.S. / C.R. / 107/ 2000,  
  
JURISDICTION : BULDANA, AMRAVATI, AKOLA & JALGAON DISTRICT,  
AURANGABAD, BURHANPUR CITY & NAGPUR CITY.

AS ON 31st MARCH 2025

(Rs. In Lakh)

| I T E M   |                               | YEAR 2024-2025 |
|---|-------------------------------|----------------|
| NO. OF BRANCHES INCLUDING H.O. (EXCLUDING 2 EXTENSION COUNTERS) |                               | 36             |
| MEMBERSHIP  | REGULAR                       | 105713         |
| PAID UP SHARE CAPITAL   |                               | 3393.56        |
| TOTAL RESERVES AND FUNDS  |                               | 23692.12       |
| DEPOSITS  | SAVINGS                       | 40228.74       |
|   | CURRENT                       | 13941.32       |
|   | FIXED                         | 72350.34       |
| ADVANCES  | SECURED                       | 68899.18       |
|   | UNSECURED                     | 1112.48        |
|   | TOTAL % OF PRIORITY<br>SECTOR | 69.58 %        |
|   | TOTAL % OF WEAKER<br>SECTOR   | 12.05%         |
|   |                               |                |
| BORROWINGS  | NABARD.                       | 0.00           |
|   | OTHER                         | 0.00           |
| INVESTMENTS   | M.S.C.                        | 2461.00        |
|   | OTHER                         | 65599.42       |
| NPA % (GROSS PERCENTAGE)  |                               | 3.86%          |
| AUDIT CLASSIFICATION  |                               | "A". 2024-2025 |
| PROFIT / LOSS FOR THE YEAR                                      |                               | 955.64         |
| SUB STAFF   |                               | 73             |
| STAFF   |                               | 257            |
| TOTAL STAFF   |                               | 330            |
| WORKING CAPITAL   |                               | 152528.74      |

PLACE : KHAMGAON.

DATE : 31/03/2025.

Sd.

**Chief Executive Officer**



## **INDEPENDENT STATUTORY AUDITOR'S REPORT FOR THE YEAR ENDED ON 31/03/2025**

(Under Section 31 of the Banking Regulation Act, 1949 and Section 73(4) of Multistate Co-operative Societies Act, 2002 and Rule 27 of Multi State Co-operative Societies Rules, 2002)

To,  
The Members, The Khamgaon Urban Co-op. Bank Ltd.

### **Report on Financial Statements**

#### **Opinion**

1. We have audited the accompanying Financial Statements of **The Khamgaon Urban Co-op. Bank Ltd., Khamgaon** (The Bank") which comprise the Balance Sheet as at 31 March 2025, the Profit and Loss Account, and the Cash Flow Statement for the year then ended and notes to the financial statements, including a summary of significant accounting policies and other explanatory information which are included in returns of Head Office and its departments, 35 branches and 2 extension counters, which are consolidated in these financial statements.

2. In our opinion, and to the best of our information and according to the explanations given to us, the aforesaid financial statements give the information required by The Banking Regulation Act, 1949 (as applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020, Multistate Co-operative Societies Act, 2002 and Multistate Co-operative Societies Rules 2002, made there under, if applicable, the guidelines issued by the Reserve Bank of India (RBI) and the Central Registrar of Cooperative Societies, in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:

- i) in the case of the Balance Sheet, of the state of affairs of the Bank as at 31 March 2025,
- ii) in the case of the Profit and Loss Account, of the profit for the year ended on that date; and
- iii) in the case of the Cash Flow Statement, of the cash flows for the year ended on that date

#### **Basis of Opinion**

3. 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 applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020 and the rules made there under and under the provisions of Multistate Cooperative Societies Act, 2002 and the Multistate Cooperative Societies Rules, 2002 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 on the Financial Statements.

#### **Information Other than the Financial Statements and Auditor's Report Thereon**

4. The Bank's management is responsible for the preparation of other information. The other information comprises the information included in the Management's Report including other explanatory information, but does not include Financial Statements and our auditor's report thereon.

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.

#### **Responsibilities of Management and Those Charged with Governance for the Standalone Financial Statements**

5. The Bank's Management are responsible for the preparation of these Financial Statements that give a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with accounting principles generally accepted in India, including the Accounting Standards issued by ICAI, the provisions of The Banking Regulation Act, 1949 (as applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020 and the rules made there under, the Multistate Cooperative Societies Act, 2002 and the Multistate Cooperative Societies Rules, 2002, and the guidelines issued by the Reserve Bank of India (RBI) and the Central Registrar of Cooperative Societies. This responsibility also includes maintenance of adequate records in accordance with the provisions of the Act for safeguarding of assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgements and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Financial Statements that give true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Financial Statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.





### Auditor's Responsibilities for the Audit of the Financial Statements

6. 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 judgement and maintain professional scepticism 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 Bank'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 Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Financial Statements or, if such 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 Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Financial Statements, including the disclosures, and whether 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.

### Other Matter

7. During the course of our audit, we have identified 6 accounts involving an amount of Rs. 55,36,441/- as 'Non-Performing Advances (NPA)' which the bank had categorised as 'Standard Advances'. The interest reversal on account of such advances being identified as NPA is Rs. 2,24,353/- and to that extent the profit is **OVERSTATED**.
8. The additional provision required on account of accounts identified as NPA during the audit is Rs. 5,66,871/-. However, the bank is already having excess provision towards Bad and Doubtful debt, hence this additional provision will not have any financial impact on the profit of the bank.
9. The bank has charged excess depreciation pertaining to revalued asset in the revaluation reserve instead of debiting to the Profit and Loss account. The short charging of depreciation to Profit and Loss account is by Rs. 4,20,314 and to that extent the profit is **OVERSTATED**.
10. The bank has short recognised the interest accrued on Fixed Deposits by Rs. 3,11,342. And thus, to that extent the profit is **UNDERSTATED**.
11. The bank has created excess provision towards rent payable by Rs. 7,32,495/-. And thus, to that extent the profit is **UNDERSTATED**.
12. The bank has short created 'Deferred tax liability', as per AS-22, by Rs. 5,55,940/-. And thus, the profit for the year has been **OVERSTATED**.
13. The overall impact of the above observation is the profit has been **OVERSTATED** by Rs. 1,56,770.

### Report on Other Legal and Regulatory Requirements

14. 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 and Multistate Co-operative Societies Act, 2002 and the Multistate Co-operative Societies Rules, 2002.
15. We have observed Non-compliance of Accounting Standards issued by The Institute of Chartered Accountants of India:
  - a) Accounting Standard 1 - "Disclosure of Accounting Policies".
  - b) Accounting Standard 9 - "Revenue Recognition".
16. As required by Section 73(4) of the Multi State Co-operative Societies Act, 2002 and the Banking Regulation Act, 1949 (As applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020, we report that:
  - a) 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;
  - b) In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches/offices;



- c) As required by Section 30(3) of The Banking Regulation Act, 1949, we further report that the transactions of the Bank which came to our notice have been within the powers of the Bank.
- d) The Balance Sheet, the Profit and Loss Account and the Cash Flow Statement dealt with by this report, are in agreement with the books of account and the returns;
- e) The profit and loss account shows a true balance of profit for the period covered by such account;
- f) The accounting standards adopted by the Bank are consistent with those laid down by accounting principles generally accepted in India so far as applicable to Banks;
17. As required by Rule 27(2) of the Multi-state Co-operative Societies Rules, 2002, we report that:
- a) In our opinion and according to information and explanations given to us, we have not noticed any material impropriety or irregularity in the expenditure or in the realization of money due to the bank.
- b) In our opinion and according to information and explanations given to us, the guidelines issued by the Reserve Bank, to the extent applicable to the Bank, have generally been adhered to.
18. As required by the Rule 27(3) of the Multi State Co-operative Societies Rules, 2002, we report on the matters specified in clauses (a) to (f) of the said Rule to the extent applicable to the Bank as under:
- a) During the course of our audit, we have generally not come across transactions which appear to be contrary to the provisions of the Multi State Co-operative Societies Act, 2002, the Rules made thereunder or the Bye-Laws of the Bank.
- b) During the course of our audit, we have not come across material and significant transaction which appear to be contrary to the guidelines issued by the Reserve Bank of India, to the extent applicable to the Bank;
- c) Based on our examination of the books of account and other records and as per the information and explanations given to us, the following monies due to the Bank appear to be doubtful of recovery against which a provision of Rs. 26.47 Crores is made in the accounts. (Advances categorized as doubtful and loss assets as per prudential norms laid down by the Reserve Bank of India are considered as doubtful of recovery);

| Particulars                           | Principal Outstanding on 31.03.2025 (Rs. In Crores) |
|---------------------------------------|---|
| Doubtful Assets                       | 13.57   |
| Loss Assets                           | 1.69  |
| <b>Total</b>                          | <b>15.26</b>  |
| Provision Made against above advances | 24.47   |

- d) As per the information provided to us and to the best of our knowledge, credit facilities are not sanctioned by the bank to the members of the Board (including relatives).
- e) During the course of our audit, we have generally not come across any violations of guidelines, conditions etc. issued by the Reserve Bank of India, to the extent applicable to the Bank;
- f) To the best of our knowledge, no other matters have been specified by the Central Registrar, which require reporting under this Rule.

The bank has been awarded grade 'A'.

**For Jodh Joshi And Co.**  
Chartered Accountants  
FRN: 104317W

**CA Ninad Chaoji**  
Partner  
Membership No. 628380  
UDIN: 25628380BMSCJW5467

Place: Camp - Khamgaon  
Date: 25/04/2025



**Form A**  
**Balance Sheet of The Khamgaon Urban Co-op Bank Limited**  
**Balance as on 31st March 2025**

| Particulars   | Schedule | As on<br>31-03-2025  | As on<br>31-03-2024  |
|---|----------|----------------------|----------------------|
| <b>Capital and Liabilities</b>                        |          | (Amount ₹ In '000)   | (Amount ₹ In '000)   |
| Capital   | 1        | 339,355.95           | 320,929.41           |
| Reserve and Surplus                                   | 2        | 2,369,211.59         | 2,199,471.78         |
| Deposits  | 3        | 12,652,040.29        | 12,072,053.42        |
| Borrowings  | 4        | -                    | -                    |
| Other liabilities and provisions                      | 5        | 447,697.80           | 382,868.44           |
| <b>Total</b>  |          | <b>15,808,305.63</b> | <b>14,975,323.05</b> |
| <b>Assets</b>   |          |                      |                      |
| Cash and balances with RBI                            | 6        | 808,476.03           | 676,604.52           |
| Balance with banks and money at call and short notice | 7        | 399,941.51           | 412,878.24           |
| Investments   | 8        | 6,806,042.65         | 6,355,350.09         |
| Advances  | 9        | 7,001,165.64         | 6,796,824.80         |
| Fixed Assets  | 10       | 334,253.31           | 325,947.29           |
| Other Assets  | 11       | 458,426.48           | 407,718.12           |
| <b>Total</b>  |          | <b>15,808,305.63</b> | <b>14,975,323.05</b> |
| Contingent Liabilities                                | 12       |                      |                      |
| Bills for Collection                                  |          | 356,699.94           | 510,480.32           |
|   |          |                      |                      |
|   |          |                      |                      |

**For Jodh Joshi and Co.**  
**Chartered Accountants**  
**FRN 104317W**

**CA Ninad Chaoji**  
**Partner**  
**Membership No. 628380**

**Place : Camp - Khamgaon**  
**Date : 25/04/2025**  
**UDIN : 25628380BMSCJW5467**

**On behalf of the Board**

**V. S. PUNDE** Chairman

**Dr. S. S. KULKARNI** Vice Chairman

**Sau. F. S. KORDE** Director

**D. B. JADHAV** MD / CEO

**V. S. KULKARNI** Chief Manager

**S. V. JADHAO** Chief Manager

**P. P. TARALE** Sr. Manager





| <b>Form B</b><br><b>Khamgaon Urban Co-op Bank Limited.</b><br><b>Profit and Loss Account for the year ended on 31st March 2025</b>  |          |  |                          |
|---|----------|--|--------------------------|
| Particulars   | Schedule | Year ended<br>31-03-2025   | Year ended<br>31-03-2024 |
| I. Income   |          | (Amount ₹ In '000)   | (Amount ₹ In '000)       |
| Interest earned   | 13       | 1,008,677.59   | 992,781.14               |
| Other income  | 14       | 144,451.25   | 130,782.59               |
| <b>Total</b>  |          | <b>1,153,128.84</b>  | <b>1,123,563.72</b>      |
| II. Expenditure   |          |  |                          |
| Interest expended   | 15       | 532,957.09   | 484,600.17               |
| Operating expenses  | 16       | 395,884.89   | 355,974.57               |
| Provisions and contingencies  | 17       | 128,568.37   | 191,406.92               |
| <b>Total</b>  |          | <b>1,057,410.35</b>  | <b>1,031,981.66</b>      |
| III. Profit / Loss after Tax  |          |  |                          |
| Net profit/loss(-) for the year   |          | 95,718.48  | 91,582.07                |
| Profit/loss(-) brought forward  |          | 2.54   | 1.04                     |
| <b>Total</b>  |          | <b>95,721.03</b>   | <b>91,583.11</b>         |
| IV. Appropriations  |          |  |                          |
| Transfer to statutory reserves  |          | 26,478.32  | 66,700.75                |
| Transfer to other reserves  |          | 45,485.61  | 2,415.85                 |
| Transfer to Dividend  |          | 23,755.00  | 22,465.00                |
| Balance carried over to balance sheet   |          | 2.10   | 1.50                     |
| <b>For Jodh Joshi and Co.</b><br><b>Chartered Accountants</b><br><b>FRN 104317W</b><br><br><b>CA Ninad Chaoji</b><br><b>Partner</b><br><b>Membership No. 628380</b><br><br><b>Place : Camp - Khamgaon</b><br><b>Date : 25/04/2025</b><br><b>UDIN : 25628380BMSCJW5467</b> |          | <b>On behalf of the Board</b><br><b>V. S. PUNDE</b> Chairman<br><b>Dr. S. S. KULKARNI</b> Vice Chairman<br><b>Sau. F. S. KORDE</b> Director<br><b>D. B. JADHAV</b> MD / CEO<br><b>V. S. KULKARNI</b> Chief Manager<br><b>S. V. JADHAO</b> Chief Manager<br><b>P. P. TARALE</b> Sr. Manager |                          |



(Amount ₹ In '000)

| Schedule 1 - Capital   |              |                  | Annexure I       |
|--|--------------|------------------|------------------|
| Particulars  | Sub-Schedule | As on 31-03-2025 | As on 31-03-2024 |
| I. For Nationalised Banks  |              | -                | -                |
| Capital (Fully owned by Central Govt.)   |              |                  |                  |
| II. For Banks incorporated outside India   |              |                  |                  |
| Capital  |              |                  |                  |
| i) The amount brought in by banks by way of start-up capital as prescribed by RBI should be shown under this head. |              | -                | -                |
| ii) Amount of deposit kept with the RBI under Section 11(2) of the Banking Regulation Act, 1949                    |              | -                | -                |
| <b>Total</b>   |              | -                | -                |
| III. For Other Banks   |              |                  |                  |
| Authorised Capital   |              | 5,58,000.00      | 5,58,000.00      |
| 50,00,000 Shares of Rs. 100/- each   |              |                  |                  |
| "5,80,000 Perpetual Non Cumulative Preference Shares of Rs. 100/- each"  |              |                  |                  |
| Issued Capital   |              |                  |                  |
| Subscribed Capital   |              | 3,32,305.10      | 3,10,932.80      |
| 33,16,071 shares of Rs.100/- each  |              |                  |                  |
| 6,980 PNC Preference Shares of Rs. 100/- each  |              |                  |                  |
| Called-up Capital  | 1            | 7,050.85         | 9,996.61         |
| Less : Calls unpaid  |              |                  |                  |
| Add : Forfeited Shares   |              |                  |                  |
| <b>Total</b>   |              | 3,39,355.95      | 3,20,929.41      |
| Schedule 2 - Reserves and Surplus  |              |                  |                  |
| I. Statutory Reserves  |              |                  |                  |
| Opening Balance  |              | 7,83,467.02      | 7,24,541.37      |
| Additions during the year  |              | 72,287.05        | 58,925.65        |
| Deductions during the year   |              |                  |                  |
| <b>Total</b>   |              | 8,55,754.08      | 7,83,467.02      |
| II. Capital Reserves   |              |                  |                  |
| Opening Balance  |              | 3,57,192.63      | 3,57,861.96      |
| Additions during the year  |              | 5,442.44         | 5,440.00         |
| Deductions during the year   |              | 2,627.60         | 6,109.34         |
| <b>Total</b>   | 2            | 3,60,007.46      | 3,57,192.63      |
| III. Share Premium   |              |                  |                  |
| Opening Balance  |              |                  |                  |
| Additions during the year  |              |                  |                  |
| Deductions during the year   |              |                  |                  |
| <b>Total</b>   |              |                  |                  |
| IV. Revenue and Other Reserves   |              |                  |                  |
| Opening Balance  |              | 9,67,229.03      | 8,30,091.64      |
| Additions during the year  |              | 90,500.00        | 1,37,137.39      |
| Deductions during the year   |              |                  |                  |
| <b>Total</b>   | 3            | 10,57,729.03     | 9,67,229.03      |
| V. Balance in Profit and Loss Account  |              | 95,721.03        | 91,583.11        |
| <b>Total (I, II, III, IV, V)</b>   |              | 23,69,211.59     | 21,99,471.78     |



(Amount ₹ In '000)

| Schedule 3 - Deposits   |              |                       |                       |
|---|--------------|-----------------------|-----------------------|
| Particulars   | Sub-Schedule | As on<br>31-03-2025   | As on<br>31-03-2024   |
| A.I. Demand deposits  |              |                       |                       |
| (i) From banks  |              | 5,151.21              | 5,189.55              |
| (ii) From others  |              | 13,88,981.59          | 12,22,079.02          |
| II. Savings Bank Deposits   |              | 40,22,873.80          | 37,75,369.79          |
| III. Term Deposits  |              |                       |                       |
| (i) From banks  |              |                       | 2,146.69              |
| (ii) From others  |              | 72,35,033.70          | 70,67,268.37          |
| <b>Total (I, II, and III)</b>                                       |              | <b>1,26,52,040.29</b> | <b>1,20,72,053.42</b> |
| B. (i) Deposits of branches in India                                |              | 1,26,52,040.29        | 1,20,72,053.42        |
| (ii) Deposits of branches outside India                             |              |                       |                       |
| <b>Total</b>  |              | <b>1,26,52,040.29</b> | <b>1,20,72,053.42</b> |
| Schedule 4 - Borrowings   |              |                       |                       |
| I. Borrowings in India  |              |                       |                       |
| (a) Reserve Bank of India   |              | -                     | -                     |
| (b) Other banks   |              | -                     | -                     |
| (c) Other institutions and agencies                                 |              | -                     | -                     |
| II. Borrowings outside India  |              | -                     | -                     |
| <b>Total (I and II)</b>   |              |                       |                       |
| Secured borrowings included in I and II above- Rs.                  |              |                       |                       |
| Schedule 5 - Other Liabilities and Provisions                       |              |                       |                       |
| I. Bills payable  |              |                       | -                     |
| II. Inter-office adjustment (net)                                   |              |                       | 0.30                  |
| III. Interest accrued   | 4            | 2,68,311.02           | 2,09,050.48           |
| IV. Interest Payable  | 5            | 91,162.97             | 99,967.30             |
| IV. Others (including provisions)                                   | 6            | 88,223.81             | 73,850.37             |
| <b>Total</b>  |              | <b>4,47,697.80</b>    | <b>3,82,868.44</b>    |
| Schedule 6 - Cash and Balances with Reserve Bank of India           |              |                       |                       |
| I. Cash in hand   |              | 1,70,876.03           | 1,51,204.52           |
| II. Balances with Reserve Bank of India                             |              |                       |                       |
| (a) in Current Account  |              | 6,37,600.00           | 5,25,400.00           |
| (b) in Other Account  |              |                       |                       |
| <b>Total (I and II)</b>   |              | <b>8,08,476.03</b>    | <b>6,76,604.52</b>    |
| Schedule 7 - Balances with Banks and Money at Call and Short Notice |              |                       |                       |
| I. In India   |              |                       |                       |
| (i) Balances with banks   |              |                       |                       |
| (a) in Current Accounts   |              | 3,99,941.51           | 4,12,878.24           |
| (b) in Other Deposit Accounts                                       |              |                       |                       |
| (ii) Money at call and short notice                                 |              |                       |                       |
| (a) with banks  |              |                       |                       |
| (b) with other institutions   |              |                       |                       |
| <b>Total (i and ii)</b>   |              | <b>3,99,941.51</b>    | <b>4,12,878.24</b>    |
| II. Outside India   |              |                       |                       |
| (i) in Current Accounts   |              |                       |                       |
| (ii) in Other Deposit Accounts                                      |              |                       |                       |
| (iii) Money at call and short notice                                |              |                       |                       |
| <b>Total (i, ii, and iii)</b>                                       |              |                       |                       |
| <b>Grand Total (I and II)</b>                                       |              | <b>3,99,941.51</b>    | <b>4,12,878.24</b>    |





(Amount ₹ In '000)

| Schedule 8 - Investments                                    |              |                     |                     |
|---|--------------|---------------------|---------------------|
| Particulars   | Sub-Schedule | As on<br>31-03-2025 | As on<br>31-03-2024 |
| I. Investments in India in                                  |              |                     |                     |
| (i) Government Securities                                   | 7            | 37,05,019.96        | 34,62,168.74        |
| (ii) Other approved securities                              | 8            | 17,26,338.32        | 15,51,558.97        |
| (iii) Shares  |              | 6,894.10            | 6,894.10            |
| (iv) Debentures and Bonds                                   |              |                     |                     |
| (v) Subsidiaries and/or joint ventures                      |              |                     |                     |
| (vi) Others   | 9            | 13,67,790.28        | 13,34,728.28        |
| <b>Total</b>  |              | <b>68,06,042.65</b> | <b>63,55,350.09</b> |
| II. Investments outside India in                            |              |                     |                     |
| (i) Government securities (including local authorities)     |              |                     |                     |
| (ii) Subsidiaries and/or joint ventures abroad              |              |                     |                     |
| (iii) Others investments (to be specified)                  |              |                     |                     |
| <b>Total</b>  |              |                     |                     |
| <b>Grand Total (I and II)</b>                               |              | <b>68,06,042.65</b> | <b>63,55,350.09</b> |
| Schedule 9 - Advances                                       |              |                     |                     |
| A. (i) Bills purchased and discounted                       |              |                     |                     |
| (ii) Cash credits, overdrafts and loans repayable on demand |              | 39,33,942.08        | 40,40,616.24        |
| (iii) Term Loans  |              | 30,67,223.56        | 27,56,208.56        |
| <b>Total</b>  |              | <b>70,01,165.64</b> | <b>67,96,824.80</b> |
| B. (i) Secured by tangible assets                           |              | 68,89,917.97        | 66,95,175.85        |
| (ii) Covered by Bank/Government Guarantees                  |              |                     |                     |
| (iii) Unsecured   |              | 1,11,247.67         | 1,01,648.95         |
| <b>Total</b>  |              | <b>70,01,165.64</b> | <b>67,96,824.80</b> |
| C.I. Advances in India                                      |              |                     |                     |
| (i) Priority Sectors  |              | 48,71,999.51        | 48,21,621.15        |
| (ii) Public Sector  |              |                     |                     |
| (iii) Banks   |              |                     |                     |
| (iv) Others   |              | 21,29,166.13        | 19,75,203.65        |
| <b>Total</b>  |              | <b>70,01,165.64</b> | <b>67,96,824.80</b> |
| C.II. Advances outside India                                |              |                     |                     |
| (i) Due from banks  |              |                     |                     |
| (ii) Due from others  |              |                     |                     |
| (a) Bills purchased and discounted                          |              |                     |                     |
| (b) Syndicated loans  |              |                     |                     |
| (c) Others  |              |                     |                     |
| <b>Total</b>  |              |                     |                     |
| <b>Grand Total (C.I and II)</b>                             |              | <b>70,01,165.64</b> | <b>67,96,824.80</b> |
| Schedule 10 - Fixed Assets                                  |              |                     |                     |
| I. Premises   | 10           | 3,00,954.18         | 3,03,938.30         |
| At cost as on 31st March of the preceding year              |              | 3,19,832.50         | 3,19,832.50         |
| Additions during the year (Revalued During the year)        |              |                     |                     |
| Deductions during the year                                  |              |                     |                     |
| Depreciation to date  |              | 18,878.32           | 15,894.19           |
| II. Other Fixed Assets (including furniture and fixtures)   | 11           | 33,299.13           | 22,008.98           |
| At cost as on 31st March of the preceding year              |              | 1,81,805.05         | 1,76,497.91         |
| Additions during the year                                   |              | 18,848.81           | 5,372.40            |
| Deductions during the year                                  |              | 75.53               | 65.27               |
| Depreciation to date  |              | 1,67,279.20         | 1,59,796.06         |
| <b>Total (I and II)</b>                                     |              | <b>3,34,253.31</b>  | <b>3,25,947.29</b>  |



(Amount ₹ In '000)

| Schedule 11 - Other Assets  |              |                     |                    |
|---|--------------|---------------------|--------------------|
| Particulars   | Sub-Schedule | As on 31-03-2025    | As on 31-03-2024   |
| I. Inter-office adjustments (net)   |              | -                   | -                  |
| II. Interest accrued  |              | -                   | -                  |
| III. Tax paid in advance/tax deducted at source   |              | -                   | -                  |
| IV. Stationery and stamps   | 12           | 8,058.42            | 7,112.08           |
| V. Non-banking assets acquired in satisfaction of claims  |              | 8,475.00            | 8,475.00           |
| VI. Interest Receivable   | 13           | 4,29,115.31         | 3,62,202.58        |
| VII. Others*  | 14           | 12,777.75           | 29,928.46          |
| <b>Total</b>  |              | <b>4,58,426.48</b>  | <b>4,07,718.12</b> |
| Schedule 12 - Contingent Liabilities  |              |                     |                    |
| I. Claims against the bank not acknowledged as debts  |              |                     |                    |
| II. Liability for partly paid investments   |              |                     |                    |
| III. Liability on account of outstanding forward exchange contracts   |              |                     |                    |
| IV. Acceptances, endorsements and other obligations.  |              |                     |                    |
| VI. Others items for which the bank is contingently liable  | 15           | 3,56,699.94         | 5,10,480.32        |
| <b>Total</b>  |              | <b>3,56,699.94</b>  | <b>5,10,480.32</b> |
| Schedule 13- Interest Earned  |              |                     |                    |
| I. Interest/discount on advances/bills  |              | 6,22,084.31         | 6,09,844.41        |
| II. Income on investments   |              | 3,85,699.40         | 3,82,936.73        |
| III. Interest on balances with Reserve Bank of India and other inter-bank funds                                 |              |                     |                    |
| IV. Others (Interest on Income Tax Refund)  |              | 893.88              |                    |
| <b>Total</b>  |              | <b>10,08,677.59</b> | <b>9,92,781.14</b> |
| Schedule 14 - Other Income  |              |                     |                    |
| I. Commission, exchange and brokerage   |              | 2,490.45            | 7,815.77           |
| II. Profit on sale of investments   |              | 90,019.99           | 68,066.08          |
| Less : Loss on sale of investments  |              |                     |                    |
| III. Profit on revaluation of investments   |              |                     |                    |
| Less : Loss on revaluation of investments   |              |                     |                    |
| IV. Profit on sale of land, building and other assets   |              | 261.68              | 4,331.79           |
| Less : Loss on sale of land, buildings and other assets   |              |                     |                    |
| V. Profit on exchange transactions  |              |                     |                    |
| Less : Loss on exchange transactions  |              |                     |                    |
| VI. Income earned by way of dividends, etc. from subsidiaries/ companies and/or joint ventures abroad/in India. |              |                     |                    |
| V. Miscellaneous Income   | 16           | 51,679.14           | 50,568.95          |
| <b>Total</b>  |              | <b>1,44,451.25</b>  | <b>1,30,782.59</b> |
| Note : Under items II to V loss figures shall be shown in brackets.   |              |                     |                    |
| Schedule 15 - Interest Expended   |              |                     |                    |
| I. Interest on deposits   |              | 5,32,965.76         | 4,84,588.88        |
| II. Interest on Reserve Bank of India/ Inter-bank borrowings  |              | (8.67)              | 11.30              |
| III. Others   |              |                     |                    |
| <b>Total</b>  |              | <b>5,32,957.09</b>  | <b>4,84,600.17</b> |



(Amount ₹ In '000)

| Schedule 16 - Operating Expenses                             |              |                     |                     |
|--|--------------|---------------------|---------------------|
| Particulars  | Sub-Schedule | As on<br>31-03-2025 | As on<br>31-03-2024 |
| I. Payments to and provisions for employees                  |              | 2,37,864.89         | 2,02,869.34         |
| II. Rent, taxes and lighting                                 |              | 23,536.84           | 19,986.46           |
| III. Printing and stationery                                 |              | 971.26              | 1,370.54            |
| IV. Advertisement and publicity                              |              | 2,246.98            | 2,171.93            |
| V. Depreciation on bank's property                           |              | 7,896.49            | 5,821.70            |
| VI. Director's fees, allowances and expenses                 |              | 2,099.27            | 843.00              |
| VII. Auditor's fees and expenses (including branch auditors) |              | 3,153.14            | 2,228.48            |
| VIII. Law charges  |              | 158.64              | 634.46              |
| IX. Postages, Telegrams, Telephones, etc.                    |              | 1,029.54            | 943.77              |
| X. Repairs and maintenance                                   |              | 1,006.75            | 489.65              |
| XI. Insurance  |              | 5,538.34            | 5,125.39            |
| XIII. Amortization of Investment                             |              | 2,181.23            | 2,998.97            |
| XII. Other expenditure                                       | 17           | 1,08,201.53         | 1,10,490.88         |
| <b>Total</b>   |              | <b>3,95,884.89</b>  | <b>3,55,974.57</b>  |

| Schedule 17 - Provisions and Contingencies |  |                    |                    |
|--|--|--------------------|--------------------|
| I. Provision for special reserve           |  | 4,500.00           | 4,940.00           |
| II. Provision for Bad & Doubtful Reserve   |  | 10,000.00          | 31,100.00          |
| III. Provision for Income Tax              |  | 34,956.25          | 50,298.34          |
| IV. Deferred Tax                           |  | (387.88)           | 31.19              |
| V. Provision for ARC                       |  | 79,500.00          | 1,05,000.00        |
| VI. Provision for Misappropriation         |  |                    | 37.39              |
| <b>Total</b>                               |  | <b>1,28,568.37</b> | <b>1,91,406.92</b> |

### Reconciliation of Profit of the bank

| Sr.No.       | Particulars   | Amount     | Amount             | Over / Under   |
|--------------|---|------------|--------------------|----------------|
|              | <b>Net profit as per books</b>                        |            | <b>9,57,18,485</b> |                |
| <b>Add</b>   |   |            |                    |                |
| 1            | Interest less accrued                                 | 3,11,342   |                    | Understatement |
| 2            | Excess Provision created of Rent                      | 7,32,495   |                    | Understatement |
|              |   |            | <b>10,43,837</b>   |                |
| <b>Less:</b> |   |            |                    |                |
| 1            | Excess depreciation charged to Revaluation reserve    | (4,20,314) |                    | Overstatement  |
| 2            | Interest reversal on NPA accounts identified in audit | (2,24,353) |                    | Overstatement  |
| 3            | Deferred Tax Liability short-created                  | (5,55,940) |                    | Overstatement  |
|              |   |            | <b>(12,00,607)</b> |                |
|              | <b>Net profit post audit</b>                          |            | <b>9,55,61,715</b> |                |





(Amount ₹ In '000)

| Sub Schedule 1 - Called-up Capital             |                     |                     |
|--|---------------------|---------------------|
| Particulars                                    | As on<br>31-03-2025 | As on<br>31-03-2024 |
| <b>Individuals &amp; Others</b>                |                     |                     |
| A) Co-operative Institutions.                  | -                   | -                   |
| B) State Government.                           | -                   | -                   |
| C) Share Application Money Pending Allotment   | 7,049.55            | 9,994.71            |
| D) Nominal Members                             | 1.30                | 1.90                |
| <b>Grand Total</b>                             | <b>7,050.85</b>     | <b>9,996.61</b>     |
| Sub Schedule 2 - Capital Reserve               |                     |                     |
| A) Asset Revaluation Fund                      | 2,85,445.83         | 2,87,630.99         |
| B) Investments Depreciation Reserve            | 16,111.60           | 16,111.60           |
| C) Special Reserve                             | 53,628.60           | 49,128.60           |
| D) Membership Welfare Fund                     | 4,821.43            | 4,321.43            |
| <b>Grand Total</b>                             | <b>3,60,007.46</b>  | <b>3,57,192.63</b>  |
| Sub Schedule 3 - Revenue & Other Reserve       |                     |                     |
| A) Building Fund                               | 36,000.00           | 35,000.00           |
| B) Investment Fluctuation Reserve              | 1,45,000.77         | 1,45,000.77         |
| C) General Reserve                             | 12,500.00           | 12,500.00           |
| D) Bad and Doubtful Debts Reserve              | 3,01,403.21         | 2,91,403.21         |
| (Sub-Standard, Doubtful & Loss Assets)         |                     |                     |
| E) Bad and Doubtful Debts Reserve              | 30,000.00           | 30,000.00           |
| (Standard Assets)                              |                     |                     |
| F) Provisions for erosion in assets            | 2,227.56            | 2,227.56            |
| G) Provision for Capitalised Intt. On NPA      |                     |                     |
| H) Charity Fund                                | 1,097.49            | 1,097.49            |
| I) NPI Provision Account                       | 50,000.00           | 50,000.00           |
| J) ARC Capital Reserve (Omkaara)               | 4,79,500.00         | 4,00,000.00         |
| <b>Grand Total</b>                             | <b>10,57,729.03</b> | <b>9,67,229.03</b>  |
| Sub Schedule 4 - Interest Accured              |                     |                     |
| A) Overdue Interest Reserve on Loan            | 2,68,311.02         | 2,09,050.48         |
| <b>Grand Total</b>                             | <b>2,68,311.02</b>  | <b>2,09,050.48</b>  |
| Sub Schedule 5 - Interest Payable              |                     |                     |
| A) On Deposits                                 | 91,162.97           | 99,967.30           |
| B) On Borrowings                               | -                   | -                   |
| <b>Grand Total</b>                             | <b>91,162.97</b>    | <b>99,967.30</b>    |
| Sub Schedule 6 - Others (including provisions) |                     |                     |
| A) Sundry Creditors                            | 10,778.96           | 9,839.44            |
| B) Drafts Payable                              | 16,681.10           | 15,792.92           |
| C) Provision for audit fees                    | 1,815.00            | 1,500.00            |
| D) Staff Bonus Provision                       | 581.00              | 469.00              |
| E) Telephone bills payable                     | 55.00               | 51.00               |
| F) M.S.E.B Bills payable                       | 550.00              | 525.00              |



(Amount ₹ In '000)

| Particulars  | As on<br>31-03-2025 | As on<br>31-03-2024 |
|--|---------------------|---------------------|
| G) Commission to Collectors Payable                            | 400.00              | 421.00              |
| H) Education Fund  | 2,988.17            | 2,830.43            |
| I) Provision for Expenses                                      | 1,682.14            | 1,555.00            |
| J) Credit balance in Subsidy from NABARD                       | 561.00              | 561.00              |
| K) Salary & Allowances Payable                                 | 352.31              | 352.31              |
| L) Deferred Tax Liability                                      | 7,687.80            | 7,445.51            |
| M) CGST/SGST Tax Payable                                       | 2,015.90            | 96.45               |
| N) TDS Payable   | 5,673.80            | 5,593.02            |
| O) Provision for Income Tax                                    | 20.63               | 20.63               |
| P) Dividend Payable  | 9,910.08            | 7,340.39            |
| Q) Rent Payable  | 1,583.00            | 857.00              |
| R) ATM ,POS,IMPS Transactions                                  | 9,774.50            | 2,848.44            |
| S) Clearing Control Account                                    | 138.37              | 138.37              |
| T) ICICI DD Payable Provision A/c                              | 1.05                | 1.05                |
| UT) MSC Bank Mumbai DD Payable Provision                       | 6.03                | 38.97               |
| V) Overdue Interest Receivable on Staff Loan                   | 274.33              | 274.33              |
| W) FITL Interest Capitalization                                | 9,459.52            | 9,459.52            |
| X) HDFC DD Payable Provision A/c                               | 254.18              | 343.79              |
| Y) Intt Capit on Hotel Rasika                                  | 3,789.79            | 4,826.68            |
| Z) BDDR A/c Dividend Payable                                   |                     | 5.11                |
| AA) Provision for Consultancy Fee                              | 990.14              | 464.00              |
| AB) Provision for AGM  | 200.00              | 200.00              |
| <b>Grand Total</b>   | <b>88,223 81</b>    | <b>73,850.37</b>    |
| <b>Sub Schedule 7 - Investment in Government Security</b>      |                     |                     |
| A) Government Securities (Central)                             | 15,67,248.00        | 16,22,074.50        |
| B) Government Securities (State)                               | 11,46,244.41        | 12,47,489.14        |
| C) Treasury Bills  | 9,91,527.55         | 5,92,605.10         |
| <b>Grand Total</b>   | <b>37,05,019.96</b> | <b>34,62,168.74</b> |
| <b>Sub Schedule 8 - Investment in Other Approved Security</b>  |                     |                     |
| A) Mutual Funds  | 2,09,989.50         | 3,44,982.75         |
| B) Bonds   | 2,46,048.82         | 2,48,876.22         |
| C) Fixed Deposits  | 12,70,300.00        | 9,57,700.00         |
| <b>Grand Total</b>   | <b>17,26,338.32</b> | <b>15,51,558.97</b> |
| <b>Sub Schedule 9 - Investment in Others (to be specified)</b> |                     |                     |
| A) Government Securities (Central)                             | 32,150.50           | 32,150.50           |
| B) Government Securities (State)                               | 2,24,790.78         | 2,24,790.78         |
| C) Fixed Deposits  | 6,02,600.00         | 5,36,900.00         |
| D) Security Receipts   | 5,08,249.00         | 5,40,887.00         |
| <b>Grand Total</b>   | <b>13,67,790.28</b> | <b>13,34,728.28</b> |
| <b>Sub Schedule 10 - Premises</b>                              |                     |                     |
| A) Land  | 2,44,255.75         | 2,44,255.75         |
| B) Buildings   | 56,698.43           | 59,682.55           |
| <b>Grand Total</b>   | <b>3,00,954.18</b>  | <b>3,03,938.30</b>  |



(Amount ₹ In '000)

| <b>Sub Schedule 11 - Other Fixed Asset</b>                                      |                             |                             |
|---|-----------------------------|-----------------------------|
|   | <b>As on<br/>31-03-2025</b> | <b>As on<br/>31-03-2024</b> |
| A) Furniture and Fixtures   | 20,570.38                   | 13,552.63                   |
| B) Computers  | 8,298.68                    | 4,835.49                    |
| C) Lockers  | 4,352.42                    | 3,491.45                    |
| D) Solar  | 77.66                       | 129.41                      |
| <b>Grand Total</b>  | <b>33,299.13</b>            | <b>22,008.98</b>            |
| <b>Sub Schedule 12 - Stationery &amp; Stamps</b>                                |                             |                             |
| A) Stationery in Hand   | 8,020.79                    | 6,958.25                    |
| B) Adhesive Stamps/Franking Stamps  | 37.63                       | 153.83                      |
| <b>Grand Total</b>  | <b>8,058.42</b>             | <b>7,112.08</b>             |
| <b>Sub Schedule 13 - Interest Recievable</b>                                    |                             |                             |
| A) on Investments   | 1,59,360.91                 | 1,51,708.40                 |
| B) on Loans And Advances  | 2,68,311.02                 | 2,09,050.78                 |
| C) on Staff Loans   | 1,443.39                    | 1,443.39                    |
| <b>Grand Total</b>  | <b>4,29,115.31</b>          | <b>3,62,202.58</b>          |
| <b>Sub Schedule 14- Other Assets</b>  |                             |                             |
| A) Advances to staff  | 3,241.08                    | 3,245.96                    |
| B) Liabrary Books   | 27.69                       | 27.69                       |
| C) Telephone Deposits   | 311.76                      | 311.76                      |
| D) Deposits for Rented Premises   | 1,488.36                    | 1,488.36                    |
| E) Advance Income Tax & Income Tax refundable                                   | 3,628.03                    | 25,726.55                   |
| F) Deposits with M.S.E.B  | 745.07                      | 720.10                      |
| G) Sundry Debtors   | 5,758.02                    | 10,731.83                   |
| H) Misclenious Recovery Control A/c (TDS Recoverable)                           | 1,399.75                    |                             |
| I) NFS , IMPS, Cash Products, ATM Acquire                                       |                             | 169.55                      |
| J) Write Off Written Back A/c   | (15,861. 21)                | (15,861. 21)                |
| K) CGSTR/SGSTR  | 2,176.49                    | 154.12                      |
| L) BBPS Wallet-Sarvatra   | 49.53                       | 49.53                       |
| M) TDS Receivable   | 94.60                       | 74.00                       |
| N) IGST Receivable  | 51.73                       | -                           |
| O) Prepaid Expenses   | 9,571.19                    | 3,108.02                    |
| P) Festival Advance   |                             | 4.00                        |
| Q) Customer TDS Adjustment  | 45.97                       | (21.80)                     |
| R) Return Product   | 49.70                       |                             |
| <b>Grand Total</b>  | <b>12,777.75</b>            | <b>29,928.46</b>            |
| <b>Sub Schedule 15 - Others items for which the bank is contingently liable</b> |                             |                             |
| A) Guarantees given on behalf of constituents                                   | 2,97,986.94                 | 4,59,349. 37                |
| B) DEA Fund Payable   | 58,713.00                   | 51,130. 94                  |
| <b>Grand Total</b>  | <b>3,56,699.94</b>          | <b>5,10,480.32</b>          |
| <b>Sub Schedule 16 - Miscellaneous Income</b>                                   |                             |                             |
| A) Incidental Charges   | 2,731.41                    | 5,183.80                    |





(Amount ₹ In '000)

|   | <b>As on<br/>31-03-2025</b> | <b>As on<br/>31-03-2024</b> |
|---|-----------------------------|-----------------------------|
| B) Rent Received on Lockers                 | 4,156.13                    | 4,223.34                    |
| C) Service charges                          | 9,185.55                    | 8,583.12                    |
| D) Processing Fees on Loans                 | 10,762.17                   | 12,071.15                   |
| E) Income on Franking Stamps                | 131.98                      | 135.85                      |
| F) Printing & Stationery Charges Received   | 27.88                       | 26.74                       |
| G) Income Tax Refund                        |                             |                             |
| H) IMPS, UPI & Nach Charges Received        | 2,194.83                    | 1,645.17                    |
| I) Bank Charges                             | 11,668.95                   | 5,017.76                    |
| J) Miscellaneous Income                     | 978.61                      | 280.15                      |
| K) Recovery in Writeoff accounts            | 2,251.70                    | 5,824.81                    |
| L) ATM Charges Received                     | 5,538.20                    | 5,622.75                    |
| M) Charges received on PO/DD/NEFT/RTGS      | 1,815.84                    | 1,833.96                    |
| N) CIBIL Charges Received                   | 235.89                      | 120.36                      |
| <b>Grand Total</b>                          | <b>51,679 14</b>            | <b>50,568.95</b>            |
| <b>Sub Schedule 17 - Other Expenditures</b> |                             |                             |
| 1) Dicgc Insurance                          | 15,661.47                   | 14,795.43                   |
| 2) Election Expenses                        | 2.00                        | 2,622.08                    |
| 3) Arc Management Fee                       | 32,589.98                   | 39,360.24                   |
| 4) Administrative Expenses (Pm Schemes)     | (5.62)                      | (6.13)                      |
| 5) Diesel Expenses                          | 6.36                        | 13.02                       |
| 6) Cibil Charges Expenses                   | 414.19                      | 337.91                      |
| 7) Imps & Ecompos Charges Paid              | 104.71                      | 110.42                      |
| 8) Contingencies                            | 5,363.10                    | 3,873.27                    |
| 9) Commission Paid To Pigmy Agents          | 5,233.31                    | 5,520.43                    |
| 10) Karmachari Kalyan Nidhi                 | 1,718.50                    | 2,527.63                    |
| 11) Administrative Charges                  | 632.11                      | 575.96                      |
| 12) Training Expences                       | 57.20                       | 224.29                      |
| 13) Association And Other Fees              | 422.85                      | 704.55                      |
| 14) Computer Expenses                       | 9,855.16                    | 7,908.05                    |
| 15) Water Charges                           | 411.07                      | 437.46                      |
| 16) Service Charges ( Building )            | 311.63                      | 311.63                      |
| 17) Suit File Legal Charges                 | 151.41                      | 156.13                      |
| 18) Consultancy Charges                     | 557.94                      | 602.92                      |
| 19) Recovery Expenses                       | 15.40                       | 6.10                        |
| 20) Cash Remittance Expenses                | 1,273.67                    | 1,255.64                    |
| 21) Goods & Service Tax                     | 1,372.09                    | 3,389.59                    |
| 22) Convinience / Taxi Charges              | 155.23                      | 128.56                      |
| 23) Bank Cleaning Expenses                  | 369.92                      | 303.79                      |
| 24) Generator Expenses                      | 36.57                       | 22.40                       |
| 25) Vehicle Repair Expenses                 | 5.33                        | 7.12                        |
| 26) Bank Charges                            | 366.27                      | 496.39                      |
| 27) Upi Switching Charges Paid              | 235.81                      | 192.12                      |
| 28) Connectivity Charges                    | 7,580.34                    | 7,748.81                    |
| 29) Agm Expenses                            | 218.18                      | 100.61                      |
| 30) Repair Exp Of Office Vehicle            | 4.16                        | 15.99                       |
| 31) Fuel Expenses Of Office Vehicle         | 51.18                       | 52.73                       |



(Amount ₹ In '000)

|                                    | As on<br>31-03-2025 | As on<br>31-03-2024 |
|------------------------------------|---------------------|---------------------|
| 32) Diesel And Petrol Expenses     | 91.35               | 137.64              |
| 33) Atm Charges Paid               | 13,582.22           | 8,517.07            |
| 34) Atm Switching Charges Paid     | 71.43               | (17.45)             |
| 35) Upi Charges Paid               | 945.50              | 605.10              |
| 36) Service Fees To Aarohi         |                     | 2,262.90            |
| 37) Security Charges               | 1,687.18            | 1,903.25            |
| 38) Atm Cards Expenses             | 362.94              | 636.87              |
| 39) Npa Charges Receivable         | 1,553.69            | (145.12)            |
| 40) Taxi Charges                   | 523.03              | 352.72              |
| 41) Annual Maintainance Charges    | 2,042.76            | 1,888.78            |
| 42) TA To Staff                    | 484.61              | 529.49              |
| 43) Loss / Expenses On Real Assets | 16.90               |                     |
| 44) Valuation Charges              |                     | 20.00               |
| 45) Professional Charges           |                     | 4.50                |
| 46) Interest Reversal on NBA       | 1,668.44            |                     |
| <b>Grand Total</b>                 | <b>1,08,201.53</b>  | <b>1,10,490.88</b>  |

**दि. ३१.०३.२५ अखेर नवनियुक्त संचालक व त्यांचे नातेवाईकांना दिलेली कर्जे** (आकडे लाखात)

| तपशील   | संचालक | नातेवाईक | एकुण  |
|---|--------|----------|-------|
| वर्षाच्या सुरुवातीला येणे रक्कम दि.०१.०४.२०२४ | ७२.८१  | १४.८८    | ८७.९७ |
| आर्थिक वर्षात दिलेली रक्कम                    | ०.००   | ०.००     | ०.००  |
| आर्थिक वर्षात कमी झालेली रक्कम                | -५.०२  | -४.२७    | -९.२९ |
| आर्थिक वर्षात येणे बाकी दि. ३१.०३.२०२५        | ६७.७९  | १०.६१    | ७८.४० |
| येणेबाकी पैकी थकीत रक्कम                      | ०.००   | ०.००     | ०.००  |

**- नफातोटा पत्रकाचे विवेचन -**

(आकडे लाखात)

| तपशील                   | मार्च २०२४ | खेळत्या भाग<br>भांडवलाशी प्रमाण | मार्च २०२५ | खेळत्या भाग<br>भांडवलाशी प्रमाण |
|-------------------------|------------|---------------------------------|------------|---------------------------------|
| खेळते भांडवल            | १४४७८३.६७  | -----                           | १५२५२८.७४  | -----                           |
| एकुण उत्पन्न            | ११२३५.६४   | ७.७६%                           | ११५३१.२९   | ७.५६%                           |
| व्याज उत्पन्न           | ९९२७.८१    | ६.८६%                           | १००८६.७८   | ६.६१%                           |
| इतर उत्पन्न             | १३०७.८३    | ०.९०%                           | १४४४.५१    | ०.९५%                           |
| एकुण खर्च               | ९८१६.८३    | ६.७८%                           | १०१६०.१०   | ६.६६%                           |
| व्याज खर्च              | ४८४६.००    | ३.३५%                           | ५३२९.५७    | ३.४९%                           |
| सेवक पगार खर्च          | २०२८.६९    | १.४०%                           | २३७८.६५    | १.५६%                           |
| इतर खर्च                | १५३१.३७    | १.०६%                           | १५८०.२     | १.०४%                           |
| ढोबळ नफा तरतुदी पूर्वी  | २८६१.४     | १.९८%                           | २२६३.१३    | १.४८%                           |
| आयकर तरतूद              | ५०२.९८     | ०.३५%                           | ३४९.५६     | ०.२३%                           |
| वजा इतर तरतुदी          | १९१३.७५    | १.३२%                           | ९५७.९३     | ०.६३%                           |
| निव्वळ नफा (+)/तोटा (-) | ९४७.६५     | ०.६५%                           | ९५५.६४     | ०.६३%                           |



**CASH FLOW STATEMENT FOR THE YEAR ENDED 31ST MARCH, 2025**

| Particulars   | 31-03-2025   |                     | 31-03-2024   |                     |
|---|--------------|---------------------|--------------|---------------------|
| <b>CASH FLOW FROM OPERATING ACTIVITIES</b>                      |              |                     |              |                     |
| <b>Net Profit as per Profit and Loss Account</b>                |              | 130,674.73          |              | 141,880.41          |
| Add: Depreciation in Fixed Assets                               | 7,896.49     |                     | 5,821.70     |                     |
| Add: Appropriation to Special Reserve                           | 4,500.00     |                     | 4,940.00     |                     |
| Less: Provision for Income Tax                                  | 34,956.25    |                     | 50,298.34    |                     |
| Less: Appropriations  | 94,763.79    |                     | 78,993.59    |                     |
| Add: Non-cash Item (Previous Year's Compliances)                | 3,183.22     |                     | 578.27       |                     |
| Add: Previous Year's changes to Revaluation Reserve             | 442.44       |                     |              |                     |
|   |              | (113,697.89)        |              | (119,108.50)        |
| <b>Operating profit before working capital changes</b>          |              | <b>16,976.84</b>    |              | <b>22,771.91</b>    |
| Adjustments for:  |              |                     |              |                     |
| (Increase)/Decrease in Investments                              | (450,692.57) |                     | (415,832.59) |                     |
| (Increase)/Decrease in Advances                                 | (204,340.84) |                     | (663,123.46) |                     |
| (Increase)/Decrease in Interest Receivables                     | (66,912.74)  |                     | (51,644.58)  |                     |
| (Increase)/Decrease in Other Assets                             | 16,204.37    |                     | 12,873.54    |                     |
| Increase/ (Decrease) in Funds                                   | 163,287.05   |                     | 196,461.43   |                     |
| Increase/ (Decrease) in Deposits                                | 579,986.88   |                     | 886,672.11   |                     |
| Increase/ (Decrease) in Overdue Interest Reserve                | 59,260.53    |                     | 24,584.52    |                     |
| Increase/ (Decrease) in Interest Payable                        | (8,804.32)   |                     | 13,010.41    |                     |
| Increase/ (Decrease) in Other Liabilities                       | 14,373.14    |                     | (33,584.44)  |                     |
|   |              | 102,361.51          |              | (30,583.06)         |
| <b>Net Cash Generated from Operating Activities (A)</b>         |              | <b>119,338.35</b>   |              | <b>(7,811.15)</b>   |
| <b>CASH FLOW FROM INVESTING ACTIVITIES</b>                      |              |                     |              |                     |
| (Increase)/Decrease in Fixed Assets                             | (18,830.11)  |                     | (5,362.52)   |                     |
| <b>Net Cash Generated from Investing Activities (B)</b>         |              | <b>(18,830.11)</b>  |              | <b>(5,362.52)</b>   |
| <b>CASH FLOW FROM FINANCING ACTIVITIES</b>                      |              |                     |              |                     |
| Increase / (Decrease) in Share Capital                          | 18,426.54    |                     | 15,764.59    |                     |
| Increase/ (Decrease) in Borrowings                              | 0.00         |                     | 0.00         |                     |
| <b>Net Cash Generated from Financing Activities (C)</b>         |              | <b>18,426.54</b>    |              | <b>15,764.59</b>    |
| <b>Net Increase / (Decrease) in Cash &amp; Cash Equivalents</b> |              | <b>118,934.78</b>   |              | <b>2,590.91</b>     |
| <b>Cash &amp; Cash Equivalents at the beginning of the year</b> |              | <b>1,089,482.76</b> |              | <b>1,086,891.85</b> |
| <b>Cash &amp; Cash Equivalents at the end of the year</b>       |              | <b>1,208,417.54</b> |              | <b>1,089,482.76</b> |
| <b>Details of Cash &amp; Cash Equivalents</b>                   |              | <b>31.03.2025</b>   |              | <b>31.03.2024</b>   |
| <b>Cash in Hand</b>   |              | 170,876.03          |              | 151,204.52          |
| <b>Balance with RBI</b>   |              | 637,600.00          |              | 525,400.00          |
| <b>Balance in Current Accounts with SBI, and its associates</b> |              | 399,941.51          |              | 412,878.24          |
| <b>Money at Call and Short Notice</b>                           |              | 0.00                |              | 0.00                |
| <b>Total</b>  |              | <b>1,208,417.54</b> |              | <b>1,089,482.76</b> |

For Jodh Joshi and Co.  
Chartered Accountants  
FRN 104317W

CA Ninad Chaoji  
Partner  
Membership No. 628380

Place : Camp - Khamgaon  
Date : 25/04/2025  
UDIN : 25628380BMSCJW5467

On behalf of the Board

V. S. PUNDE Chairman

Dr. S. S. KULKARNI Vice Chairman

Sau. F. S. KORDE Director

D. B. JADHAV MD / CEO

V. S. KULKARNI Chief Manager

S. V. JADHAO Chief Manager

P. P. TARALE Sr. Manager





## Notes To Account Forming Part of Financial Statement (Financial year 2024-25) Accounting Standard 17 – Segment Reporting

### Part A: Business segments

(Amount in ₹ crore)

| Business Segments           | Treasury     |               | Corporate / Wholesale Banking |               | Retail Banking |               | Other Banking Business |               | Total        |               |
|-----------------------------|--------------|---------------|-------------------------------|---------------|----------------|---------------|------------------------|---------------|--------------|---------------|
| Particulars                 | Current Year | Previous Year | Current Year                  | Previous Year | Current Year   | Previous Year | Current Year           | Previous Year | Current Year | Previous Year |
| Revenue                     | 47.57        | 45.10         | 15.59                         | 14.92         | 46.62          | 46.06         | 6.18                   | 6.28          | 115.96       | 112.36        |
| Result                      |              |               |                               |               |                |               |                        |               |              |               |
| Unallocated expenses        |              |               |                               |               |                |               |                        |               |              |               |
| Operating profit            |              |               |                               |               |                |               |                        |               |              |               |
| Income taxes                |              |               |                               |               |                |               |                        |               |              |               |
| Extraordinary profit / loss |              |               |                               |               |                |               |                        |               |              |               |
| Net profit                  |              |               |                               |               |                |               |                        |               |              |               |

(Amount in ₹ crore)

| Business Segments       | Treasury     |               | Corporate / Wholesale Banking |               | Retail Banking |               | Other Banking Business |               | Total        |               |
|-------------------------|--------------|---------------|-------------------------------|---------------|----------------|---------------|------------------------|---------------|--------------|---------------|
| Particulars             | Current Year | Previous Year | Current Year                  | Previous Year | Current Year   | Previous Year | Current Year           | Previous Year | Current Year | Previous Year |
| Other information:      |              |               |                               |               |                |               |                        |               |              |               |
| Segment assets          | 680.60       | 635.54        | 169.86                        | 179.93        | 530.26         | 499.75        | 200.11                 | 182.31        | 1580.83      | 1497.53       |
| Unallocated assets      |              |               |                               |               |                |               |                        |               |              |               |
| Total assets            | 680.60       | 635.54        | 169.86                        | 179.93        | 530.26         | 499.75        | 200.11                 | 182.31        | 1580.83      | 1497.53       |
| Segment liabilities     |              |               |                               |               |                |               |                        |               |              |               |
| Unallocated liabilities |              |               |                               |               |                |               |                        |               |              |               |
| Total liabilities       |              |               |                               |               |                |               |                        |               |              |               |

### Part B: Geographic segments

(Amount in ₹ crore)

| Particulars | Domestic     |               | International |               | Total        |               |
|-------------|--------------|---------------|---------------|---------------|--------------|---------------|
|             | Current Year | Previous Year | Current Year  | Previous Year | Current Year | Previous Year |
| (a) Revenue | 115.96       | 112.36        | Nil           | Nil           | 115.96       | 112.36        |
| (b) Assets  | 1580.83      | 1497.53       | Nil           | Nil           | 1580.83      | 1497.53       |



## Accounting Standard 18 – Related Party Disclosures

(Amount in ₹ crore)

| Item - Related Party  | Parent (as per ownership or control) | Subsidiaries | Associates/ Joint ventures | Key Management Personnel | Relatives of Key Management Personnel | Total |
|---|--------------------------------------|--------------|----------------------------|--------------------------|---------------------------------------|-------|
| <b>Borrowings</b>   |                                      |              |                            |                          |                                       |       |
| Mrs. Manisha Ajay Mate  | NIL                                  | NIL          | NIL                        | NIL                      | 0.11                                  | 0.11  |
| Mr. Satish Sadashiv Kulkarni  | NIL                                  | NIL          | NIL                        | 0.67                     | NIL                                   | 0.67  |
| Mr. Niraj Babulal Awandekar   | NIL                                  | NIL          | NIL                        | 0.01                     | NIL                                   | 0.01  |
| Deposits  | NIL                                  | NIL          | NIL                        | NIL                      | NIL                                   | NIL   |
| Placement of deposits   | NIL                                  | NIL          | NIL                        | NIL                      | NIL                                   | NIL   |
| Advances  | NIL                                  | NIL          | NIL                        | NIL                      | NIL                                   | NIL   |
| Investments   | NIL                                  | NIL          | NIL                        | NIL                      | NIL                                   | NIL   |
| Non-funded commitments  | NIL                                  | NIL          | NIL                        | NIL                      | NIL                                   | NIL   |
| Leasing/HP arrangements availed   | NIL                                  | NIL          | NIL                        | NIL                      | NIL                                   | NIL   |
| Leasing/HP arrangements provided  | NIL                                  | NIL          | NIL                        | NIL                      | NIL                                   | NIL   |
| Purchase of fixed assets  | NIL                                  | NIL          | NIL                        | NIL                      | NIL                                   | NIL   |
| Sale of fixed assets  | NIL                                  | NIL          | NIL                        | NIL                      | NIL                                   | NIL   |
| Interest paid   | NIL                                  | NIL          | NIL                        | NIL                      | NIL                                   | NIL   |
| <b>Interest received</b>  |                                      |              |                            |                          |                                       |       |
| Mrs. Manisha Ajay Mate  | NIL                                  | NIL          | NIL                        | NIL                      | 0.01                                  | 0.01  |
| Mr. Satish Sadashiv Kulkarni  | NIL                                  | NIL          | NIL                        | 0.08                     | NIL                                   | 0.08  |
| Mr. Niraj Babulal Awandekar   | NIL                                  | NIL          | NIL                        | 0.01                     | NIL                                   | 0.01  |
| Rendering of services   | NIL                                  | NIL          | NIL                        | NIL                      | NIL                                   | NIL   |
| <b>Receiving of services</b>  |                                      |              |                            |                          |                                       |       |
| Sudhir Yashwant Kulkarni CEO till 30.06.24                                  | NIL                                  | NIL          | NIL                        | 0.06                     | NIL                                   | 0.06  |
| "Venkatesh Ramchandra Kulkarni (Dy. CEO till 30.06.24 & CEO till 11.10.24)" | NIL                                  | NIL          | NIL                        | 0.08                     | NIL                                   | 0.08  |
| Dnyneshwar B. Jadhav ( CEO)   | NIL                                  | NIL          | NIL                        | 0.14                     | NIL                                   | 0.14  |
| Management contracts  | NIL                                  | NIL          | NIL                        | NIL                      | NIL                                   | NIL   |
| Mrs. Manisha Ajay Mate  | NIL                                  | NIL          | NIL                        | NIL                      | 0.11                                  | 0.11  |
| Mr. Satish Sadashiv Kulkarni  | NIL                                  | NIL          | NIL                        | NIL                      | 0.04                                  | 0.04  |

## Regulatory Capital

### a) Composition of Regulatory Capital

(Amount in ₹ crore)

| Sr.No. | Particular   | Current Year  | Previous Year |
|--------|--|---------------|---------------|
| i)     | Common Equity Tier 1 capital ( Paid up share capital and reserves net of deductions, if any)   | 139.30        | 127.02        |
| ii)    | Additional Tier 1 capital/ Other Tier 1 capital  |               |               |
| iii)   | Tier 1 capital ( i + ii )  | 139.30        | 127.02        |
| iv)    | Tier 2 capital   | 36.83         | 37.05         |
| v)     | Total capital (Tier 1+Tier 2)  | <b>176.13</b> | <b>164.07</b> |
| vi)    | Total Risk Weighted Assets (RWAs)  | 758.90        | 768.36        |
| vii)   | CET 1 Ratio (CET 1 as a percentage of RWAs) / Paid-up share capital and reserves as percentage of RWAs   |               |               |
| viii)  | Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)  | 18.36%        | 16.53%        |
| ix)    | Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)  | 4.85%         | 4.82%         |
| x)     | Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)   | 23.21%        | 21.35%        |
| xi)    | Leverage Ratio   | 8.81%         | 8.48%         |
| xii)   | Percentage of the shareholding of<br>a) Government of India<br>b) State Government (specify name)\$<br>c) Sponsor Bank\$   | Nil           | Nil           |
| xiii)  | Amount of paid-up equity capital raised during the year  | 1.84          | 2.27          |
| xiv)   | Amount of non-equity Tier 1 capital raised during the year, of which:<br>Give list7 as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.).<br>Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant. | 10.12         | 21.83         |
| xv)    | Amount of Tier 2 capital raised during the year, of which<br>Give list8 as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.).<br>Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.             | -0.25         | 10.95         |

### b) Draw down from Reserves

There are no withdrawals from General Reserve



## Asset liability management

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

(Amount in ₹ crore)

|                              | Day 1 | 2 to 7 days | 8 to 14 days | 15 to 28 Days | 29 days to 3 months | Over 3 months and up to 6 months | Over 6 months and up to 1 year | Over 1 year and up to 3 years | Over 3 years and up to 5 years | Over 5 years | Total   |
|------------------------------|-------|-------------|--------------|---------------|---------------------|----------------------------------|--------------------------------|-------------------------------|--------------------------------|--------------|---------|
| Deposits                     | 21.61 | 30.01       | 31.22        | 21.80         | 78.36               | 115.93                           | 264.73                         | 690.51                        | 8.84                           | 2.19         | 1265.20 |
| Advances                     | 56.17 | 0.94        | 1.64         | 18.36         | 64.32               | 54.13                            | 258.96                         | 30.07                         | 66.49                          | 149.03       | 700.11  |
| Investments                  | 0.00  | 32.58       | 4.93         | 42.00         | 160.76              | 18.66                            | 86.59                          | 187.97                        | 62.29                          | 84.82        | 680.60  |
| Borrowings                   | 0     | 0           | 0            | 0             | 0                   | 0                                | 0                              | 0                             | 0                              | 0            | 0       |
| Foreign Currency assets      | NA    | NA          | NA           | NA            | NA                  | NA                               | NA                             | NA                            | NA                             | NA           | NA      |
| Foreign Currency liabilities | NA    | NA          | NA           | NA            | NA                  | NA                               | NA                             | NA                            | NA                             | NA           | NA      |

## Investments

### a) Composition of Investment Portfolio as at 2025

(Amount in ₹ crore)

| Particulars  | Investments in India  |                           |        |                      |                                    |          |                            | Investments outside India                           |                                    |        |                                 | Total Investments |
|--|-----------------------|---------------------------|--------|----------------------|------------------------------------|----------|----------------------------|---|------------------------------------|--------|---------------------------------|-------------------|
|  | Government Securities | Other Approved Securities | Shares | Debentures and Bonds | Subsidiaries and/or joint ventures | Others   | Total investments in India | Government securities (including local authorities) | Subsidiaries and/or joint ventures | Others | Total Investments outside India |                   |
| <b>Held to Maturity</b>                              |                       |                           |        |                      |                                    |          |                            | Nil   | Nil                                | Nil    | Nil                             |                   |
| Gross  | 197.3922              | 0                         | 0      | 0                    | 0                                  | 25.6941  | 223.0863                   | Nil   | Nil                                | Nil    | Nil                             | 223.0863          |
| Less: Provision for non-performing investments (NPI) | 0                     | 0                         | 0      | 0                    | 0                                  | 0        | 0                          | Nil   | Nil                                | Nil    | Nil                             | 0                 |
| Net  | 197.3922              | 0                         | 0      | 0                    | 0                                  | 25.6941  | 223.0863                   | Nil   | Nil                                | Nil    | Nil                             | 223.0863          |
| <b>Available for Sale</b>                            |                       |                           |        |                      |                                    |          |                            | Nil   | Nil                                | Nil    | Nil                             |                   |
| Gross  | 73.9570               | 0                         | 0.6894 | 24.6049              | 0                                  | 259.1139 | 358.3652                   | Nil   | Nil                                | Nil    | Nil                             | 358.3652          |
| Less: Provision for depreciation and NPI             | 0                     | 0                         | 0.0012 | 5.0000               | 0                                  | 0        | 5.0012                     | Nil   | Nil                                | Nil    | Nil                             | 5.0012            |
| Net  | 73.9570               | 0                         | 0.6882 | 19.6049              | 0                                  | 259.1139 | 353.3640                   | Nil   | Nil                                | Nil    | Nil                             | 353.3640          |
| <b>Held for Trading</b>                              |                       |                           |        |                      |                                    |          |                            |   |                                    |        |                                 |                   |
| Gross  | 99.1528               | 0                         |        | 0                    | 0                                  | 0        | 99.1528                    | Nil   | Nil                                | Nil    | Nil                             | 99.1528           |
| Less: Provision for depreciation and NPI             | 0                     | 0                         |        | 0                    | 0                                  | 0        | 0                          | Nil   | Nil                                | Nil    | Nil                             | 0                 |
| Net  | 99.1528               | 0                         |        | 0                    | 0                                  | 0        | 99.1528                    | Nil   | Nil                                | Nil    | Nil                             | 99.1528           |
| <b>Total Investments</b>                             | 370.5020              | 0                         | 0.6894 | 24.6049              | 0.0000                             | 284.8080 | 680.6043                   | Nil   | Nil                                | Nil    | Nil                             | 680.6043          |
| Less: Provision for non-performing investments       | 0                     | 0                         | 0.0012 |                      | 0                                  | 0        | 0.0012                     | Nil   | Nil                                | Nil    | Nil                             | 0.0012            |
| Less: Provision for depreciation and NPI             | 0                     | 0                         | 0      | 5.0000               | 0                                  | 0        | 5.0000                     | Nil   | Nil                                | Nil    | Nil                             | 5.0000            |
| Net  | 370.5020              | 0                         | 0.6882 | 19.6049              | 0.0000                             | 284.8080 | 675.6031                   | Nil   | Nil                                | Nil    | Nil                             | 675.6031          |





## Investments

### a) Composition of Investment Portfolio as at 2024

(Amount in ₹ crore)

| Particulars  | Investments in India  |                           |        |                      |                                    |          |                            | Investments outside India                           |                                    |        |                                 | Total Investments |
|--|-----------------------|---------------------------|--------|----------------------|------------------------------------|----------|----------------------------|---|------------------------------------|--------|---------------------------------|-------------------|
|  | Government Securities | Other Approved Securities | Shares | Debentures and Bonds | Subsidiaries and/or joint ventures | Others   | Total investments in India | Government securities (including local authorities) | Subsidiaries and/or joint ventures | Others | Total Investments outside India |                   |
| <b>Held to Maturity</b>                              |                       |                           |        |                      |                                    |          |                            |   |                                    |        |                                 |                   |
| Gross  | 202.6174              | 0.00                      | 0      | 0                    | 0.00                               | 25.6941  | 228.3115                   | NII   | NII                                | NII    | NII                             | 228.3115          |
| Less: Provision for non-performing investments (NPI) | 0                     | 0.00                      | 0      | 0                    | 0.00                               | 0        | 0                          | NII   | NII                                | NII    | NII                             | 0                 |
| Net  | 202.6174              | 0.00                      | 0      | 0                    | 0.00                               | 25.6941  | 228.3115                   | NII   | NII                                | NII    | NII                             | 228.3115          |
| <b>Available for Sale</b>                            |                       |                           |        |                      |                                    |          |                            |   |                                    |        |                                 |                   |
| Gross  | 89.1079               | 0.00                      | 0.6894 | 24.8876              | 0.00                               | 238.0470 | 352.7319                   | NII   | NII                                | NII    | NII                             | 352.7319          |
| Less: Provision for depreciation and NPI             | 0                     | 0.00                      | 0.0012 | 5.0000               | 0.00                               | 0        | 5.0012                     | NII   | NII                                | NII    | NII                             | 5.0012            |
| Net  | 89.1079               | 0.00                      | 0.6882 | 19.8876              | 0.00                               | 238.0470 | 347.7307                   | NII   | NII                                | NII    | NII                             | 347.7307          |
| <b>Held for Trading</b>                              |                       |                           |        |                      |                                    |          |                            |   |                                    |        |                                 |                   |
| Gross  | 54.4916               | 0.00                      |        | 0                    | 0.00                               | 0        | 54.4916                    | NII   | NII                                | NII    | NII                             | 54.4916           |
| Less: Provision for depreciation and NPI             | 0                     | 0.00                      |        | 0                    | 0.00                               | 0        | 0                          | NII   | NII                                | NII    | NII                             | 0                 |
| Net  | 54.4916               | 0.00                      |        | 0                    | 0.00                               | 0        | 54.4916                    | NII   | NII                                | NII    | NII                             | 54.4916           |
| <b>Total Investments</b>                             | 346.2169              | 0.00                      | 0.6894 | 24.8876              | 0.00                               | 263.7411 | 635.5350                   | NII   | NII                                | NII    | NII                             | 635.5350          |
| Less: Provision for non-performing investments       | 0                     | 0.00                      | 0.0012 |                      | 0.00                               | 0        | 0.0012                     | NII   | NII                                | NII    | NII                             | 0.0012            |
| Less: Provision for depreciation and NPI             | 0                     | 0.00                      | 0      | 5.0000               | 0.00                               | 0        | 5.0000                     | NII   | NII                                | NII    | NII                             | 5.0000            |
| Net  | 346.2169              | 0.00                      | 0.6882 | 19.8876              | 0.00                               | 263.7411 | 630.5338                   | NII   | NII                                | NII    | NII                             | 630.5338          |

### b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(Amount in ₹ crore)

| Particular  | Current Year | Previous Year |
|---|--------------|---------------|
| i) Movement of provisions held towards depreciation on investments  |              |               |
| a) Opening balance  | 1.6112       | 1.6112        |
| b) Add: Provisions made during the year   | 0            | 0             |
| c) Less: Write off / write back of excess provisions during the year  | 0            | 0             |
| d) Closing balance  | 1.6112       | 1.6112        |
| ii) Movement of Investment Fluctuation Reserve  |              |               |
| a) Opening balance  | 14.5001      | 14.5001       |
| b) Add: Amount transferred during the year  | 0            | 0.0000        |
| c) Less: Drawdown   | 0            | 0             |
| d) Closing balance  | 14.5001      | 14.5001       |
| iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category |              |               |



**c) Non-SLR investment portfolio**

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

(Amount in ₹ crore)

| Sr. No. | Particular                                | Current Year | Previous Year |
|---------|---|--------------|---------------|
| a)      | Opening balance                           | 4.4578       | 5.0012        |
| b)      | Additions during the year since 1st April | 0.0000       | 0.0000        |
| c)      | Reductions during the above period        | - 0.1720     | - 0.5434      |
| d)      | Closing balance                           | 4.2858       | 4.4578        |
| e)      | Total provisions held                     | 5.0012       | 5.0012        |

**ii) Issuer composition of non-SLR investments**

(Amount in ₹ crore)

| Sr. No. | Issuer                              | Amount       |               | Extent of Private Placement |               | Extent of 'Below Investment Grade' Securities |               | Extent of 'Unrated' Securities |               | Extent of 'Unlisted' Securities |               |
|---------|-------------------------------------|--------------|---------------|-----------------------------|---------------|---|---------------|--------------------------------|---------------|---------------------------------|---------------|
| 1       | 2                                   | 3            |               | 4                           |               | 5   |               | 6                              |               | 7                               |               |
|         |                                     | Current Year | Previous Year | Current Year                | Previous Year | Current Year                                  | Previous Year | Current Year                   | Previous Year | Current Year                    | Previous Year |
| a)      | PSUs                                | 5.4924       | 5.4924        | 0.00                        | 0.00          | 0   | 0             | 0                              | 0             | 0                               | 0             |
| b)      | FIs                                 | 19.1125      | 19.3952       | 0.00                        | 0.00          | 4.2846  | 4.4566        | 0                              | 0             | 0                               | 0             |
| c)      | Banks                               | 0            | 0             | 0.00                        | 0.00          | 0   | 0             | 0                              | 0             | 0                               | 0             |
| d)      | Private Corporates                  | 0            | 0             | 0.00                        | 0.00          | 0   | 0             | 0                              | 0             | 0                               | 0             |
| e)      | Subsidiaries/ Joint Ventures        | 0            | 0             | 0.00                        | 0.00          | 0   | 0             | 0                              | 0             | 0                               | 0             |
| f)      | Others                              | 20.9990      | 34.4983       | 0.00                        | 0.00          | 0   | 0             | 0.0494                         | 0.0494        | 0.0494                          | 0.0494        |
| g)      | Provision held towards depreciation | 5.0012       | 5.0012        | 0.00                        | 0.00          | 5.0000  | 5.0000        | 0.0012                         | 0.0012        | 0.0012                          | 0.0012        |
|         | Total *                             | 45.6039      | 59.3859       | 0.00                        | 0.00          | 4.2846  | 4.4566        | 0.0494                         | 0.0494        | 0.0494                          | 0.0494        |

**d) Repo transactions (in face value terms) <sup>14</sup>**

(Amount in ₹ crore)

|   | Minimum outstanding during the year | Maximum outstanding during the year | Daily average outstanding during the year | Outstanding as on March 31 |
|---|-------------------------------------|-------------------------------------|---|----------------------------|
| i) Securities sold under repo   |                                     |                                     |   |                            |
| a) Government securities b) Corporate debt securities c) Any other securities | 0                                   | 0                                   | 0   | 0                          |
| ii) Securities purchased under reverse repo                                   |                                     |                                     |   |                            |
| a) Government securities b) Corporate debt securities c) Any other securities | 0                                   | 0                                   | 0   | 0                          |



**Note No. 5 - Asset quality (FY 2024-25)**

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

(Amount in ₹ crore)

|   | Standard                | Non-Performing |             |             | Total                         |        |
|---|-------------------------|----------------|-------------|-------------|-------------------------------|--------|
|   | Total Standard Advances | Sub-standard   | Doubtful    | Loss        | Total Non-Performing Advances |        |
| <b>Gross Standard Advances and NPAs</b>                                   | -                       | -              | -           | -           | -                             | -      |
| Opening Balance   | 657.66                  | 4.65           | 15.66       | 1.71        | 22.02                         | 679.68 |
| Net Effect of Addition and Deletion                                       | 15.94                   | 6.60           | -2.09       | -0.02       | 4.49                          | 20.43  |
| Closing balance   | 673.60                  | 11.25          | 13.57       | 1.69        | 26.51                         | 700.11 |
| *Reductions in Gross NPAs due to:   | 0.00                    | 0.00           | 0.00        | 0.00        | 0.00                          | 0.00   |
| i) Upgradation  | 0.00                    | 1.22           | 3.24        | 0.00        | 4.46                          | 4.46   |
| ii) Recoveries (excluding recoveries from upgraded accounts)              |                         | 0.03           | 1.57        | 0.01        | 1.61                          | 1.61   |
| iii) Technical/ Prudential Write-offs / ARC                               |                         |                |             |             |                               |        |
| iv) Write-offs other than those under (iii) above / OTS                   | 0.00                    | 0.01           | 0.44        | 0.00        | 0.45                          | 0.45   |
| Recoveries made and A/c closed  | 0.00                    | 0.03           | 0.20        | 0.01        | 0.24                          | 0.24   |
| <b>Total Recovery</b>   | <b>0.00</b>             | <b>1.29</b>    | <b>5.45</b> | <b>0.02</b> | <b>6.76</b>                   | 6.76   |
| <b>Provisions (excluding Floating Provisions)</b>                         |                         |                |             |             |                               |        |
| Opening balance of provisions held  | 3.00                    | 3.67           | 23.66       | 1.81        | 29.14                         | 32.14  |
| Add: Fresh provisions made during the year                                | 0.00                    | 0.00           | 1.00        | 0.00        | 1.00                          | 1.00   |
| Less: Excess provision reversed/ Write-off loans                          | 0.00                    | 0.00           | 0.00        | 0.00        | 0.00                          | 0.00   |
| Closing balance of provisions held  | 3.00                    | 3.67           | 24.66       | 1.81        | 30.14                         | 33.14  |
| This recovery figure is net of changes, if any, debited to such accounts. |                         |                |             |             |                               |        |
| <b>Net NPAs<sup>17</sup></b>  |                         |                |             |             |                               |        |
| Opening Balance   |                         | 0.00           | 0.00        | 0.00        | 0.00                          | 0.00   |
| Add: Fresh additions during the year                                      |                         | 0.00           | 0.00        | 0.00        | 0.00                          | 0.00   |
| Less : Assign to ARC  |                         | 0.00           | 0.00        | 0.00        | 0.00                          | 0.00   |
| Less: Reductions during the year  |                         | 0.00           | 0.00        | 0.00        | 0.00                          | 0.00   |
| Closing Balance   |                         | 0.00           | 0.00        | 0.00        | 0.00                          | 0.00   |
| <b>Floating Provisions</b>  |                         |                |             |             |                               |        |
| Opening Balance   |                         |                |             |             |                               | Nil    |
| Add: Additional provisions made during the year                           |                         |                |             |             |                               | Nil    |
| Less: Amount drawn down <sup>18</sup> during the year                     |                         |                |             |             |                               | Nil    |
| Closing balance of floating provisions                                    |                         |                |             |             |                               | Nil    |

**b) Technical write-offs and the recoveries made thereon**

|  |   |  |       |  |       |
|--|---|--|-------|--|-------|
| Opening balance of Technical/ Prudential written-off accounts                                    | 0 |  | 15.33 |  | 15.33 |
| Add: Technical/ Prudential write-offs during the year  | 0 |  | 0.00  |  | 0.00  |
| Less: Recoveries made from previously technical/ prudential written-off accounts during the year | 0 |  | 0.56  |  | 0.56  |
| Closing balance  | 0 |  | 14.77 |  | 14.77 |

| Ratios <sup>19</sup> (in per cent) | Current Year | Previous Year |
|------------------------------------|--------------|---------------|
| Gross NPA to Gross Advances        | 3.78%        | 3.24%         |
| Net NPA to Net Advances            | 0            | 0             |
| Provision coverage ratio           | 100%         | 100%          |





**c) Sector-wise Advances and Gross NPAs**

(Amount in ₹ crore)

| Sr. No. | Sector*  | Current Year - 2025        |              |   | Previous Year - 2024       |              |   |
|---------|--|----------------------------|--------------|---|----------------------------|--------------|---|
|         |  | Outstanding Total Advances | Gross NPAs   | Percentage of Gross NPAs to Total Advances in that sector | Outstanding Total Advances | Gross NPAs   | Percentage of Gross NPAs to Total Advances in that sector |
| i)      | <b>Priority Sector</b>   |                            |              |   |                            |              |   |
|         | a) Agriculture and allied activities                                 | 64.18                      | 1.27         | 1.98%   | 64.35                      | 1.70         | 2.64%   |
|         | b) Advances to industries sector eligible as priority sector lending | 183.38                     | 12.33        | 6.55%   | 191.70                     | 2.75         | 1.43%   |
|         | c) Services  | 140.73                     | 8.43         | 5.99%   | 114.70                     | 7.78         | 6.78%   |
|         | d) Personal loans  | 93.09                      | 1.50         | 1.65%   | 120.90                     | 6.52         | 5.39%   |
|         | Sub total (i)  | 487.19                     | 23.58        | 4.84%   | 491.65                     | 18.75        | 3.81%   |
| ii)     | <b>Non-priority Sector</b>   |                            |              |   |                            |              |   |
|         | a) Agriculture and allied activities                                 |                            |              |   |                            |              |   |
|         | b) Industry  |                            |              |   |                            |              |   |
|         | c) Services  |                            |              |   |                            |              |   |
|         | d) Personal loans  | 212.91                     | 2.91         | 1.37%   | 188.03                     | 3.27         | 1.74%   |
|         | Sub-total (ii)   | 212.91                     | 2.91         | 1.37%   | 188.03                     | 3.27         | 1.74%   |
|         | <b>Total (I + ii)</b>  | <b>700.11</b>              | <b>26.49</b> | <b>3.78%</b>  | <b>679.68</b>              | <b>22.02</b> | <b>3.24%</b>  |

**d) Overseas assets, NPAs and revenue**

| Particulars   | Current Year | Previous Year |
|---------------|--------------|---------------|
| Total Assets  | NIL          | NIL           |
| Total NPAs    | NIL          | NIL           |
| Total Revenue | NIL          | NIL           |

**e) Particulars of resolution plan and restructuring**

**i) Details of accounts subjected to restructuring**

(Amount in ₹ crore)

|               |                          | Agriculture and allied activities |               | Corporates (excluding MSME) |               | Micro, Small and Medium Enterprises (MSME) |               | Retail (excluding agriculture and MSME) |               | Total        |               |
|---------------|--------------------------|-----------------------------------|---------------|-----------------------------|---------------|--|---------------|---|---------------|--------------|---------------|
|               |                          | Current Year                      | Previous Year | Current Year                | Previous Year | Current Year                               | Previous Year | Current Year                            | Previous Year | Current Year | Previous Year |
| Standard      | Number of borrowers      | 0                                 | 0             | 0                           | 0             | 0  | 0             | 0                                       | 0             | 0            | 0             |
|               | Gross Amount (₹ crore)   | 0                                 | 0             | 0                           | 0             | 0  | 0             | 0                                       | 0             | 0            | 0             |
|               | Provision held (₹ crore) | 0                                 | 0             | 0                           | 0             | 0  | 0             | 0                                       | 0             | 0            | 0             |
| Sub- standard | Number of borrowers      | 0                                 | 0             | 0                           | 0             | 0  | 0             | 0                                       | 0             | 0            | 0             |
|               | Gross Amount (₹ crore)   | 0                                 | 0             | 0                           | 0             | 0  | 0             | 0                                       | 0             | 0            | 0             |
|               | Provision held (₹ crore) | 0                                 | 0             | 0                           | 0             | 0  | 0             | 0                                       | 0             | 0            | 0             |
| Doubtful      | Number of borrowers      | 0                                 | 0             | 0                           | 0             | 0  | 0             | 0                                       | 0             | 0            | 0             |
|               | Gross Amount (₹ crore)   | 0                                 | 0             | 0                           | 0             | 0  | 0             | 0                                       | 0             | 0            | 0             |
|               | Provision held (₹ crore) | 0                                 | 0             | 0                           | 0             | 0  | 3.24          | 0                                       | 0             | 0            | 3.24          |
| Total         | Number of borrowers      | 0                                 | 0             | 0                           | 0             | 0  | 1             | 0                                       | 0             | 0            | 1             |
|               | Gross Amount (₹ crore)   | 0                                 | 0             | 0                           | 0             | 0  | 3.24          | 0                                       | 0             | 0            | 3.24          |
|               | Provision held (₹ crore) | 0                                 | 0             | 0                           | 0             | 0  | 3.24          | 0                                       | 0             | 0            | 3.24          |



## f) Disclosure of transfer of loan exposures

*Details of stressed loans transferred during the year (to be made separately for loans classified as NPA and SMA)*

(Amount in ₹ crore)

|   | To ARCs | To permitted transferees | To other transferees<br>(please specify) |
|---|---------|--------------------------|--|
| No: of accounts   | 0       | 0                        | 0  |
| Aggregate principal outstanding of loans transferred                                  | 0       | 0                        | 0  |
| Weighted average residual tenor of the loans transferred                              | 0       | 0                        | 0  |
| Net book value of loans transferred (at the time of transfer)                         | 0       | 0                        | 0  |
| Aggregate consideration   | 0       | 0                        | 0  |
| Additional consideration realized in respect of accounts transferred in earlier years | 0       | 0                        | 0  |

## Details of loans acquired during the year

|   | From SCBs, RRBs, UCBs, StCBs, DCCBs, AIFIs, SFBs and NBFCs including Housing Finance Companies (HFCs) | From ARCs |
|---|---|-----------|
| Aggregate principal outstanding of loans acquired | NIL   | NIL       |
| Aggregate consideration paid                      | NIL   | NIL       |
| Weighted average residual tenor of loans acquired | NIL   | NIL       |

## g) Fraud accounts

(Amount in ₹ crore)

|   | Current year | Previous year |
|---|--------------|---------------|
| Number of frauds reported   | 0            | 0             |
| Amount involved in fraud (₹ crore)  | 0            | 0             |
| Amount of provision made for such frauds (₹ crore)  | 0            | 0             |
| Amount of Unamortised provision debited from 'other reserves' as at the end of the year (₹ crore) | 0            | 0             |

## h) Disclosure under Resolution Framework for COVID-19-related Stress

(Amount in ₹ crore)

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



## Asset quality (FY 2023-24)

### a) Classification of advances and provisions held

(Amount in ₹ crore)

|  | Standard                | Non-Performing |             |             |                               | Total       |
|--|-------------------------|----------------|-------------|-------------|-------------------------------|-------------|
|  | Total Standard Advances | Sub- standard  | Doubtful    | Loss        | Total Non-Performing Advances |             |
| <b>Gross Standard Advances and NPAs</b>                                  | -                       | 0              | -           | -           | -                             | -           |
| Opening Balance  | 587.08                  | 6.50           | 17.98       | 1.81        | 26.29                         | 613.37      |
| Net Effect of Addition and Deletion                                      | 70.57                   | -1.85          | -2.32       | -0.10       | -4.27                         | 66.30       |
| Closing balance  | 657.65                  | 4.65           | 15.66       | 1.71        | 22.02                         | 679.67      |
| *Reductions in Gross NPAs due to:  | 0.00                    | 0.00           | 0.00        | 0.00        | 0.00                          | 0.00        |
| i) Upgradation   | 0.00                    | 0.31           | 0.00        | 0.00        | 0.31                          | 0.31        |
| ii) Recoveries (excluding recoveries from upgraded accounts)             | 0.00                    | 1.86           | 3.81        | 0.06        | 5.73                          | 5.73        |
| iii) Technical/ Prudential Write-offs / ARC                              | 0.00                    | 0.00           | 0.00        | 0.00        | 0.00                          | 0.00        |
| iv) Write-offs other than those under (iii) above /OTS                   | 0.00                    | 0.00           | 0.00        | 0.00        | 0.00                          | 0.00        |
| Recoveries made and A/c closed   | 0.00                    | 0.66           | 2.17        | 0.04        | 2.87                          | 2.87        |
| <b>Total Recoveries</b>  | <b>0.00</b>             | <b>2.83</b>    | <b>5.98</b> | <b>0.10</b> | <b>8.91</b>                   | <b>8.91</b> |
| <b>Provisions (excluding Floating Provisions)</b>                        |                         |                |             |             |                               |             |
| Opening balance of provisions held                                       | 2.75                    | 6.28           | 18.19       | 1.81        | 26.28                         | 29.03       |
| Add: Fresh provisions made during the year                               | 0.25                    | 0.00           | 5.47        | 0.00        | 5.47                          | 5.72        |
| Less: Excess provision reversed/ Write-off loans                         | 0.00                    | 2.61           | 0.00        | 0.00        | 2.61                          | 2.61        |
| Closing balance of provisions held                                       | 3.00                    | 3.67           | 23.66       | 1.81        | 29.14                         | 32.14       |
| This recovery figure is net of changes, if any, debited to such accounts |                         |                |             |             |                               |             |
| <b>Net NPAs<sup>17</sup></b>   |                         |                |             |             |                               |             |
| Opening Balance  |                         | 0.00           | 0.00        | 0.00        | 0.00                          | 0.00        |
| Add: Fresh additions during the year                                     |                         | 0.00           | 0.00        | 0.00        | 0.00                          | 0.00        |
| Less : Assign to ARC   |                         | 0.00           | 0.00        | 0.00        | 0.00                          | 0.00        |
| Less: Reductions during the year   |                         | 0.00           | 0.00        | 0.00        | 0.00                          | 0.00        |
| Closing Balance  |                         | 0.00           | 0.00        | 0.00        | 0.00                          | 0.00        |
| <b>Floating Provisions</b>   |                         |                |             |             |                               |             |
| Opening Balance  |                         |                |             |             |                               | Nil         |
| Add: Additional provisions made during the year                          |                         |                |             |             |                               | Nil         |
| Less: Amount drawn down <sup>18</sup> during the year                    |                         |                |             |             |                               | Nil         |
| Closing balance of floating provisions                                   |                         |                |             |             |                               | Nil         |

### b) Technical write-offs and the recoveries made thereon

|  |   |  |  |       |  |       |
|--|---|--|--|-------|--|-------|
| Opening balance of Technical/ Prudential written-off accounts                                    | 0 |  |  | 15.33 |  | 15.33 |
| Add: Technical/ Prudential write-offs during the year  | 0 |  |  | 0.00  |  | 0.00  |
| Less: Recoveries made from previously technical/ prudential written-off accounts during the year | 0 |  |  | 0.56  |  | 0.56  |
| Closing balance  | 0 |  |  | 14.77 |  | 14.77 |

| Ratios <sup>19</sup> (in per cent) | Current Year | Previous Year |
|------------------------------------|--------------|---------------|
| Gross NPA to Gross Advances        | 3.24         | 4.15          |
| Net NPA to Net Advances            | 0.00         | 0.00          |
| Provision coverage ratio           | 100%         | 100%          |





### c) Sector-wise Advances and Gross NPAs

(Amount in ₹ crore)

| Sr. No. | Sector*   | Current Year               |            |   | Previous Year              |            |   |
|---------|---|----------------------------|------------|---|----------------------------|------------|---|
|         |   | Outstanding Total Advances | Gross NPAs | Percentage of Gross NPAs to Total Advances in that sector | Outstanding Total Advances | Gross NPAs | Percentage of Gross NPAs to Total Advances in that sector |
| i)      | <b>Priority Sector</b>  |                            |            |   |                            |            |   |
| a)      | Agriculture and allied activities                                 | 64.35                      | 1.70       | 2.64%   | 65.20                      | 2.62       | 4.02%   |
| b)      | Advances to industries sector eligible as priority sector lending | 191.70                     | 2.75       | 1.43%   | 132.47                     | 4.92       | 3.71%   |
| c)      | Services  | 114.70                     | 7.78       | 6.78%   | 138.72                     | 8.35       | 6.02%   |
| d)      | Personal loans  | 120.90                     | 6.52       | 5.39%   | 32.54                      | 2.50       | 7.68%   |
|         | Subtotal (i)  | 491.65                     | 18.75      | 3.81%   | 368.93                     | 18.39      | 4.98%   |
| ii)     | <b>Non-priority Sector</b>  |                            |            |   |                            |            |   |
| a)      | Agriculture and allied activities                                 |                            |            |   |                            |            |   |
| b)      | Industry  |                            |            |   |                            |            |   |
| c)      | Services  |                            |            |   |                            |            |   |
| d)      | Personal loans  | 188.03                     | 3.27       | 1.74%   | 244.44                     | 7.08       | 2.90%   |
|         | Sub-total (ii)  | 188.03                     | 3.27       | 1.74%   | 244.44                     | 7.08       | 2.90%   |
|         | Total (I + ii)  | 679.68                     | 22.02      | 3.24%   | 613.37                     | 25.47      | 4.15%   |

### d) Overseas assets, NPAs and revenue

| Particulars   | Current Year | Previous Year |
|---------------|--------------|---------------|
| Total Assets  | NIL          | NIL           |
| Total NPAs    | NIL          | NIL           |
| Total Revenue | NIL          | NIL           |

### e) Particulars of resolution plan and restructuring

#### i) Details of accounts subjected to restructuring

(Amount in ₹ crore)

|               |                          | Agriculture and allied activities |               | Corporates (excluding MSME) |               | Micro, Small and Medium Enterprises (MSME) |               | Retail (excluding agriculture and MSME) |               | Total        |               |
|---------------|--------------------------|-----------------------------------|---------------|-----------------------------|---------------|--|---------------|---|---------------|--------------|---------------|
|               |                          | Current Year                      | Previous Year | Current Year                | Previous Year | Current Year                               | Previous Year | Current Year                            | Previous Year | Current Year | Previous Year |
| Standard      | Number of borrowers      | 0                                 | 0             | 0                           | 0             | 0  | 0             | 0                                       | 0             | 0            | 0             |
|               | Gross Amount (₹ crore)   | 0                                 | 0             | 0                           | 0             | 0  | 0             | 0                                       | 0             | 0            | 0             |
|               | Provision held (₹ crore) | 0                                 | 0             | 0                           | 0             | 0  | 0             | 0                                       | 0             | 0            | 0             |
| Sub- standard | Number of borrowers      | 0                                 | 0             | 0                           | 0             | 0  | 0             | 0                                       | 0             | 0            | 0             |
|               | Gross Amount (₹ crore)   | 0                                 | 0             | 0                           | 0             | 0  | 0             | 0                                       | 0             | 0            | 0             |
|               | Provision held (₹ crore) | 0                                 | 0             | 0                           | 0             | 0  | 0             | 0                                       | 0             | 0            | 0             |
| Doubtful      | Number of borrowers      | 0                                 | 0             | 0                           | 0             | 0  | 0             | 0                                       | 0             | 0            | 0             |
|               | Gross Amount (₹ crore)   | 0                                 | 0             | 0                           | 0             | 0  | 0             | 0                                       | 0             | 0            | 0             |
|               | Provision held (₹ crore) | 0                                 | 0             | 0                           | 0             | 3.24                                       | 3.65          | 0                                       | 0             | 3.24         | 3.65          |
| Total         | Number of borrowers      | 0                                 | 0             | 0                           | 0             | 1  | 1             | 0                                       | 0             | 1            | 1             |
|               | Gross Amount (₹ crore)   | 0                                 | 0             | 0                           | 0             | 3.24                                       | 3.65          | 0                                       | 0             | 3.24         | 3.65          |
|               | Provision held (₹ crore) | 0                                 | 0             | 0                           | 0             | 3.24                                       | 3.65          | 0                                       | 0             | 3.24         | 3.65          |



## f) Disclosure of transfer of loan exposures

*Details of stressed loans transferred during the year (to be made separately for loans classified as NPA and SMA)*

(Amount in ₹ crore)

|   | To ARCs | To permitted transferees | To other transferees<br>(please specify) |
|---|---------|--------------------------|--|
| No: of accounts   | 0       | 0                        | 0  |
| Aggregate principal outstanding of loans transferred                                  | 0       | 0                        | 0  |
| Weighted average residual tenor of the loans transferred                              | 0       | 0                        | 0  |
| Net book value of loans transferred (at the time of transfer)                         | 0       | 0                        | 0  |
| Aggregate consideration   | 0       | 0                        | 0  |
| Additional consideration realized in respect of accounts transferred in earlier years | 0       | 0                        | 0  |

## Details of loans acquired during the year

(Amount in ₹ crore)

|   | From SCBs, RRBs, UCBs, StCBs, DCCBs, AIFIs, SFBs and NBFCs including Housing Finance Companies (HFCs) | From ARCs |
|---|---|-----------|
| Aggregate principal outstanding of loans acquired | NIL   | NIL       |
| Aggregate consideration paid                      | NIL   | NIL       |
| Weighted average residual tenor of loans acquired | NIL   | NIL       |

## g) Fraud accounts

(Amount in ₹ crore)

|   | Current year | Previous year |
|---|--------------|---------------|
| Number of frauds reported   | 0            | 0             |
| Amount involved in fraud (₹ crore)  | 0            | 0             |
| Amount of provision made for such frauds (₹ crore)  | 0            | 0             |
| Amount of Unamortised provision debited from 'other reserves' as at the end of the year (₹ crore) | 0            | 0             |

## h) Disclosure under Resolution Framework for COVID-19-related Stress

(Amount in ₹ crore)

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



## Note No. 6 - Exposures

### a) Exposure to real estate sector

(Amount in ₹ crore)

| Category  | Current year | Previous year |
|---|--------------|---------------|
| <b>i) Direct exposure</b>   |              |               |
| a) Residential Mortgages –  |              |               |
| Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.   | 84.24        | 81.29         |
| Out of which housing loans under priority sector  |              |               |
| 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; | 13.57        | 9.48          |
| c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures –  |              |               |
| i. Residential  |              |               |
| ii. Commercial Real Estate  |              |               |
| Note : Above includes only direct exposures to Residential Mortgage and Commercial Real Estate  |              |               |
| <b>ii) Indirect Exposure</b>  |              |               |
| Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.   |              |               |
| Total Exposure to Real Estate Sector  | 97.81        | 90.77         |

### b) Exposure to capital market

(Amount in ₹ crore)

| Particulars  | Current year | Previous year |
|--|--------------|---------------|
| i) Direct investment in equity shares, convertible bonds, convertible debentures and units of equity oriented mutual funds the corpus of which is not exclusively invested in corporate debt;  | NIL          | NIL           |
| ii) Advances against shares / bonds / debentures or other securities or on clean basis to individuals for investment in shares (including IPOs / ESOPs), convertible bonds, convertible debentures, and units of equity oriented mutual funds;   | NIL          | NIL           |
| iii) Advances for any other purposes where shares or convertible bonds or convertible debentures or units of equity oriented mutual funds are taken as primary security;   | NIL          | NIL           |
| iv) Advances for any other purposes to the extent secured by the collateral security of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds i.e. where the primary security other than shares / convertible bonds / convertible debentures / units of equity oriented mutual funds does not fully cover the advances; | NIL          | NIL           |
| v) Secured and unsecured advances to stockbrokers and guarantees issued on behalf of stockbrokers and market makers;   | NIL          | NIL           |
| vi) Loans sanctioned to corporates against the security of shares / bonds / debentures or other securities or on clean basis for meeting promoter's contribution to the equity of new companies in anticipation of raising resources;  | NIL          | NIL           |
| vii) Bridge loans to companies against expected equity flows / issues;   | NIL          | NIL           |
| viii) Underwriting commitments taken up by the banks in respect of primary issue of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds;  | NIL          | NIL           |
| ix) Financing to stockbrokers for margin trading;  | NIL          | NIL           |
| x) All exposures to Venture Capital Funds (both registered and unregistered)   | NIL          | NIL           |
| Total exposure to capital market   | NIL          | NIL           |





**c) Unsecured advances**

(Amount in ₹ crore)

| Particulars  | Current year 2025 | Previous year 2024 |
|--|-------------------|--------------------|
| Total unsecured advances of the bank   | 11.12             | 10.16              |
| Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken | NIL               | NIL                |
| Estimated value of such intangible securities  |                   |                    |

**Concentration of deposits, advances, exposures and NPAs**

**a) Concentration of deposits**

(Amount in ₹ crore)

| Particulars   | Current year 2025 | Previous year 2024 |
|---|-------------------|--------------------|
| Total deposits of the twenty largest depositors                                   | 41.79             | 34.77              |
| Percentage of deposits of twenty largest depositors to total deposits of the bank | 3.30%             | 2.88%              |

**b) Concentration of advances**

(Amount in ₹ crore)

| Particulars  | Current year 2025 | Previous year 2024 |
|--|-------------------|--------------------|
| Total advances to the twenty largest borrowers                                   | 151.33            | 158.19             |
| Percentage of advances to twenty largest borrowers to total advances of the bank | 21.62%            | 23.27%             |

**c) Concentration of exposures**

(Amount in ₹ crore)

| Particulars  | Current year 2025 | Previous year 2024 |
|--|-------------------|--------------------|
| Total exposure to the twenty largest borrowers/customers   | 164.06            | 167.97             |
| Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/ customers | 18.45%            | 19.93%             |

**d) Concentration of NPAs**

(Amount in ₹ crore)

| Particulars  | Current year 2025 | Previous year 2024 |
|--|-------------------|--------------------|
| Total Exposure to the top twenty NPA accounts                                  | 18.46             | 15.74              |
| Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs | 69.63%            | 74.77%             |

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

(Amount in ₹ crore)

| Particulars  | Current year 2025 | Previous year 2024 |
|--|-------------------|--------------------|
| i) Opening balance of amounts transferred to DEA Fund    | 5.11              | 4.74               |
| ii) Add: Amounts transferred to DEA Fund during the year | 0.83              | 0.56               |
| iii) Less: Amounts reimbursed by DEA Fund towards claims | 0.07              | 0.19               |
| iv) Closing balance of amounts transferred to DEA Fund   | 5.87              | 5.11               |



## Complaints

(Amount in ₹ crore)

|     | Particulars  | Current year 2025 | Previous year 2024 |
|-----|--|-------------------|--------------------|
|     | Complaints received by the bank from its customers   | 0                 | 0                  |
| 1   | Number of complaints pending at beginning of the year  | 0                 | 0                  |
| 2   | Number of complaints received during the year  | 0                 | 0                  |
| 3   | Number of complaints disposed during the year  | 0                 | 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                  |
|     | Maintainable complaints received by the bank from Office of Ombudsman/RBI                                    |                   |                    |
| 5   | Number of maintainable complaints received by the bank from Office of Ombudsman                              | 10                | 12                 |
| 5.1 | Of 10, number of complaints resolved in favour of the bank by Office of Ombudsman                            | 10                | 12                 |
| 5.2 | Of 10, number of complaints resolved through conciliation/mediation/advisories issued by Office of Ombudsman | 0                 | 0                  |
| 5.3 | Of 10, 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                  |

Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in Integrated Ombudsman Scheme, 2021 (Previously Banking Ombudsman Scheme, 2006) and covered within the ambit of the Scheme.

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

(Amount in ₹ crore)

| Grounds of complaints, (i.e. complaints relating to) | Number of complaints pending at the beginning of the year | Number of complaints received during the year | % increase/ decrease in the number of complaints received over the previous year | Number of complaints pending at the end of the year | Of 5, number of complaints pending beyond 30 days |
|--|---|---|--|---|---|
|  | Current Year  | Current Year                                  |  |   |   |
| Loan & Advances related                              | 0   | 9   | 0.00   | 0   | 0   |
| Bank Guarantee                                       | 0   | 1   | 0%   | 0   | 0   |
| Loan Transaction                                     | 0   | 0   | 0  | 0   | 0   |
| Account Fraud  | 0   | 0   | 0  | 0   | 0   |
| Others   | 0   | 3   | 200%   | 0   | 0   |
| Total  | 0   | 13  | 30%  | 0   | 0   |
|  | Previous Year   | Previous year                                 |  |   |   |
| Loan & Advances related                              | 0   | 9   | 0.00   | 0   | 0   |
| Regarding deposits & Shares                          | 0   | 0   | 0  | 0   | 0   |
| Regarding RTGS                                       | 0   | 0   | 0  | 0   | 0   |
| Regarding Loan Account                               | 0   | 0   | 0%   | 0   | 0   |
| Others   | 0   | 1   | 0.00%  | 0   | 0   |
| Total  | 0   | 10  | 0.00%  | 0   | 0   |

## Business ratios

| Particulars  | Current year 2025 | Previous year 2024 |
|--|-------------------|--------------------|
| i) Interest Income as a percentage to Working Funds                            | 6.61%             | 7.38%              |
| ii) Non-interest income as a percentage to Working Funds                       | 0.95%             | 0.97%              |
| iii) Cost of Deposits  | 4.59%             | 4.36%              |
| iv) Net Interest Margin  | 3.60%             | 4.14%              |
| v) Operating Profit as a percentage to Working Funds                           | 1.53%             | 1.96%              |
| vi) Return on Assets   | 0.77%             | 0.78%              |
| vii) Business (deposits plus advances) per employee <sup>37</sup> (in ₹ crore) | 5.96              | 5.77               |
| viii) Profit per employee (in ₹ crore)   | 0.03              | 0.03               |
| ix) Cost to Income Ratio   | 63.22%            | 54.92%             |
| x) Return on Equity  | 29.26%            | 28.54%             |
| xi) Cost of Management to Working Funds  | 2.85%             | 2.65%              |



### Bank assurance business commission income (Rs. Lakhs)

| Particulars              | Current year 2025 | Previous year 2024 |
|--------------------------|-------------------|--------------------|
| Life Insurance Polies    | 0.00              | 0.00               |
| General Insurance Polies | 0.00              | 0.04               |
| Total                    | 0.00              | 0.04               |

### Provisions and contingencies

(Amount in ₹ crore)

| Provision debited to Profit and Loss Account                   | Current year 2025 | Previous year 2024 |
|--|-------------------|--------------------|
| i) Provisions for NPI  | 0.00              | 0.00               |
| ii) A - Provision towards NPA                                  | 1.00              | 2.86               |
| ii) B - Provision towards Standard Advances                    | 0.00              | 0.25               |
| iii) Provision made towards Income tax                         | 4.14              | 5.03               |
| iv) Other Provisions and Contingencies (with details) as under |                   |                    |
| Audit fee (Statutory Audit)                                    | 0.14              | 0.12               |
| Audit fee ( Concurrent & Investment)                           | 0.04              | 0.03               |
| Pigmy Agent Commission   | 0.04              | 0.04               |
| Rent Payable   | 0.16              | 0.09               |
| Electric City Payable  | 0.06              | 0.05               |
| Telephone Bills Payable  | 0.01              | 0.01               |
| Contingencies & Other Exp.                                     | 0.05              | 0.15               |
| AGM Expenses   | 0.02              | 0.02               |
| Consultancy Charges  | 0.05              | 0.05               |
| ARC Provision  | 7.95              | 10.50              |
| Provision for Special Reserves                                 | 0.45              | 0.50               |
| Bonus Provision  | 0.06              | 0.05               |

### Payment of DICGC Insurance Premium

| Particulars                         | Current year 2025 | Previous year 2024 |
|-------------------------------------|-------------------|--------------------|
| Payment of DICGC Insurance Premium  | 1.57              | 1.48               |
| Arrears in payment of DICGC premium | Nil               | Nil                |

### बँकेची तुलनात्मक आर्थिक स्थिती

(आकडे लाखत)

| तपशील            | २०२३      | २०२४      | २०२५      |
|------------------|-----------|-----------|-----------|
| सभासद            | १०२७७५    | १०३८११    | १०५७१३    |
| भागभांडवल        | ३०५१.६५   | ३२०९.२९   | ३३९३.५६   |
| ठेवी             | १११८५३.८१ | १२०७२०.५३ | १२६५२०.४० |
| कर्जे            | ६१३३५.०५  | ६७९६७.३२  | ७००११.६६  |
| स्वनिधी          | ९६०२.२१   | १०२५०.९७  | ११०२८.८३  |
| गुंतवणुक         | ५९३९५.१७  | ६३५५३.५०  | ६८०६०.४३  |
| घेतलेली कर्जे    | ०.००      | ०.००      | ०.००      |
| खेळते भांडवल     | १३३७९८.५१ | १४४७८३.६७ | १५२५२८.७४ |
| एन.पी.ओ.         | २६२७.०९   | २२०१.७४   | २७०३.६५   |
| निव्वळ नफा (PBT) | १२६९.३२   | १४५०.६३   | १३०५.२०   |
| सी.आर.ए.आर.      | २१.८०     | २१.३७     | २२.८८     |
| शाखा             | ३२        | ३२        | ३५        |
| सेवक वर्ग        | ३३७       | ३२७       | ३३०       |
| ऑडीट वर्ग        | A         | A         | A         |





**दि खामगांव अर्बन को-ऑप. बँक लि., खामगांव (मल्टीस्टेट शेड्युल्ड बँक)**

सन २०२५-२६ करिता व्यवसाय उद्दीष्ट शाखा व्यवसाय नियोजन बैठकीमध्ये खालीलप्रमाणे घेण्यात आले त्या आधारावर खर्च उत्पन्न खालीलप्रमाणे अपेक्षित आहे.

CASA : 63000

ADVANCES : 88000

TOTAL DEPOSIT : 147700

INVESTMENTS : 70000

**सन २०२५-२०२६ करिता अंदाजपत्रक**

\* उत्पन्न व खर्चाचा तपशिल \*

खर्चाचा तपशिल : उत्पन्नाचा तपशिल : (आकडे लाखात)

| अ. क्र. | विवरण   | २०२४-२०२५ चा अंदाज | २०२४-२०२५ चा प्रत्यक्ष खर्च | २०२५-२०२६ चा अंदाज | अ. क्र. | विवरण                     | २०२४-२०२५ चा अंदाज | २०२४-२०२५ चे प्रत्यक्ष उत्पन्न | २०२५-२०२६ चा अंदाज |
|---------|---|--------------------|-----------------------------|--------------------|---------|---------------------------|--------------------|--------------------------------|--------------------|
| १       | सेवकांचे पगार व भत्ते                             | २३००.००            | २३०९.८९                     | २४००.००            | १       | कर्जावर मिळणारे व्याज     | ६५००.००            | ६२२०.८४                        | ६४००.००            |
| २       | संचालक भत्ता व प्रवास खर्च                        | २०.००              | २०.९९                       | २५.००              | २       | गुंतवणूकीवर मिळणारे व्याज | ४०००.००            | ३८५६.९९                        | ४०००.००            |
| ३       | कर्मचारी प्रवास खर्च                              | ५.००               | ५.२३                        | ६.००               | ३       | मिळणारे कमीशन             | १००.००             | २४.९९                          | २५.००              |
| ४       | टॅक्सी चार्जेस फॉर कॅश रेमिटन्स                   | ३०.००              | ४७.२६                       | ५०.००              | ४       | गुंतवणूकीवरील उत्पन्न     | ६५०.००             | ९००.२०                         | ९५०.००             |
| ५       | भाडे, कर, विमा, विद्युत                           | २५०.००             | २९०.७४                      | ३००.००             | ५       | इतर उत्पन्न               | ५५५.००             | ५२८.३५                         | ५३०.००             |
| ६       | पोस्टेज व टेलिफोन                                 | १०.००              | १०.३०                       | ११.००              |         |                           |                    |                                |                    |
| ७       | ऑडीट फी व लॉ चार्जेस                              | २५.००              | २७.५८                       | २८.००              |         |                           |                    |                                |                    |
| ८       | इमारती दुरुस्ती व घसारा                           | १००.००             | ७८.९७                       | १००.००             |         |                           |                    |                                |                    |
| ९       | छपाई, जाहीरात व किरकोळ खर्च                       | ६०.००              | ८५.८०                       | ९०.००              |         |                           |                    |                                |                    |
| १०      | संग्राहक कमीशन                                    | ६०.००              | ५२.३३                       | ५५.००              |         |                           |                    |                                |                    |
| ११      | तरतुदी  | १२००.००            | ९४०.००                      | ९००.००             |         |                           |                    |                                |                    |
| १२      | ठेवीवरील व्याज                                    | ५०००.००            | ५३२९.६६                     | ५५००.००            |         |                           |                    |                                |                    |
| १३      | संगणक व इतर मशिनरी खर्च                           | १५०.००             | ९८.८९                       | १५०.००             |         |                           |                    |                                |                    |
| १४      | प्रशिक्षण खर्च                                    | ५.००               | ०.५७                        | ५.००               |         |                           |                    |                                |                    |
| १५      | प्रशासकीय खर्च                                    | ६.००               | ६.३२                        | ७.००               |         |                           |                    |                                |                    |
| १६      | वॉटर बिल अॅन्ड क्लिअरिंग चार्जेस                  | ५.००               | ४.९९                        | ५.००               |         |                           |                    |                                |                    |
| १७      | इतर खर्च  | २५०.००             | २५९.९६                      | २६०.००             |         |                           |                    |                                |                    |
| १८      | असोशिएशन अॅन्ड अदर फी                             | १०.००              | ४.२३                        | ५.००               |         |                           |                    |                                |                    |
| १९      | सुट फाईल लिगल, कन्सल्टन्सी अॅन्ड रिकव्हरी चार्जेस | ९.००               | ७.२४                        | ८.००               |         |                           |                    |                                |                    |
| २०      | प्रिमियम ऑन सिक्युरिटी अमोर्टाईज                  | ३५.००              | २९.८९                       | २२.००              |         |                           |                    |                                |                    |
| २१      | कनेक्टिव्हिटी चार्जेस                             | ८५.००              | ७५.८०                       | ८०.००              |         |                           |                    |                                |                    |
| २२      | डी आय सी जी सी                                    | १७५.००             | १५६.६९                      | १७०.००             |         |                           |                    |                                |                    |
| २३      | लॉस ऑन शिपिंग ऑफ इन्व्हेस्टमेंट                   | ०.००               | ०.००                        | ०.००               |         |                           |                    |                                |                    |
| २४      | ए. आर. सी. मॅनेजमेंट फी                           | ३७०.००             | ३२५.९०                      | ३००.००             |         |                           |                    |                                |                    |
| २५      | सर्व्हिस फी आरोही                                 | १०.००              | ०.००                        | ०.००               |         |                           |                    |                                |                    |
| २६      | कर पूर्व नफा                                      | १६३५.००            | १३७९.९८                     | १४२८.००            |         |                           |                    |                                |                    |
|         | <b>एकूण -</b>                                     | <b>११८०५.००</b>    | <b>११५३९.२९</b>             | <b>११९०५.००</b>    |         | <b>एकूण -</b>             | <b>११८०५.००</b>    | <b>११५३९.२९</b>                | <b>११९०५.००</b>    |



**ANNEXURE**

**NAME OF THE BANK**

**THE KHAMGAON URBAN CO-OP. BANK LTD.,  
(MULTISTATE SCHEDULED BANK) KHAMGAON.**

(Rs. in Lakh)

| Sr. No. | Subject                               | Position as on 31/03/2025   | 31/03/2025                       |
|---------|---------------------------------------|---|----------------------------------|
| 1       | CRAR                                  | Position of CRAR  | 22.88%                           |
| 2       | *                                     | Capital Adequacy Ratio- Tier I Capital<br>Capital Adequacy Ratio- Tier II Capital   | 13690.45<br>3685.75              |
| 3       |                                       | Movement of CRAR for two year (Increase)<br>As on 31 March 2024 ----- 21.37%<br>As on 31 March 2025 ----- 22.88%  | 1.51%                            |
| 4       | Investments                           | Gross value of investments in Government & Other approved Securities ,<br>Bonds, units of UTI etc,<br>a) Government Securities and other approved Securities<br>b) Other Investments<br>Total | 54313.59<br>13746.84<br>68060.43 |
| 5       | Loans                                 | Advances against share and debentures   | Nil                              |
| 6       |                                       | Advances against Real estate, construction business & housing.  | 8911.01                          |
| 7       |                                       | Aggregate amount of loans and advances granted to Directors , relatives , firms /<br>companies in which directors are interest<br>a) Fund - based<br>b) Non - fund based                      | 78.40<br>78.40<br>NIL            |
| 8       | Cost of Deposits                      | Average Cost of Deposits  | 4.59%                            |
| 9       | NPA's                                 | Percentage of gross NPA's to Total Advances   | 3.86%                            |
| 10      |                                       | Percentage of Net NPA's to Net Advances   | 0.00%                            |
| 11      |                                       | <b>Movement in NPA 31-03-25</b><br>NPA's As on 31-03-2024 2201.74<br>Less: Recoveries during the year -675.90<br>Additions during the year +1177.81   | 2703.65                          |
| 12      | P & L A/c                             | Interest Income as a percentage of working funds  | 6.61%                            |
| 13      |                                       | Non-Interest Income as a percentage of Working funds.   | 0.95%                            |
| 14      |                                       | Operating Profit as a percentage of Working funds   | 1.48%                            |
| 15      |                                       | Return on Assets  | 0.68%                            |
| 16      |                                       | Business (Deposits + Advances) per employee   | 596.00                           |
| 17      |                                       | Profit per employee   | 2.90                             |
| 18      | Provision made as on 31 March         | Amount of provision made towards Non-Performing Assets,<br>Value of investments Depreciation reserve.   | 3014.03<br>161.12                |
| 19      | Movement of provisions for two years. | Movement of provision towards <b>31-03-24 31-03-25</b><br>i) NPA's; 2914.03 3014.03<br>ii) Non Performing Investment 500.00 500.00<br>iii) Standard Assets 300.00 300.00                      |                                  |
| 20      | DICGC                                 | Payment of Insurance Premium to Deposit Insurance and Credit Guarantee Corporation.   | 156.61                           |
| 21      | Foreign Exchange                      | Foreign currency Assets and Liabilities (For Authorised dealers in Foreign Exchange)  | NIL                              |



## Proposed Amendment in Bye-laws of The Khamgaon Urban Co-operative Bank Ltd., Khamgaon

| Existing Bye-Laws No. | Existing Bye-Laws  | Proposed Bye-Laws No. | Proposed Bye-Laws   | Reason  |
|-----------------------|--|-----------------------|---|---|
| 4                     | <b>Definitions :-</b><br>ia) New clause<br>ib) New clause<br><br>vi) 'CENTRAL REGISTRAR' means the Central Registrar of the Co-operative Societies appointed under sub section (1) of the section 4 and includes any Officer empowered to exercise the powers of the Central Registrar under sub section (2) of the section 4 of the Multi-State Co-operative Societies Act.<br>xi) 'CO-OPERATIVE YEAR' means the year ending on the 31 st day of March of the year.<br>xi) New clause<br><br><br><br>xxiii) 'NOTIFICATION' means a notification published in the official gazette.                          | 4                     | <b>Definitions:-</b><br>ia) "Authority" means the Co-operative Election Authority established under sub-section (1) of section 45;<br>ib) "Co-operative Ombudsman" means the Ombudsman appointed by the Central Government under section 85A;<br>vi) "Central Registrar" means the Central Registrar of Cooperative Societies appointed "as per clause (f) of article 243ZH of the Constitution read with sub-section (1) of section 4" and includes any officer empowered to exercise the powers of the Central Registrar under sub-section (2) of that section;<br><br>xi) Deleted & new clause substituted as under,<br><br>xi) "financial year", in relation to any multi-State co-operative society or class of such societies, means the year ending on the 31st day of March of the year and where the accounts of such society or class of such societies are, with the previous sanction of the Central Registrar, balanced on any other day, the year ending on such day;<br>xxiii) "notification" means a notification published in the Official Gazette, and the expression 'notified' with its cognate meanings and grammatical variations shall be construed accordingly" | Required as per provisions of MSCS (Amendment) Act , 2023 & MSCS ( A m e n d m e n t ) Rules,2023   |
| 6                     | <b>MEMBERS:-</b><br><b>(A)Regular Member:</b><br>a)The individual is not convicted of any criminal offense involving moral turpitude.  | 6                     | <b>MEMBERS:-</b><br><b>(A)Regular Member:</b><br>a)Any person engaged in money lending, financing & investment activities, either in individual capacity or as proprietor/ partner/ employee/director of any concern as also those convicted of any criminal offense involving moral turpitude.   | It is pointed out in RBI inspection FY 2023-24 that the existing bye-laws is not in conformity with the RBI guidelines hence a amendment is considered necessary. |
| 7                     | <b>(iii) Expulsion of a Member:</b><br>(c)New clause   | 7                     | <b>(iii) Expulsion of a Member:</b><br>(c) No member of the Bank who has been expelled under sub clause (a), shall be eligible for re-admission as a member of the Bank, for a period of three years from the date of such expulsion.   | Required as per provisions of MSCS (Amendment) Act , 2023 & MSCS ( A m e n d m e n t ) Rules,2023   |
| 8                     | <b>RIGHTS OF REGULAR MEMBERS:</b><br>v) New Clause   | 8                     | <b>RIGHTS OF REGULAR MEMBERS:</b><br>v) Right to inspect (1) audited balance sheet of preceding financial year, (2) bye-laws of the bank & (3) register or record related to his/her own transactions. Member may obtain the copy of the same ( 1 to 3) on payment of such fee as may be specified by the bank.   | Required as per provisions of MSCS (Amendment) Act , 2023 & MSCS ( A m e n d m e n t ) Rules,2023   |
| 18                    | <b>MAXIMUM BORROWING POWER</b><br>The Borrowing by way of deposits and loans during any financial year shall not exceed ten times of the sum of subscribed share capital and accumulated reserves, the accumulated losses shall be deducted.   | 18                    | <b>MAXIMUM BORROWING POWER</b><br>The Borrowing by way of deposits and loans during any financial year shall not exceed thirty times of the sum of subscribed share capital plus accumulated reserves minus the accumulated losses, if any. Provided that the total amount of deposits and loans received during any financial year shall not exceed such multiples as may be determined by the Central Government of the sum of subscribed share capital and accumulated reserves minus accumulated losses, if any.  | Required as per provisions of MSCS (Amendment) Act , 2023 & MSCS ( A m e n d m e n t ) Rules,2023   |
| 29                    | <b>BOARD OF DIRECOTRS :-</b><br>The Management of the bank shall vest in the hands of the Board of Director-s consisting of 18 directors which are to be elected from amongst the members as under,<br>(i) (a) 10 Directors from amongst the members (General Constituency) residing in the district where the head quarter of the bank is situated.<br>(d) One director from the members belonging to weaker section.<br>(v) The Board of Directors shall be elected once in five years as per the election rules framed by the Board and approved by the General body as provided under below No. 30 (29). | 29                    | <b>BOARD OF DIRECOTRS :-</b><br>The Management of the bank shall vest in the hands of the Board of Director-s consisting of 18 directors which are to be elected from amongst the members as under,<br>(i) (a) 11 Directors from amongst the members (General Constituency) residing in the district where the head quarter of the bank is situated.<br>(d) This clause is to be deleted<br><br>(v)The Board of Directors shall be elected once in five years. The Chairman and the Chief Executive of the Bank shall inform the Authority, six months before the expiry of the term of the existing board, to conduct the elections within time & shall provide all necessary support to the Authority to conduct elections for the Bank.  | Required as per provisions of MSCS (Amendment) Act , 2023 & MSCS ( A m e n d m e n t ) Rules,2023   |
| 30                    | <b>POWERS AND FUNCTIONS OF THE BOARD OF DIRECTORS:</b><br>The powers and functions of the Board shall be as under :<br>(xxxvi) New Clause  | 30                    | <b>POWERS AND FUNCTIONS OF THE BOARD OF DIRECTORS:</b><br>The powers and functions of the Board shall be as under :<br>(xxxvi) To appoint Co-operative Information Officer, the Co-operative Information Officer shall provide the information to the members of the Bank regarding to right to inspect (1) audited balance sheet of preceding financial year, (2) Bye-laws of the bank & (3) register or record related to his/her own transactions. Member may obtain the copy of the same ( 1 to 3) on payment of such fee as may be specified by the bank.  | Required as per provisions of MSCS (Amendment) Act , 2023 & MSCS ( A m e n d m e n t ) Rules,2023   |





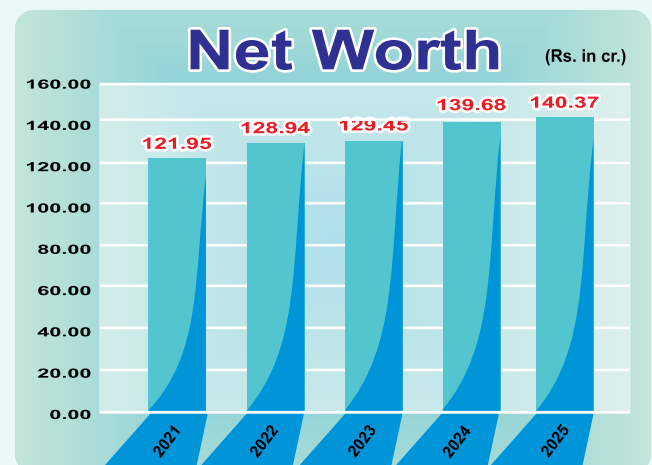
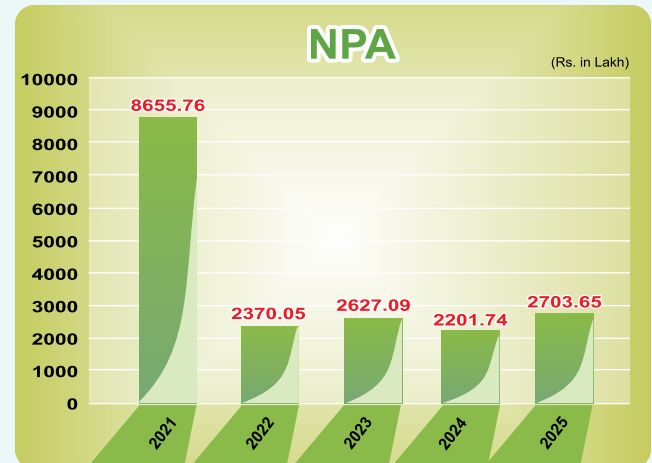
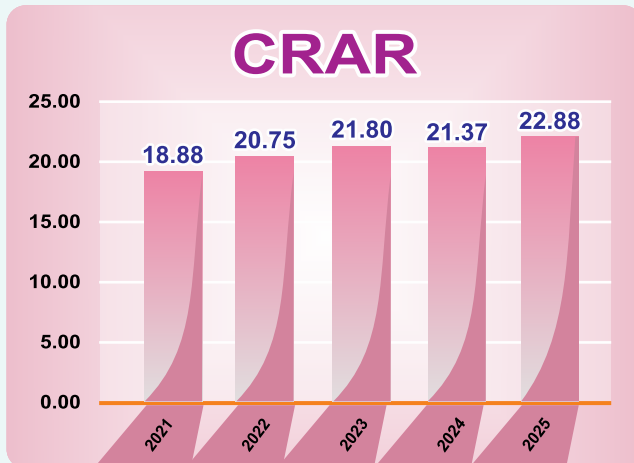
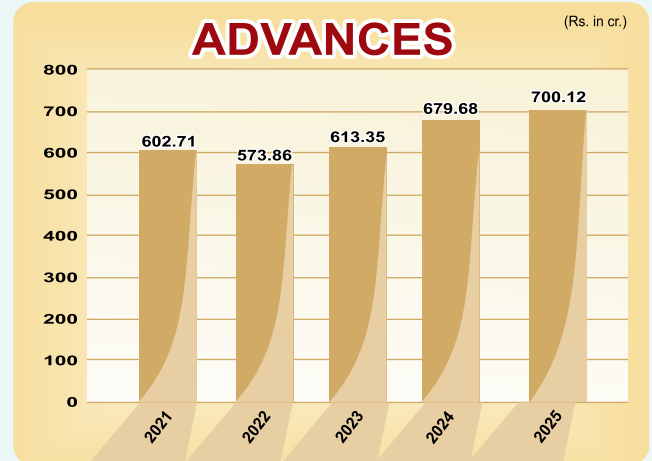
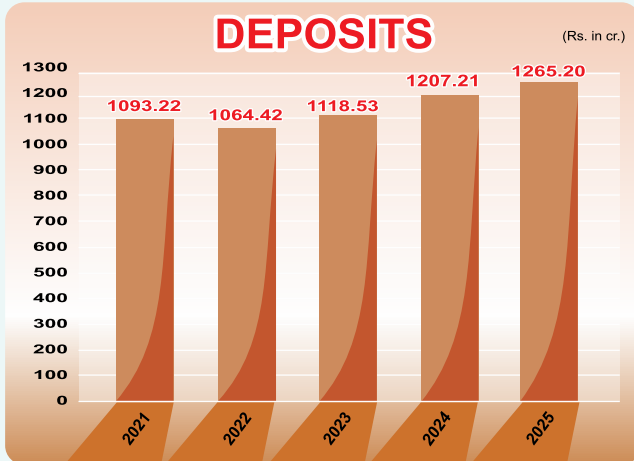
| Existing Bye-Laws No. | Existing Bye-Laws  | Proposed Bye-Laws No. | Proposed Bye-Laws   | Reason   |
|-----------------------|--|-----------------------|---|--|
| 31                    | <b>MEETINGS OF THE BOARD OF DIRECTORS AND NOTICE OF THE MEETING:</b><br>(vi) New clause<br><br>(vii) New clause  | 31                    | <b>MEETINGS OF THE BOARD OF DIRECTORS AND NOTICE OF THE MEETING:</b><br>(ii) (a) The meeting shall be convened by the Chief Executive of the Bank at the instance of the Chairman of the Bank. In a situation where such Chairman fails to direct the Chief Executive to convene the meeting of the board within the quarter, such Chief Executive shall convene the meeting on the basis of requisition of the Vice-Chairman or any other Member of the board:<br>(vii) The Chief Executive may also convene the meeting on the basis of requisition from at least fifty per cent of Members of the board; | Required as per provisions of MSCS (Amendment) Act, 2023 & MSCS (Amendment) Rules, 2023  |
| 37                    | <b>VACATION OF OFFICE BY A DIRECTOR</b><br>A Director shall be deemed to have vacated his office before the expiry of his term if:<br>v) He has been convicted of an offense involving a more turpitude unless a period of six years has elapsed since his conviction; | 37                    | <b>VACATION OF OFFICE BY A DIRECTOR</b><br>A Director shall be deemed to have vacated his office before the expiry of his term if:<br>v) He/She has engaged in money lending, financing & investment activities, either in individual capacity or as proprietor/ partner/ employee/director of any concern as also those convicted of any criminal offense involving moral turpitude.   | It is pointed out in RBI inspection FY 2023-24 that the existing by-laws is not in conformity with the RBI guidelines hence amendment is considered necessary. |
| 40                    | <b>CHIEF EXECUTIVE OFFICER :-</b><br>The Chief Executive Officer shall be selected and appointed by the Board of Directors, who shall be a full time salaried employee of the Bank.  | 40                    | <b>CHIEF EXECUTIVE OFFICER :-</b><br>The Chief Executive Officer shall be the Chief Executive of the bank and shall be a full-time employee of the Bank. He/She shall be appointed by the Board as per MSCS Act, 2002 & MSCS Rules, 2002 and any other norms issued by the Central Government in this regard & as per the guidelines issued by RBI from time to time. He/She shall aid & assist the Board of Directors in its functions. He/She shall be Ex-officio member of the Board, BOM & all committees & sub-committees of the Board of Directors as may be constitute.                              | Required as per provisions of MSCS (Amendment) Act, 2023 & MSCS (Amendment) Rules, 2023  |
| 43                    | <b>(A) LINKING OF SHARE HOLDING WITH LOAN LIMITS. :-</b><br>(v) New Clause   | 43                    | <b>(A) LINKING OF SHARE HOLDING WITH LOAN LIMITS. :-</b><br>(v) Maximum cap of linking of shares is Rs. 10,00,000/- (Ten Lacs)  | This amendment is required for business expansion.   |
| 44                    | <b>DISTRIBUTION OF NET PROFIT :-</b><br>(ii) Credit 1 % of its net profit to the Cooperative Education Fund maintained by the National Cooperative Union of India;<br>(iv) New clause  | 44                    | <b>DISTRIBUTION OF NET PROFIT :-</b><br>(ii) Credit 1 % of its net profit to the Cooperative Education Fund maintained by the Central Government<br>(iv) If the Bank is in profit for the preceding three financial years Rs. 1 crore or 1% of its net profits (whichever is less) shall be credited to the Co-operative Rehabilitation, Reconstruction and Development Fund maintained by the Central Government.  | Required as per provisions of MSCS (Amendment) Act, 2023 & MSCS (Amendment) Rules, 2023  |
| 47                    | <b>INVESTMENT OF FUNDS:</b><br>The Bank may invest or deposit its Funds in<br>(i) Securities specified in Section 20 of the Indian Trust Act. 1882;<br><br>(iv) New clause   | 47                    | <b>INVESTMENT OF FUNDS:</b><br>The Bank may invest or deposit its Funds in<br>(i) in any of the securities issued by the Central Government, State Government, Government Corporations, Government Companies, Authorities, Public Sector Undertakings or any other securities ensured by Government guarantees<br>(iv) In such other manner as may be determined by the Central Government/ Reserve Bank of India   | Required as per provisions of MSCS (Amendment) Act, 2023 & MSCS (Amendment) Rules, 2023  |
| 56                    | <b>MISCELLANEOUS :</b><br>(iv) New clause  | 56                    | <b>MISCELLANEOUS :</b><br>(iv) The Bank shall comply with the direction of the Co-operative Ombudsman as appointed under section 85A of the MSCS Act 2002 & Rules there under.  | Required as per provisions of MSCS (Amendment) Act, 2023 & MSCS (Amendment) Rules, 2023  |

## दि खामगांव अर्बन को-ऑप. बैंक - सक्षम बैंक

| अ. क्र. | तपशील   | आदर्श प्रमाण       | बँकेने राखलेले प्रमाण |        | निष्कर्ष  |
|---------|---|--------------------|-----------------------|--------|-----------|
|         |   |                    | २०२४                  | २०२५   |           |
| १       | भांडवल पर्याप्तता प्रमाण (CRAR)   | ९.००%              | २१.३७%                | २२.८८% | अति उत्तम |
| २       | नक्त मूल्य / खेळते भांडवल प्रमाण (Net Worth / Working Funds Ratio)                  | ४.००%              | ९.६५%                 | ९.२०%  | अति उत्तम |
| ३       | गुंतवणूकीवर मिळालेले उत्पन्न (Return on Investment)                                 | जास्त तेवढा चांगला | ७.१२%                 | ७.५५%  | उत्तम     |
| ४       | ठेवीचे मूल्य (Cost of Deposit)  | कमी तेवढा चांगला   | ४.३६%                 | ४.५९%  | उत्तम     |
| ५       | कर्जावर परतावा (Yield on Advance)   | जास्त तितका चांगला | १०.२२%                | ९.७२%  | उत्तम     |
| ६       | व्याजातील दुरावा (NIM)  | किमान २.५०%        | ४.१४%                 | ३.६०%  | अति उत्तम |
| ७       | सकल अनुत्पादीत कर्जे (Gross NPA)  | कमाल ७%            | ३.१४%                 | ३.८६%  | उत्तम     |
| ८       | सी.डी. रेश्यो. (C.D. Ratio)   | कमाल ७०%           | ५६.३०%                | ५५.३४% | साधारण    |
| ९       | संपत्तीवर परतावा (Return on Assets)   | कमाल १.२५%         | ०.६६%                 | ०.६३%  | साधारण    |
| १०      | सकल नफ्याचे सरासरी संपत्तीशी प्रमाण (Operating Profit / Average Total Assets Ratio) | किमान २.२५%        | १.९९%                 | १.५४%  | उत्तम     |
| ११      | लेखापरीक्षण वर्ग (Audit Class)  | “अ”                | “अ”                   | “अ”    | अति उत्तम |



# PROGRESS AT A GLANCE (2021-2025)





सहकार भारती महाराष्ट्र प्रदेश महामंत्री मा.श्री. विवेकजी जुगादे यांच्या सदिच्छा भेट प्रसंगी बँकेतर्फे अध्यक्ष मा.प्रा.श्री. विजयजी पुंडे व मुख्य कार्यकारी अधिकारी मा.श्री. ज्ञानेश्वरजी जाधव यांनी शाल श्रीफल व पुष्पगुच्छ देऊन स्वागत केले.



सहकार भारती चे अखिल भारतीय संघटन मंत्री मा.श्री. संजयजी पाचपोर मुख्य कार्यालयात सदिच्छा भेट प्रसंगी बँकेतर्फे अध्यक्ष मा.प्रा.श्री. विजयजी पुंडे व मुख्य कार्यकारी अधिकारी मा.श्री. ज्ञानेश्वरजी जाधव यांनी शाल श्रीफल व पुष्पगुच्छ देऊन स्वागत केले. याप्रसंगी उपस्थित जिल्हा संचालक मा.श्री. बाळासाहेबजी काळे, भारतीय किसान संघाचे मा.श्री. शिवाजीराव दहीभावकर.



बँकेच्या सामाजिक उपक्रमांतर्गत दरवर्षी श्री अनंत चतुर्दशी च्या पावन पर्वावर गणेश विसर्जन मिरवणुकीत सकाळी ९ ते रात्री १२ वाजेपर्यंत बँकेतर्फे नि.शुल्क चहाचे वाटप करण्यात येते. सन २०२४ मध्ये बँकेच्या चहा स्टॉलला केंद्रीय आरोग्य व आयुष मंत्री (स्वतंत्र प्रभार) मा.ना.श्री. प्रतापरावजी जाधव यांनी सदिच्छा भेट दिली तो क्षण...



मा.अॅड.श्री. आकाशदादा पुंडकर यांची महाराष्ट्र राज्याचे कामगार मंत्री पदी निवड झाल्याबद्दल बँकेतर्फे स्वागत करतांना अध्यक्ष मा.प्रा.श्री. विजयजी पुंडे, उपाध्यक्ष मा.डॉ.श्री. सतिषजी कुळकर्णी, संचालक मा.डॉ.श्री. अनिलजी धनागरे, संचालिका मा.सौ. विजयाताई राठी, मा.सौ. फुलवंतीताई कोरडे, मा.सौ. मनिषाताई माटे, मा.सौ. कल्पनाताई उपर्वट, मा.सी.ए. सौ. मिनाताई देशमुख व्यवस्थापन मंडळ अध्यक्ष मा.डॉ.श्री. जयंतराव राजुरकर, सदस्य मा.श्री. घनश्यामदासजी छांगाणी, मा.श्री. मोहनरावजी हसबनीस व मुख्य कार्यकारी अधिकारी मा.श्री. ज्ञानेश्वरजी जाधव.



यावर्षी बँकेतर्फे ग्राहक मेळाव्याचे आयोजन करण्यात आले होते. याप्रसंगी मंचावर उपस्थित बँकेचे अध्यक्ष मा.प्रा.श्री. विजयजी पुंडे, सन्माननीय सभासद मा.अॅड.श्री. नंदकिशोरजी जाणे, मा.श्री. अशोकजी मानकर, संचालिका मा.सौ. फुलवंतीताई कोरडे, मा.सौ. मनिषाताई माटे, व मुख्य कार्यकारी अधिकारी मा.श्री. ज्ञानेश्वरजी जाधव.



बुलडाणा शाखेतील खातेदार श्री. ओम बाहेकर यांना एकाच वेळी ३ मोठे टाटा टिप्पर ट्रक व पोकलॅंड मशीनचे वाहन तारण कर्ज वितरित करण्यात आले. सदर वाहनांच्या चाब्या सुपूर्द करतांना बँकेचे अध्यक्ष मा.प्रा.श्री. विजयजी पुंडे, मुख्य कार्यकारी अधिकारी मा.श्री. ज्ञानेश्वरजी जाधव, मुख्य व्यवस्थापक, शाखा व्यवस्थापक बुलडाणा व कर्ज विभागातील अधिकारी.





बँकेच्या ३३ व्या नुतन मेहकर शाखेचे उद्घाटन करतांना प्रांत सह संघचालक विदर्भ प्रांत मा.श्री. श्रीधरराव गाडगे, बुलडाणा जिल्हा संघचालक मा.प्रा.श्री. सुभाषजी मोरे, बँकेचे अध्यक्ष मा.प्रा.श्री. विजयजी पुंडे, उपाध्यक्ष मा.डॉ.श्री. सतिषजी कुळकर्णी, संचालक मा.श्री. प्रशांतजी देशपांडे,



बँकेच्या ३५ व्या नांदुरा नुतन शाखेचे उद्घाटन करतांना प्रांत कार्यवाह रा.स्व.संघ मा.श्री. अतुलजी मोघे, जलसंपदा मंत्री मा.ना.श्री. गिरिषजी महाजन, वस्त्रोद्योग मंत्री मा.ना.श्री. संजयजी सावकारे, सहकार भारती महाराष्ट्र प्रदेश महामंत्री, मा.श्री. विवेकजी जुगादे, आमदार मलकापूर विधानसभा मा.श्री. चैनसुखजी संचेती, व बँकेचे अध्यक्ष मा.प्रा.श्री. विजयजी पुंडे



बँकेच्या ३५ व्या नांदुरा नुतन शाखेचे उद्घाटन प्रसंगी दीप प्रज्वलन करतांना प्रांत कार्यवाह रा.स्व.संघ मा.श्री. अतुलजी मोघे, जलसंपदा मंत्री मा.ना.श्री. गिरिषजी महाजन, मा.आचार्य श्री. हरिभाऊ वेरुळकर गुरुजी, आमदार मलकापूर विधानसभा मा.श्री. चैनसुखजी संचेती, व बँकेचे अध्यक्ष मा.प्रा.श्री. विजयजी पुंडे



विस्तार कक्ष बुलडाणा स्थानांतरण सोहळ्याप्रसंगी मंचावर उपस्थित बुलडाणा अर्बन परिवाराचे संस्थापक अध्यक्ष मा.श्री. राधेश्यामजी चांडक उपाख्य भाईजी, विभाग संघचालक मा.श्री. चित्तरंजनदासजी राठी, बँकेचे अध्यक्ष मा.प्रा.श्री. विजयजी पुंडे, संचालिका मा.सौ. विजयताई राठी, मुख्य कार्यकारी अधिकारी मा.श्री. ज्ञानेश्वरजी जाधव, माजी संचालक मा.प्रा.श्री. जगदेवरावजी बाहेकर, शाखा व्यवस्थापक मा.श्री. नितीन देशपांडे व विस्तार कक्ष प्रमुख मा.श्री. विजय वाकोडे



उदयनगर शाखा स्थानांतरण सोहळ्याप्रसंगी उपस्थित संस्थापक सेवासंकल्प प्रकल्प मा.डॉ.श्री. नंदकुमारजी पालवे, विभाग संघचालक मा.श्री. चित्तरंजनदासजी राठी, बँकेचे अध्यक्ष मा.प्रा.श्री. विजयजी पुंडे, उपाध्यक्ष मा.डॉ.श्री. सतिषजी कुळकर्णी, संचालिका मा.सौ. फुलवंतीताई कोरडे, मा.सौ. मनिषाताई माटे, मा.सौ. कल्पनाताई उपर्वट, संचालक मा.श्री. संदिपजी डोळस, मा.श्री. प्रशांतजी देशपांडे व मुख्य कार्यकारी अधिकारी मा.श्री. ज्ञानेश्वरजी जाधव.



एम.आय.डी.सी. खामगांव शाखेच्या नुतनीकरण सोहळ्याप्रसंगी उद्घाटन करतांना कामगार मंत्री मा.ना.अॅड.श्री. आकाशदादा फुंडकर, बँकेचे अध्यक्ष मा.प्रा.श्री. विजयजी पुंडे, संचालक मा.श्री. अमोलजी हाडे व मुख्य कार्यकारी अधिकारी मा.श्री. ज्ञानेश्वरजी जाधव



खामगांव येथे वित्त संस्था संवाद, २१ व्या शतकात आर्थिक क्षेत्रातील बदल व भविष्यातील बँकींग या विषयावर आयोजित चर्चासत्र प्रसंगी मंचावर उपस्थित ज्येष्ठ संपादक व राजकीय विश्लेषक मा.डॉ.श्री. उदयजी निरगुडकर यांच्या समवेत बँकेचे अध्यक्ष मा.प्रा.श्री. विजयजी पुंडे, संचालक मा.डॉ.श्री. अनिलजी धनागरे, संचालिका मा.सौ. फुलवंतीताई कोरडे, मा.सौ. मनिषाताई माटे व मुख्य कार्यकारी अधिकारी मा.श्री. ज्ञानेश्वरजी जाधव.



सन २०२५ च्या दिनदर्शिकेचे विमोचन करतांना कामगार मंत्री मा.ना.अॅड.श्री. आकाशदादा फुंडकर, अध्यक्ष मा.प्रा.श्री. विजयजी पुंडे, उपाध्यक्ष मा.डॉ.श्री. सतिषजी कुळकर्णी, संचालक मा.डॉ.श्री. अनिलजी धनागरे, संचालिका मा.सौ. विजयताई राठी, मा.सौ. फुलवंतीताई कोरडे, मा.सौ. मनिषाताई माटे, मा.सौ. कल्पनाताई उपर्वट, मा.सीए. सौ. मिनाताई देशमुख व्यवस्थापन मंडळ अध्यक्ष मा.डॉ.श्री. जयंतराव राजुरकर, सदस्य मा.श्री. घनश्यामदासजी छांगाणी, मा.श्री. मोहनरावजी हसबनीस व मुख्य कार्यकारी अधिकारी मा.श्री. ज्ञानेश्वरजी जाधव.

डॉक्टर, सीए,  
सीएस, आयसीडब्ल्यूए,  
कन्सल्टिंग इंजिनियर, आर्किटेक्ट यांचेकरिता

## व्यावसायिक कर्ज योजना

### 9.50%

पासून सुरुवात...

रु. ५ लाख

Unsecured Loan, CC, Term Loan  
No Processing fee.



रु. २५ लाख

Secured Loan, CC, Term Loan  
(Minimum Collateral)

Collateral free, Quick Funding,  
No Hidden Charges

लॅपटॉप,  
कॉलेज फी, ट्युशन फी,  
पुस्तके खरेदी, हॉस्टेल फी व इतर  
शैक्षणिक कारणांकरिता....

## विद्यार्थ्यांकरिता त्वरित कर्ज

रु. १ लाख पर्यंत

### 10.00%

मुदत ५ वर्षांपर्यंत...



## सोलर खरेदी मुदती कर्ज योजना

### 9.00%

फक्त



चला, उर्जेचे जतन करूया...  
देशाच्या प्रगतीमध्ये भागीदार होऊया...

कर्ज उपलब्धतेची सहज  
व सोपी पध्दत.

## आपल्या बँकेच्या विविध योजना आता अधिक आकर्षक व्याजदरांसह

स्वगृहाचे स्वप्न करा साकार  
खामगांव अर्बन बँक  
देईल आपल्या स्वप्नांना आकार

## गृह कर्ज योजना

### 8.50%

पासून सुरुवात...



## लहान व्यवसायांकरिता

### विशेष कर्ज योजना

### 9.50%

सी.सी. व मुदती कर्ज सुविधा  
रु. २ लाख ते रु. २५ लाखांपर्यंत  
सहज उपलब्ध.



नियम व अटी लागू

## १०९५ दिवस सरळ ठेव योजना

### 7.70%



या योजनेचा कालावधी १०९५ दिवस (३६ महिने) राहील.  
सर्वसाधारण ठेवीवर ७.७०% व जेष्ठ नागरीक ८.२०% व्याजदर.  
योजनेत फक्त रुपये १ कोटीच्या आतील ठेवी  
स्वीकारल्या जातील.

अधिक माहितीसाठी नजिकच्या शाखेशी संपर्क साधा.



# दि खामगांव अर्बन

को-ऑप. बँक लि., खामगांव. (मल्टीस्टेट शेड्युल्ड बँक)

नातं विश्वासाचं....!