

Form A			
Balance Sheet of The Khamgaon Urban Co-op Bank Limited			
Balance as on 31st March 2025			
Particulars	Schedule	As on 31-03-2025	As on 31-03-2024
Capital and Liabilities		(Amount ₹ In '000)	(Amount ₹ In '000)
Capital	1	3,39,355.95	3,20,929.41
Reserve and Surplus	2	23,69,211.59	21,99,471.78
Deposits	3	1,26,52,040.29	1,20,72,053.42
Borrowings	4	0.00	0.00
Other liabilities and provisions	5	4,47,697.80	3,82,868.44
<b>Total</b>		<b>1,58,08,305.63</b>	<b>1,49,75,323.05</b>
Assets			
Cash and balances with RBI	6	8,08,476.03	6,76,604.52
Balance with banks and money at call and short notice	7	3,99,941.51	4,12,878.24
Investments	8	68,06,042.65	63,55,350.09
Advances	9	70,01,165.64	67,96,824.80
Fixed Assets	10	3,34,253.31	3,25,947.29
Other Assets	11	4,58,426.48	4,07,718.12
<b>Total</b>		<b>1,58,08,305.63</b>	<b>1,49,75,323.05</b>
Contingent Liabilities	12	3,56,699.94	5,10,480.32
Bills for Collection			

For Jodh Joshi and Co.  
Chartered Accountants  
FRN 104317W

*Chaoji*

CA Ninad Chaoji  
Partner  
Membership No. 628380



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

On behalf of the Board

*V. S. Punde*  
V. S. PUNDE  
Chairman

*Dr. S. S. Kulkarni*  
DR. S. S. KULKARNI  
Vice Chairman

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

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

*V. S. Kulkarni*  
V. S. KULKARNI  
Chief Manager

*S. V. Jadhao*  
S. V. JADHAO  
Chief Manager

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



Form B			
Khamgaon Urban Co-op Bank Limited.			
Profit and Loss Account for the year ended on 31st March 2025			
Particulars	Schedule	Year ended 31-03-2025	Year ended 31-03-2024
I. Income		(Amount ₹ In '000)	(Amount ₹ In '000)
Interest earned	13	10,08,677.59	9,92,781.14
Other income	14	1,44,451.25	1,30,782.59
<b>Total</b>		<b>11,53,128.84</b>	<b>11,23,563.72</b>
II. Expenditure			
Interest expended	15	5,32,957.09	4,84,600.17
Operating expenses	16	3,95,884.89	3,55,974.57
Provisions and contingencies	17	1,28,568.37	1,91,406.92
<b>Total</b>		<b>10,57,410.35</b>	<b>10,31,981.66</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

For Jodh Joshi and Co.

Chartered Accountants

FRN 104317W

CA Ninad Chaoji

Partner

Membership No. 628380

Place : Camp - Khamgaon

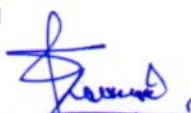
Date : 25/04/2025

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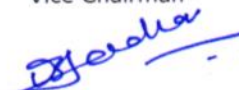


On behalf of the Board

  
V. S. PUNDE  
Chairman

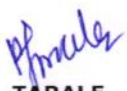
  
Dr. S. S. KULKARNI  
Vice Chairman

  
Sau. F. S. KORDE  
Director

  
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MD / CEO

  
V. S. KULKARNI  
Chief Manager

  
S. V. JADHAO  
Chief Manager

  
P. P. TARALE  
Sr. Manager





**Cash Flow Statement For The Year Ended 31st March 2025**

(Amount ₹ In '000)

Particulars	31.03.2025		31.03.2024	
<b>CASH FLOW FROM OPERATING ACTIVITIES</b>				
<b>Net Profit as per Profit and Loss Account</b>		1,30,674.73		1,41,880.41
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			
		(1,13,697.89)		(1,19,108.50)
<b>Operating profit before working capital changes</b>		<b>16,976.84</b>		<b>22,771.91</b>
Adjustments for:				
(Increase)/Decrease in Investments	(4,50,692.57)		(4,15,832.59)	
(Increase)/Decrease in Advances	(2,04,340.84)		(6,63,123.46)	
(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	1,63,287.05		1,96,461.43	
Increase/ (Decrease) in Deposits	5,79,986.88		8,86,672.11	
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)	
		1,02,361.51		(30,583.06)
<b>Net Cash Generated from Operating Activities (A)</b>		<b>1,19,338.35</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>1,18,934.78</b>		<b>2,590.91</b>
<b>Cash &amp; Cash Equivalents at the beginning of the year</b>		<b>10,89,482.76</b>		<b>10,86,891.85</b>
<b>Cash &amp; Cash Equivalents at the end of the year</b>		<b>12,08,417.54</b>		<b>10,89,482.76</b>
<b>Details of Cash &amp; Cash Equivalents</b>		<b>31.03.2025</b>		<b>31.03.2024</b>
Cash in Hand		1,70,876.03		1,51,204.52
Balance with RBI		6,37,600.00		5,25,400.00
Balance in Current Accounts with SBI, and its associates		3,99,941.51		4,12,878.24
Money at Call and Short Notice		0.00		0.00
<b>Total</b>		<b>12,08,417.54</b>		<b>10,89,482.76</b>

For Jodh Joshi and Co.  
Chartered Accountants  
FRN 104317W

CA Ninad Chaoji  
Partner  
Membership No. 628380

Place : Camp - Khamgaon  
Date : 25/04/2025  
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On behalf of the Board

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Director

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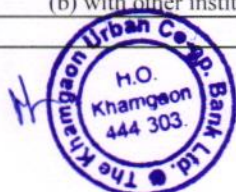


Schedule 1 - Capital			
Particulars	Sub-Schedule	As on 31-03-2025	As on 31-03-2024
I. For Nationalised Banks		-	-
Capital (Fully owned by Central Govt.			
II. For Banks incorporated outside India			
Capital			
i) The amount brought in by banks by way of start-up capital as prescribed by RBI should be 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>		<b>3,39,355.95</b>	<b>3,20,929.41</b>
Schedule 2 - Reserves and Surplus			
Particulars	Sub-Schedule	As on 31-03-2025	As on 31-03-2024
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>		<b>8,55,754.08</b>	<b>7,83,467.02</b>
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	<b>3,60,007.46</b>	<b>3,57,192.63</b>
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	<b>10,57,729.03</b>	<b>9,67,229.03</b>
V. Balance in Profit and Loss Account		95,721.03	91,583.11
<b>Total (I, II, III, IV, V)</b>		<b>23,69,211.59</b>	<b>21,99,471.78</b>





Schedule 3 - Deposits			
Particulars	Sub-Schedule	As on 31-03-2025	As on 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			
Particulars	Sub-Schedule	As on 31-03-2025	As on 31-03-2024
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>		<b>-</b>	<b>-</b>
Secured borrowings included in I and II above- Rs.			
Schedule 5 - Other Liabilities and Provisions			
Particulars	Sub-Schedule	As on 31-03-2025	As on 31-03-2024
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			
Particulars	Sub-Schedule	As on 31-03-2025	As on 31-03-2024
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			
Particulars	Sub-Schedule	As on 31-03-2025	As on 31-03-2024
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>
<b>Schedule 8 - Investments</b>			
Particulars	Sub-Schedule	As on 31-03-2025	As on 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>
<b>Schedule 9 - Advances</b>			
Particulars	Sub-Schedule	As on 31-03-2025	As on 31-03-2024
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 Secor		-	-
(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			
Particulars	Sub-Schedule	As on 31-03-2025	As on 31-03-2024
<b>I. Premises</b>	<b>10</b>	<b>3,00,954.18</b>	<b>3,03,938.30</b>
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
<b>II. Other Fixed Assets (including furniture and</b>	<b>11</b>	<b>33,299.13</b>	<b>22,008.98</b>
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>
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			
Particulars	Sub-Schedule	As on 31-03-2025	As on 31-03-2024
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			
Particulars	Sub-Schedule	As on 31-03-2025	As on 31-03-2024
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>



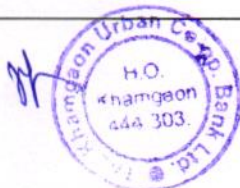
Schedule 14 - Other Income			
Particulars	Sub-Schedule	As on 31-03-2025	As on 31-03-2024
I. Commission, exchange and brokerage		2,490.45	7,815.77
II. Profit on sale of investments		90,019.99	68,066.08
Less : Loss on sale of investments		-	-
III. Profit on revaluation of investments		-	-
Less : Loss on 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			
Particulars	Sub-Schedule	As on 31-03-2025	As on 31-03-2024
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>

Schedule 16 - Operating Expenses			
Particulars	Sub-Schedule	As on 31-03-2025	As on 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			
Particulars	Sub-Schedule	As on 31-03-2025	As on 31-03-2024
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>





Sub Schedule 1 - Called-up Capital		
Particulars	As on 31-03-2025	As on 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		
Particulars	As on 31-03-2025	As on 31-03-2024
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		
Particulars	As on 31-03-2025	As on 31-03-2024
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 (Sub-Standard, Doubtful & Loss Assets)	3,01,403.21	2,91,403.21
E) Bad and Doubtful Debts Reserve (Standard Assets)	30,000.00	30,000.00
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		
Particulars	As on 31-03-2025	As on 31-03-2024
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		
Particulars	As on 31-03-2025	As on 31-03-2024
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)		
Particulars	As on 31-03-2025	As on 31-03-2024
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
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>

Sub Schedule 7 - Investment in Government Security		
Particulars	As on 31-03-2025	As on 31-03-2024
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>





Sub Schedule 8 - Investment in Other Approved Security		
Particulars	As on 31-03-2025	As on 31-03-2024
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>

Sub Schedule 9 - Investment in Others (to be specified)		
Particulars	As on 31-03-2025	As on 31-03-2024
RF		
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>

Sub Schedule 10 - Premises		
Particulars	As on 31-03-2025	As on 31-03-2024
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>

Sub Schedule 11 - Other Fixed Asset		
Particulars	As on 31-03-2025	As on 31-03-2024
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>

Sub Schedule 12 - Stationery & Stamps		
Particulars	As on 31-03-2025	As on 31-03-2024
A) Stationery in Hand	8,020.79	6,958.25
B) Adhesive Stamps/Frinking Stamps	37.63	153.83
<b>Grand Total</b>	<b>8,058.42</b>	<b>7,112.08</b>



Sub Schedule 13 - Interest Recievable		
Particulars	As on 31-03-2025	As on 31-03-2024
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>

Sub Schedule 14- Other Assets		
Particulars	As on 31-03-2025	As on 31-03-2024
A) Advances to staff	3,241.08	3,245.96
B) Library 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>

Sub Schedule 15 - Others items for which the bank is contingently liable		
Particulars	As on 31-03-2025	As on 31-03-2024
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>

Sub Schedule 16 - Miscellaneous Income		
Particulars	As on 31-03-2025	As on 31-03-2024
A) Incidental Charges	2,731.41	5,183.80
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>





Sub Schedule 17 - Other Expenditures		
Particulars	As on 31-03-2025	As on 31-03-2024
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 Repairy 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
32) Disel 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>

