

६२ वा वार्षिक अहवाल

२०२४-२५



॥ सहकारेण जनकल्याणम् ॥



आपल्या
व्यापाराला, उद्योगाला,
व्यक्तीगत आकांक्षांना
उंच भरारी देणारी बँक

दि अकोला अर्बन
को-ऑपरेटिव्ह बँक लि., अकोला
(मल्टिस्टेट शेड्युल्ड बँक)

स्थापना-१९६३

दि अकोला अर्बन को-ऑपरेटिव्ह बँक लि; अकोला

(मल्टीस्टेट शेड्युल्ड बँक)

● संचालक - मंडळ (१७.१२.२०२४ पर्यंत) ●

अध्यक्ष



श्री रामेश्वर त्र्यंबकराव
फुंडकर
संचालक

उपाध्यक्ष



श्री शंतनु शरदचंद्र
जोशी
संचालक

सचिव



श्री हरिष धिरजलाल
लाखाणी
संचालक

संचालक



श्री नरेंद्र हरिहर
पाठक
संचालक



श्री संजय शांतीलाल
कोटक
संचालक



श्री राजेंद्र परशुराम
जोगळेकर
संचालक



श्री रघुनाथ लक्ष्मणराव
बढे
संचालक



श्री विजयकुमार सत्यनारायण
शुनशुनवाला, अकोट
संचालक

संचालक



श्री अमारिकसिंग हरभजनसिंग
वासरीकर, नांदेड
संचालक

संचालक



श्री प्रमोद प्रल्हाद
शिंदे
संचालक

संचालक



श्री अजय जवाहरलाल
गांधी, औरंगाबाद
संचालिका

संचालक



श्री मोहन शंकरराव
अभ्यंकर, नागपुर
संचालिका

संचालक



श्री राहुल चंद्रकांत
राठी
मुख्य कार्यकारी अधिकारी



श्री दिपक देविदास
मायी



श्री केदार अनिल
खपली



सौ. मंजुषा श्रीकांत
सोनटकरे



सौ. अलका महेन्द्र
तामणे



श्री राजन मधुकर
सोनटकरे

दि अकोला अर्बन को-ऑपरेटिव्ह बँक लि; अकोला

(मल्टीस्टेट शेड्युल्ड बँक)

● संचालक - मंडळ (१८.१२.२०२४ पासून) ●

अध्यक्ष



श्री शंतनु शरदचंद्र जोशी

उपाध्यक्ष



श्री राहुल चंद्रकांत राठी

संचालक



श्री संजय शांतिलाल कोटक

संचालक



श्री अमरिकसिंग हरभजनसिंग
वासरीकर, नांदेड

संचालक



श्री प्रमोद प्रल्हाद शिंदे

संचालक



श्री अजय जवाहरलाल गांधी
छत्रपती संभाजीनगर

संचालक



श्री मोहन शंकरराव अभ्यंकर
नागपूर

संचालक



श्री दिपक देविदास मायी

संचालक



श्री केदार अनिल खपली

संचालक



श्री माधव काशिराम बनकर
तेल्हारा

संचालक



श्री किरण भास्करराव खोत

संचालक



श्री राहुल शंकरलाल गोयनका

संचालक



श्री शार्दुल अनंतराव दिगंबर

संचालक



श्री कैलाशनाथ मुकुंदराव
मशानकर

संचालक



श्री धनंजय विलास पाटील

संचालिका



सौ. संगीता गोपाल गांधी

संचालिका



सौ. सिमा गणेश डिककर

मुख्य कार्यकारी अधिकारी



श्री राजन मधुकर सोनटक्के



दि अकोला अर्बन को-ऑपरेटिव्ह बँक लि., अकोला

(मल्टीस्टेट शेड्युल्ड बँक)

‘जनकल्याण’ ५८/५९, तोष्णिवाल ले-आऊट, शासकिय दुध डेअरी जवळ, मुर्तिजापूर रोड, अकोला - ४४४ ००१

(र.नं.ए.के.एल./बि.एन.के./१०३ दि. १९-०४-१९६३) ● (एम.एस.सी.एस./सी.आर./१०९/२००० दि. ३१-०८-२०००)

• वार्षिक सर्वसाधारण सभेची सुचना •

(फक्त सभासदांकरीता)

दि अकोला अर्बन को-ऑपरेटिव्ह बँक लि., अकोला या बँकेची सन् २०२४-२०२५ ह्या आर्थिक वर्षाची ६२ वी वार्षिक सर्वसाधारण सभा बुधवार, दिनांक १८.०६.२०२५ रोजी दुपारी ठिक ३.०० वाजता ‘गायवाडा’ शेतकरी भवन, कृषी उत्पन्न बाजार समिती परिसर, अकोला या ठिकाणी खालील विषयांवर विचार विनीमय करण्यासाठी आयोजित केली आहे. सदर सभेस सर्व सभासदांची उपस्थिती प्रार्थनिय आहे.

• सभेपुढील विषय •

- १) दि. १२.०७.२०२४ रोजी झालेल्या वार्षिक सर्वसाधारण सभेच्या कामकाजाचे वृत्त वाचून कायम करणे.
- २) मा. संचालक मंडळाने तयार केलेला सन् २०२४-२०२५ या आर्थिक वर्षाचा वृत्तांत तसेच ३१ मार्च २०२५ अखेर संपलेल्या वर्षाचे नफातोटापत्रक व ताळेबंद स्वीकृत करणे.
- ३) सन् २०२४-२०२५ च्या वैधानिक अंकेक्षण अहवाल व दोष दुरुस्ती अहवालाची नोंद घेणे.
- ४) मा. संचालक मंडळाने शिफारस केलेल्या सन् २०२४-२०२५ च्या नफा विनियोजनास मान्यता देणे.
- ५) सन् २०२५-२०२६ या आर्थिक वर्षासाठी ठरविलेल्या खर्च व उत्पन्नाच्या अंदाजपत्रकास मान्यता देणे व सन् २०२४-२०२५ मध्ये अंदाजपत्रकापेक्षा जास्त झालेल्या खर्चास मान्यता देणे.
- ६) सन् २०२४-२०२५ मध्ये संचालक व त्यांचे नातेवाईकांना दिलेल्या कर्जाची माहिती घेणे.
- ७) मा. संचालक व मुख्य कार्यकारी अधिकारी यांचे नातेवाईक असलेल्या कर्मचाऱ्यांची माहिती घेणे.
- ८) दि मल्टीस्टेट को-ऑप. सोसायटीज ॲक्ट अन्वये सन २०२५-२६ करिता वैधानिक लेखापरिक्षकाच्या नियुक्तीस रिजर्व बँकेने दिलेल्या मंजूरीची नोंद घेणे.
- ९) मा. संचालक मंडळाने सुचविलेल्या पोटनियम दुरुस्तीस मान्यता देणे.
- १०) मा. अध्यक्षांच्या परवानगीने वेळेवर येणाऱ्या विषयांचा विचार करणे.

अकोला.

दिनांक : २६/०५/२०२५

संचालक मंडळाच्या आदेशावरून,

आर.एम.सोनटक्के

(मुख्य कार्यकारी अधिकारी)

टिप :- गणपुर्ती अभावी सभा स्थगित झाल्यास, स्थगित झालेली सभा त्याच दिवशी, त्याच ठिकाणी दुपारी ठिक ३.३० वाजता घेण्यात येईल. ह्या सभेला गणसंख्या पुर्तीची आवश्यकता असणार नाही व सभेत वरीलप्रमाणे कामकाज होईल.



• संचालक मंडळाचा ६२ वा वार्षिक अहवाल •

०१-०४-२०२४ ते ३१-०३-२०२५

सन्माननिय सभासद बंधु आणि भगिनींनो सस्नेह नमस्कार,

आपल्या बँकेच्या वार्षिक सर्वसाधारण सभेत मी आपणा सर्वांचे स्वागत करतो. आर्थिक वर्ष २०२४-२५ करिता बँकेचा ६२ वा वार्षिक अहवाल सादर करतांना मला आनंद होत आहे. सदर अहवाल बँकेच्या पारदर्शिता व वचनबद्धता या तत्वावर आधारित आहे. अहवाल वर्षात जागतिक स्तरावर आर्थिक, राजकिय श्रेत्रात झालेले बदल, रशियन युद्धाचे पडसाद तसेच देशांतर्गत मध्यवर्ती सरकार यांनी आर्थिक विकास वाढीकरिता व महागाईवर नियंत्रण ठेवण्याचे दृष्टिने घेतलेले महत्वपूर्ण निर्णय व त्यास अनुसरून रिझर्व्ह बँकेने रेपो दरात वेळोवेळी केलेले बदल या सर्व बाबींचा देशातील बँकांवर सकारात्मक परिणाम झाल्याचे दिसून येते. या सर्व बाबींचा विचार करता मला अभिमान वाटतो की, व्यवसायाची गुणवत्ता सुधारत, विविध आव्हानांवर मात करत बँकेची वाटचाल सुरु आहे. सर्वसमावेशक पद्धतीने ग्राहकांना सेवा देण्याच्या उद्देशाने आम्ही ग्राहकांना केंद्रस्थानी ठेवून विविध सेवा, सुविधा ठरविलेल्या आहेत. याचाच परिणाम म्हणून बँकेमध्ये डिजिटल व्यवहार सुरु होऊन त्यामध्ये मोठ्या प्रमाणात वाढ झाली आहे. ही बाब पाहता आपली बँक खऱ्या अर्थाने नेट बँकींग व डिजिटल सेवा देत आहे. सन २०२४-२५ या वर्षभरात केलेल्या कामकाजाचा अहवाल, लेखापरिक्षित नफातोटा पत्रक व ताळेबंद आपणासमोर प्रस्तुत करीत आहे.

आपल्या बँकेने या वर्षासाठी लेखापरिक्षित आर्थिक निकालांची घोषणा १७ एप्रिल २०२५ रोजी केली. यावर्षी सुद्धा आर्थिक वर्ष पूर्ण झाल्यापासून १ महिन्याच्या आत आपले लेखापरिक्षित निकाल जाहीर करणाऱ्या विदर्भातील काही बँकांपैकी आपण एक आहोत. मा. वैधानिक लेखापरिक्षक यांनी सन २०२४-२५ करिता बँकेला ऑडिट वर्ग 'अ' प्रदान केला आहे. ही आपल्यासाठी अत्यंत अभिमानाची गोष्ट आहे.

सध्यास्थितीत नागरी सहकारी बँका ज्या आव्हानांना तोंड देत आहेत त्यामध्ये प्रामुख्याने सायबर सिक्युरिटी, तंत्रज्ञानावर होणारा मोठा खर्च, एनपीए व बँकांमधील अंतर्गत स्पर्धा असे असून सुद्धा सुयोग्य पद्धतीने जोखीम व्यवस्थापन केल्याने आपल्या बँकेचा एकुण व्यवसाय रु. २७६१.२० कोटी इतका झाला आहे.

विदर्भ विभागातील नागरी सहकारी बँकांकरिता सायबर सुरक्षा परिषद : बँकांच्या सायबर सुरक्षा संदर्भात मंथन करण्यासाठी तसेच सुदृढ बँकिंग सेवा प्रदान करण्याचे दृष्टीने दि अकोला अर्बन को-ऑप. बँक लि., अकोला व दि महाराष्ट्र अर्बन को-ऑपरेटिव्ह बँक्स फेडरेशन, मुंबई यांच्या संयुक्त विद्यमाने विदर्भातील नागरी सहकारी बँकांकरिता दि. २५.०९.२०२४ रोजी हॉटेल व्ही. एस. इम्पिरियल, अकोला येथे 'सायबर सुरक्षा परिषद' चे आयोजन करण्यात आले होते. या परिषदेस भारतीय रिजर्व बँक, नागपुर चे रिजनल डायरेक्टर मा. श्री. सचिनजी शेंडे, सायबर सिक्युरिटी कन्सल्टंट

मा.डॉ.श्री. मकरंदजी वाघ व दि महाराष्ट्र अर्बन को-ऑपरेटिव्ह बँक्स फेडरेशन, मुंबई चे अध्यक्ष मा. श्री. अजयजी ब्रम्हेचा यांनी पूर्ण वेळ उपस्थित राहून मार्गदर्शन केले. या परिषदेमध्ये भारतीय रिजर्व बँक तसेच शासनाला सायबर सुरक्षेसंदर्भात अभिप्रेत असलेल्या विविध प्रश्न तसेच समस्यांवर सखोल चर्चा करण्यात आली. या परिषदेला विदर्भातील २७ नागरी सहकारी बँकांचे मा. अध्यक्ष, उपाध्यक्ष, तज्ञ संचालक, मुख्य कार्यकारी अधिकारी/सर्वव्यवस्थापक व CISO/IT Head उपस्थित होते. या परिषदेनंतर भारतीय रिजर्व बँक, नागपुर चे रिजनल डायरेक्टर मा.श्री. सचिनजी शेंडे यांनी आपल्या बँकेच्या प्रशासकीय कार्यालयाला भेट दिली व बँकेची आर्थिक स्थिति, सीबीएस, डाटा सेंटर,ई. बाबींची माहिती घेऊन बँकेच्या कामकाजाबाबत समाधान व्यक्त केले.

सन २०२४-२५ या वर्षभरामधील बँकेच्या प्रगतीची ठळक वैशिष्ट्ये :

ह्यावर्षी सुद्धा बँकेने व्यवसाय वाढीसोबतच नफा व्यवस्थापनाचे नियोजन करून समाधानकारक प्रगती केली आहे. निव्वळ एन.पी.ए. चे प्रमाण ही शून्य स्तरावर राहिले आहे. बँकेचा Provision Coverage Ratio 100% पेक्षा अधिक आहे. ही बाब पाहता सन २०२४-२५ हे आर्थिक वर्ष बँकेच्या प्रगतीच्या दृष्टीने समाधानकारक गेले असे म्हणता येईल. ह्या वर्षात आपल्या बँकेने साध्य केलेल्या उत्तम यशाबद्दल मी सर्वांचे अभिनंदन करतो. आपली बँक भांडवल पर्याप्तता, एनपीए व्यवस्थापन, जोखीम कार्यक्षमता, नेट इंटरेस्ट मार्जिन, मालमत्ते वरील परतावा यासारख्या प्रमुख व्यावसायिक मापदंडाचे पालन करून प्रगतिपथावर आहे.

बँकेची तुलनात्मक आर्थिक स्थिती :-

(रुपये लाखात)

अ.क्र.	तपशील	३१-०३-२५	३१-०३-२४	३१-०३-२३
१	वसुल भागभांडवल	७१६७.९५	७०८८.०३	७०२७.९६
२	राखीव निधी व तरतुदी	२१०२२.३१	२१७९०.०३	२१५८९.७२
३	ठेवी	१७६०५८.१७	१६८९४१.५३	१६२४२७.१०
४	कर्ज व्यवहार	१०००६१.५७	९४१३९.९२	९०३८१.७१
५	गुंतवणुक	७४२७९.८१	७२६६८.४५	७२४०४.९६
६	एकुण व्यवसाय	२७६११९.७४	२६३०८१.४५	२५२८०८.८१
७	सी.आर.ए.आर चे प्रमाण	१५.६४%	१४.९७%	१४.८२%
८	ग्रॉस एनपीए चे प्रमाण	३.२३%	२.९२%	४.९९%
९	नेट एनपीए चे प्रमाण	०.००%	०.००%	२.३३%
१०	नेट प्रॉफिट (After Tax)	१४८०.२०	१५३७.१६	६३५.२७
११	नेट वर्थ	१०३४४.३३	९६६६.४०	९८२४.६३



आर्थिक स्थितीचा आढावा :-

अहवाल वर्षात बँकेने केलेल्या प्रगतीचा व आर्थिक स्थितीचा आढावा आपणासमोर सादर करित आहे.

१) सभासदत्व भाग भांडवल :-

भाग भांडवल हा संस्थेचा मजबुत आधारस्तंभ आहे. आपली बँक देखील त्याला अपवाद नाही. ३१ मार्च, २०२४ रोजी बँकेचे भाग भांडवल रु. ७०८८.०३ लाख होते. त्यामध्ये रु. ७९.९२ लक्ष ची वाढ होऊन ३१ मार्च, २०२५ रोजी बँकेचे भागभांडवल रु. ७१६७.९५ लाख झाले आहे. भागधारकांची संख्या १,१७,४५२ इतकी आहे.

२) भांडवल पर्याप्तता (सीआरएआर)

रिझर्व बँकेच्या भांडवल पर्याप्तता निकषांनुसार (Capital Adequacy Norms) शेड्युल्ड नागरी सहकारी बँकासाठी भांडवल पर्याप्तता प्रमाण १२.००% राखावयाचे असून ३१ मार्च २०२५ चे बँकेचे भांडवल पर्याप्तता प्रमाण सीआरएआर १५.६४% आहे. हे बँकेचे सक्षमतेचे द्योतक आहे.

३) राखीव व इतर निधी:-

३१ मार्च २०२५ रोजी बँकेचे एकुण निधी रु. २१०२२.३१ लाख आहेत.

४) ठेवी:-

ठेवीदारांच्या विश्वासाहर्तेमूळे ३१.०३.२०२५ रोजीच्या एकूण ठेवी रु. १७६०५८.१७ लाख आहे. बँकिंग क्षेत्रातील ठेवी व्याज दरातील वेळोवेळी होणारे बदलाशी स्पर्धा करित बँकेने ठेवीची किंमत (Cost of Deposit) ५.१३% एवढी राखली आहे. कमी व्याज दराच्या मिळणाऱ्या ठेवी म्हणजेच CASA (चालू व बचत खाते) मुळे हे शक्य झाले आहे. बँकेतील सर्व प्रकारच्या ठेव खात्याला नॉमिनी नोंदविण्याची सुविधा उपलब्ध आहे. कृपया ज्या खातेदारांनी नॉमिनीची नोंद करून दिलेली नसेल त्यांनी ती त्वरित करून घ्यावी.

रिझर्व बँकेच्या निर्देशानुसार दोन वर्षे खात्यात व्यवहार नसल्यास खाते निष्क्रिय होते. तसेच दहा वर्षांपासून निष्क्रिय असलेल्या खात्यातील रक्कम रिझर्व बँकेच्या Depositor Education & Awareness Fund (DEAF) खात्याला वर्ग होते. तरी सर्व खातेदारांनी आपल्या खात्यात नियमित व्यवहार करण्यास विनंती आहे.

ठेव विमा : ग्राहकांच्या ठेवीच्या सुरक्षिततेच्या दृष्टीने बँकेने डिपॉझीट इन्श्युरन्स अँड क्रेडीट गॅरंटी कॉर्पोरेशन (DICGC) कडे ठेव विमा काढलेला आहे. डिपॉझीट इन्श्युरन्स स्कीम अंतर्गत अद्यावत ठेव विमा हप्त्याचे शोधन केले आहे.

५) कर्ज व अग्रीम :-

३१.०३.२०२५ अखेर कर्ज घेणेबाकी रु. १०००६१.५७ लाख आहे. कर्जाचे ठेवीशी गुणोत्तर ५६.८३% आहे. ग्रामीण भागात बँकिंग सुविधा पोहचविण्याच्या उद्देशाने लघु कर्ज, बचत गट कर्ज, सोने तारण कर्ज योजना उपलब्ध केल्या आहेत. बँकिंग सेवा बाबत जनजागृती करण्यासाठी शाळा,

शैक्षणिक संस्था तसेच छोट्या / मोठ्या इंडस्ट्रीज मध्ये कर्ज मेळावा, कर्ज माहिती कार्यक्रम आयोजित करण्यात आले आहेत.

मोठ्या क्षेत्रातील उद्योगांसोबत बँकेने लघु, सूक्ष्म आणि मध्यम क्षेत्रामध्येसुद्धा कर्जे वाढविण्यावर भर दिला आहे. कर्ज व्यवहारामध्ये उद्योग, व्यवसाय व व्यापारी कर्जांसोबतच आपल्या बँकेकडून गृह कर्ज, वाहन कर्ज, सोने चांदी तारण कर्ज, वेअर हाऊस पावती तारण कर्ज, एन.एस.सी. तारण कर्ज व शैक्षणिक कर्ज इ. विविध प्रकारची कर्जे वितरीत करण्यात येत आहे. याचा लाभ बँकेचे सभासदांनी घ्यावा अशी अपेक्षा आहे.

अग्रक्रम क्षेत्र कर्जाविषयी चे रिजर्व बँकेच्या निकषाचे बँकेने सतत पालन केले आहे. रिजर्व बँकेच्या नियमांनुसार अग्रक्रम क्षेत्रास एकूण कर्जाच्या ६०.००% कर्ज देणे आवश्यक असताना अहवाल वर्ष अखेर बँकेने हे प्रमाण ६८.८७% राखले आहे तर दुर्बल घटक कर्जाचे प्रमाण १२.०६% आहे.

कर्ज देखरेख विभाग : रिजर्व बँकेच्या निर्देशानुसार विशेष उल्लेखित केलेले कर्ज खाते (SMAAccounts) वर देखरेख ठेवणे तसेच सदर खाते हे अनुत्पादित कर्ज न होऊ देता त्यांचा पाठपुरावा करून वसूली करणे हा या विभागाचा उद्देश आहे. तसेच सदर विभाग कर्ज मंजूरी व मंजूरी पश्चात देखरेख सुद्धा करतो. कर्ज खात्याचे आरोग्य, कर्ज जोखीम व्यवस्थापनासह कर्ज देखरेख प्रणालीद्वारे राखले जाते.

६) कर्ज वसुली व एन.पी.ए. व्यवस्थापन :-

वितरित केलेल्या कर्जाची वेळीच वसूली होणे हे बँकेच्या सक्षमतेच्या दृष्टीने अत्यंत महत्वाचे कार्य आहे. कर्जाची वसूली वेळेवर झाली नाही तर बँकेला सक्षमतेच्या दृष्टीने अडचणीचा सामना करावा लागतो कारण कर्ज वाटप हे असंख्य ठेवीदारांच्या पैशातून केलेले असते. तो सुरक्षित राहावा याकरिता एनपीएचे प्रमाण वाढणार नाही हयाकडे बँक कटाक्षाने लक्ष देत आहे. सन २०२४-२५ या वर्षात बँकेने सातत्य ठेऊन व सर्व कायदेशीर मार्गांचा अवलंब करून वसूली केली आहे.

कर्ज वसुलीकरीता बँक सेक्युरिटीयझेशन कायद्याची अंमलबजावणी, कायदेशीर कारवाई करून थकीत व अनुत्पादित कर्ज वसुलीसाठी प्रभावीपणे प्रयत्न करत आहे. हयाचा परिणाम पाहता अहवाल वर्ष अखेर बँकेचा ग्रॉस एनपीए ३.२३% तर नेट एनपीए ०.००% आहे. थकबाकीदारांनी बँकेच्या कर्जाची परतफेड वक्तशीरपणे करणे गरजेचे आहे. वसुली वेळेवर न झाल्यास सक्तीच्या वसुलीची पाळी बँकेवर येणार नाही याची दक्षता थकबाकीदाराने घेण्यात यावी हि विनंती.

७) गुंतवणूक :-

बँकेने गुंतवणुकीचे धोरण निश्चीत केले असून त्याचा आढावा रिझर्व बँकेने वेळोवेळी ठरविलेल्या निकषांप्रमाणे घेतला जातो. रिझर्व बँकेच्या मार्गदर्शक तत्वानुसार सी.आर.आर. आणि एस.एल.आर. निर्धारिता प्रमाणात राखून कर्ज वाटप करून, जास्तीच्या रकमेची गुंतवणुक आरबीआय मान्य विविध ठिकाणी करित असून हे एक उत्पन्नाचे स्रोत आहे. अहवाल वर्षात समाधानकारक परतावा मिळाला आहे. ३१ मार्च २०२५ रोजी बँकेची एकुण गुंतवणुक रु. ७४२७९.८१ लाख आहे. बँकींग रेग्युलेशन अँक्ट मधील



तरतुदीस अनुसरुन एस.एल.आर. करिता सरकारी प्रतिभुतीमधील गुंतवणुकी शिवाय राष्ट्रीयकृत व इतर बँकांमधील मुदती ठेवी तसेच नॉन एस.एल.आर. गुंतवणुकीचा समावेश आहे. गुंतवणुकीचे तिमाही लेखापरिक्षण बँकेच्या समवर्ती लेखापरिक्षकां मार्फत करण्यात येते.

८) लाभांश :-

रिझर्व बँकेचे मार्गदर्शक तत्वानुसार बँकेचे सभासदांना लाभांश देण्यात येत आहे. सन २०२३-२४ च्या नफ्यामधून सभासदांना ६.००% दराने लाभांश देण्यात आला होता. त्याप्रमाणे अहवाल वर्षात सभासदांना ६.५०% दराने लाभांश देण्याचा ठराव संचालक मंडळाच्या वतीने आमसभेमध्ये मंजुरीसाठी ठेवण्यात आला हे सांगतांना मला अत्यंत आनंद होत आहे की, लवकरच सभासदांना लाभांशाच्या रकमेचे डिव्हीडंड वॉरंट त्यांचे पत्त्यावर पोस्टाद्वारे पाठविण्यात येणार आहेत.

९) नफा :-

ठेवी संकलीत करणे, कर्ज वाटप, गुंतवणुक करणे तसेच ग्राहकांना इतर पुरक सेवा देणे या सर्व व्यवहारातून नफा संपादन करणे हे बँकेचे उद्दिष्ट असते. आपल्या बँकेला सन २०२४-२५ मध्ये निव्वळ नफा (Net Profit) रु. १४८०.२० लाख झाला आहे.

१०) नफा विनियोजन :-

कायदा व पोटनियम यामधील तरतुदी विचारात घेऊन सन २०२४-२५ मध्ये शुध्द नफा रु. १४,८०,२०,६६८.६८ चे विनियोजन खालील प्रमाणे करावे अशी संचालक मंडळाची शिफारस आहे.

नफा विनियोजन		
अ.क्र.	तपशिल	रक्कम
१.	वैधानिक राखीव निधी (२५.००%)	३,७०,०५,१६७.१७
२.	आकस्मिकता निधी (१०.००%)	१,४८,०२,०६७.००
३.	सहकार शिक्षण निधी (१.००%)	१४,८०,२०७.००
४.	सहकारी पुनर्वसन, पुनर्रचना व विकास निधी (१.००%)	१४,८०,२०७.००
५.	इन्व्हेस्टमेंट फ्लक्च्युएशन रिझर्व	१,०२,००,०००.००
६.	भागधारकांना लाभांश (६.५०%)	४,३४,७४,०००.००
७.	संचित तोटा (NSBL)	१,९८,४१,५०९.९६
८.	बाकी नफा पुढील वर्षाकरिता	१,९७,३७,५१०.५५
	एकुण	१४,८०,२०,६६८.६८

११) संचालक मंडळ :-

अहवाल वर्षात बँकेच्या संचालक मंडळाची सार्वत्रिक निवडणूक संपन्न झाली असून या निवडणूकीमध्ये बँकेच्या सर्व सभासदांनी संपुर्ण विश्वासाने संचालक मंडळाला अवरोध निवडून दिले त्याबद्दल मी संचालक मंडळाच्या वतीने सर्व सभासदांचे आभार व्यक्त करतो. आपण टाकलेल्या विश्वासाला कुठल्याही प्रकारचा तडा जाऊ देणार नाही अशी संचालक मंडळाच्या वतीने

आश्वासन देतो. संचालक मंडळाच्या निवडणूकीनंतर अध्यक्ष पदावर श्री शंतनु शरदचंद्र जोशी व उपाध्यक्ष पदावर श्री राहुल चंद्रकांत राठी यांची अवरोध निवड झाली आहे. बँकेच्या प्रगती व विकासाकरिता पुर्वीच्या संचालक मंडळातील माझे सर्व सहकारी यांचे महत्वपूर्ण योगदान आहे. त्याबद्दल मी सर्वांना मनापासून धन्यवाद देतो.

संचालक मंडळातील माझे सहकारी संचालक बँकेच्या प्रगती व विकासाकरिता महत्वपूर्ण योगदान देत आहेत. बँकेच्या प्रगतीकरिता बँकेचे संचालक मंडळ व बोर्ड ऑफ मॅनेजमेंट नेहमीच प्रयत्नशील आहे. त्याबद्दल मी सर्वांना धन्यवाद देतो.

अहवाल वर्षात संचालक मंडळाच्या एकूण १३ सभा झाल्यात. या सभांमध्ये सर्व ठराव व निर्णय एकमताने मंजूर झाले. सभेमध्ये संचालक मंडळातील माझे सर्व सहकारी गण तसेच बोर्ड ऑफ मॅनेजमेंट मधील सदस्य यांचा विविध क्षेत्रातील अनुभवाचा फायदा निश्चितच बँकेच्या विकासाकरिता होत आहे. सध्यास्थितीत बँकिंग मध्ये होत असलेले बदल रिजर्व बँकेचे व भारत सरकार च्या सहकार विभागाचे मार्गदर्शक सूचना, धोरणे इ. माहिती व्हावी याकरिता संचालक मंडळा करिता विविध कार्यशाळेचे व प्रशिक्षण वर्गाचे आयोजन करण्यात आले आहे. त्यामध्ये बँकिंग क्षेत्रातील तज्ञ मंडळींना बोलावून त्यांचे मार्गदर्शन घेण्यात आले आहे.

निर्णय प्रक्रिया त्वरित व योग्यप्रकारे व्हावी यासाठी संचालक मंडळाच्या विविध उपसमित्या कार्यरत आहेत. त्यामध्ये कार्यकारी समिती, कर्ज व गुंतवणुक समिती, अंकेक्षण व आचार समिती, फसवणूक व जोखिम व्यवस्थापन समिती व कामाच्या ठिकाणी लैंगिक छळ प्रतिबंधक समिती इ. समित्या आहेत. तसेच बँकेच्या महत्वाच्या निर्णयाच्या योग्य संचालनासाठी रिजर्व बँकेच्या सुचनानुसार बोर्ड ऑफ मॅनेजमेंट कार्यरत आहे. सदर समितीमध्ये संचालकांसोबत बँक विषयातील इतर तज्ञ देखील सम्मिलित आहेत. तसेच शाखास्तरावर शाखा समित्या कार्यरत आहेत. या सर्व समित्या व शाखा समित्यांचे कामकाज समाधानकारकपणे सुरु आहे. सर्व शाखा समिती सदस्यांना मी धन्यवाद देतो.

१२) मानव संसाधन/कर्मचारी वृंद:-

मानव संसाधन बँकेत एक महत्वाची संपत्ती मानली जाते. कर्मचारी हे संस्थेचे आधारस्तंभ आहेत. कर्मचारी बँकिंग सेवांच्या प्रत्येक पैलूमध्ये बँकेचे प्रतिनिधित्व करतात. बँकेच्या वृद्धी, विकास व समृद्धिमध्ये त्यांचे योगदान आहे. बँकेच्या सर्वांगीण विकासामध्ये कर्मचारी वर्गाचा नेहमीच सहभाग राहिला आहे. संचालक मंडळाने घेतलेल्या निर्णयांची अमलबजावणी बँकेचे अधिकारी व कर्मचारी वर्गाकडून प्रभावीपणे करण्यात येते. समर्पित कर्मचारी हे नेहमीच बँकेचे सामर्थ्य राहिले आहे. बँकेच्या सर्व शाखांमध्ये नम्र व कार्यक्षम ग्राहक सेवा कर्मचारी वर्गामुळेच शक्य झाली आहे. बँकेमध्ये एकूण ४८६ अधिकारी व कर्मचारी आपली सेवा देत आहेत. मुख्य कार्यकारी अधिकारी श्री आर.एम. सोनटक्के यांचे अनुभवी नेतृत्व, बँकींग क्षेत्रातील दिग्ग अनुभव, कर्मचारी वर्गास योग्य मार्गदर्शन ह्याचा लाभ बँकेच्या प्रगतीकरिता होत आहे.

बँकींगमध्ये होत असलेले बदल रिझर्व बँकेचे व भारत सरकार सहकार विभागाचे मार्गदर्शक सूचना, धोरणे इ. ची अमलबजावणी करताना त्यामध्ये



नुटी राहणार नाही व कर्मचारी वर्गाला त्याची अद्यावत माहिती असावी याकरिता कर्मचार्यांसाठी विविध कार्यशाळा नियमितपणे घेतल्या जातात. तसेच इतर प्रशिक्षण संस्थामध्ये त्यांना प्रशिक्षणकरीता पाठविण्यात येते. अहवाल वर्षात प्रशिक्षण कार्यक्रमाचे आयोजन केले होते. त्यामध्ये बँकिंग क्षेत्रातील निवृत्त फॅकल्टी द्वारे बँकेचे वरिष्ठ अधिकारी ते शिपाई वर्गापर्यंत सर्वच स्तरातील बँकिंग विषयांसोबतच व्यक्तीमत्त्व विकासाकरीता सुद्धा प्रशिक्षण दिले जाते. ह्या प्रशिक्षण वर्गाचे आयोजन प्रशासकीय कार्यालय तसेच बँकेच्या विविध शाखांमध्ये सुद्धा केलेले आहे.

अहवाल वर्ष अखेर बँकेची प्रति कर्मचारी उत्पादकता ५६८.१५ लाख आहे. हे प्रभावी मानव संसाधनाचे द्योतक आहे. कर्मचारी वर्गास सवलतीच्या दराने घरबांधणी कर्ज, वाहन कर्ज, अग्रीम रक्कम, विमा सुरक्षा व वैद्यकीय मदत इ. सुविधा देण्यात येतात.

१३) आधुनिक बँकिंग व डिजीटल तंत्रज्ञान:-

स्पर्धात्मक बँकिंग मध्ये व्यवसायाची गती वाढीच्या दृष्टीने नवनविन माहिती व तंत्रज्ञानाचा अवलंब करण्यात आला आहे. बँकेच्या सर्व ३४ शाखा व मुख्य कार्यालय यामध्ये कोअर बँकिंग प्रणाली द्वारा कामकाज करण्यात येत आहे.

आधुनिक बँकिंग व डिजीटल तंत्रज्ञान हे बँकिंग उद्योगाचा अविभाज्य भाग बनले आहे. त्यामुळे सद्याच्या काळात डिजीटल बँकिंग चे महत्त्व अधिकच अधोरेखित झाले आहे. त्या अनुषंगाने आपल्या बँकेने ग्राहकांना आधुनिक तंत्रज्ञान व नवीन व्यवसाय प्रणालीचा अवलंब करून Internet Banking (View), Mobile Banking, IMPS, UPI, RTGS, NEFT व ATM सुविधा उपलब्ध करून देण्यात आली आहे. खात्यामध्ये होणाऱ्या दैनंदिन व्यवहाराची माहिती सुद्धा एस.एम.एस. सेवा द्वारे देण्यात येत आहे. आपणास सांगण्यास आनंद होतो की, INFORMATION SECURITY MANAGEMENT SYSTEM अंतर्गत आपल्या बँकेच्या I.T. विभागाला ISO / IEC 27001 : 2022 मान्यता प्रमाणपत्र प्राप्त झाले आहे.

ग्राहकांना पुरक सेवा प्रदान करण्याच्या हेतुने तसेच मुख्य शाखा, अकोला मधुन आयकर, व इतर कर भरणा स्विकारण्यात येत आहे. बजाज अलायन्स जनरल इन्शुरन्स कंपनी बरोबर बँक सर्वसाधारण विमा व्यवसाय करीत आहे. तसेच एच.डी.एफ.सी. व लाईफ इन्शुरन्स कॉर्पोरेशन (LIC) सोबत करार करून जिवन विमा पॉलीसी व्यवसाय सुद्धा सुरु केला आहे. तसेच प्रधानमंत्री जिवन विमा योजना या द्वारे सभासद, कर्जदार व ग्राहकांना विमा उतरविण्याची सुविधा प्राप्त आहे. असंख्य ग्राहक ह्या सेवेचा लाभ घेत आहेत.

१४) वैधानिक लेखा परिक्षण :-

बँकेचे सन २०२४-२५ या आर्थिक वर्षाचे वैधानिक अंकेक्षण मे. प्रकाश जी. पाठक अॅन्ड कं., चार्टर्ड अकाउंटंट, नाशिक यांनी दि. १७.०४.२०२५ रोजी पुर्ण केले असून वैधानिक अंकेक्षण अहवाल प्राप्त झाला आहे. लेखा परीक्षकांनी बँकेचे कामकाज, सेवा, हिशेब पद्धती, रेकॉर्ड, नफाक्षमता व तरतूदी इ. चे अंकेक्षण केले आहे. सन २०२४-२५ करिता बँकेला ऑडिट वर्ग 'अ' प्रदान करण्यात आलेला आहे. मा. वैधानिक अंकेक्षकांनी केलेल्या सुचना व मार्गदर्शनाबद्दल संचालक मंडळ त्यांचे आभारी आहे.

१५) सतत लेखा परिक्षण व अंतर्गत तपासणी (Concurrent Audit & Internal Inspection):-

बँकिंग मधील सर्व कार्यपद्धतींची अंमलबजावणी सुनिश्चित करण्यासाठी तसेच शाखा कार्यवाहीतील नियम व पारदर्शकतेचे अवलोकन करण्यासाठी बँकेने कॉन्करंट ऑडिट व अंतर्गत तपासणी प्रणाली सुरु केलेली आहे. बँकेच्या सर्वच शाखांचे कॉन्करंट ऑडिट विविध सनदी लेखापालांकडून नियमीत करण्यात येत असून ऑडिट रिपोर्ट वेळीच प्राप्त होवून त्यामधील दोषांची पुर्तता वेळीच करण्यात येते.

बँकेच्या अधिकाऱ्यांकडून सुद्धा सहामाही आधारावर अंतर्गत तपासणी केली जात आहे. त्यामध्ये विविध प्रक्रियेचे पालन करणे, रोख रक्कमेची अचानक तपासणी इत्यादी कामे अंतर्भुत आहेत.

१६) शाखा व शाखा विस्तार :-

रिजर्व बँकेचे मार्गदर्शक सूचनानुसार Annual Business Plan अंतर्गत २०२५-२६ मध्ये नवीन चार शाखा (१) पुणे (२) वाशिम (३) वणी (४) नंदुरबार येथे उघडण्याचा प्रस्ताव रिजर्व बँकेकडे सादर करण्यात आला होता. त्यानुसार चार नवीन शाखा उघडण्यास रिजर्व बँकेकडून परवानगी प्राप्त झाली आहे. चालू वर्षात ह्या शाखांचा प्रारंभ करण्याची प्रक्रिया सुरु असून लवकरच नवीन शाखा कार्यान्वित होतील.

१७) रिझर्व बँक तपासणी:-

बँकिंग रेग्युलेशन अॅक्ट १९४९ मधील तरतुदीनुसार भारतीय रिझर्व बँकेकडून दरवर्षी वार्षिक वैधानिक तपासणी करण्यात येते. सन् २०२३-२४ च्या आर्थिक स्थितीचे आधारावर रिझर्व बँकेने तपासणी केली असून तपासणी अहवाल प्राप्त झाला आहे. त्यामध्ये कोणत्याही प्रकारचे गंभीर दोष नाहीत. तपासणी मध्ये बँकेच्या कामकाजाप्रती समाधान व्यक्त करून मोलाचे मार्गदर्शन रिझर्व बँकेच्या तपासणी अधिका-यांनी केले त्याबद्दल बँकेचे संचालक मंडळ त्यांचे आभारी आहे. तपासणी अहवालामधील दोषांची पुर्तता बँकेने वेळीच करून दोष दुरुस्ती अहवाल रिझर्व बँकेला सादर केला आहे.

१८) सामाजिक बांधिलकी :-

बँकिंग सेवेसोबतच सामाजिक बांधिलकी जपण्याच्या दृष्टीने बँक नेहमीच समाजाभिमुख उपक्रम राबवित असते. तसेच विविध शैक्षणिक व सामाजिक संस्थांद्वारे राबविण्यात येणाऱ्या विविध उपक्रमांकरीता आर्थिक सहाय्य देण्यात येते. याशिवाय बँकेच्या निव्वळ नफ्यातून वेळोवेळी सभासद कल्याण निधी, धर्मदाय निधी, समाजकल्याण विकास निधी व कर्मचारी कल्याण निधी करिता विनियोजन करण्यात येते. या निधीमधुन विविध सामाजिक संस्थाना समाज कल्याणाच्या विविध कार्याकरिता आर्थिक मदत देण्यात येते तसेच सभासद कल्याण निधी व कर्मचारी कल्याण निधी मधुन अनेक भागधारक व कर्मचारी यांना गंभीर आजाराचे उपचाराकरीता आर्थिक सहाय्य देण्यात येते.

१९) अहवाल वर्षात बँकेला प्राप्त झालेले पुरस्कार:-

1. BANCO BLUE RIBBON - 2024 (Deposit 1500 to 2000 Cr.)
2. BANKING FRONTIER - 3 Awards (Best Mobile App Omotiative | Best KYC Initiative | Best Reporting / MIS Initiative)



दि अकोला अर्बन को-ऑपरेटिव्ह बँक लि; अकोला

(मल्टीस्टेट शेड्युलड बँक)



२०) अहवाल वर्षात विविध मान्यवरांच्या भेटी आपल्या बँकेला झालेल्या आहेत.

मा. श्री. सचिनजी शेंडे (रिजनल डायरेक्टर, भारतीय रिजर्व बँक, नागपुर)
मा.डॉ.श्री. मकरंदजी वाघ (सायबर सेक्युरिटी कन्सल्टंट)
मा. श्री. अजयजी ब्रम्हेचा (अध्यक्ष, दि महाराष्ट्र अर्बन को-ऑपरेटिव्ह बँक्स फेडरेशन, मुंबई) तसेच इतर अनेक मान्यवरांचे मार्गदर्शन आपल्या बँकेला प्राप्त झाले आहेत.

... विनम्र श्रध्दांजली ...

अहवाल वर्षामध्ये भारतातील जे थोर नेते, संशोधक, शास्त्रज्ञ, तंत्रज्ञ, साहित्यिक, सैनिक, कलावंत, शिक्षण तज्ञ, सामाजिक कार्यकर्ते, आर्थिक व सहकार क्षेत्रातील मान्यवर, थोर विभूती तसेच आपल्या बँकेचे जे सभासद, ग्राहक, ठेवीदार, हितचिंतक व कर्मचारी पंचतत्वात विलीन झालेत तसेच पहलगाम येथे दहशतवाद्यांच्या हल्ल्यामध्ये मृत्युमुखी पडलेले पर्यटक ह्या सर्वांच्या पवित्र स्मृतीस भावपूर्ण श्रध्दांजली.

२१) आभार प्रदर्शन व ऋणनिर्देश:-

आपली बँक प्रगतीचे नवनवीन टप्पे व उद्दिष्टे आपल्या सहकार्याने पूर्ण करित आहे. समाजाला उपयुक्त अशा योजना राबवून एक वेगळा ठसा आपण निर्माण करू तसेच या पुढील काळातही येणाऱ्या अनेक आव्हानांना सामोरे जावून आपल्या सर्वांच्या विश्वासावर बँक यशस्वी व उल्लेखनीय कार्य करील व उत्तम प्रगति करून यशाचे शिखर गाठेल याकरिता संचालक मंडळ अविरत प्रयत्न करित आहे. याकरिता बँकेच्या दैनंदिन व्यवहारामध्ये व विकासाकरिता वेळोवेळी ज्या व्यक्ती व संस्थांचे सहकार्य मिळाले त्याबद्दल बँकेचे संचालक मंडळ त्यांचे ऋणी आहे. त्यामध्ये मा. रिजनल डायरेक्टर, रिझर्व बँक ऑफ इंडीया नागपूर, महाप्रबंधक, डिपार्टमेंट ऑफ सुपरव्हिजन, रिझर्व बँक ऑफ इंडीया नागपूर व त्यांचे सहकारी अधिकारी वर्ग, मा. केंद्रीय निबंधक, सहकारी संस्था, भारत सरकार नवी दिल्ली, महाराष्ट्र राज्य व मध्य प्रदेश

राज्याचे सहकार खात्यामधील अधिकारी व कर्मचारी वर्ग, दि महाराष्ट्र राज्य सहकारी बँक लि. चे सर्व अधिकारी व कर्मचारी वर्ग, मा. अध्यक्ष, व मा. मुख्य कार्यकारी अधिकारी, दि अकोला जिल्हा मध्यवर्ती सहकारी बँक लि., अकोला., नॅशनल फेडरेशन ऑफ अर्बन को-ऑपरेटिव्ह बँक्स, (NAFCUB) नवी दिल्ली, महाराष्ट्र स्टेट को-ऑप बँक्स फेडरेशन लि., मुंबई, महाराष्ट्र स्टेट को-ऑप बँक्स असोसिएशन लि., मुंबई, विदर्भ अर्बन को-ऑप बँक्स असोसिएशन लि., नागपूर, दि अकोला व वाशिम जिल्हा अर्बन को-ऑप बँक्स असोसिएशन लि., अकोला.

सर्वात शेवटचे पण अत्यंत महत्वाचे असे की, आपल्या बँकेचे असंख्य सभासद, ठेवीदार, कर्जदार, इतर ग्राहक, हितचिंतक, पॅनलवरील सनदी लेखापाल, कायदेशीर सल्लागार, मुल्यांकन तज्ञ या सर्वांविषयी मी मनापासून कृतज्ञता व्यक्त करतो, ज्यांच्या मुळे बँक इतका मोठा प्रवास इतक्या सहजतेने करू शकली आहे.

त्याचप्रमाणे संचालक मंडळातील माझे आज्ञी माजी सर्व सहकारी, शाखा समिती सदस्य यांचे मिळणारे सहकार्य व मार्गदर्शन बँकेच्या विकासामध्ये नेहमीच असते व यापुढेही मिळत राहील. त्याबद्दल मी सर्वांचे मनःपुर्वक आभार व्यक्त करतो. आपल्या शुभेच्छा व पाठिंब्या यापुढेही असाच मिळत राहो ही मम प्रार्थना.

मा. संचालक मंडळाच्या वतीने ६२ वा वार्षिक अहवाल, ताळेबंद व नफातोटापत्रक आणि इतर लेखा दस्तावेज, अंदाजपत्रक, वैधानिक अंकेक्षण अहवाल, नफा विनियोजन व पोटनियम दुरुस्ती इ. वार्षिक सर्वसाधारण सभेसमोर मंजुरीसाठी ठेवत आहे. कृपया त्यास मंजुरी द्यावी ही विनंती.

धन्यवाद!

जयहिंद, जय महाराष्ट्र, जय सहकार

आपला आभारी
शंतनु शरदचंद्र जोशी
अध्यक्ष

सभासदांसाठी सूचना

- वार्षिक सर्वसाधारण सभेच्या विषय पत्रिकेसंबंधी विचारावयाची माहिती सभेच्या सात दिवस आधी बँकेच्या प्रशासकीय कार्यालयात मुख्य कार्यकारी अधिकारी ह्यांचे कडे लेखी स्वरूपात कळवावी.
- आपला पत्ता बदलला असल्यास नवीन पत्ता बँकेच्या प्रशासकीय कार्यालयातील शेअर विभागात त्वरीत नोंदवावा.
- ज्या सभासदांनी आपले शेअर सर्टिफिकेट्स घेतलेली नाहीत त्यांनी ते कृपया बँकेतून घेऊन जावे तसेच आपल्या वारसदारांचे नांव अद्याप नोंदवलेले नसल्यास त्याबाबत प्रशासकीय कार्यालयात येऊन वारसदाराचे नांव नोंदवावे.
- ज्या सभासदांना सन २०२०-२१, २०२१-२२, २०२२-२३ व २०२३-२४ चा लाभांश प्राप्त झाला नसल्यास त्या सभासदांनी नजीकच्या शाखेशी संपर्क करून आपली लाभांशाची रक्कम प्राप्त करून घ्यावी.

दि अकोला अर्बन को-ऑपरेटिव्ह बँक लि., अकोला

सन २०२४ - २०२५ मध्ये संचालक व त्यांचे नातेवाईकांना दिलेली कर्जे

(रुपये लाखांत)

संचालक मंडळ सभासद व त्यांच्या नातेवाईकांची संख्या	वर्षाच्या सुरुवातीस येणे रक्कम	आर्थिक वर्षात कर्जाऊ दिलेली रक्कम (उलाढाल)	आर्थिक वर्षात परत फेड केलेली रक्कम (उलाढाल)	आर्थिक वर्ष अखेर येणे रक्कम	पैकी थकीत
	१-४-२०२४	२०२४-२०२५	२०२४-२०२५	३१-३-२०२५	
२	०.००	०.००	१६.१०	१२.५५	०.००



FORM "A" (Scheduled 3, Section 29. BALANCE SHEET

PREVIOUS YEAR'S FIGURE AS ON 31.03.2024	CAPITAL AND LIABILITIES	CURRENT YEAR'S FIGURE AS ON 31.03.2025	TOTAL
100,00,00,000.00	1) SHARE CAPITAL		100,00,00,000.00
	a) Authorised Share Capital		
	40000000 Shares of Rs. 25/- each		
70,88,03,185.00	b) Subscribed & paid up capital	71,67,95,150.00	71,67,95,150.00
217,90,02,586.13	2) RESERVE AND OTHER FUNDS		210,22,30,960.05
14,27,62,975.84	a) Statutory Reserve Fund	18,24,13,986.18	
7,41,03,455.51	b) Building Fund	7,41,03,455.51	
10,11,520.90	c) Dividend Equalization Fund	0.00	
27,68,55,494.14	d) Bad & Doubtful Debt Reserve	16,09,42,983.62	
6,81,171.75	e) Charity Funds	6,81,171.75	
23,95,234.35	f) Members Welfare Fund	23,52,734.35	
5,81,872.66	g) Staff Welfare Fund	5,81,872.66	
1,36,144.93	h) Social Welfare Devp.Fund	36,144.93	
68,54,257.00	i) Prov. for Embezzlement	65,20,051.00	
4,59,08,000.00	j) Contingent Provi. against Std .Asset	4,59,08,000.00	
89,82,60,084.81	k) Revaluation Reserve	88,19,94,950.81	
3,42,68,511.41	l) Prov. For Unforseen Losses	4,96,40,100.41	
9,17,86,518.36	m) Investment Depr. Reserve	2,06,93,030.36	
76,79,469.50	n) Unrealised Interest Reserve	76,79,469.50	
2,41,63,750.00	o) Investment Fluctuation Fund	8,08,63,750.00	
57,07,04,124.97	p) Investment Depr. Reserve(ARC)	57,07,04,124.97	
8,50,000.00	q) Vehical Fund	8,50,000.00	
0.00	r) General Reserve Fund	1,62,65,134.00	
1689,41,53,296.90	3) DEPOSITS		1760,58,17,656.19
	TIME DEPOSITS		
199,94,27,983.17	a) Fixed Deposit A/C	186,03,28,689.30	
894,19,26,451.20	b) Dhanvardhini Deposit Scheme	961,47,20,524.20	
441.00	c) Madhu Sanchay Yojana	441.00	
1,70,05,214.00	d) Recurring Deposit A/c.	1,67,25,194.00	
7,54,43,513.00	e) Jankalyan Bachat Yojna	8,25,99,257.00	
93,326.00	f) Jankalyan Bal Vikas Patra	5,004.00	
4,24,14,996.00	g) Tax Benefit Term Deposit (RIS)	3,80,53,789.00	
17,33,324.00	h) Tax Benefit Term Deposit (FD)	15,50,000.00	
6,25,000.00	i) Kuber Deposit Scheme (FD)	0.00	
2,47,567.00	j) Kuber Deposit Scheme (RIS)	0.00	
1,25,43,568.00	k) Damm Duppat yojna	60,87,930.00	
1109,14,61,383.37		1162,00,70,828.50	
	DEMAND DEPOSITS		
414,43,52,837.91	a) Saving Deposit A/c.	427,42,29,581.47	
143,13,07,046.68	b) Current Deposit A/c.	148,77,07,428.98	
22,70,32,028.94	c) Credit Balance in Loan A/cs	22,38,09,817.24	
580,26,91,913.53		598,57,46,827.69	
1978,19,59,068.03		C / F	2042,48,43,766.24



B.R. Act., 1949)

AS ON 31.03.2025

PREVIOUS YEAR'S FIGURE AS ON 31.03.2024	PROPERTY AND ASSETS	CURRENT YEAR'S FIGURE AS ON 31.03.2025	TOTAL
12,27,73,932.00	1) CASH IN HAND	9,05,50,187.00	9,05,50,187.00
134,97,78,079.19	IN CURRENT A/C WITH		142,29,72,109.46
85,53,48,580.94	i) R.B.I. Nagpur	98,47,46,393.97	
1,45,73,472.95	ii) State Bank of India	3,47,05,832.74	
23,83,16,004.07	iii) Nationalised Banks	19,71,62,131.66	
10,32,285.20	iv) The M.S.Co-Op. Bank Ltd.	49,66,025.27	
24,05,07,736.03	v) D.C.C. Banks of Dist. concerned	20,13,91,725.82	
	2) BALANCES WITH OTHER BANKS		
	CURRENT A/C WITH		
41,95,96,493.64	i) Private Banks	42,44,98,040.82	42,44,98,040.82
0.00	ii) Saving bank deposits	0.00	
93,63,00,000.00	iii) Fixed Deposits with		164,15,87,032.00
6,00,00,000.00	i) The M.S.Co-op. Bank Ltd., Mumbai	20,59,53,377.00	
25,00,000.00	ii) The M.S.Co-op. Bank Ltd., Akola	25,00,000.00	
14,53,00,000.00	iii) Canara Bank Akola (Syndicate Bank)	8,12,03,655.00	
10,00,00,000.00	iv) State Bank of India	0.00	
2,01,00,000.00	v) ICICI Bank	37,03,00,000.00	
2,01,00,000.00	vi) Axis Bank	5,00,00,000.00	
22,11,00,000.00	vii) HDFC Bank	10,00,00,000.00	
1,20,00,000.00	viii) YES Bank	35,20,00,000.00	
8,99,00,000.00	ix) IDBI Bank	3,99,00,000.00	
5,97,00,000.00	x) Indian Bank (Allahabad Bank)	5,97,00,000.00	
10,56,00,000.00	xi) Indusind Bank	25,00,00,000.00	
10,00,00,000.00	xii) Kotak Mahindra Bank	5,00,00,000.00	
0.00	xiii) Bank of India	30,000.00	
0.00	xiv) Vidarbha Konkan Bank	8,00,00,000.00	
0.00	3) MONEY AT CALL AND SHORT NOTICE	0.00	0.00
566,95,38,351.44	4) INVESTMENT		
	a) Central & State Govt. Securities	518,43,55,854.44	518,43,55,854.44
	i) Govt. Approved Securities		
	Face Value Rs. 523,88,79,747.00		
	Market Value Rs. 529,82,33,927.71		
	Book Value Rs. 518,43,55,854.44		
66,10,06,516.00	5) A) OTHER INVESTMENT		60,20,38,516.00
55,000.00	i) Share of The M.S.Co-op. Bank	55,000.00	
1,93,01,000.00	iii) Investment in S.R. with RARCL	1,000.00	
62,26,50,516.00	iv) Investment in SR A/c Omkara PS 36	58,29,82,516.00	
1,90,00,000.00	v) Share of NUCFDC Umbrella Organization	1,90,00,000.00	
941,39,91,626.57	6) LOANS & ADVANCES		1000,61,57,690.78
	i) Short Term Loans		
	Cash credit overdrafts & bills discounted		
	of which Secured against		
0.00	a) Govt. and Other Approved securities (NSC)	0.00	
634,47,07,656.66	b) Other tangible securities	637,03,47,373.54	
4,31,20,924.65	c) Unsecured advance to individuals	1,99,72,297.40	
	(of which overdue Rs.25,52,48,114.50)		
1857,29,84,998.84		C / F	1937,21,59,430.50



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PREVIOUS YEAR'S FIGURE AS ON 31.03.2024	CAPITAL AND LIABILITIES	CURRENT YEAR'S FIGURE AS ON 31.03.2025	TOTAL
19,78,19,59,068.03	B / F		2042,48,43,766.24
0.00	4) BORROWING FROM	0.00	0.00
0.00	5) BILL FOR COLLECTION	0.00	0.00
0.00	a) Bills being payable as per Contra	0.00	
0.00	b) Outward Bills for Collection	0.00	
0.00	6) BRANCH ADJUSTMENT	0.00	0.00
10,61,09,486.70	7) a) OVERDUE INTEREST RESERVE (CONTRA)	11,16,76,619.27	11,16,76,619.27
1,16,15,142.00	b) OVERDUE INTEREST RESERVE(NBA)	1,16,15,142.00	1,16,15,142.00
2,98,03,037.42	8) i) INTEREST PAYABLE FIXED DEPOSITS	2,78,14,720.61	2,78,14,720.61
0.00	ii) INTEREST PAYABLE SAVING DEPOSITS	0.00	
0.00	iii) INTEREST PAYABLE ON BORROWINGS	0.00	
19,38,38,111.17	9) OTHER LIABILITIES		34,86,90,099.93
1,01,78,021.89	a) Draft payable	4,66,25,219.88	
7,91,47,897.40	b) Pay order payable	1,86,42,917.17	
28,452.00	c) Mission Premium A/c PMSBY	25,772.00	
67,41,141.17	d) Sundry creditors	1,33,62,472.00	
18,61,650.00	e) Audit fee payable (2024-25)	18,77,400.00	
75,920.00	f) Nominal Share	78,130.00	
8,48,556.00	g) Tax Deducted at sources	5,14,018.00	
35,40,281.73	h) Provision for Expenses Payable	32,93,053.32	
1,85,49,985.00	i) Subsidy Reserve Fund (NB)	2,55,43,808.00	
18,80,438.20	j) Arbitrator & Administrative fees payable	12,94,707.20	
1,71,95,850.32	k) Stale Cheque with other Banks	1,69,80,129.64	
1,46,304.23	l) Stale Pay Order	53,791.23	
13,604.90	m) Stale Cheque with our Branch	9,500.00	
12,80,597.40	n) HO GST Payable	13,91,287.49	
30.56	o) I-GST Payable	6.52	
1,40,850.76	p) S-GST Payable	3,44,778.88	
1,40,853.75	q) C-GST Payable	3,44,780.68	
5,244.86	r) M P-GST Payable	29,018.40	
1,54,02,600.00	s) Sundry Liabilities FITL	57,63,708.00	
0.00	t) Unclaimed Excess Cash	5,01,950.00	
7,18,000.00	u) Amount Deposit against Court Case (IIBI)	7,18,000.00	
1,30,07,780.00	v) Dividend Payable 2022-23	1,01,60,509.00	
66,17,785.00	w) Dividend Payable 2020-21	64,58,253.00	
1,35,138.00	x) Staff Providend Fund Payable	0.00	
3,261.00	y) Staff Professional Tax Payable	0.00	
20,69,819.00	z) TDS Pay.Under 194N (Cash Withdrawal)	22,94,598.00	
87,360.00	aa) Centralised 2 % TDS (Cash Withdrawal)	3,152.00	
19,53,260.00	ab) Mahila Kalyan Nidhi (MF)	14,15,334.00	
0.00	ac) Dividend Payable 2023-24	1,31,95,636.00	
2,50,000.00	ad) Other Deposit	2,50,000.00	
1,18,17,428.00	ae) Dividend Payable 2021-22	1,16,05,659.00	
0.00	af) Provision for NPA	16,34,12,510.52	
0.00	ag) Income Tax 2024-25 Payable	25,00,000.00	
2012,33,24,845.32		C / F	2092,46,40,348.05



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PREVIOUS YEAR'S FIGURE AS ON 31.03.2024	PROPERTY AND ASSETS	CURRENT YEAR'S FIGURE AS ON 31.03.2025	TOTAL
1857,29,84,998.84	B / F		1937,21,59,430.50
	ii) Medium Term Loans		
0.00	Of which secured against		
192,05,13,219.30	a) Govt. and Other Approved securities	1,48,36,135.52	
44,95,086.63	b) Other tangible securities	248,89,98,487.08	
	c) Unsecured advance to individuals	69,10,575.47	
	(of which overdue Rs. 26,12,027.50)		
	iii) Long Term Loans		
110,11,54,739.33	of which secured against tangible securities	110,50,92,821.77	
	(of which overdue Rs.1,48,59,101.30)		
10,61,09,486.70	7) a) OVERDUE INTEREST RECEIVABLE (CONTRA)	11,16,76,619.27	11,16,76,619.27
16,36,65,503.22	b) INTEREST RECEIVABLE		19,89,27,043.41
10,66,18,325.43	i) Investment	14,37,30,090.93	
5,67,56,417.54	ii) Staff Housing Loans	5,48,88,448.98	
2,90,760.25	iii) Staff Car Loans	3,08,503.50	
0.00	8) BILLS FOR COLLECTION		0.00
0.00	a) Bills being receivable as per contra	0.00	
0.00	b) Outward Bills for receivable as per contra	0.00	
0.00	9) BRANCH ADJUSTMENT	0.00	0.00
103,25,72,771.64	10) LAND & BUILDING	101,12,94,315.64	101,12,94,315.64
	As per last B/S	1032572771.64	
	Add Purchase	0.00	
	1032572771.64		
	Less Sold	0.00	
	Less Depreciation on Revaluation	16265134.00	
	Less Depreciation	5013322.00	
	Total	1011294315.64	
1,73,93,731.14	11) a) FURNITURE & FIXTURE	1,90,37,980.74	1,90,37,980.74
	As per last B/S	17393731.14	
	Add Purchase	4462091.20	
	21855822.34		
	Sold during year	58.00	
	Less Depreciation	2817783.60	
	Total	19037980.74	
15,09,833.99	b) VEHICLE	24,31,459.99	24,31,459.99
	As per last B/S	1509833.99	
	Add Purchase	2362294.00	
	3872127.99		
	Sold during year	3121.00	
	Less Depreciation	1437547.00	
	Total	2431459.99	
1,16,25,773.00	c) COMPUTER A/C	69,58,366.00	69,58,366.00
	As per last B/S	11625773.00	
	Add Purchase	2760518.25	
	14386291.25		
	Sold during year	91.00	
	Old & Unused Written Off	1210.00	
	Less Depreciation	7426624.25	
	Total	6958366.00	
1990,58,62,098.53		C / F	2072,24,85,215.55





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PREVIOUS YEAR'S FIGURE AS ON 31.03.2024	PROPERTY AND ASSETS	CURRENT YEAR'S FIGURE AS ON 31.03.2025	TOTAL
1990,58,62,098.53	B / F		2072,24,85,215.55
73,96,746.18	d) PLANT & MACHINERY	59,13,748.19	59,13,748.19
	As per last B/S	7396746.18	
	Add Purchase	773004.57	
		8169750.75	
	Sold during year	1388.00	
	Less Depreciation	2254614.56	
	Total	5913748.19	
8.00	e) SMALL OFFICE EQUIPMENT		8.00
	As per last B/S	8.00	
	Add Purchase	0.00	
		8.00	
	Less Depreciation	0.00	
	Total	8.00	
32,40,98,852.05	12) OTHER ASSETS		32,44,20,535.03
17,73,972.98	a) Stationary in Hand	13,18,757.80	
5,00,000.00	b) Sundry debtors	0.00	
8,15,254.07	c) Security Deposit with MSED Co.	8,43,677.79	
1,15,086.69	d) Telephone Deposit	1,15,076.69	
42,950.00	e) Adhesive Stamps	57,300.00	
4,48,880.42	f) TDS Receivable (2024-25)	13,10,857.00	
54,85,197.45	g) Prepaid Expenses	91,10,289.28	
14,192.00	h) Franking Stamp A/c	14,192.00	
5,00,000.00	i) D-Mat A/c	5,00,000.00	
46,083.65	j) Pan Card Coupon Receivable	46,083.65	
10,23,50,778.00	k) Non Banking Assets	10,23,50,558.00	
1,00,000.00	l) Advance to Bajaj Allianz	1,00,000.00	
1,69,082.55	m) CERSAI Advance Account	1,24,564.55	
41,965.00	n) Income Tax 2020-21 dispute	41,965.00	
13,69,020.00	o) Income Tax 2008-09 dispute	13,69,020.00	
15,43,390.00	p) Income Tax 2009-10 dispute	0.00	
35,43,480.00	q) Income Tax 2010-11 dispute	35,43,480.00	
26,51,020.00	r) Income Tax 2011-12 dispute	0.00	
1,33,463.83	s) DEAF Scheme 2014 receivable	4,37,016.11	
10,000.00	t) Security Deposit with UTITSL (Pancard)	10,000.00	
50,37,499.80	u) Entries under Reconciliation	50,37,499.80	
30,000.00	v) Security Deposit for Water Connection	30,000.00	
4,05,598.00	w) Security Desposit with Landlord	4,05,598.00	
2023,73,57,704.76		C / F	2105,28,19,506.77



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PREVIOUS YEAR'S FIGURE AS ON 31.03.2024	CAPITAL AND LIABILITIES	CURRENT YEAR'S FIGURE AS ON 31.03.2025	TOTAL
2027,83,78,896.92	B / F		2107,80,02,981.41
2027,83,78,896.92	GRAND TOTAL	2107,80,02,981.41	2107,80,02,981.41
104,88,45,081.35	Customer's Liabilities for Bank Guarantee issued (as per contra)	104,28,85,892.00	
18,20,01,767.79	Contingent Liability - Amount tranferred to DEAF	19,78,89,938.81	
44,64,39,956.94	Customer's Liabilities on Account of AUCA	32,59,75,176.32	
V.G. AGRAWAL DY. C.E.O.	R. M. SONTAKKE CHIEF EXECUTIVE OFFICER	K.A. KHAPLI DIRECTOR	

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PREVIOUS YEAR'S FIGURE AS ON 31.03.2024	PROPERTY AND ASSETS	CURRENT YEAR'S FIGURE AS ON 31.03.2025	TOTAL
2023,73,57,704.76	B / F		2105,28,19,506.77
45,359.80	x) GST Receivable	34,441.05	
26,820.00	y) I-GST Receivable	877.12	
4,65,482.49	z) Corporate Insolvency Resolution Process (CIRP)	6,18,736.49	
1,00,100.00	aa) Suspense Account	0.00	
25,00,000.00	ab) Advance Income Tax F.Y.2023-24	0.00	
9,15,32,175.00	ac) Surplus fund with LIC (Gratuity)	8,62,61,085.00	
4,22,72,049.00	ad) Surplus fund with LIC (Leave)	4,10,82,255.00	
5,000.00	ae) Advance Rent paid	0.00	
24,08,434.26	af) Advance for interior of Jatharpeth	0.00	
5,08,597.06	ag) Balance GST to be Claimed as per GST	5,97,199.10	
1,05,668.00	ah) CBS Application Cost	1,85,727.00	
5,70,02,252.00	ai) Defered Tax Assets Accounts	6,78,40,406.00	
0.00	aj) Advance to Furniture & Fixture	10,33,872.60	
3,96,83,023.96	13) Un-Amortise Loss Account (NSBL)	1,98,41,509.96	1,98,41,509.96
13,38,168.20	14) LEGAL CHARGES RECEIVABLE (CONTRA)	17,57,417.68	17,57,417.68
0.00	15) PENAL CHARGES RECEIVABLE	35,84,547.00	35,84,547.00
2027,83,78,896.92	GRAND TOTAL	2107,80,02,981.41	2107,80,02,981.41
<p>As per Our Report of even date attached and read with Significant Accounting Policies and Notes on Accounts</p> <p>For M/s. Prakash G.Pathak & Company CHARTERED ACCOUNTANTS (FRN 126975W)</p> <p>R.C. RATHI VICE CHAIRMAN</p> <p>S. S. JOSHI CHAIRMAN</p> <p>CA Prakash G. Pathak - Partner M No.33996</p>			



FORM "B" PROFIT & FOR THE YEAR ENDED

PREVIOUS YEAR'S FIGURE AS ON 31.03.2024	EXPENDITURE	CURRENT YEAR'S FIGURE AS ON 31.03.2025	TOTAL
76,76,03,098.97	1 (a) TO INTEREST ON DEPOSITS		86,34,50,914.51
11,64,56,122.62	1) Fixed Deposit	11,94,36,823.78	
54,29,10,305.35	2) Dhanwardhini Deposit	63,35,85,879.00	
10,10,87,675.00	3) Saving Deposit	10,25,46,571.73	
-5,273.00	4) Madhusanchaya Yojana	0.00	
1,26,079.00	5) Recurring Deposit	1,08,195.00	
41,20,340.00	6) Jankalyan Bachat Yojana	51,34,158.00	
1,15,316.00	7) Tax Benefit Term Deposits (FD)	1,22,394.00	
24,50,059.00	8) Tax Benefit Term Deposits(RIS)	21,84,673.00	
3,41,383.00	9) Kuber Deposit Scheme (RIS)	72,880.00	
1,092.00	10) Dhanlaxmi Thev Yojana	0.00	
0.00	11) Jankalyan Bal Vikas Patra	17,112.00	
0.00	12) Kuber Deposit Scheme (FD)	2,42,228.00	
2,40,269.00	(b) Intt. Paid on Borrowing	3,61,462.00	3,61,462.00
35,11,44,394.00	2) TO SALARIES, ALLOWANCES AND BONUS		35,59,06,514.00
28,36,34,664.00	1) Salaries and allowances	28,42,05,090.00	
2,65,30,360.00	2) Contribution to Provident Fund	2,66,84,690.00	
10,85,855.00	3) Administrative Charges for PF	10,92,775.00	
1,19,00,389.00	4) Medical Allowance	1,14,48,171.00	
1,35,63,275.00	5) Leave Encashment	1,32,56,379.00	
2,62,301.00	6) Bajaj Allianz Accidental Policy	2,60,577.00	
23,03,737.00	7) Mediclaim Insurance Policy Premium	22,57,422.00	
13,90,342.00	8) Group Gratuity Premium	90,52,861.00	
3,70,815.00	9) Premium of Leave Encashment	11,87,665.00	
1,01,02,656.00	10) Deficit Fund with LIC (Gratuity)	52,71,090.00	
0.00	11) Deficit Fund with LIC (Leave)	11,89,794.00	
31,78,953.97	3) TO DIRECTOR & LOCAL COMMITTEE MEETING ALLOWANCE		20,73,913.30
6,02,800.00	1) Director Sitting Fees	5,80,200.00	
8,42,300.00	2) Branch Sub-Committee Sitting Fees	5,19,100.00	
0.00	3) Directors Meeting Expenses	10,235.00	
2,77,689.00	4) Branch Sub-Committee Meeting Expe.	1,65,847.00	
9,67,706.97	5) T.A. to Director	6,49,431.30	
4,88,458.00	6) Directors Training Expenses	1,49,100.00	
2,97,81,463.06	4) (a) TO RENT, TAXES, INSU. & LIGHTING	3,12,39,372.60	3,12,39,372.60
1,95,38,109.00	(b) TO DEPOSIT INSURANCE PREMIUM	2,03,93,683.42	2,03,93,683.42
74,88,972.79	5) TO LAW & CONSULTANCY CHARGES	49,10,049.08	49,10,049.08
25,75,706.31	6) TO POSTAGE & TELEPHONE	27,19,715.92	27,19,715.92
29,81,745.00	7) TO AUDIT FEES	30,88,000.00	30,88,000.00
C / F		C / F	128,41,43,624.83



LOSS ACCOUNT

ON 31st MARCH 2025

PREVIOUS YEAR'S FIGURE AS ON 31.03.2024	INCOME	CURRENT YEAR'S FIGURE AS ON 31.03.2025	TOTAL
89,22,71,804.02	1) BY INTEREST & DISCOUNT		95,05,98,618.68
89,22,71,804.02	(a) Interest received on Loans & Advances	95,05,98,618.68	
48,40,18,237.69	(b) Interest received on Investment	51,43,88,335.94	51,43,88,335.94
4,200.00	(c) Interest on Income Tax Refund	18,64,100.00	18,64,100.00
1,70,14,396.09	2) BY COMMISSION, EXCHANGE & BROKERAGE		1,25,06,856.77
13,712.00	1) Commission on Bills	8,674.38	
8,397.00	2) Exchange on Bills	17,205.92	
1,99,515.11	3) Exchange on Sales of Drafts	1,12,987.04	
1,39,19,559.57	4) Bank Guarantee & Solvency Commission	98,41,454.05	
49,241.68	5) Commission on E-Payment	0.00	
28,18,977.73	7) RTGS / NEFT Commission	25,21,351.38	
4,993.00	8) Commission on PMJJBY/PMSBY	5,184.00	
21,72,42,698.48	3) BY OTHER RECEIPTS		23,04,85,908.34
5,500.00	1) Dividend on Shares	5,500.00	
38,10,006.90	2) Incidental Charges	42,26,622.33	
75.00	3) Shares Transfer Fee	1,124.50	
72,28,555.34	4) Locker Rent	83,16,075.02	
9,59,889.61	5) Miscellaneous Income	3,07,749.77	
1,14,33,917.88	6) Processing Fees	1,12,52,762.89	
55,46,846.44	7) Service Charges	63,18,038.21	
3,420.00	8) Franking Service Charges	0.00	
76,97,956.86	9) Miscellaneous Income (Taxable)	79,27,606.26	
82,57,673.73	10) Insurance Commission	94,25,284.11	
1,62,65,134.00	11) Transferred from Revalued Reverse	0.00	
3,89,87,596.00	12) Recovery in Written off	9,45,31,637.00	
7,01,760.10	13) Cash Handling Charges (Taxable)	7,78,363.34	
40,58,922.42	14) SMS Alert Charges Received	41,22,635.61	
19,08,729.20	15) ATM Pos/Ecom Trn/Add-card Repin Charges	23,39,509.65	
4,35,158.00	16) Profit on Sale of Assets	4,83,030.42	
40,05,500.00	17) Profit on sale of Investment	42,40,088.00	
1,05,12,675.00	18) Reversed from Sundry Liabilities (FITL)	96,38,892.00	
25,22,264.00	19) Surplus Fund with LIC (Leave)	0.00	
1,61,91,466.00	20) Reversed From Provision for Income Tax	0.00	
1,97,07,400.00	21) Expenditure Provision and Contingency	4,14,39,438.00	
5,70,02,252.00	22) Deferred Tax Asset	1,08,38,154.00	
0.00	23) Income on sale of Asset - Non GST	9,19,999.00	
0.00	24) Income on Investment in SR	7,34,629.00	
0.00	25) UPI Transaction Charges Received	6,14,487.42	
0.00	26) Penal Charges Received	77,30,896.23	
0.00	27) Income Tax Refund	39,59,179.58	
0.00	28) Reversed from Pro. for Embezzlement	3,34,206.00	
161,05,51,336.28	GRAND TOTAL	170,98,43,819.73	170,98,43,819.73



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PREVIOUS YEAR'S FIGURE AS ON 31.03.2024	EXPENDITURE	CURRENT YEAR'S FIGURE AS ON 31.03.2025	TOTAL
118,45,32,712.10	B/F		128,41,43,624.83
3,67,53,114.32	8) TO DEPRECIATION & WRITE OFF		3,52,16,235.41
35,26,574.99	1) Furniture & Fixture	28,17,783.60	
50,13,323.00	2) Building	50,13,322.00	
18,10,316.00	3) Vehicle	14,37,547.00	
76,67,138.39	4) Computer	74,26,624.25	
24,70,626.94	5) Plant and Machinery	22,54,614.56	
1,62,65,134.00	6) Depreciation on Revalued Assets	1,62,65,134.00	
1.00	7) Plant & Machinery write off	0.00	
0.00	8) Computer Old & Unused Writeoff	1,210.00	
47,34,620.99	9) TO STATIONERY, PRINTING & ADVERTISEMENT	54,73,619.51	54,73,619.51
14,81,65,114.43	10) TO OTHER EXPENDITURE		12,19,89,671.30
7,24,331.11	1) Commission paid (Bank Charges)	5,63,657.86	
11,62,238.00	2) Commission paid to Recurring agent	11,57,814.00	
1,37,06,840.77	3) Misc. & Conveyance Charges	154,35,601.32	
16,90,895.90	4) Traveling Expenses	17,07,815.20	
1,20,653.00	5) News Paper	1,19,227.60	
3,36,875.00	6) Annual General Meeting Expenses	3,84,544.00	
33,048.00	7) Sub.to Mah. Lab. Welfare Fund	67,200.00	
3,57,400.00	8) Subscription to Membership	4,25,100.00	
43,24,100.78	9) Entertainment Expenses	39,76,890.74	
39,16,692.54	10) Repairs & Maintenance of Property	44,34,077.84	
4,62,666.00	11) Staff Training Expenses	9,05,507.11	
23,73,931.17	12) Vehicle Expenses	22,88,799.40	
1,98,12,345.38	13) CBS Expenses	2,34,84,923.97	
6,45,311.18	14) Grahak Melava Exp.	2,55,305.00	
69,66,023.00	15) Investment Depreciation Amortise	66,83,535.00	
17,69,721.77	16) ATM/POS/ECOM TRN Charges Paid	23,47,762.34	
1,02,306.95	17) Branch Opening/Shifting Expenses	0.00	
3,72,09,718.00	18) ARC Management Fees Paid	3,47,05,460.00	
1,98,41,514.00	19) Amortization of Loss A/c 20%	1,98,41,514.00	
0.00	20) Election Expenses	28,49,435.92	
3,26,08,501.88	21) Bad Dept Written off	0.00	
0.00	22) Remuneration Expenses for Resolution Agent	3,55,500.00	
C/F		C/F	144,68,23,151.05



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PREVIOUS YEAR'S FIGURE AS ON 31.03.2024	INCOME	CURRENT YEAR'S FIGURE AS ON 31.03.2025	TOTAL
161,05,51,336.28	B / F		170,98,43,819.73
161,05,51,336.28		C / F	170,98,43,819.73



दि अकोला अर्बन को-ऑपरेटिव्ह बँक लि; अकोला

(मल्टीस्टेट शेड्युल्ड बँक)



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PREVIOUS YEAR'S FIGURE AS ON 31.03.2024	EXPENDITURE	CURRENT YEAR'S FIGURE AS ON 31.03.2025	TOTAL
137,41,85,561.84	B/F		144,68,23,151.05
8,26,49,888.00	11) TO PROVISION		11,50,00,000.00
3,00,00,000.00	1) Bad & Doubtful Debt Reserve	4,75,00,000.00	
5,25,35,237.00	2) Provision for Income Tax	6,75,00,000.00	
0.00	3) Expenditure Provision & Contingency	0.00	
1,14,651.00	4) Provision for Embezzlement	0.00	
15,37,15,886.44	12) Profit & Loss Account	14,80,20,668.68	14,80,20,668.68
	Net Profit Transfer to Balance Sheet		
161,05,51,336.28	GRAND TOTAL	170,98,43,819.73	170,98,43,819.73
V.G. AGRAWAL DY. C.E.O.	R. M. SONTAKKE CHIEF EXECUTIVE OFFICER	K.A. KHAPLI DIRECTOR	



दि अकोला अर्बन को-ऑपरेटिव्ह बँक लि; अकोला

(मल्टीस्टेट शेड्युल्ड बँक)



From Back Page

PREVIOUS YEAR'S FIGURE AS ON 31.03.2024	INCOME	CURRENT YEAR'S FIGURE AS ON 31.03.2025	TOTAL
161,05,51,336.28	B / F		170,98,43,819.73
161,05,51,336.28	GRAND TOTAL	170,98,43,819.73	170,98,43,819.73
<div>As per Our Report of even date attached and read with Significant Accounting Policies and Notes on Accounts</div> <div><div>R.C. RATHI VICE CHAIRMAN</div><div>S. S. JOSHI CHAIRMAN</div><div>For M/s. Prakash G.Pathak & Company CHARTERED ACCOUNTANTS (FRN 126975W) CA Prakash G. Pathak - Partner M No.33996</div></div>			



Annexure - "A"

	Name of the Bank	The Akola Urban Co-operative Bank Limited, Akola
1	Registered Office Address	Jankalyan, 58/59, Toshniwal Layout, Near Government Milk Scheme, Murtizapur Road, Akola – 444001
2	Registration No. & Date	M.S.C.S./C.R./109/2000 dated 31.08.2000
3	RBI Registration No. & Date	UBD/MH/375/P dated 15.02.1984
4	Area of Operation	Entire State of Maharashtra and Indore, Khandwa & Khargon Dist. in Madhya Pradesh State
5	Particulars as on	31 st March 2025
6	No. of Branches, Ext. Counter & Head Office	34 Branches and 1 Head Office
7	Membership	
	Regular	117452
	Nominal	783
	Total	118235
	<i>Amount (Rs in Lakhs)</i>	
8	Authorized Capital	10000.00
9	Paid up Share Capital	7167.95
10	Total Reserves & Surplus	21022.31
11	Deposits	
	Saving	42742.30
	Current	14877.07
	Term	116200.71
	Total	173820.08
12	Loans & Advances	
	Secured Advances	99792.74
	Un Secured Advances	268.82
	Total % to Priority Sector	68.87%
	Total % to weaker Sector	12.06%
13	Borrowings	
	D.C.C	NIL
	M.S.C.	NIL
	Others	NIL
14	Investments	
	D.C.C	NIL
	M.S.C.	2084.53
	Others	72195.28
15	Audit Classification (FY 2024-25)	"A"
16	Profit for financial year 2024-2025	1480.21
17	Total Employees	486
	Sub-Staff	85
	Other Staff	401
18	Working Capital	200789.89



INDEPENDENT STATUTORY AUDITOR'S REPORT

FOR THE YEAR ENDED 31st MARCH 2025

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

To,
The Members,
The Akola Urban Cooperative Bank Limited, Akola

Report on Financial Statements

Opinion

1. We have audited the accompanying Financial Statements of The Akola Urban Co-operative Bank Ltd, ("The Bank") which comprise the Balance Sheet as at 31st March 2025, the Profit and Loss Account and the Cash Flow Statement for the year then ended and a summary of significant accounting policies and other explanatory information in which are included returns of Head Office and its departments and 34 branches, which are consolidated in these financial statements. The returns of 15 branches audited by us and returns of 19 branches which have been independently reviewed by Concurrent branch auditors are incorporated in these financial statements. To the best of our knowledge and as informed to us by the Management, Bank has not received any specific guidelines from the Central Registrar of Co-operative Societies with respect to selection of branches to be covered under audit. The branches and other departments of Head office covered by us, account for 74.78 percent of advances, 58.77 percent of deposits, 75.47 percent of interest income and 58.48 percent of interest expenses.
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, The Multi State Co-operative Societies Act, 2002, The Multi State Cooperative Societies Rules, 2002 made there under, National Bank for Agricultural and Rural Development, 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 31st 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 The Multi State Co-operative Societies Act, 2002 and The Multi State Co-operative Societies Rules made there under 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 Auditors' Report Thereon

4. The Bank's Management is responsible for the preparation of other information. The other information comprises the information included in the Board of Directors' Report including other explanatory information but does not include Financial Statements and our auditors' 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 without audit of the Financial Statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the Financial Statements, or our knowledge obtained in the audit or otherwise appears to be materially misstated.



When we read the Report of Board of Directors including other explanatory information, if based on the work we have performed, we conclude that there is material misstatement therein, we are required to communicate the matter to those charged with governance. We have nothing to report in this regard.

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

5. The Bank's Management is 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 the ICAI, the provisions of The Banking Regulation Act, 1949, The Multi State Co-operative Societies Act, 2002, The Multi State Co-operative Societies Rules, 2002 made there under, National Bank for Agricultural and Rural Development, if applicable, 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 auditors' 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 skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Financial Statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the 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 auditors' 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 auditors' 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.



Report on Other Legal and Regulatory Requirements

7. 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 The Multi State Co-operative Societies Act, 2002, The Multi State Co-operative Societies Rules, 2002
8. As required by Section 73(4) of the Multi State Co-operative Societies Act, 2002, 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 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;
 - f) 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.
9. As required by Rule 27 (3) of the Multi State Cooperative Societies Rules, 2002, as per the information and explanations given to us and based on our examination of books of accounts and other records, we report as under on the matters specified in clause (a) to (f) of the Rule 27(3) of The Multi State Co-operative Societies Rules, 2002:
 - a) During the course of our audit, we have generally not come across transactions which appear to be contrary to the provisions of the Act, the Rules or the Bye-Laws of the Bank.
 - b) During the course of our audit, we have not come across material and significant transactions which appear to be contrary to the guidelines issued by The Reserve Bank of India. Since the Bank has neither accepted deposits nor received subsidy from National Bank for Agriculture and Rural Development, our comments regarding transactions contrary to the guidelines issued by the said Bank are not called for.
 - c) Based on our examination of the books of account and other records and as per the information and explanations given to us, the money belonging to the Bank which appears to be bad or doubtful of recovery and reported in terms of clause (c) of Rule 27(3) of The Multi State Co-operative Societies Rules, 2002 are detailed below:

Category	Principal Outstanding as at 31 st March 2025 (Rs. In Crores)
Doubtful Assets	16.11
Loss Assets	1.22
Non performing investment	-
Other Asset	0.50
Total	17.83

- d) 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. Since the Bank has neither accepted deposits nor received subsidy from National Bank for Agriculture and Rural Development, our comments regarding violations of guidelines issued by the said Bank are not called for.
- e) To the best of our knowledge, no other matters have been specified by The Central Registrar of Co-operative Societies, which require reporting under this Rule

For Prakash. G. Pathak & Company

Chartered Accountants
FRN: 126975W

CA Prakash G. Pathak
Partner

Membership No. 033996

UDIN:25033996BMKOMU7809

Akola, 17th April 2025



**THE AKOLA URBAN CO-OPERATIVE BANK LTD., AKOLA
SIGNIFICANT ACCOUNTING POLICIES AND NOTES ON ACCOUNTS
FOR THE YEAR ENDED 31st MARCH 2025**

I. Overview

The Akola Urban Co-operative Bank Ltd. ("The Bank") was established on 19th April, 1963. The bank is a Multi-State Scheduled Co-operative Bank having 34 branches as on 31st March, 2025. The Bank is providing wide range of Banking & Financial Services including Corporate Banking, Retail Banking products and Treasury Operations.

1. BASIS OF PREPARATION

The financial statements have been prepared and presented under the historical cost convention on the accrual basis of accounting, unless otherwise stated, and comply with generally accepted accounting principles, statutory requirements prescribed under the Banking Regulation Act, 1949 as amended, and The Multi-State Co-operative Societies Act, 2002 and rules made thereunder, circulars and guidelines issued by The Reserve Bank of India (RBI) from time to time, the Accounting Standards (AS) issued by The Institute of Chartered Accountants of India (ICAI) and current practices prevailing within the Banking Industry in India.

2. USE OF ESTIMATES

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

II. SIGNIFICANT ACCOUNTING POLICIES

1. Accounting Convention:

The financial statements are drawn up in accordance with the historical cost and going concern concept and in accordance with generally accepted accounting principles and practices prevailing in the Banking Industry in India, except otherwise stated.

2. Cash Flow Statements (AS 3)

For the purpose of preparation of Cash Flow Statement, Cash and Cash Equivalents include highly liquid short-term investments for short period in form of Cash, balances held in current accounts with other Banks (including Term

Deposits) and Money at Call & Short Notice, in accordance with AS 3 issued by the ICAI.

3. Revenue Recognition (AS 9):

Items of Income and expenditures are generally accounted for on accrual basis, except for the following items.

- Interest income on nonperforming assets which is recognized on receipt basis as per income recognition and asset classification norms of RBI
- Commission from Government against franking business & commission of guarantees are recognized in the year of receipt only for entire period, including the period which is yet to be expired
- Dividend, D-mat charges and Locker Rent is recognized as income on receipt basis.
- Income from distribution of insurance products is recognized on the basis of income received.

4. Property, Plant and Equipment (AS 10):

- Computers, Furniture & Fixtures, Plant & Machinery, Leasehold improvement and Motor Cars are stated at cost less depreciation.
Premises (including Freehold Land): These are stated at the revalued amounts less depreciation.
Leasehold land is stated at revalued amounts less amortization over the lease period
- Premises have been revalued as per Revaluation Policy approved by Board of Directors. The surplus arising out of such revaluation is carried to Premises and is accounted under Revaluation Reserve. Depreciation on the revalued asset is charged to the Profit and Loss Account and an amount equivalent to the amount of depreciation on the revaluation is appropriated from the Revaluation Reserve to the General Reserve.
- Cost includes incidental expenses incurred on acquisition of assets
- Depreciation is charged on straight Line Method except computer hardware and software on which depreciation is charged as per RBI guidelines
- Fixed Assets are depreciated at the rates considered appropriate by the Management as under :

Sr. No.	Assets	Rate of Depreciation	
a)	Building	2.50%	SLM
b)	Furniture & Fixture	10.00%	SLM
c)	Computer Hardware & Software	33.33%	SLM
d)	Mobile & Battery	33.33%	SLM
e)	Plant & Machinery		
	i. General	10.00%	SLM
	ii. Specified Plant Machinery	20.00%	SLM
f)	Vehicle	25.00%	SLM



5. Investments :

i. Categorization of investments

In accordance with guidelines issued by RBI, the Bank classifies its investment portfolio into the following three categories:

- Held to Maturity (HTM)** - Securities acquired by the Bank with the intention to hold till maturity.
- Held for Trading (HFT)** - Securities acquired by the Bank with the intention to trade.
- Available for Sale (AFS)** - Securities which do not fall within the above two categories are classified as 'Available for Sale'

ii. Classification of Investments

For the purpose of disclosure in the Balance Sheet, Investments are classified as required under the Banking Regulation Act, 1949 and RBI guidelines as follows: Government Securities, Shares in co-operative institutions, Security Receipts and other Investments.

iii. Transfer of investments between categories

Transfer between categories of investments is accounted as per the RBI guidelines

iv. Valuation of Investments

- 'Held to Maturity'** - These investments are carried at their acquisition cost less amortization. Any premium on acquisition is amortized over the period remaining up to maturity
- 'Held for Trading'** - The individual scrip in the HFT category is marked to market at monthly intervals. The net resultant depreciation in each classification is recognized in the Profit and Loss Account. Net appreciation, if any, is ignored
- 'Available for Sale'** - The individual scrip in the AFS category is marked to market at the year-end or at more frequent intervals. The net resultant depreciation in each classification is recognized in the Profit and Loss Account. Net appreciation, if any, is ignored.
- Market value of Government Securities (excluding Treasury Bills) is determined based on the price list published by RBI or the prices periodically declared by FBIL for valuation at year-end. In case of unquoted Government Securities, market price or fair value is determined as per the rates published by FBIL.
- Market value of other approved securities is determined based on the yield curve and spreads provided by FBIL
- Broken period interest on debt instruments is treated as a revenue item. Brokerage, commission, etc. pertaining to investments paid at the time of acquisition are charged to revenue
- Investments are identified and classified as per applicable RBI guidelines. Depreciation on securities is not set off against the appreciation in other securities as per RBI guidelines. Interest on non-performing investments is not recognized in the Profit and Loss Account until received
- Disposal of Investments:**
Investments classified under the HTM category: Realized gains are recognized in the Profit and Loss Account and

subsequently appropriated to Investment Fluctuation Reserve. Losses are recognized in the Profit and Loss Account.

Investments classified under the AFS and HFT categories: Realized gains/losses are recognized in the Profit and Loss Account

6. Advances:

- Advances are classified into Standard, Sub-standard, Doubtful and Loss Assets in accordance with the guidelines issued by RBI from time to time.
- Provision on Advances categorized under Sub-standard, Doubtful and Loss Assets is made in accordance with the guidelines issued by RBI. In addition, a general provision has been made on all standard assets as per RBI Master Circular No. RBI/2022-23/17 DOR.No.STR.REC.5/21.04.048/2022-23 dated 1st April 2022 and in accordance with amendments and clarifications issued from time to time.
In addition to this, a general provision on standard assets is made @0.40% of the outstanding amount on a portfolio basis except in case of direct advances to Agricultural and SME sector @ 0.25%, advances to Commercial Real Estate @ 1% and Commercial Real Estate- Residential House Sector @ 0.75%.
In respect of restructured advances, including advances restructured under the COVID Regulatory package, adequate provisioning has been made in accordance with the RBI guidelines issued from time to time
- The unrealized interest from the date of classification as Non-Performing Assets is disclosed separately under "Overdue Interest Reserve -II"
- Recovery received in non-performing advances is first adjusted against the charges, then towards interest and then towards principal. In case of compromise settlement accounts under banks compromise settlement policy or otherwise, it is appropriated as per the terms of the settlement.

7. Employee Benefits (AS 15):

- Provident Fund contribution is paid to Employees Provident Fund Organization (EPFO) and is accounted for on accrual basis
- The liability towards employee defined benefits such as Gratuity and Leave Encashment is assessed on actuarial valuation in accordance with Projected Unit Credit Method as per AS 15 (Revised) issued by the ICAI and the same is fully provided for.

8. Segment Reporting (AS 17):

The Bank recognizes the Business Segment as the primary reporting segment and Geographical Segment as the secondary reporting segment, in accordance with RBI guidelines and in compliance with AS 17 Business Segment is classified into



- (a) Treasury
- (b) Corporate and Wholesale Banking,
- (c) Retail Banking and
- (d) Other Banking Operations.

Geographic Segments: The Bank operates only in India and hence the reporting consists only of domestic segment.

9. Related Party Disclosures (AS 18)

There are no related parties which require a disclosure under AS 18 other than the Key Management Personnel

10. Operating Leases (AS 19):

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

11. Earnings per Share (AS 20):

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

12. Income-Tax (AS 22):

The Bank provides for tax based on its assessment of the tax payable as per prevailing provisions of Income Tax Act, 1961.

The Bank has created deferred tax assets for year ended on 31st March 2025 as required by RBI guidelines read with Accounting Standard -22 issued by ICAI.

13. Intangible Assets (AS 26):

Software expenses are disclosed in accordance with AS 26 issued for Intangible Assets by the ICAI.

14. Impairment of Assets (AS 28):

The Bank assesses at each Balance Sheet date whether there is any indication that an asset may be impaired. Impairment loss if any is recognized in the statement of Profit & loss to the extent, the carrying amount of asset exceeds its estimated recoverable amount.

15. Provisions, Contingent Liabilities and Contingent Assets (AS 29):

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

A disclosure of Contingent Liability is made when there is:

- i) A possible obligation arising from a past event, the existence of which will be confirmed by occurrence or nonoccurrence of one or more uncertain future events not within the control of the Bank; or
- ii) A present obligation arising from a past event which is not recognized as it is not probable that an outflow of resources will be required to settle the obligation or a reliable estimate of the amount of the obligation cannot be made. When there is a possible or a present obligation in respect of which the likelihood of outflow of resources is remote, no provision or disclosure is made. Contingent Assets are not recognized in the financial statements. However, Contingent Assets are assessed continually.

III. NOTES FORMING PART OF THE ACCOUNTS FOR THE YEAR ENDED 31ST MARCH, 2025:

1. Payments to Micro, Small, Medium Enterprises (MSME)

Payments to Micro, Small, Medium Enterprises (MSME) registered suppliers, as per information available with the Bank, have been made within the timeline specified in Micro, Small, Medium Enterprises Development Act, 2006.

2. EVENTS OCCURRING AFTER BALANCE SHEET DATE (AS 4)

There are no major events occurring after the balance sheet date which needs to be incorporated into the financial statements.

3. Net Profit or Loss for the Period, Prior Period Items and Changes in Accounting Policies (AS 5)

Prior Period Items :

There are no material prior period income/expenditure items

Change in Accounting Policy :

There is no change in the Significant Accounting Policies adopted during the year ended 31st March 2025 as compared to those followed in the previous financial year 2023-24 except depreciation on revaluation portion of Building is credited to General Reserve in current year as against credited to Profit and Loss account in earlier year.

4. PROPERTY, PLANT & EQUIPMENT (FIXED ASSET) (AS 10)

The Bank has not revalued immovable properties on 31st March 2025, however, immovable properties were earlier revalued on 31st March 2023 based on the valuation reports of the external independent valuers. Closing balance of Revaluation Reserve as on 31st March 2025, (net of amount transferred to Profit & Loss Account) is Rs 8819.95 Lakhs (Previous Year 8982.60 Lakhs)



5. EMPLOYEE BENEFITS (AS 15)

The details as required by AS 15 issued by the ICAI pertaining to Gratuity is as under:

(Rs. in Crores)

Sr. No.	Particulars	Gratuity (Funded) 31.03.2025	Gratuity (Funded) 31.03.2024
1	Discount rate	6.66%	7.10 %
2	Expected Return on plan assets	7.55%	7.28 %
3	Salary Escalation Rate	5.00%	5.00 %
4	Reconciliation of opening and closing balance of the present value of the defined benefit obligation:		
	Opening Present value of obligation	22.03	21.44
	Interest cost	1.47	1.47
	Current service cost	0.93	0.86
	Liability transfer in		
	Benefits paid	-2.51	-2.79
	Past Service Cost		
	Actuarial (gains) / loss on obligations	2.07	1.05
	Present value of obligation as at Year End	24.00	22.03
5	Reconciliation of opening & closing balance of fair value of plan assets:		
	Opening Fair value of plan assets	30.96	31.42
	Expected return on plan assets	2.31	2.19
	Contributions	1.81	0.06
	Transfer from other entities		
	Benefits paid	-2.51	-2.79
	Actuarial gain / (loss) on plan assets	0.04	0.10
	Fair value of plan assets as at Year End	32.63	30.96
6	Amount recognized in Balance Sheet		
	Present value of obligations as at Year End	24.00	22.03
	Fair value of Plan Assets as at Year End	32.63	30.97
	(Assets) / Liability as at Year End	-8.63	-8.94
7	Expenses recognized in Profit and Loss Account		
	Current service cost	0.93	0.86
	Interest cost	1.47	1.47
	Return on Plan Assets	2.31	2.18
	Past Service Cost		
	Net actuarial (gain) / loss	2.03	0.95
	Expenses recognized in Profit and Loss Account	0.09	0.14

Data as required by AS 15 issued by the ICAI pertaining to Leave Encashment is as under:

Sr. No.	Particulars	Leave Encashment (Funded) 31.03.2025	Leave Encashment (Funded) 31.03.2024
1	Discount rate	-	-
2	Salary Escalation Rate	-	-
3	Present value of obligations as at Year End	5.15	4.68
	Fair value of Plan Assets as at Year End	9.26	8.67
	(Assets) / Liability as at Year End	-4.10	-3.99

6. SEGMENT REPORTING (AS 17)

Primary Segment Reporting (By Business Segments) is as under:

(Rs. in Crores)

Particulars	Treasury	Corporate	Retail	Other Banking Operations	Total
Segment Revenue	52.27	25.50	82.77	11.53	172.07
	50.77	23.76	72.89	7.68	155.10
Segment Cost	46.47	22.25	72.23	8.49	149.43
	46.24	21.56	66.16	6.22	140.18
Segment Result	5.79	3.25	10.55	3.05	22.64
	4.53	2.20	6.73	1.46	14.92
Less: Extraordinary Items					
Net Segment Result	5.79	3.25	10.55	3.05	22.64
	4.53	2.20	6.73	1.46	14.92
Less: Unallocated Provisions & Contingencies					
Profit Before Tax					22.64
					14.92
Income Tax					6.75
Deferred Tax Asset					-1.08
Income Tax					5.25
Deferred Tax Asset					-5.70
Net Profit					14.80
					15.37
Other Information					
Segment Assets	742.80	229.13	771.48	354.15	2097.57
	726.68	293.01	659.00	333.21	2011.90
Unallocated Assets				10.24	10.24
				15.94	15.94
Total Assets					2107.81
					2,027.84
Segment Liabilities	741.93	217.32	731.27	417.29	2107.81
	724.44	275.39	629.94	398.07	2,027.84
Unallocated Liabilities					
Total Liabilities					2107.81
					2,027.84

7. RELATED PARTY DISCLOSURE (AS 18)

Since Shri R. M. Sontakke, the Chief Executive Officer (CEO) of the Bank is a single party under the category Key Management Personnel, no further details need to be disclosed in terms of RBI circular dated 29th March 2003.

8. LEASES (AS 19)

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

The Bank has operating leases and the disclosures under AS 19 on "Leases" issued by the ICAI are as follows:



Particulars	31.03.2025	31.03.2024
Future lease rental payable as at the end of the year		
- Not later than one year	82.99	89.35
- Later than one year and not later than five years	224.33	224.08
- Later than five years	409.82	409.82
Total of minimum lease payments recognized in the profit and loss account for the year	56.45	54.29
Total of future minimum sub-lease payment expected to be received under non- cancellable sub-lease	NIL	Nil
Sub-lease payments recognized in the profit and loss account for the year	NIL	Nil

9. EARNINGS PER SHARE (EPS) (AS 20) :

Particulars	31.03.2025	31.03.2024
Net Profit after Tax attributable to Equity Shareholders (before appropriations) Rs. in lakhs	1480.21	1537.16
Weighted Average No. of Equity Shares outstanding during the period (Actual)	286,71,806	283,52,127
Basic Earnings Per Share (Rs.)	5.16	5.66
Diluted Earnings Per Share (Rs.)	5.16	5.66

Deferred Tax Assets /Liabilities as on 31.03.2025 (AS -22)

Sr.	Particulars	2024-25	2023-24
A	Deferred Tax Assets		
i	Provision for BDDR	708.19	650.50
ii	Provision for Standard Assets	115.54	115.54
	Sub Total (A)	823.73	766.04
B	Deferred Tax Liability		
i	Loss of NagrikSahakari Bank Indore	49.94	99.87
ii	Fixed Assets	95.39	96.15
C	Sub Total (B)	145.33	196.02
	Total (A-B)	678.40	570.02

10. IMPAIRMENT OF ASSETS (AS 28)

The Bank has ascertained that there is no material impairment of any of its assets and as such no provision under Accounting Standard 28 on Impairment of Assets issued by the ICAI is required.

11. PROVISIONS, CONTINGENT LIABILITIES AND CONTINGENT ASSETS (AS 29):

- i. Contingent Liabilities on account of Claims against Bank not acknowledged as debts, Bank Guarantees, Letters of Credit, Forward Contracts and Bills under Import LCs are as follows:

(Rs. in Lakhs)

Particulars	31.03.2025	31.03.2024
Bank Guarantee	10428.86	10488.45
Letter of Credit	NIL	NIL
TOTAL	10428.86	10488.45

ii. Transfers to Depositor Education and Awareness Fund (DEA Fund)

(Rs. in Lakhs)

Particulars	31.03.2025	31.03.2024
Opening Balance of amounts transferred to DEAF	1820.02	1355.00
Add: Amounts transferred to DEAF during the year	195.90	526.86
Less: Amounts reimbursed by DEAF towards claims*	37.02	61.84
Closing Balance of amounts transferred to DEAF	1978.90	1820.02

IV. DISCLOSURE IN TERMS OF RBI GUIDELINES:

1. Regulatory Capital

a) Composition of Regulatory Capital (Rs. in Lakhs)

Sr. No.	Particulars	Current Year	Previous Year
i)	Common Equity Tier 1 capital (CET 1)* / Paid up share capital and reserves@ (net of deductions, if any)	14313.31	13498.14
ii)	Other Tier 1 capital	NIL	NIL
iii)	Tier 1 capital (i + ii)	14313.31	13498.14
iv)	Tier 2 capital	1383.44	1425.78
v)	Total capital (Tier 1+Tier 2)	15696.75	14923.92
vi)	Total Risk Weighted Assets (RWAs)	100337.43	99702.70
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs)* / Paid-up share capital and reserves as percentage of (RWA)@	14.27%	13.54%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	14.26%	13.54%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	1.38%	1.43%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	15.64%	14.97%
xi)	Percentage of the shareholding of a) Government of India b) State Government (specify name) ^s c) Sponsor Bank ^s	Not Applicable	Not Applicable
xii)	Amount of paid-up equity capital raised during the year (Net)	79.92	60.07
xiii)	Amount of non-equity Tier 1 capital raised during the year, of which: perpetual non-cumulative preference shares, perpetual debt instruments,	NIL NIL	NIL NIL
xiv)	Amount of Tier 2 capital raised during the year, of which perpetual non-cumulative preference shares, perpetual debt instruments	NIL NIL	NIL NIL

b) There has not been any drawdown from Reserves during the year ended 31st March, 2025 except Rs. 414.39 Lakhs of excess Investment Depreciation reserve credited to profit and loss account (P.Y. 210 Lakhs)



2. Asset liability management

a) Maturity pattern of certain items of assets and liabilities as on 31.03.2025

	Day1	Rs in Crores						Total
		2 to 7 days	8 to 14 days	15 to 28 Days	29 days to 3 months	Over 3 months to 6 Months	Over 6 months and up to 1 year	
Deposits	52.47	39.17	39.97	35.67	170.24	216.48	386.32	1760.54
Advances	1.35	3.99	4.78	19.18	64.63	69.46	208.21	1000.66
Investments	9.45	34.05	37.19	16.42	109.15	149.16	144.65	742.81
Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

3. Investments

a) Composition of Investment Portfolio as at 31.03.2025

	Investments in India							Rs in Crores		
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India			
Held to Maturity										
Gross	394.62	0.00	0.00	0.00	0.00	0.00				394.62
Less: Provision for non-	0.00	0.00	0.00	0.00	0.00	0.00				0.00
Net	394.62	0.00	0.00	0.00	0.00	0.00				394.62
Available for Sale										
Gross	123.81	0.00	1.91	0.00	0.00	58.30				184.02
Less: Provision for depreciation	2.04	0.00	0.00	0.00	0.00	57.07				59.11
Net	121.77	0.00	1.91	0.00	0.00	1.23				124.91
Held for Trading										
Gross	0.00	0.00	0.00	0.00	0.00	0.00				0.00
Less: Provision for depreciation	0.00	0.00	0.00	0.00	0.00	0.00				0.00
Net	0.00	0.00	0.00	0.00	0.00	0.00				0.00
Total Investments	518.43	0.00	1.91	0.00	0.00	58.30				578.64
Less: Provision for non-	0.00	0.00	0.00	0.00	0.00	0.00				0.00
Less: Provision for depreciation	2.04	0.00	0.00	0.00	0.00	57.07				59.11
Net	516.39	0.00	1.91	0.00	0.00	1.23				519.53



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Composition of Investment Portfolio as at 31.03.2024

Rs in crores

	Investments in India					Total investments in India
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others
Held to Maturity						
Gross	348.97	0.00	0.00	0.00	0.00	0.00
Less: Provision for non-	0.00	0.00	0.00	0.00	0.00	0.00
Net	348.97	0.00	0.00	0.00	0.00	0.00
Available for Sale						
Gross	217.98	0.00	1.90	0.00	0.00	64.20
Less: Provision for depreciation	9.15	0.00	0.00	0.00	0.00	57.07
Net	208.83	0.00	1.90	0.00	0.00	7.13
Held for Trading						
Gross	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation	0.00	0.00	0.00	0.00	0.00	0.00
Net	0.00	0.00	0.00	0.00	0.00	0.00
Total Investments	566.95	0.00	1.90	0.00	0.00	64.20
Less: Provision for non-	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation	9.15	0.00	0.00	0.00	0.00	57.07
Net	557.80	0.00	1.90	0.00	0.00	7.13

b) Movement of provisions for Depreciation and Investment Fluctuation Reserve

Particulars	(Amount in Rs. Crore)	
	2024-25	2023-24
i) Movement of provisions held towards depreciation on investments		
a) Opening balance	66.25	68.35
b) Add: Provisions made during the year	0.14	-
c) Less: Write off / write back of excess provisions during the year	7.25	2.10
d) Closing balance	59.14	66.25
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	2.42	2.15
b) Add: Amount transferred during the year	5.67	0.27
c) Less: Drawdown	0.00	0.00
d) Closing balance	8.09	2.42
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	4.44%	0.86%



c) There are no transfers from HTM category, other than as permitted by RBI Guidelines.

d) Non-SLR investment portfolio

i. Non-performing non-SLR investments

Sr. No.	Particulars	2024-25	2023-24
a)	Opening balance	0.00	0.01
b)	Additions during the year since 1 st April	0.00	1.90
c)	Reductions during the above period	0.00	0.00
d)	Closing balance	0.00	1.91

ii. Issuer composition of non-SLR investments

(Amount in Rs. Crore)

Sr No	Issuer	Amount	Extent of Private Placement	Extent of 'Below Investment Grade' Securities	Extent of 'Unrated' Securities	Extent of 'Unlisted' Securities
a)	PSUs	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)
b)	FIs	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)
c)	Banks	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)

Note: Figures in brackets represent previous year's figures

e) Repo transactions (in face value terms)

	Minimum outstanding during the year	Maximum Outstanding during the year	Daily average outstanding during the year	Outstanding as on March 31, 2025
i) Securities sold under repo a) Govt. securities b) Corporate debt securities c) Any other securities	NIL NIL	NIL NIL	NIL NIL	NIL NIL
ii) Securities sold under reverse repo a) Govt. securities b) Corporate debt securities c) Any other securities	NIL NIL	NIL NIL	NIL NIL	NIL NIL



4. a) Classification of advances and provision held as on 31.03.2025 (Rs in Crores)

	Standard		Non-Performing			Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances & NPAs						
Opening Balance	913.92	10.05	16.43	1.00	27.48	941.40
Add: Additions during the year					141.92	59.22
Less: Reductions during the year*					137.05	0.00
Closing balance	968.27	15.02	16.11	1.22	32.35	1000.62
*Reductions in Gross NPAs due to:						
Up gradation					119.92	
Recoveries (excluding recoveries from upgraded accounts)					17.13	
Technical/ Prudential Write-offs					0.00	
Write-offs					0.00	
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	4.59	1.01	3.90	0.95	5.86	27.69
Add: Fresh provisions made during the year					2.43	4.75
Less: Excess provision reversed/ Write-off loans					0.00	0.00
Closing balance of provisions held	4.59	1.94	5.84	1.22	9.00	32.44
Net NPAs						
Opening Balance		0	0	0	0	
Add: Fresh additions during the year					0	
Less: Reductions during the year					0	
Closing Balance		0	0	0	0	
Floating Provisions						
Opening Balance						27.69
Add: Additional provisions made during the year						4.75
Less: Amount drawn during the year						0.00
Closing balance of floating provisions						32.44
Technical write-offs and the recoveries made thereon						
Opening balance of Technical/ Prudential written-off accounts						44.64
Add: Technical/ Prudential write-offs during the year						0.00
Less : Recoveries made from previously technical/ prudential written-off account during the year						12.04
Closing balance						32.60



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Classification of advances and provisions held As on 31.03.2024 (Rs in Crores)

	Standard	Non-Performing			Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	
Gross Standard Advances & NPAs					
Opening Balance	871.00	31.70	12.08	1.36	903.82
Add: Additions during the year					37.64
Less: Reductions during the year*					0.00
Closing balance	913.92	10.05	16.43	1.00	941.40
*Reductions in Gross NPAs due to:					
Up gradation					160.83
Recoveries (excluding recoveries from upgraded accounts)					150.48
Technical/ Prudential Write-offs					7.09
Write-offs					3.26
Provisions (excluding Floating Provisions)					0.00
Opening balance of provisions held	4.59	3.17	6.10	1.36	24.69
Add: Fresh provisions made during the year					3.00
Less: Excess provision reversed/ Write-off loans					0.00
Closing balance of provisions held	4.59	1.01	3.90	0.95	27.69
Net NPAs					
Opening Balance					20.45
Add: Fresh add during the year					0.00
Less: Reductions during the year					0.00
Closing Balance		10.05	16.43	1.00	27.48
Floating Provisions					
Opening Balance					24.69
Add: Additional provisions made during the year					3.00
Less: Amount drawn during the year					0.00
Closing balance of floating provisions					27.69
Technical write-offs and the recoveries made thereon					
Opening balance of Technical/ Prudential written-off accounts					45.07
Add: Technical/ Prudential write-offs during the year					3.26
Less : Recoveries made from previously technical/ prudential written-off account during the year					3.69
Closing balance					44.64



Ratios (in percent)		2023-24
Gross NPA to Gross Advances		2.93%
Net NPA to Net Advances		0.00
Provision coverage ratio		100.52%

b) Sector-wise Advances and Gross NPAs

Rs in Crores

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)	Priority Sector	648.25	26.55	4.10%	645.83	24.58	3.81
a)	Agriculture and allied activities	55.79	6.09	10.01%	63.96	5.44	8.50
b)	Advances to industries sector eligible as priority sector lending	139.08	8.66	6.22%	133.73	8.24	6.16
c)	Services	377.02	9.18	2.43%	403.87	9.12	2.26
d)	Personal loans	76.36	2.62	3.41%	44.27	1.78	4.02
	Subtotal (i)	648.25	26.55	4.10%	645.83	24.58	3.81
ii)	Non-priority Sector						
a)	Agriculture and allied activities	-	-	-	-	-	-
b)	Industry	-	-	-	-	-	-
c)	Services	16.01	-	-	15.86	-	-
d)	Personal loans	336.35	5.79	1.72%	279.71	2.90	1.04
	Sub-total (ii)	352.36	5.79	1.72%	295.57	2.90	1.04
		1000.61	32.34	5.82%	941.40	27.48	2.92



c) Particulars of resolution plan and restructuring (Rs in crores)

	Agriculture and allied activities		Corporate (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	224	174	0	0	1623	1850	9434	9234	11281
	Gross Amount (₹ crore)	49.70	64.02	0	0	498.27	536.09	420.30	319.29	968.26
	Provision held (₹ crore)	0	0	0	0	0	0	0	0	919.40
Sub standard	Number of borrowers	3	1	0	-	27	31	300	164	330
	Gross Amount (₹ crore)	0.60	0.03	0	-	8.65	7.75	5.76	2.35	15.01
	Provision held (₹ crore)	0.06	0.03	0	-	0.66	0.77	1.01	0.24	10.26
Doubtful	Number of borrowers	1	0	0	-	32	29	150	54	183
	Gross Amount (₹ crore)	5.49	0	0	-	9.19	9.62	2.64	2.33	17.32
	Provision held (₹ crore)	1.64	0	0	-	3.96	3.93	1.45	0.89	7.05
Total	Number of borrowers	4	1	0	-	59	60	450	218	513
	Gross Amount (₹ crore)	6.09	0.03	0	-	17.84	17.37	8.41	4.68	32.34
	Provision held (₹ crore)	1.70	0.03	0	-	4.83	4.70	2.47	1.13	9.00

d) Disclosure of transfer of loan exposures

i. Details of stressed loans transferred during the year ended 31st March, 2025:

Rs. In Crores

	To ARC	To permitted transferees	To other transferees (please specify)
No. of accounts	-	-	-
Aggregate principal outstanding of loans transferred	-	-	-
Weighted average residual tenor of the loans transferred	-	-	-
Net book value of loans transferred (at the time of transfer)	-	-	-
Aggregate consideration	-	-	-
Additional consideration realized in respect of accounts transferred in earlier years	-	-	-

ii. Details of loans acquired during the year ended 31st March, 2025

	From SCBs, RRBs, Co-operative Banks, AIFs, SFBs and NBFCs including Housing Finance Companies (HFCs)	From ARC
Aggregate principal outstanding of loans acquired	-	-
Aggregate consideration paid	-	-
Weighted average residual tenor of loans acquired	-	-



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iii. Details of stressed loans transferred during the year ended 31st March, 2025:

Rs. In Crores

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

iv. Details of loans acquired during the year ended 31st March, 2025

	From SCBs, RRBs, Co-operative Banks, AIFs, 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

e) Fraud accounts

Details on the number and amount of frauds as well as the provisioning thereon:

Rs in Lakhs

Particulars	2024-25	2023-24
Number of frauds reported	0	1
Amount involved in fraud	0.00	5.00
Amount of provision made for such frauds	0.00	4.83
Amount of Unamortized provision debited from 'other reserves as at the end of the year.	NIL	NIL

f) Disclosure under Resolution Framework for COVID-19-related Stress

Half yearly Disclosure for the period of March 31, 2025

(Rs in crores)

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 31.03.2025
Personal Loans	NIL				NIL
Corporate persons *	NIL				NIL
Of which MSMEs	0.55				0.55
Others	NIL				NIL
Total	0.55				0.55



Half yearly Disclosure for the period of September 30, 2024

(Rs in crores)

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 30.09.2024
Personal Loans	NIL				NIL
Corporate persons *	NIL				NIL
Of which MSMEs	0.55				0.55
Others	NIL				NIL
Total	0.55				0.55

5. Exposures

a) Exposure to real estate sector

(Rs in crores)

Category	2024-25	2023-24
i) Direct exposure		
a) Residential Mortgages – Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.	33.32	25.57
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;	19.48	18.77
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures –		
i. Residential	-	-
ii. Commercial Real Estate	-	-
ii) Indirect Exposure Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	-	-
Total Exposure to Real Estate Sector	52.80	44.34



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Exposure to capital Market

(Rs in crores)

Particulars	2024-25	2023-24
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 corporate 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 equality 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

b) Risk category-wise country exposure

(Rs in Crores)

Risk Category*	Exposure (net) as at March 31, 2025	Provision held as at March 31, 2025	Exposure (net) as at March 31, 2024	Provision held as at March, 31 2024
Insignificant	Nil	Nil	Nil	Nil
Low	Nil	Nil	Nil	Nil
Moderately Low	Nil	Nil	Nil	Nil
Moderate	Nil	Nil	Nil	Nil
Moderately High	Nil	Nil	Nil	Nil
High	Nil	Nil	Nil	Nil
Very High	Nil	Nil	Nil	Nil
Total	Nil	Nil	Nil	Nil



c) Unsecured advances

(Rs in crores)

Particulars	2024-25	2023-24
Total unsecured advances of the bank	2.69	4.76
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	NIL	NIL

d) Factoring exposures:

No factoring exposure of the Bank as on 31.03.2025

e) Unhedged foreign currency exposure:

No Unhedged foreign currency exposure of the Bank as on 31.03.2025

6. Concentration of deposits, advances, exposures and NPAs

a) Concentration of deposits

(Rs in Crores)

Particulars	2024-25	2023-24
Total deposits of the twenty largest depositors	23.95	30.53
Percentage of deposits of twenty largest depositors to total deposits of the bank	1.36%	1.80%

b) Concentration of advances

(Rs in Crores)

Particulars	2024-25	2023-24
Total advances to the twenty largest borrowers	130.58	287.86
Percentage of advances to twenty largest borrowers to total advances of the bank	13.05%	30.57%

c) Concentration of exposures

(Rs in Crores)

Particulars	2024-25	2023-24
Total exposure to the twenty largest borrowers/customers	130.58	287.86
Percentage of exposures to the twenty largest borrowers/customers to the total exposure of the bank on borrowers/customers	13.05%	30.57%

d) Concentration of NPA

(Rs in Crores)

Particulars	2024-25	2023-24
Total Exposure to the top twenty NPA accounts	22.11	15.22
Percentage of exposures to the twenty largest NPA exposures to total Gross NPAs.	68.35%	69.02%

7. Derivatives

Bank has not entered into any transactions in foreign exchange agreement or interest rate swaps in the current and previous years



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8. Disclosure of complaints

- a. Summary information on complaints received by Bank from customers and from offices of Ombudsman are as follows:

Sr. No	Particulars	FY 24-25	FY 23-24
	Complaints received by the bank from its customers		
1.	Number of complaints pending at beginning of the year	-	-
2.	Number of complaints received during the year	-	1
3.	Number of complaints disposed during the year	-	1
3.1	Of which, number of complaints rejected by the bank	-	-
4.	Number of complaints pending at the end of the year	-	-
	Maintainable complaints received by the bank from Office of Ombudsman		
5.	Number of maintainable complaints received by the bank from Office of Ombudsman	26	2
5.1.	Of 5, number of complaints resolved infavour of the bank by Office of Ombudsman	26	2
5.2	Of 5, number of complaints resolved through conciliation / mediation / advisories issued by Office of Ombudsman	-	-
5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	-	-
6.	Number of Awards unimplemented within the stipulated time (other than those appealed)	-	-
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

Grounds of - complaints,(i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase /decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
FY 24-25					
Ground-1	NIL	26	YES	NO	NO
Ground-2	-	-	-	-	-
Ground-3	-	-	-	-	-
Ground-4	-	-	-	-	-
Ground-5	-	-	-	-	-
Others	-	-	-	-	-
Total	-	-	-	-	-
FY 23-24					
Ground-1	NIL	-	60%	NIL	NIL
Ground-2	-	-	-	-	-
Ground-3	-	-	-	-	-
Ground-4	-	-	-	-	-
Ground-5	-	-	-	-	-
Others	-	3	-	-	-
Total	-	3	-	-	-



9. Disclosure of penalties imposed by the Reserve Bank of India

The Reserve Bank of India (RBI) has not imposed penalty during Financial Year 2024-2025 and 2023-2024.

10. Other Disclosures

a. Business ratios

Particulars	2024-25	2023-24
Interest Income as a percentage to Working Funds	7.32%	7.14%
Non-interest income as a percentage to Working Funds	0.95%	1.22%
Cost of Deposits	5.13%	4.76%
Net Interest Margin	3.13%	3.16%
Operating Profit as a percentage to Working Funds	1.31%	1.23%
Return on Assets	0.74%	0.80%
Business (deposits plus advances) per employee(in ₹ crore)	5.59	5.14
Profit per employee (in ₹ crore)	0.02	0.03

b. Marketing and distribution

Bank has not received any fees/ remuneration in respect of the marketing and distribution function during current and previous year.

c. Information Regarding Trading of Priority Sector Lending Certificate (PSLC)

Category of PSLC	Amount of PSLC Sold	No. of Units Sold	Premium Amount per Unit	Premium Amount Received
NIL	NIL	NIL	NIL	NIL

d. Provisions and contingencies

(Rs in Crores)

Particular	2024-25	2023-24
Provision for NPI	0.00	0.00
Provision towards NPA	4.75	3.00
Provision made towards Income tax	6.75	5.25
Other Provisions	0.00	0.01
Total	11.50	8.26

e. Payment of DICGC Insurance Premium

(Rs in Crores)

Particular	2024-25	2023-24
Payment of DICGC Insurance Premium	2.04	1.95
Arrears in payment of DICGC Premium	0.00	0.00



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f. Disclosure of facilities granted to directors and their relatives

Statement Showing Particulars of Loans & Advances to the Directors & their Relatives: (Rs in Crores)

Particulars	Amount O/s at the beginning of the year i.e., 01/04/2024	Amount of Sanctioned during the current period	Amount of O/s at the end of the year 31/03/2025	% of the Total Loans & Advances
Directors	0	0	0.93	0.09%
Relative of Directors	0	0	0	0
Companies/Firms in which Directors are interested	0	0	0	0
Directors Relative Surety	0	0	0	0
TOTAL	0	0	0.93	0.09%

11. Figures given in brackets pertain to earlier year, unless otherwise specified.

12. Previous year's figures have been re-grouped/re-arranged wherever necessary to conform to the presentation of the accounts of the current year

For Prakash G Pathak & Company
Chartered Accountants
FRN 126975W

CA Prakash G Pathak
Partner

Membership No. 33996

UDIN: 25033996BMKOMU7809

THE AKOLA URBAN CO-OPERATIVE BANK LTD., AKOLA

R. M. Sontakke
CEO

K.A. Khapli
Director

R. C. Rathi
Vice Chairman

S. S. Joshi
Chairman

Place & date: Akola, 17th April 2025



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Cash Flow Statement for the Year Ended 31 st March 2025					Rs in Lakhs	
Particular	2024-2025		2023-24			
	Amount	Amount	Amount	Amount		
Net Profit After Tax as per Profit & Loss Account		1480.21			1537.16	
Add Adjustment for :		1832.02			845.52	
Depreciation & Write off Fixed Assets	352.15			204.88		
Provision for BDDR	475.00			300.00		
Provision for Investment Depreciation Reserve				(210.00)		
Provision for Embezzlement				1.15		
Amortisation of Premium on GOI Securities	66.84			69.66		
Provision for Income Tax	675.00			525.35		
Actuarial Loss on Gratuity and Leave Encashment	64.60					
Interest on Overdue Interest Reserve						
Old computer Written off	0.01					
Bad Debts written off				326.09		
Losses on Merger W/Off	198.42			198.42		
Deferred Tax Asset/Liabilities				(570.02)		
Less Adjustment for :		(5726.49)			(5075.88)	
Interest received on investment	(5143.88)			(4840.18)		
Profit on Sale of Assets	(14.03)			(4.35)		
Profit on G Sec Trading	(42.40)			(40.06)		
Provision for IDR(Expenditure Prov & contingency)	(414.39)					
Dividend Received on Shares	(0.06)			(0.06)		
Excess Provision for interest on FITL credited to P&L Account				(105.13)		
Deferred Tax Assets/Liabilities	(108.39)					
Actuarial Gain on Gratuity and Leave Encashment				75.80		
Provision for Embazzlement	(3.34)					
Income tax Prov. Written back				(161.91)		
Operating Profit Before Working Capital Changes		652.66			818.11	
Increase in Reserves on Merger						
Increase / (Decrease) in Deposits	7116.64			6514.43		
(Increase) / Decrease in Borrowings						
Increase / (Decrease) in Other Payable	(210.38)			(1040.00)		
Increase / (Decrease) in Interest Payable on borrowing						
Increase / (Decrease) in Interest Payable	(19.88)			(30.32)		
(Increase) / Decrease in Loans & Advances	(5921.66)			(4084.29)		
(Increase) / Decrease in Other Receivable						
Increase / (Decrease) in Interest Receivable	(352.62)			34.39		
Increase / (Decrease) in Other Asset	40.56			(576.10)		



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Particular	2024-2025		2023-24	
	Amount	Amount	Amount	Amount
Expenses Out of Fund				(6.85)
Member Welfare expenses paid	(1.43)			
Donation Paid			(0.50)	
Co-operative Education Fund	(30.74)		(6.35)	
Income Credited to Reserve Fund		0.70		1.67
Nominal Member Fee	0.19		0.95	
Entrance Fees	0.51		0.72	
Net Profit generated from Operating Activities (Before Tax)		(1793.07)		1880.27
Income tax Paid		-650		(1228.09)
Net After Tax Cash generated from Operating Activities (A)		(2443.07)		(652.19)
Cashflow from Investing Activities				
Interest received on investment	5143.88		4840.18	
Purchase of Fixed Assets	(103.58)		(221.29)	
Sale of Fixed Assets	14.08		0.03	
Purchase of Investment	(70383.02)		(53988.31)	
Sale of Investment	74913.87		52132.60	
Dividend Received on Shares	0.06		0.06	
Redemption of SR	589.68		949.97	
Increase/(Decrease)In other Investment			(108.75)	
Cash Flow from Investing Activities (B)		10174.97		3604.49
Cashflow from Financing Activities				
Net Increase/(Decrease) in Paid up Share Capital	79.92		60.07	
Dividend paid	(300.23)		(301.97)	
Share Transfer Fee				
Cash Flow from Finance Activities (C)		(220.31)		(241.90)
Net Increase in Cash and Cash Equivalents		7511.59		2710.40
Cash or Cash Equivalent at the Beginning of the year		28284.49		25574.09
Cash or Cash Equivalent at the End of the year		35796.08		28248.49
Breakup of Cash and Cash Equivalent				
Cash balance		905.50		1227.74
Balance with Banks in Current Accounts		18474.70		17693.75
Balance with Banks in Fixed Deposit Accounts		16415.88		9363.00

For Prakash G Pathak & Company
Chartered Accountants
FRN 126975W

CA Prakash G Pathak
Partner

Membership No. 33996
UDIN:25033996BMKOMU7809

S. S. Joshi
Chairman

R C Rathi
Vice Chairman

R. M. Sontakke
CEO

K.A. Khapli
Director

Place & date: Akola, 17th April 2025



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Projection of Expenditure for the year 2025-2026

(Rs. In lakhs)

Sr. No.	Particulars	Expenses 31.03.2024	Projection 2024-2025	Actual Exp 31.03.2025	(+/-)	Projection 2025-2026
1	Interest Paid on Deposits	7676.03	8450.00	8634.51	184.51	9400.00
2	Interest Paid on Borrowing	2.40	2.50	3.61	1.11	4.00
3	Salary & Allow, EPF & Staff Training etc.	3516.39	3600.00	3568.12	- 31.88	3800.00
4	Rent, Taxes, Insurance & Electricity & clearing Exp	493.19	512.00	516.33	4.33	570.00
5	Postage, & Telephone	25.76	27.00	27.20	0.20	30.00
6	Printing, Stationery & Advertisement	47.35	49.00	54.74	5.74	60.00
7	Travelling Expenses	16.91	17.50	17.08	- 0.42	20.00
8	A.G.M. Expenses	3.37	3.50	3.85	0.35	4.00
9	Directors Meeting Allowances	31.79	33.00	20.74	- 12.26	25.00
10	Depreciation & pri. Exp written off	367.53	385.00	352.16	- 32.84	375.00
11	Subscription for Membership	3.57	3.70	4.25	0.55	4.50
12	Audit Fee, Law Charges & Consultancy Charges	104.71	108.50	79.98	- 28.52	100.00
13	Commission to R.D. Agent	11.62	12.00	11.58	- 0.42	12.00
14	Misc. Exp, Conveyance & Entertainment & D-Mat & cash remittance & Security Expenses	198.01	205.00	218.28	13.28	250.00
15	Newspaper	1.21	1.25	1.19	- 0.06	1.25
16	Commission paid to Bankers	7.24	7.50	5.64	- 1.86	6.00
17	Vehicle Expenses	23.74	25.00	22.89	- 2.11	25.00
18	Grahak Melava Expenses	6.45	7.00	2.55	- 4.45	7.00
19	Repairs & Maintenance of Computers	5.86	6.00	6.65	0.65	7.00
20	Repairs & Maintenance of Plant & Machinery	16.42	17.00	15.08	- 1.92	17.00
21	Repairs & Maintenance of Building	16.89	17.50	22.61	5.11	25.00
22	Branch Opening & Shifting Expenses	1.02	5.00	0.00	- 5.00	5.00
23	Bad Debt Written off	326.08	0.00	0.00	0.00	150.00
24	Investment Depreciation Amortize	69.66	72.25	66.84	- 5.41	70.00
25	CBS Expenses	198.12	225.00	234.85	9.85	275.00
26	ARC Management fees paid	372.10	350.00	347.05	- 2.95	325.00
27	Amortization of loss A/c 20% NSBL	198.42	198.50	198.42	- 0.08	0.00
28	Election Expenses	0.00	55.00	28.49	- 26.51	0.00
29	Provision for Bad & Doubtful Debt.	300.00	300.00	475.00	175.00	200.00
30	Provision for Embezzlement	1.15	0.00	0.00	0.00	0.00
31	Provision for Income Tax	525.35	500.00	675.00	175.00	700.00
32	Expenditure Prov. for Contingency (IDR)	0.00	0.00	0.00	0.00	0.00
33	Provision for Contingency	0.00	100.00	0.00	- 100.00	100.00
34	Remuneration Expenses for Resolution	0.00	0.00	3.56	3.56	5.00
35	Net Profit (Gross)	1537.16	757.30	1480.21	722.91	1527.25
36	TOTAL	16105.50	16053.00	17098.44	1045.44	18100.00

Projection of Income for the year 2025-2026

(Rs. In lakhs)

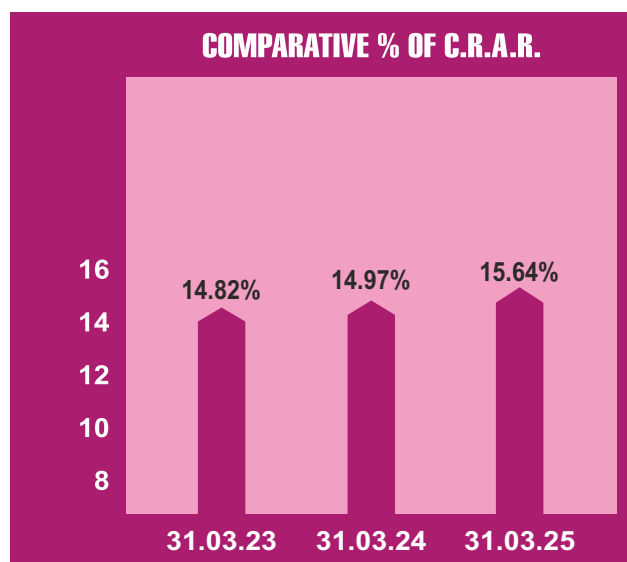
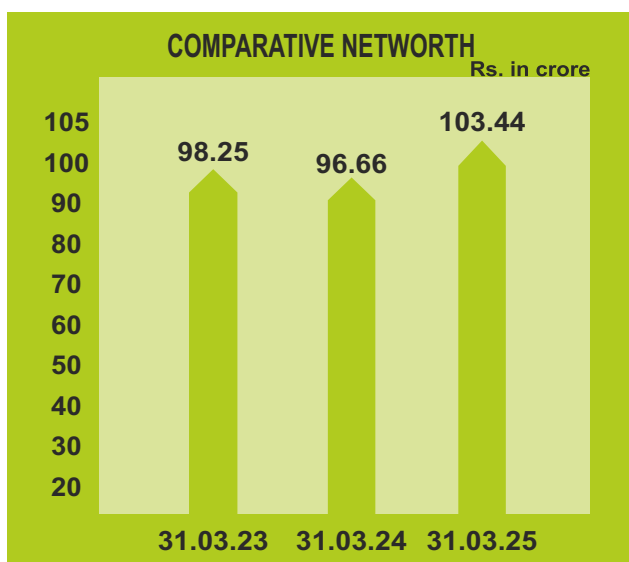
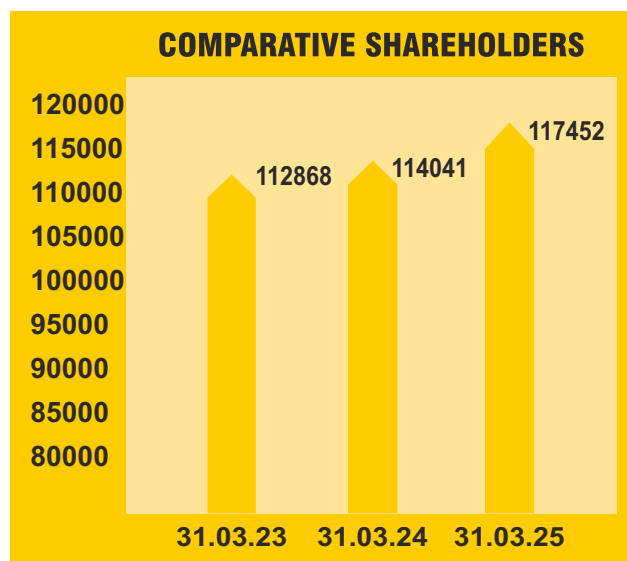
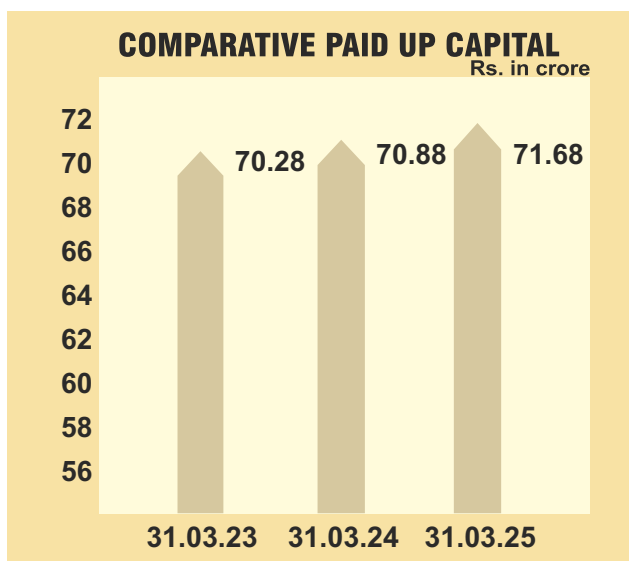
Sr. No.	Particulars	Income 31.03.2024	Projection 2024-2025	Actual Inc. 31.03.2025	(+/-)	Projection 2025-2026
1	Interest Received on Loans & Advances	8922.71	10373.00	9505.99	- 867.01	10900.00
2	Interest Received on Investment	4840.18	4705.00	5143.88	438.88	5200.00
3	Interest Received on Income Tax	0.00	0.00	18.64	18.64	0.00
4	Commission, Exchange & Brokerage	252.72	275.00	125.07	- 149.93	250.00
5	Other Receipts	2089.89	700.00	2304.86	1604.86	1750.00
	TOTAL	16105.50	16053.00	17098.44	1045.44	18100.00



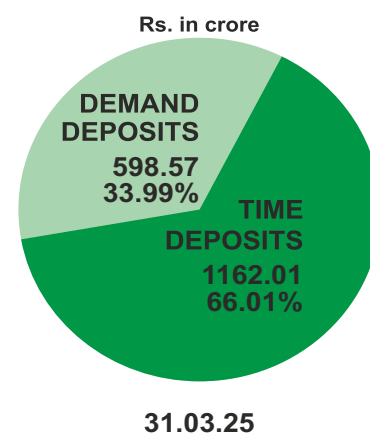
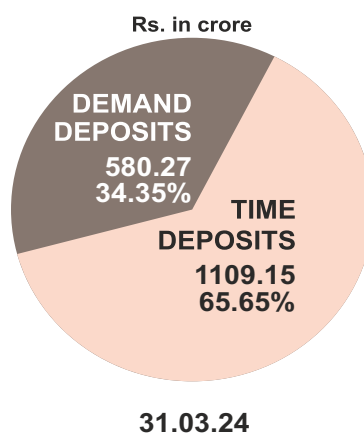
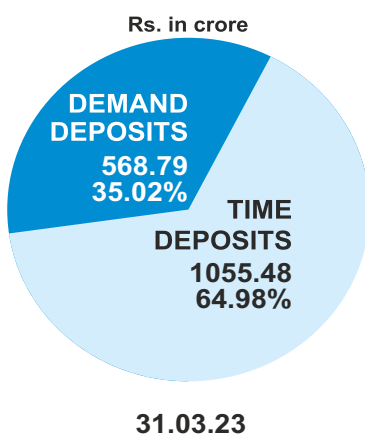
PROPOSED AMENDMENT TO BYE-LAWS

Sr. No.	Bye Law No.	Existing Bye Laws	Proposed Amendment	Reasons why amendment is considered necessary
1	1	1. NAME, ADDRESS AND AREA OF OPERATION : (iv) The area of operation of the Bank shall be confined to the entire State of Maharashtra and the geographical limits of the revenue Districts of Khandwa, Indore and Khargaoon in Madhya Pradesh and for any revision in this regard, prior approval of Central Registrar and Reserve Bank of India shall be necessary.	1. NAME, ADDRESS AND AREA OF OPERATION : (iv) The area of operation of the Bank shall be confined to the entire State of Maharashtra and Madhya Pradesh and for any revision in this regard, prior approval of Central Registrar and Reserve Bank of India shall be necessary.	With the permission of RBI and Registering Authorities, The Nagrik Sahakari Bank Ltd., Indore has been merged with our bank on 31.03.2022. RBI has permitted in their sanction letter that they have no objection in principle to shifting / relocation of the existing branches of the NSBL Indore, hence we want to shift some branches of NSBL Indore in some other city of Madhya Pradesh other than our area of operation in MP, hence amendment is proposed.
2	12	12 VOTE OF MEMBERS : (iii) A member shall acquire right to vote in the election of the Board of Directors only after completion of a minimum period of 12 months from the date of acquiring of membership on 31 st March of the year immediately preceding the year in which election is to be held.	12 VOTE OF MEMBERS : (iii) A member shall acquire right to vote in the election of the Board of Directors only after completion of a minimum period of 12 months from the date of acquiring of membership on 31 st March of the year immediately preceding the year in which election is to be held, provided that he/she is not expelled or resigned of membership till date of publication of voter list.	Required as per para 3 – Member's Eligibility for Voting of RBI's Master Circular on Board of Directors – UCBs vide Master Circular No.DoR.HGG. GOV.No.1/18.10.010 / 2024-25 dated April 1, 2024
3	50	50 UTILISATION OF NET PROFIT : The balance of the net profit may be utilised for all or any of the following purposes:- e) The remaining net profit if any shall be added to Reserve Fund or any other Fund i.e. Provision required to full fill / improve criteria of Financially Sound and Well Managed Bank (FSWM) as per RBI's Guidelines.	50 UTILISATION OF NET PROFIT : The balance of the net profit may be utilised for all or any of the following purposes:- e) The remaining net profit if any shall be carry forward to next year or added to Reserve Fund or any other Fund i.e. Provision required to full fill / improve criteria of Financially Sound and Well Managed Bank (FSWM) as per RBI's Guidelines.	As per para 4.1 (viii)– Tier I Capital of RBI Master Circular No. DOR.CAP.REC.03/09.18.201/2025-26 dated April 01, 2025 regarding Prudential Norms on Capital Adequacy – Any surplus (net) in Profit and Loss shall be the part of Tier I Capital and it is necessary for future operation/ expansion
4	52	52 RESERVE FUND: v) In addition to what has been stated at i) above excess amount found in cash remaining unclaimed for a period of six months will be carried to the Profit & Loss Account. Any claims arising out of above in future will be paid by debit to Profit & Loss Account and other liabilities remaining unclaimed for a period of ten years will be transferred to Depositors Education Awareness Fund (DEAF)	52 RESERVE FUND : v) In addition to what has been stated at i) above excess amount found in cash remaining unclaimed for a period of ten years and other liabilities remaining unclaimed for a period of ten years will be transferred to Depositors Education Awareness Fund (DEAF)	It is pointed out in RBI Inspection and Risk Assessment Report (Financial position as on March 31, 2024)(d) Clause 52(v) on treatment of unclaimed liabilities is not in adherence to para 2(i)(i) and para 3(iii) of The Depositor Education and Awareness Fund Scheme, 2014.
5	53	53 DIVIDEND i) The dividend declared shall be paid to the person whose name stands as the registered shareholder in the books of the Bank as on the last day of the cooperative year to which the dividend relates.	53 DIVIDEND i) The dividend declared shall be paid to the person who subscribe minimum of 40 numbers of share of Rs.1000/- share value as per bye law No. 16(i) and whose name stands as the registered shareholder in the books of the Bank as on the last day of the financial year to which the dividend relates.	Amendment is necessary as per the provision of Bye law No.16(i)

HIGH LIGHTS LAST THREE YEARS



COMPARATIVE LOW COST HIGH COST DEPOSITS POSITION LAST THREE YEARS





'खासदार औद्योगिक महोत्सव - अँडव्हान्तेज विदर्भ' नागपुर येथील बँकेच्या स्टॉलला
केन्द्रीय मंत्री मा. ना. श्री नितीनजी गडकरी यांनी भेट दिली असता उपस्थित मान्यवर व बँकेचे अधिकारी वर्ग



विदर्भातील सहकारी बँकांकरिता अकोला अर्बन बँक व दि महाराष्ट्र अर्बन को- ऑपरेटिव्ह बँक्स फेडरेशन लि. मुंबई यांच्या संयुक्त विद्यमाने आयोजित सायबर सुरक्षा परिषदेच्या उद्घाटन प्रसंगी
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मा. श्री. अजयजी ब्रम्हेवा - अध्यक्ष, म.अ.को-ऑप. बँक फेड., मुंबई, बँकेचे तत्कालीन अध्यक्ष मा. श्री. रामेश्वरजी फुंडकर व वर्तमान अध्यक्ष मा. श्री. शंतनुजी जोशी



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मा. डॉ. श्री मकरंदजी वाघ - Cyber Security Consultant



मा.श्री. सचिनजी शेंडे - Regional Director, RBI, Nagpur, मा.श्री. गौरीशंकरजी - General Manager, RBI, Nagpur यांनी बँकेच्या प्रशासकिय कार्यालयाला भेट दिली असता बँकेच्या कामकाजाबद्दल तसेच I.T. विभागाला मिळालेल्या ISO / IEC 27001 : 2022 Certificate बाबत अभिनंदन केले.



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फेक नोट ओळखण्याबाबतच्या प्रशिक्षण वर्गामधे उपस्थित रिझर्व बँकेचे अधिकारी व बँकेचे अधिकारी



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