



## ६६ व्या वार्षिक सर्वसाधारण सभेची नोटीस

(फक्त सभासदांकरिता)

डॉ. आप्पासाहेब उर्फ सा. रे. पाटील जयसिंगपूर उदगांव सहकारी बँक लि. जयसिंगपूर, (मल्टी-स्टेट) ता. शिरोळ, जि. कोल्हापूर या बँकेची सन २०२४-२५ ची ६६ वी वार्षिक सर्वसाधारण सभा, सोमवार दि. २५/०८/२०२५ इ. रोजी दुपारी ठिक ०१.०० वा. दि मर्चन्ट असोसिएशन हॉल, ९ वी गल्ली, जयसिंगपूर येथे खालील विषयावर विचार विनिमय करणेकरीता बोलविणेत येत आहे. तरी सर्व सभासदांनी सभेस वेळेवर उपस्थित रहावे ही विनंती.

### \* सभेपुढील विषय \*

- १) मागील दिनांक २९/०८/२०२४ ई रोजी झालेल्या वार्षिक सर्वसाधारण सभेचा इतिवृत्तांत वाचून कायम करणे.
- २) दिनांक ३१/०३/२०२५ अखेर संपलेल्या आर्थिक वर्षाचा वैधानिक लेखापरिक्षकांनी सादर केलेला ताळेबंद व नफा- तोटापत्रक स्वीकृत करणे.
- ३) सन २०२४-२०२५ या सालातील वैधानिक लेखापरिक्षक मॅ. पवार कुलकर्णी आणि असोसिएट्स यांचेकडून मिळालेला लेखापरीक्षण अहवाल वाचून नोंद घेणे व सन २०२३-२०२४ च्या वैधानिक लेखापरीक्षण अहवालाचा दोष दुरुस्ती पुर्तता अहवाल स्वीकृत करणे.
- ४) सन २०२४-२०२५ सालची मा. संचालक मंडळाने शिफारस केलेल्या नफा विभागणीस मंजूरी देणे.
- ५) मा. संचालक मंडळाने सुचविलेल्या सन २०२५-२०२६ चे अंदाज पत्रकास मंजूरी देणे व सन २०२४-२०२५ या सालात अंदाजपत्रकापेक्षा कमी-जादा झालेल्या उत्पन्न व खर्चास मंजूरी देणे.
- ६) सन २०२५-२०२६ या वर्षाकरिता वैधानिक लेखापरिक्षक नेमणुकीबाबत रिझर्व्ह बँक ऑफ इंडिया यांनी वैधानिक लेखापरिक्षक मॅ. पवार कुलकर्णी आणि असोसिएट्स यांच्या दिलेल्या पूर्व परवानगीची नोंद घेऊन लेखापरिक्षकांचा लेखापरीक्षण कामकाज मोबदला ठरविणे.
- ७) सन २०२६-२०२७ या वर्षाकरीता अंतर्गत, समवर्ती व कर लेखापरिक्षक यांची नियुक्ती करणे व त्यांचा मेहेनताना ठरविणे.
- ८) बँकेच्या मा. संचालक मंडळ सदस्य, व्यवस्थापकीय संचालक व त्यांचे नातेवाईक यांना सन २०२४-२०२५ या आर्थिक वर्षात दिलेल्या कर्जाची माहिती घेणे.
- ९) सन २०२४-२०२५ या आर्थिक वर्षात संचालक मंडळाच्या मान्यतेने, तडजोडीने केलेल्या थकीत कर्ज सवलतीस मंजूरी देणे.
- १०) बँकेच्या पोटनियम दुरुस्तीबाबत विचार विनिमय करून त्यास मंजूरी देणे.
- ११) सदर वार्षिक सर्वसाधारण सभेस अनुपस्थित असणाऱ्या सभासदांची अनुपस्थिती क्षमापित करणे.
- १२) मे. अध्यक्षसो यांचे परवानगीने आयत्यावेळी येणारे विषयावर चर्चा करणे.

मा. संचालक मंडळाच्या आदेशानुसार

श्री. जे. एम. बोटे

व्यवस्थापकीय संचालक

स्थळ - जयसिंगपूर.

दिनांक ३०/०७/ २०२५

### \* विशेष सुचना \*

- १) गणपुर्ती अभावी सभा तहकुब झालेस त्याच दिवशी त्याच ठिकाणी अर्ध्या तासानंतर सभा भरेल व त्यावेळी गणसंख्येची आवश्यकता भासणार नाही.
- २) सन्माननीय सभासदांनी सभेपुढे ठेवावयाच्या सुचना व बँकेच्या कामकाजासंबंधी काही प्रश्न विचारावयाचे असतील तर सभासदांनी दिनांक १९/०८/२०२५ पुर्वी बँकेकडे लेखी कळवावे.
- ३) पोटनियमानुसार बँकेच्या भागाची दर्शनी किंमत रु. १०००/- झाली असून ज्या सभासदांचे भागभांडवल अपूर्ण आहे त्यांनी ते पुर्ण करावे.
- ४) सभासदांनी आपला पत्ता बदलला असलेस नवीन पत्ता प्रधान कार्यालयाकडे त्वरीत कळवावा तसेच सभासदांनी आपल्या सर्व खात्याची के. वाय. सी. आपल्या शाखेत जाऊन पुर्ण करावी अन्यथा के. वाय. सी. अपूर्ण असलेने आपले खाते फ्रिज करणेत येतील याची कृपया नोंद घ्यावी.
- ५) अहवालाच्या व हिशोब पत्रकाच्या प्रती प्रधान कार्यालयात व सर्व शाखा कार्यालय येथे सभासदांच्या माहितीसाठी ठेवणेत आलेल्या आहेत. तसेच [www.jusbbank.com](http://www.jusbbank.com) या वेबसाईट वर बँकेचा अहवाल पहावयास मिळेल.



## Notice of 66<sup>th</sup> Annual General Meeting

Notice (Only for Members)

All the members of the Bank are hereby informed that the Annual General Meeting for the Year 2024-2025 will be held on Monday, 25/08/2025 at 01.00 pm, at The Merchant Association Hall, 9th Lane, Jaysingpur to consider the following subjects. The Member are hereby requested to attend the meeting in time.

### Agenda of Meeting

- 1) To read and confirm the minutes of the previous Annual General Meeting held on 29/08/2024.
- 2) To accept the Statutory Balance Sheet and Profit and Loss A/C of the year 2024-2025 submitted by Statutory Auditor.
- 3) To read and note the Audit Report submitted by the Statutory Auditor M/S Pawar Kulkarni & Associates Chartered Accountant for the year 2024-2025 and approve the Compliance Report of Statutory Audit for the year 2023-2024.
- 4) To approve the appropriation of Net Profit for the year 2024-2025 as recommended by the Board of Directors.
- 5) To approve the Budget for the year 2025-2026 as recommended by the Board of Directors and to approve the income and expenditures exceeded or shorted the budget for the year 2024-2025.
- 6) To Approve the appointment of Statutory Auditors M/s. Pawar Kulkarni & Associates for the financial year 2025-2026 in accordance with the prior approval given by Reserve Bank of India and to fix their audit remuneration.
- 7) To Appoint and determine the remuneration of an Internal Auditor, Concurrent and Tax Auditor of the Bank for the year 2026-2027.
- 8) To review the details on loans sanctioned during the financial year 2024-2025 to the members of the Board of Directors, Managing Directors and their relatives.
- 9) To approve the recovery of the loan under compromise approved by the Board of Directors during the financial year 2024-2025.
- 10) To consider and approve the required amendments in the bye-laws.
- 11) To condoned the absenty of Members of the bank who have not attended Annual General Meeting.
- 12) To consider of any other Subject Matters if any, with the permission of the Chair.

By order of the Board of Directors

**Shri. J. M. Bote**

Managing Director

Place : Jaysingpur

Date : 30/07/2025

### \* IMPORTANT INSTRUCTIONS \*

- 1) The adjourned meeting due to quorum on scheduled time will be conducted on the same date and at the same place after half hour then no quorum will be necessary.
- 2) The members who wish to ask any questions regarding the Bank performance and any suggestions to be put forth in General Meeting, they should sent their in Suggestion to bank before 19/08/2025
- 3) According to the Bye-laws, the face value of the share of Bank is Rs. 1000/- and the Members whose share capital is partly paid are requested make it full paid.
- 4) If the address of the members is changed, please inform the Head office immediately and the members are requested to complete the KYC of their all accounts is the nearest branch, otherwise please note that their accounts may be freezed due to non completion of KYC
- 5) Copies of the Annual report and financial statements have been kept at the Head Office and all Branch offices for the information of the members. You can also view the annual report on Bank website [www.jusbbank.com](http://www.jusbbank.com)



## अध्यक्षांचे मनोगत ...

### सन्माननीय सभासद बंधु भगिनीनो....

आपल्या बँकेच्या ६६ व्या वार्षिक सर्वसाधारण सभेस आपण अगत्यपूर्वक उपस्थित राहिलात, त्याबद्दल मी आपले व्यक्तिशः तसेच संचालक मंडळाच्या वतीने मनःपूर्वक स्वागत करतो. सन २०२४-२५ या आर्थिक वर्षाचा आढावा घेणारा वार्षिक अहवाल आणि आर्थिक पत्रके आपणापुढे सादर करताना मला अत्यंत समाधान व अभिमान वाटतोय.

आपल्या बँकेचे संस्थापक मार्गदर्शक आणि माजी आमदार स्व. डॉ. आप्पासाहेब उर्फ सा. रे. पाटील साहेब यांच्या दूरदृष्टीपूर्ण नेतृत्वाखाली सन १९६० मध्ये ही बँक स्थापन झाली. त्यांच्या मार्गदर्शनाखाली बँकेने मागील सहा दशकांमध्ये महाराष्ट्र, कर्नाटक आणि विशेषतः बेळगाव जिल्ह्यात प्रभावी कार्यक्षेत्र उभे केले. सहकाराच्या तत्त्वज्ञानाला बळ देत ग्रामीण भागातील शेती, व्यापार व औद्योगिक विकासासाठी सातत्याने कर्जपुरवठा करून सर्वसामान्यांच्या आर्थिक सक्षमीकरणासाठी कार्य केले आहे.

आज सहकारमहर्षी उद्यानपंडित मा. श्री गणपतराव आप्पासाहेब पाटील (दादा), चेअरमन, श्री दत्त शेतकरी सहकारी साखर कारखाना लि., शिरोळ यांच्या मार्गदर्शनाखाली ही बँक तंत्रज्ञानाचा प्रभावी वापर करून एक प्रतिष्ठित मल्टीस्टेट सहकारी बँक म्हणून नावलौकिकास पोहोचली आहे. बँकेचा विस्तार सातत्याने सुरू असून अथणी येथे शाखा सुरू करण्यात आली असून लवकरच कागवाड येथे बँकेची २० वी शाखा यशस्वीरित्या सुरू होणार आहे. बँक आगामी काळात आणखी शाखा सुरू करून व्यवसाय विस्ताराची गती वाढवण्याचा आमचा ठाम मानस आहे.

अहवाल वर्षात १८ शाखांच्या माध्यमातून बँकेने रु. ७१२ कोटींचा व्यावसायिक टप्पा गाठला असून, आगामी दोन वर्षांत मिश्र व्यवसाय रु. १००० कोटीपर्यंत वाढवण्याचे लक्ष्य ठेवले आहे. ठेवी रु. ४६५ कोटी आणि कर्जे रु. २४७ कोटी इतकी असून, सभासदांच्या विविध गरजांनुसार शेती, उद्योग आणि वैयक्तिक उद्देशांसाठी वाजवी व्याजदराने कर्जपुरवठा करून त्यांच्या जीवनमानात सकारात्मक बदल घडवण्याचा आमचा प्रयत्न आहे.

सामाजिक बांधिलकीचा भाग म्हणून, शिरोळ तालुक्यातील बुबनाळ, आलास, गणेशवाडी, अर्जुनवाड, शेडशाळ, दानोळी, कवठेसार, हेरवाड, शिरोळ, घालवाड, मजरेवाडी येथील क्षारपड ठरलेल्या ७००० एकर जमिनीचे सुधारणा काम, तसेच जांभळी, नांदणी, कोंडीग्रे व यड्राव गावांतील ३०० एकर जमीन ठिबक सिंचनाखाली आणण्याचे कार्य कर्जपुरवठ्याद्वारे हाती घेण्यात आले आहे.

डिजिटल युगात ग्राहकांच्या आर्थिक व्यवहारांचे सुरक्षीत व्यवस्थापन हीच बँकेची प्राथमिकता आहे. बँकेने सायबर सुरक्षेसाठी आरबीआयने सुचवलेले सर्व मानके पूर्ण करत आधुनिक फायरवॉल्स, मॉनिटरिंग, डेटा एन्क्रिप्शन आणि मल्टिफॅक्टर ऑथेंटिकेशन प्रणाली लागू केल्या आहेत. कर्मचारी

वर्गासाठी सायबर सुरक्षा प्रशिक्षण नियमितपणे राबवले जात असून, संभाव्य धोके टाळण्यासाठी सायबर हल्ल्यांवर प्रतिबंधात्मक नियंत्रण ठेवले आहे. यामुळे व्यवहार सुरक्षित, विश्वासासार्ह आणि पारदर्शक झाले आहेत.

ग्राहकांना अधिक सुलभ व त्वरित व्यवहार सेवा उपलब्ध करून देण्यासाठी यूपीआय, गुगल पे, फोन पे आणि इतर आधुनिक डिजिटल पेमेंट प्लॅटफॉर्म बँकेच्या प्रणालीत एकीकृत केले आहेत. डिजिटल बँकिंग सेवा ग्रामीण भागातही पोहोचवून व्यवहार जलद, किफायतशीर व सुरक्षित केले आहेत. यामुळे तरुण व तंत्रज्ञान-आधारित ग्राहकवर्गाचा सहभाग लक्षणीयरीत्या वाढला आहे.

बँकेच्या दीर्घकालीन व्यवसाय वृद्धीसाठी शाखा विस्ताराचे महत्त्वपूर्ण धोरण आखण्यात आले आहे. बेडकीहाळ आणि शिरगुप्पी येथील शाखा यशस्वीरित्या सुरू केल्यानंतर येत्या काळात नवीन शाखा सुरू करून ग्रामीण व शहरी भागात बँकेची उपस्थिती अधिक दृढ करण्याची योजना आहे. या माध्यमातून सभासद व ग्राहकांना नजीकच्या ठिकाणी उत्कृष्ट बँकिंग सेवा मिळतील, तसेच व्यवसायाचा विस्तार व उत्पन्नात सातत्याने वाढ साधली जाईल.

आपल्या बँकेचा समावेश रिझर्व्ह बँकेच्या Financially Sound and Well Managed (FSWM) वर्गवारीत असून, त्या अंतर्गत सर्व नियामक मानके पूर्ण केली आहेत. मजबूत भांडवल स्थिती, प्रभावी जोखीम व्यवस्थापन, सातत्यपूर्ण नफा क्षमता आणि नियामक सूचनांचे पालन यामुळे बँकेची विश्वासासार्हता अधिक बळकट झाली आहे. ही ओळख ग्राहकांचा विश्वास वाढवणारी असून, भविष्यातील व्यवसाय विस्तारासाठी एक दृढ पाया निर्माण करतो.

बँकेच्या या सर्व यशामागे आमचे बँकेचे सभासद, ठेवीदार, ग्राहक, कर्जदार, हितचिंतक आणि सेवकवर्ग यांचे सातत्यपूर्ण सहकार्य आणि विश्वास आहे. अनुत्पादित कर्जावर प्रभावी नियंत्रण ठेवण्यात आपण सर्वांनी मिळून योगदान दिले आहे, याचा मला अभिमान आहे.

आपल्या सातत्यपूर्ण पाठिंब्या व विश्वासाच्या जोरावर बँक आपली प्रगतीची वाटचाल कायम राखेल. संचालक मंडळाच्या वतीने मी सभासदांच्या मंजूरीसाठी २०२४-२०२५ चे ताळेबंद पत्रक, नफा-तोटा खाते, अंदाजपत्रक व नफा विनियोग लेखा सादर करीत आहे. मी संचालक मंडळाच्या वतीने आपल्या सर्वांचे मनःपूर्वक आभार मानतो.

*धन्यवाद*

॥ जय हिंद ॥ जय महाराष्ट्र ॥ जय सहकार ॥

आपला नम्र,

श्री. सुरेश भुपाल पाटील,  
चेअरमन



## डॉ. आप्पासाहेब उर्फ सा. रै. पाटील जयसिंगपूर-उदगांव सहकारी बँक लि., जयसिंगपूर. (मल्टी-स्टेट)

### सन २०२४-२०२५ च्या आर्थिक वर्षाचा आढावा

अहवाल सालामध्ये बँकेने दरवर्षीप्रमाणे वाटचाल सुरू ठेवली असून ही बाब तुलनात्मक आकडेवारीवरून लक्षात येईल.

### बँकेची तुलनात्मक सांपत्तीक स्थिती -

अ.नं	तपशील	३१/०३/२०२३	३१/०३/२०२४	३१/०३/२०२५
१.	सभासद संख्या	१४,३३२	१५,४०९	१६,४४९
२.	अधिकृत भाग भांडवल	२५,००,००,०००.००	२५,००,००,०००.००	२५,००,००,०००.००
३.	वसूल भाग भांडवल	१०,२५,०९,९२५.००	११,२३,९०,६२५.००	१२,६०,२१,६७५.००
४.	राखीव व इतर निधी	२६,५८,७२,३१९.८७	२८,२६,२९,०३०.४९	३०,४३,४०,३५३.४२
५.	ठेवी	३,८३,९३,४०,७५७.६१	४,५३,२८,०५,०५०.३७	४,६५,२१,१५,८८४.६८
६.	कर्जे	२,०८,६७,६२,७०१.७९	२,२७,२९,८०,४०३.९४	२,४६,८८,८७,०६५.७८
७.	गुंतवणुक	१,८२,४७,०७,१९८.५७	२,३६,२७,५०,५७९.६८	२,२६,९६,६९,९१०.७९
८.	नफा	१,९९,४४,८१५.५७	२,१०,७४,७०६.९३	२,३४,३६,४४१.५७
९.	ढोबळ एन.पी.ए.	६.२१%	५.३३%	३.८३%
१०.	निव्वळ एन.पी.ए	१.८८%	१.०८%	०.००%
११.	भांडवल पर्याप्तता	१४.४८%	१३.८०%	१४.२९%
१२.	लाभांश	१०.००%	१०.००%	१०.००% (शिफारस)
१३.	ऑडीट वर्ग	“अ”	“अ”	“अ”

### सभासद

अहवाल वर्षात बँकेच्या सभासदसंख्येत सकारात्मक वाढ झाली आहे. गतवर्षीची सभासदसंख्या १५,४०९ होती. या वर्षात १,२७३ नवीन सभासदांनी बँकेशी आपले नाते जोडले, तर विविध कारणास्तव २३३ सभासद कमी झाले. परिणामी, वर्षाअखेर नियमित सभासदांची संख्या १६,४४९ इतकी झाली आहे. या वाढत्या सभासदसंख्येमुळे बँकेचा सामाजिक आधार अधिक मजबूत झाला असून सभासदांचा विश्वास हा बँकेच्या कार्याचा पाया असल्याचे पुन्हा अधोरेखित झाले आहे.

अहवाल वर्षात वसूल भागभांडवलात रु.१३६.३१ लाखांची भर पडली असून बँकेच्या आर्थिक स्थैर्यात गुणात्मक सुधारणा झाली आहे.

### भागभांडवल

बँकेचे अधिकृत भागभांडवल रु.२५ कोटी आहे. ३१ मार्च २०२५ अखेर वसूल भागभांडवल रु.१२,६०,२१,६७५.००

असून मागील वर्षाच्या तुलनेत १२.१३% वाढ झाली आहे. सहकार कायद्यातील सुधारणेनुसार बँकेच्या प्रत्येक भागाची किंमत रु. १००/- वरून रु. १,०००/- करण्याची प्रक्रिया सुरू आहे. या बदलामुळे भांडवली संरचनेला बळकटी मिळून पुढील विस्तारास आवश्यक आर्थिक सामर्थ्य प्राप्त होईल.

### राखीव व इतर निधी

भागभांडवलासोबतच राखीव आणि इतर निधी बँकेच्या आर्थिक स्थैर्याचे आधारस्तंभ आहेत. ३१ मार्च २०२५ रोजी बँकेकडे राखीव निधी रु.७,८१,५८,१३३.७७ आणि इतर निधी रु.२२,६१,८२,२१९.६५ इतका असून एकूण स्वनिधी रु.३०,४३,४०,३५३.४२ इतका आहे. बदलत्या आर्थिक वातावरणात नफ्यातील मोठा भाग सतत राखीव निधीकडे वळवून बँकेने आपला पाया अधिकाधिक भक्कम केला आहे. सभासदांच्या हिताचे संरक्षण आणि बँकेचे शाश्वत अस्तित्व हे या सशक्त निधी संरचनेवरच अवलंबून आहे.



### भांडवल पर्याप्तता

रिझर्व्ह बँक ऑफ इंडियाच्या नियमानुसार सहकारी बँकांनी किमान १२% भांडवल जोखीम पर्याप्तता प्रमाण राखणे आवश्यक आहे. ३१ मार्च २०२५ रोजी बँकेने १४.२९% इतके प्रमाण राखले आहे, जे बँकेच्या मजबूत आर्थिक स्थितीचे आणि प्रभावी जोखीम व्यवस्थापनाचे द्योतक आहे.

### ठेवी

ग्राहकांचा विश्वास हीच बँकेच्या प्रतिमेची खरी संपत्ती आहे. या विश्वासामुळे बँकेच्या ठेवींमध्ये सातत्याने वाढ होत आहे. ३१ मार्च २०२४ रोजी एकूण ठेवी रु.४५,३२८.०५ लाख इतक्या होत्या. अहवाल वर्षात यामध्ये रु.१,१९३.१० लाखांची भर पडून ३१ मार्च २०२५ रोजी ठेवी रु.४६,५२१.१६ लाख इतक्या झाल्या आहेत, म्हणजेच २.६३% इतकी वाढ झाली आहे.

ठेवीदारांच्या ठेव रकमेच्या सुरक्षेसाठी बँकेने डिपॉझिट इन्शुरन्स अँड क्रेडिट गॅरंटी कॉर्पोरेशन (DICGC) यांच्याकडे ठेवी विमाकृत केल्या असून हसे नियमितपणे सहामाही अगोदर भरले जातात. स्पर्धात्मक व्याजदर असूनही ग्राहकांचा विश्वास अबाधित राहिला आहे.

### कर्जे

आजच्या काळात बँकेच्या व्यावसायिक यशाचे प्रमुख मापदंड म्हणजे ठेवी आणि त्यावरील प्रभावी कर्जवाटप. ३१ मार्च २०२४ रोजी एकूण कर्जवाटप रु.२२,७२९.८० लाख इतके होते. अहवाल वर्षात रु.१,९५९.०७ लाखांची वाढ होऊन ३१ मार्च २०२५ रोजी कर्जवाटप रु.२४,६८८.८७ लाख झाले आहे.

सभासद आणि ग्राहकांच्या गरजा लक्षात घेऊन शेती, उद्योग, व्यवसायवृद्धी तसेच वैयक्तिक गरजांसाठी बँकेने माफक व्याजदरात कर्जपुरवठा करून त्यांच्या जीवनमानात सुधारणा घडवून आणली आहे.

### अग्रक्रम क्षेत्र कर्जपुरवठा

रिझर्व्ह बँकेच्या मार्गदर्शक सूचनांनुसार बँकेने ३१ मार्च २०२५ अखेर अग्रक्रम क्षेत्रास एकूण रु.१५,५४५.३१ लाख इतका कर्जपुरवठा केला आहे, जे एकूण कर्जवाटपाच्या ६८.३९% इतके आहे. दुर्बल घटकांसाठी पुरवलेले कर्ज रु.६,८९६.४४ लाख असून हे अग्रक्रम क्षेत्र कर्जपुरवठ्याच्या ३०.३४% आहे. यामुळे

सामाजिक दायित्वाची प्रभावी पूर्तता झाली आहे.

### गुंतवणूक

कर्जवाटपानंतर ताळेबंदातील दुसरा महत्वाचा घटक म्हणजे गुंतवणूक. अहवाल वर्षात बँकेची एकूण गुंतवणूक रु.२२,६९६.७० लाख आहे, जी मागील वर्षाच्या तुलनेत रु.९३०.०८ लाखांनी कमी आहे. रिझर्व्ह बँकेच्या CRR आणि SLR संदर्भातील तरतुदींचे काटेकोर पालन करून गुंतवणूक पोर्टफोलिओचे प्रभावी व्यवस्थापन करण्यात आले आहे.

तसेच म्युच्युअल फंडांमधून रु.४५.६१ लाख इतका नफा मिळविण्यात आला आहे. कोअर बँकिंग सोल्यूशन (CBS) मुळे अतिरिक्त निधीचे प्रभावी नियोजन शक्य झाले आहे.

### संगणकीकरण व तंत्रज्ञान प्रगती

बँकेने मुख्य कार्यालय, जयसिंगपूर येथे अद्ययावत व सुसज्ज डेटा सेंटर उभारले असून सर्व शाखांना कोअर बँकिंग सोल्यूशन (CBS) शी जोडले आहे. ग्राहकांना कोणत्याही शाखेतून व्यवहार करण्याची सुविधा मिळते.

बँकेने RTGS, NEFT, UPI आणि मोबाइल बँकिंग सुविधा सुरू करून ग्राहकांच्या बँकिंग अनुभवात लक्षणीय सुधारणा घडवून आणली आहे. रूपे डेबिट कार्डद्वारे ग्राहक देशभरातील कोणत्याही एटीएममधून व्यवहार करू शकतात. राष्ट्रीय पेमेंट्स कॉर्पोरेशन ऑफ इंडिया Host-to-Host (H2H) तंत्रज्ञान लागू केले असून ग्राहकांसाठी सुलभ व सुरक्षित व्यवहार सुनिश्चित झाले आहेत.

### नफा व विभागणी

अहवाल वर्षात बँकेस सर्व तरतुदी वजा जाता निव्वळ नफा रु.२,३४,३६,४४१.५७ इतका झाला आहे. संचालक मंडळाने खालीलप्रमाणे नफा विभागणीची शिफारस केली आहे.





### नफा विभागणी शिफारस

अ. नं.	तपशील	रक्कम
१.	रिझर्व्ह फंड (२५% प्रमाणे)	₹ ५९,००,०००.००
२.	आकस्मित निधी (१०%)	₹ २४,००,०००.००
३.	शैक्षणिक निधी	₹ २,३४,३६५.००
४.	को ऑप पुनर्वसन रचना व विकास निधी	₹ २,३४,३६५.००
५.	लाभांश १०% (शिफारस)	₹ १,१८,००,२५९.००
६.	गुंतवणूक चढउतार निधी	₹ १५,००,०००.००
७.	इमारत निधी	₹ १३,६७,४५२.५७
	एकूण -	₹ २,३४,३६,४४१.५७

#### अनुत्पादक मालमत्ता (NPA) व वसुली प्रयत्न

३१ मार्च २०२५ रोजी एकूण कर्जबाकीपैकी उत्पन्न न मिळविणाऱ्या कर्जांचे (NPA) प्रमाण स्थूल स्वरूपात ३.८३% असून निव्वळ NPA शून्य आहे. वसुली सुधारण्यासाठी संचालक मंडळ आणि कर्मचारी वर्गाने सतत परिश्रम घेतले असून जिथे गरज आहे तिथे कायदेशीर कारवाई करण्यात आली आहे.

बँकेच्या कर्ज थकबाकीदारांनी आपली देयके त्वरेने भरून बँकेच्या प्रगतीत सहभागी व्हावे, असे मनापासून आवाहन करण्यात येत आहे.

#### लेखापरीक्षण व रिझर्व्ह बँक ऑफ इंडिया तपासणी

सन २०२४-२५ चे वैधानिक लेखापरीक्षण मे. पवार कुलकर्णी अँड असोसिएट्स, चार्टर्ड अकाउंटंट्स यांनी केले असून त्यांनी बँकेस 'अ' श्रेणीचे ऑडिट प्रमाणपत्र दिले आहे.

रिझर्व्ह बँकेचे अधिकारी श्री. शुभम खरबंदा आणि श्री. के. मंजूनाथ यांनी ३१ मार्च २०२४ अखेर तपासणी पूर्ण केली असून त्यांनी समाधान व्यक्त करून काही सकारात्मक सूचना दिल्या, त्याबद्दल संचालक मंडळ त्यांचे आभार मानत आहे.

#### संचालक मंडळ व व्यवस्थापन

अहवाल वर्षात संचालक मंडळाच्या १४ व विविध उपसमित्यांच्या ४६ सभा झाल्या. सर्व निर्णय एकमताने घेऊन

बँकेच्या प्रगतीत संचालक मंडळाने सातत्यपूर्ण पाठबळ दिले.

अहवाल वर्षासाठी संचालक मंडळाने १०% लाभांशाची शिफारस केली आहे. लाभांशाची रक्कम सभासदांच्या बचत खात्यात जमा केली जाईल.

#### शाखाविस्तार व आधुनिकीकरण

३१ मार्च २०२५ अखेर बँकेच्या १८ शाखा कार्यरत आहेत. सन २०२५-२६ या आर्थिक वर्षात कर्नाटकातील अथणी येथे चौथी शाखा (१९ वी) सुरू झाली असून पाचवी शाखा कागवाड (२० वी) येथे लवकरच ग्राहकांच्या सेवेसाठी सुरू होणार आहे.

#### सामाजिक बांधिलकी

बँकेने शिरोळ तालुक्यातील ७,००० एकर क्षारपड जमिनीच्या सुधारणेसाठी आणि ३०० एकर जमिनीवर ठिबक सिंचनासाठी अल्प व्याजदरात कर्जपुरवठा करून शेतकऱ्यांच्या उत्पन्नवाढीस हातभार लावला आहे.

#### सेवक वर्ग

अहवाल वर्षाअखेर बँकेत १२९ सेवक कार्यरत आहेत. वरिष्ठ व्यवस्थापन आणि सर्व कर्मचारी वर्गाने ग्राहकसेवा,



ठेववाढ व कर्जवसुलीमध्ये उल्लेखनीय योगदान दिले आहे. वाढत्या कामाच्या ताणातही त्यांनी कार्यक्षमतेने काम करून सभासद व ग्राहकांशी दृढ नातेसंबंध प्रस्थापित केले आहेत.

#### आभार व समारोप -

बँक आजवर जी भक्कम आर्थिक प्रगती व यश संपादन करू शकली, नावलौकीक मिळवली आहे, त्याच बँकेच्या प्रगतीस आदरणीय उद्यानपाडीत सहकारमहर्षी मा. श्री गणपतराव पाटीलसाहेब (दादा) चेअरमन, श्री. दत्त शेतकरी सहकारी साखर कारखाना लि. शिरोळ याचे मौलीक मार्गदर्शन मिळत असलेने मी त्यांचा शतशः ऋणी आहे. त्याचबरोबर बँकेचे व्हाईस चेअरमन श्री. आप्पासो नरुटे व सर्व संचालकाचे तसेच व्यवस्थापकीय संचालक मंडळाचे मनःपूर्वक आभार, तसेच आपण सर्व सन्माननीय सभासद, ठेवीदार, हितचिंतक, सेवा पुरवठादार, विविध संस्था, उद्योजक, कारखानदार यांनी बँकेला सेवा करण्याची संधी उपलब्ध करून दिली त्याबद्दल मी कृतज्ञता व्यक्त करून त्या सर्वांचे आभार मानतो

रिझर्व्ह बँक ऑफ इंडिया यांचे अधिकारी, सेंट्रल को-ऑप रजिस्ट्रार नवी दिल्ली, महाराष्ट्र राज्य सहकार खाते, कर्नाटक

राज्य सहकार खाते, मा विभागीय सहनिबंधकसो, मा. विशेष लेखापरीक्षकसो, मा. लेखापरीक्षकसो, मा. आयुक्तसो महाराष्ट्र राज्य, मा विभागीय निबंधकसो, मा. जिल्हा उपनिबंधकसो, मा. असिस्टंट रजिस्ट्रार, सहकार खाते, शाखा सल्लागार, कायदा सल्लागार, व्हल्यूएटर, बँकेचे सराफ, दि. एम. एस. सी. बँक, जिल्हा मध्यवर्ती बँक, बँक फेडरेशन, बँक असोसिएशन कोल्हापूर तसेच श्री. दत्त शेतकरी सहकारी साखर कारखाना लि. शिरोळ यांनी केलेले मार्गदर्शन व सहकार्याबद्दल मी त्यांचे आभार मानतो त्याचबरोबर अहवाल सालात योग्य प्रसिध्दी दिल्याबद्दल सर्व पत्रकार बंधूंचे मी मनस्वी आभार मानतो

आपणा सर्वांचे वाढते प्रेम विश्वास व सहकार्याच्या पाठबळावर बँकेचा विकास हाच ध्यास मनात कायम ठेवीत बँकेच्या प्रगतीतील सातत्य असेच पुढे चालू राहील अशी ग्वाही देतो व माझ्या अध्यक्षीय भाषणाचा समारोप करतो व मा संचालक मंडळाच्या वतीने बँकेचा सन २०२४-२०२५ सालाचा ताळेबंद नफा-तोटापत्रक व अदाजपत्रक व नफा विभागणी आपल्या समोर सादर करत असून त्यास सभासदानी मंजूरी द्यावी अशी विनंती करतो.

धन्यवाद

॥ जय हिंद ॥ जय महाराष्ट्र ॥ जय सहकार ॥

स्थळ : जयसिंगपूर  
दिनांक : ३०/०७/२०२५

आपला नम्र,  
श्री. सुरेश भुपाल पाटील,  
चेअरमन

#### ● खातेदारांना जाहीर सूचना (केवायसी अपडेशन) ●

बँकेच्या सर्व खातेदारांना कळविणेत येते की, रिझर्व्ह बँकेच्या निर्देशानुसार बँकेच्या सर्व खातेदारांनी के.वाय.सी. च्या निकषानुसार आवश्यक कागदपत्रांची पूर्तता (KYC UPDATION) करून देणे अनिवार्य आहे. तरी खातेदारांनी आवश्यक के.वाय.सी. कागदपत्रांची पूर्तता करून आपली KYC update करावी. के.वाय.सी. अद्यावत असल्या खेरीज खातेवर व्यवहार करणे शक्य होणार नाही यांची नोंद घ्यावी.

तरी सर्व खातेदारांनी आपल्या खात्याची के.वाय.सी. आपल्या शाखेत लवकरात लवकर जाऊन पूर्ण करावी. तसेच ज्या खातेदारांच्या खात्यावरील व्यवहार होत नसलेने खाते In-oprate झाले आहे. अशा खातेदारांनी के.वाय.सी. ची पूर्तता करून घेऊन खाते operate करून घेऊन व्यवहार सुरू करावे ही विनंती.

अन्यथा के.वाय.सी. अपूर्ण असलेने आपली खाती फ्रीज करणेत येतील. खाते फ्रीज केल्यामुळे खातेदाराचे आर्थिक नुकसान व गैरसोय झाल्यास बँक जबाबदार असणार नाही, याची कृपया नोंद घ्यावी ही विनंती.



## Chairman's Address

### Respected Members,

I extend my heartfelt greetings to all of you on behalf of myself and the Board of Directors for your gracious presence at the 66<sup>th</sup> Annual General Meeting of our Bank. It gives me immense pride and satisfaction to present before you the Annual Report and Financial Statements for the financial year 2024–25.

Our Bank was established in 1960 under the visionary leadership of our founder, guide, and former MLA, Late Dr. Appasaheb urf Sa. Re. Patil. Under his guidance, over the past six decades, the Bank has built a strong operational base across Maharashtra, Karnataka, and particularly in the Belagavi district. Strengthening the philosophy of cooperation, the Bank has continuously supported the economic empowerment of the common people by providing sustained credit for agriculture, trade, and industrial development in rural areas.

Today, under the able guidance of Sahakarmaharshi Udyanpandit Shri Ganpatrao Appasaheb Patil (Dada), Chairman of Shri Datt Shetkari Sahakari Sakhar Karkhana Ltd., Shirol, our Bank has earned recognition as a reputed Multi-State Cooperative Bank through the effective use of modern technology. Expansion efforts are ongoing, Bank has opened its 19<sup>th</sup> Branch at Athani in state of Karnataka & going to open its 20<sup>th</sup> branch at Kagwad in Karnataka State, further we firmly committed to accelerating business growth by opening additional branches in the near future.

During the reporting year, the Bank achieved a business turnover of Rs. 712 crore through 18 branches, with a goal to increase composite business to Rs. 1,000 crore within the next two years. Deposits stood at Rs. 465 crore and advances at Rs. 247 crore, aimed at positively transforming the lives of our members by providing credit for agriculture, industry, and personal purposes at reasonable

interest rates tailored to their varied needs.

As part of our social commitment, the Bank has undertaken initiatives to improve 7,000 acres of saline-affected land in Bubnal, Alas, Ganeshwadi, Arjunwad, Shedshal, Danoli, Kavathe Sar, Herwad, Shirol, Ghalwad, and Majarewadi villages of Shirol Taluka, and to bring 300 acres in Jambhli, Nandani, Kondigre, and Yadrav villages under drip irrigation through credit support.

In the digital era, the secure management of customers' financial transactions remains our foremost priority. The Bank has implemented all cyber security standards recommended by the RBI, including advanced firewalls, real-time monitoring, data encryption, and multi-factor authentication systems. Regular cyber security training sessions are conducted for employees, and preventive controls have been established to mitigate potential threats. These measures ensure that all transactions remain secure, reliable, and transparent.

To provide customers with faster and more convenient banking services, our systems have been integrated with UPI, Google Pay, PhonePe, and other modern digital payment platforms. By extending digital banking services to rural areas, we have ensured that transactions are swift, cost-effective, and secure, significantly increasing engagement among younger, technology-savvy customers.

A strategic branch expansion plan has been formulated to drive the Bank's long-term business growth. Following the successful launch of Bedkihal and Shirguppi branches, we plan to establish additional branches in the near future to further strengthen our presence in both rural and urban areas. This will provide members and customers with access to high-quality banking services at convenient locations, while ensuring sustained business growth and revenue enhancement.





## FSWM Classification and Regulatory Compliance

Our Bank has been classified by the Reserve Bank of India as Financially Sound and Well Managed (FSWM), having met all regulatory benchmarks under this category. With a robust capital position, effective risk management, consistent profitability, and full regulatory compliance, our Bank's credibility has been further strengthened. This recognition enhances customer confidence and provides a solid foundation for future business expansion.

All these achievements are a testament to the unwavering support and trust of our members, depositors, customers, borrowers, well-wishers, and dedicated staff. I take great pride in our collective efforts to maintain effective control over non-performing assets (NPAs).

On behalf of the Board of Directors, I extend my sincere gratitude to each one of you. With your continued support and trust, the bank will sustain its growth trajectory. On behalf of the Board, I present the 2024–2025 Balance Sheet, Profit and Loss Account, Budget, and Profit Appropriation for members' approval.

**Thank you.**

**|| Jai Hind || Jai Maharashtra || Jai Sahakar ||**

**Yours sincerely,  
Shri Suresh Bhupal Patil  
Chairman**



## Annual Report

### Membership

During the reporting year, membership increased by 1,273 and decreased by 233, resulting in a total of 16,449 regular members at year-end. Paid-up share capital increased by Rs. 136.31 lakh during the year.

### Share Capital

The authorized share capital is Rs. 25 crore, with paid-up share capital of Rs. 12,60,21,675.00 as of the end of the reporting year, reflecting a 12.13% increase. In accordance with amendments to the Co-operative Act, the value of each share should be promptly revised from Rs. 100 to a multiple of Rs. 1,000.

### Reserves and Other Funds

A robust financial foundation requires not only share capital but also adequate reserves and other funds. As of March 31, 2025, the Reserve Fund stood at Rs. 7,81,58,133.77 and other funds at Rs. 22,61,82,219.65, totaling Rs. 30,43,40,353.42. By prudently channeling a major portion of annual profits to reserves, the bank has strengthened its financial base, safeguarding the interests of members.

### Capital Adequacy

As per the Reserve Bank of India norms, the minimum Capital to Risk Weighted Assets Ratio (CRAR) required is 9.00%, while the bank maintained a healthy 14.29%, reflecting financial soundness.

### Deposits

Public trust is the true measure of a bank's reputation. On the strength of financial stability and despite offering lower interest rates compared to peers, deposits have grown. Total deposits were Rs. 45,328.05 lakh as of March 31, 2024, increasing by Rs. 1,193.10 lakh to Rs.

46,521.16 lakh by March 31, 2025, a growth rate of 2.63%. Deposits are fully insured with DICGC, with premiums paid semi-annually in advance.

### Loans

The traditional notion of higher deposits equating to greater success has shifted; the focus now lies on lending. Total loans were Rs. 22,729.80 lakh as of March 31, 2024, and increased by Rs. 1,959.07 lakh during the year to Rs. 24,688.87 lakh by March 31, 2025. Loans were extended at reasonable interest rates for agriculture, business, industrial development, and family needs, aimed at uplifting members' living standards.

### Priority Sector Lending

As of March 31, 2025, total lending was Rs. 24,688.87 lakh, of which Rs. 15,545.31 lakh (68.39%) was to the priority sector, including Rs. 6,896.44 lakh (30.34%) to weaker sections, in line with RBI guidelines.

### Investments

Investment management, while less profitable than lending, was conducted strictly in compliance with RBI CRR and SLR norms. In line with revised RBI rules, all SLR investments were held in government securities. Total investments were Rs. 23,627.50 lakh last year, declining by Rs. 930.08 lakh to Rs. 22,696.70 lakh as of March 31, 2025. Mutual fund investments yielded a profit of Rs. 45.61 lakh. Core Banking Solutions (CBS) enabled effective management of surplus funds.

### Computerization and Technology

A modern, well-equipped Data Centre has been set up at the Head Office, Jaysingpur. CBS implementation is complete, connecting all branches and enabling centralized



operations. Customers now enjoy banking services at any branch. RTGS and NEFT services are available via ICICI Bank, and the bank is integrated with NPCI's Host-to-Host (H2H) platform. RuPay ATM cards enable nationwide withdrawals, and mobile and UPI banking facilities have been introduced.

### Profit Appropriation

Net profit for the year, after all provisions, was Rs. 2,34,36,441.56. The Board recommends the following appropriation:

#### Profit Appropriation

Sr.No.	Particulars	Amount
1.	Reserve Fund (25%) –	₹ 59,00,000.00
2.	Contingency Fund (10%) –	₹ 24,00,000.00
3.	Education Fund –	₹ 2,34,365.00
4.	Co op Rehabilitation & Development Fund –	₹ 2,34,365.00
5.	Dividend (10%) –	₹ 1,18,00,259.00
6.	Investment Fluctuation Fund –	₹ 15,00,000.00
7.	Building Fund –	₹ 13,67,452.57
	<b>Total –</b>	<b>₹ 2,34,36,441.57</b>

### Non-Performing Assets (NPA) and Provisions

Gross NPA stood at 3.83%, while Net NPA was effectively nil. Persistent efforts through personal visits, legal notices, and negotiations were made to reduce arrears. Where recovery failed, the bank resolved to take stringent legal action.

### Audit RBI Inspection

Statutory audit for 2024–2025 was conducted by M/s Pawar Kulkarni & Associates, Chartered Accountants, who awarded the bank an “A” audit rating, appreciating operations and providing valuable suggestions. Concurrent and internal audits were also duly conducted. RBI officials Mr. Shubham Kharbanda and Mr. K. Manjunath completed the inspection as of March 31, 2024, expressing satisfaction and offering constructive suggestions, for which the Board is grateful.

### Board of Directors

The Board held 46 meetings, including 14 of the Management Committee, ensuring smooth operations and unanimous decision-making. A 10% dividend is recommended for the year, subject to members' approval, and will be credited to members' savings accounts upon approval.

### Branch Expansion and Modernization

The bank operated 18 branches as of March 31, 2025. A fourth Karnataka branch was opened at Athani on July 10, 2025, with a fifth planned at Kagwad.

### Social Commitment

Low-interest loans were extended for reclamation of 7,000 acres of saline land in Shirol taluka and for bringing 300 acres under drip irrigation in Jambhali, Nandani, Kondigre, and Yadrav villages, supporting farmers' economic development.



### Staff

As on the close of the reporting year, the Bank had 129 employees on its rolls. The senior management and the entire staff have made noteworthy contributions in the areas of customer service, deposit mobilisation, and loan recovery. Despite the increasing workload, they have worked efficiently and established strong relationships with members and customers.

### Vote of Thanks

Acknowledgment is due to Chairman Shri Ganpatrao Patil (Dada), Vice Chairman Shri Appaso Narute, all directors, the management committee, members, depositors, well-wishers, and stakeholders. Gratitude is also extended to RBI officials, Centralcooperative registrars, auditors, and associated institutions for their guidance and cooperation.

**Shri Suresh Bhupal Patil,**  
Chairman



**INDEPENDENT AUDITOR'S REPORT**  
**(For Urban Multi-State Co-operative Bank- Maharashtra)**

To

The Members,

**Dr.Appasaheb Urf.Sa.Re. Patil Jaysingpur Udgaon Sahakari Bank Ltd. Jaysingpur (Multi-State)**  
Tal Shirol, Dist.-Kolhapur

**Report on the Financial Statements**

1) We have audited the accompanying financial statements of the Dr.Appasaheb Urf.Sa.re.Patil Jaysingpur Udgaon Sahakari Bank Ltd, Jaysingpur (Multi-State) on 31 March, 2025 which comprises the Balance Sheet of the Bank as at 31<sup>st</sup> March 2025, and the Profit and Loss Account, the Cash Flow Statement for the year ended on 31<sup>st</sup> March 2025, summary of significant accounting policies and other explanatory information.

The returns of **18** branches audited by us are incorporated in these financial statements.

**Management's Responsibility for the Financial Statements.**

2) Management is responsible for the preparation of these financial statements that give true and fair view of the financial position, financial performance and cash flow of the Bank in accordance with the Banking Regulation Act, 1949 (as applicable to co-operative societies), the guidelines issued by the Reserve Bank of India and the guidelines issued by the National Bank for Agricultural and Rural Development, the Registrar of the Co-operative Societies, Maharashtra, the Maharashtra Co-operative Societies Act, 1960, and the Maharashtra Co-operative Societies Rules, 1961 (as applicable) and generally accepted accounting principles in India so far as applicable to the bank. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

**Auditor's Responsibility**

3) Our responsibility is to express an opinion on

these financial statements based on our audit. We conducted our audit in accordance with Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

4) An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Bank's preparation and fair presentation of the financial statements in order to design audit procedure that are appropriate in the circumstances, but not for the purpose of expressing an opinion on effectiveness of the Bank's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

5) We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

**Opinion**

6) In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements together with the notes thereon give the information required by the Banking Regulation Act, 1949 (as applicable to co-





operative societies), the and the Multi State Co-op Societies Act 2002 and the guidelines issued by the National Bank for Agricultural and Rural Development (as applicable) and guidelines issued by Reserve Bank of India and Registrar of co-operative societies, Maharashtra in the manner so required and give true and fair view in conformity with the accounting principles generally accepted in India;

a) in the case of the Balance Sheet, of the state of affairs of the Bank as at 31<sup>st</sup> March, 2025.

b) in the case of the Profit and Loss, of the profit/loss for the year ended on that date; and

c) in the case of the Cash Flow Statement, of the cash flows for the year ended on that date.

#### **Report on Other Legal & Regulatory Requirements**

7) The Balance Sheet and the Profit and Loss Account have been drawn up in Form "A" and "B" respectively of the Third Schedule to the Banking Regulation Act, 1949 and provisions of the Multi State Co-op Societies Act 2002.

#### **8) 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 accounts 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) The transactions of the Bank, which have come to our notice are within the powers of the Bank;

d) The Balance Sheet and the Profit and Loss Account 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 Bank.

9) The details as required by provisions of the Multi State Co-op Societies Act 2002 are given in the audit memorandum separately.

Or

As per the information and explanations given to us and based on our examination of the books of account and other records, we have not come across material instances in respect of the details mentioned in the provisions of the Multi State Co-op Societies Act 2002.

10) We further report that for the year under audit, the Bank has been awarded "A" classification.

**For Pawar Kulkarni & Associates**  
Chartered Accountants

**CA. U. K. Pawar**  
Partner

M.No. 101985.

UDIN:- 25101985BMGXOJ9834

Date: 20.06.2025

Place: Sangli.



**डॉ. आप्पासाहेब उर्फ सा. रे. पाटील जयसिंगपूर-उदगांव सहकारी बँक लि., जयसिंगपूर. (मल्टी-स्टेट)**

**FORM 'A'**

**As per Section 29 of BR Act 1949**

**BALANCE SHEET AS ON 31 MARCH, 2025**

<b>CAPITAL AND LIABILITIES</b>	<b>SCHEDULE NO.</b>	<b>As on 31/03/2025 (Current Year)</b>	<b>As on 31/03/2024 (Previous Year)</b>
Capital	1	12,60,21,675.00	11,23,90,625.00
Reserves and Surplus	2	32,77,76,794.99	30,37,03,737.42
Deposits	3	4,65,21,15,884.68	4,53,28,05,050.37
Borrowings	4	0.00	0.00
Other Liabilities and Provisions	5	20,12,58,750.90	22,43,22,044.22
<b>Total -</b>		<b>5,30,71,73,105.57</b>	<b>5,17,32,21,457.01</b>

<b>ASSETS &amp; DEBTORS</b>	<b>SCHEDULE NO.</b>	<b>As on 31/03/2025 (Current Year)</b>	<b>As on 31/03/2024 (Previous Year)</b>
<b>ASSETS</b>			
Cash and Balances with Reserve Bank of India	6	8,57,91,259.21	8,97,94,838.14
Balances with Banks and Money at call & short Notice	7	86,65,00,851.38	72,85,41,863.57
Investments	8	1,66,54,19,910.79	1,86,95,00,579.68
Advances	9	2,46,88,87,065.78	2,27,29,80,403.94
Fixed Assets	10	4,11,38,003.47	3,46,55,401.44
Other Assets	11	17,94,36,014.94	17,77,48,370.24
<b>Total</b>		<b>5,30,71,73,105.57</b>	<b>5,17,32,21,457.01</b>
Contingent Liabilities	12	20,27,037.74	15,65,719.29
Bills for Collection		0.00	0.00

**For Pawar, Kulkarni & Associates  
Chartered Accountants**

**CA. Uttam K. Pawar**

Partner

M. No. 101985

UDIN:- 25101985BMGXOJ9834

**Shri Janardan M. Bote**

Managing Director

**Shri. Appaso R. Narute**

Vice Chairman

**Shri. Suresh B. Patil**

Chairman



## SCHEDULE FORMING PART OF BALANCE SHEET AS ON MARCH 31, 2025

SCHEDULE - 1 CAPITAL	As on 31/03/2025 ( Current Year)	As on 31/03/2024 ( PreviousYear )
<b>I. Authorised Capital</b>		
250000 equity shares of Rs 1000 each	25,00,00,000.00	25,00,00,000.00
<b>II. Issued Subscribed and Paid up Capital</b>		
112390 equity shares issued of Rs. 1000 each	12,60,21,675.00	11,23,90,625.00
Less : Calls unpaid	0.00	0.00
Add : 1. Forfeited shares	0.00	0.00
<b>Total -</b>	<b>12,60,21,675.00</b>	<b>11,23,90,625.00</b>

SCHEDULE 2 - RESERVES AND SURPLUS	As on 31/03/2025 ( Current Year)	As on 31/03/2024 ( PreviousYear )
<b>I. Statutory Reserves</b>	<b>7,81,58,133.77</b>	<b>6,95,91,958.77</b>
Opening Balance	6,95,91,958.77	6,31,48,988.22
Additions during the year	85,66,175.00	64,42,970.55
Deductions during the year	0.00	0.00
<b>II. General Reserves</b>	<b>1,10,50,000.00</b>	<b>1,10,50,000.00</b>
Opening Balance	1,10,50,000.00	1,10,50,000.00
Addition during the year	0.00	0.00
Deductions during the year	0.00	0.00
<b>III. Building Fund</b>	<b>2,19,13,844.02</b>	<b>2,18,76,696.09</b>
Opening Balance	2,18,76,696.09	2,07,62,956.02
Additions during the year	37,147.93	11,13,740.07
Deductions during the year	0.00	0.00
<b>IV. Dividend Equilization Fund</b>	<b>0.00</b>	<b>16,00,000.00</b>
Opening Balance	16,00,000.00	16,00,000.00
Additions during the year	0.00	0.00
Deductions during he year	16,00,000.00	0.00
<b>V. Charity Fund</b>	<b>5,40,000.00</b>	<b>5,40,000.00</b>
Opening Balance	5,40,000.00	5,40,000.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00



SCHEDULE 2 - RESERVES AND SURPLUS	As on 31/03/2025 (Current Year)	As on 31/03/2024 (Previous Year)
<b>VI. Staff Welfare Fund</b>	<b>3,00,000.00</b>	<b>3,00,000.00</b>
Opening Balance	3,00,000.00	3,00,000.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
<b>VII. Members Welfare Fund</b>	<b>10,00,000.00</b>	<b>10,00,000.00</b>
Opening Balance	10,00,000.00	10,00,000.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
<b>VIII. Investment Fluctuation Reserve</b>	<b>2,40,00,000.00</b>	<b>2,20,00,000.00</b>
Opening Balance	2,20,00,000.00	2,00,00,000.00
Additions during the year	20,00,000.00	20,00,000.00
Deductions during the year	0.00	0.00
<b>IX. Investment Depreciation Reserve</b>	<b>4,03,60,000.00</b>	<b>4,03,60,000.00</b>
Opening Balance	4,03,60,000.00	4,03,60,000.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
<b>X. Provision for Standard Assets</b>	<b>87,75,016.83</b>	<b>76,75,016.83</b>
Opening Balance	76,75,016.83	69,75,016.83
Additions during the year	11,00,000.00	7,00,000.00
Deductions during the year	0.00	0.00
<b>XI. Bad and Doubtful Debts Reserve</b>	<b>10,62,22,094.80</b>	<b>9,67,22,094.80</b>
Opening Balance	9,67,22,094.80	9,22,22,094.80
Additions during the year	95,00,000.00	45,00,000.00
Deductions during the year	0.00	0.00
<b>XII. Special Bad and Doubtful Debts Reserve</b>	<b>18,80,048.00</b>	<b>18,80,048.00</b>
Opening Balance	18,80,048.00	18,80,048.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00



SCHEDULE 2 - RESERVES AND SURPLUS	As on 31/03/2025 ( Current Year)	As on 31/03/2024 ( PreviousYear )
<b>XIII. Provision for Investments</b>	<b>25,00,000.00</b>	<b>25,00,000.00</b>
Opening Balance	25,00,000.00	25,00,000.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
<b>XIV. Election Fund</b>	<b>3,33,216.00</b>	<b>3,33,216.00</b>
Opening Balance	3,33,216.00	3,33,216.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
<b>XV. Technology Fund</b>	<b>23,00,000.00</b>	<b>23,00,000.00</b>
Opening Balance	23,00,000.00	23,00,000.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
<b>XVI. Education Fund</b>	<b>9,00,000.00</b>	<b>9,00,000.00</b>
Opening Balance	9,00,000.00	9,00,000.00
Additions during the year	2,10,748.00	1,99,500.00
Deductions during the year	2,10,748.00	1,99,500.00
<b>XVII. Addi Reserve Fund</b>	<b>41,08,000.00</b>	<b>20,00,000.00</b>
Opening Balance	20,00,000.00	0.00
Additions during the year	21,08,000.00	20,00,000.00
Deductions during the year	0.00	0.00
<b>XVIII. Balance in Profit &amp; Loss Account</b>	<b>2,34,36,441.57</b>	<b>2,10,74,706.93</b>
<b>Total (I to XVIII )</b>	<b>32,77,76,794.99</b>	<b>30,37,03,737.42</b>

SCHEDULE 3 - DEPOSITS	As on 31/03/2025 ( Current Year)	As on 31/03/2024 ( PreviousYear )
<b>I. DEMAND DEPOSITS</b>		
a) CURRENT DEPOSIT ( INDIVIDUAL )	2,85,82,063.98	4,52,30,890.19
b) CURRENT DEPOSIT ( INSTITUTIONAL)	9,79,52,756.75	10,15,60,553.78
c) AKMB CURRENT DEPOSIT ( INSTITUTIONAL)	9,04,210.24	6,70,124.36
d) CREDIT BALANCE IN ADVANCES	5,50,022.96	7,70,640.55
e) MATURED FIXED DEPOSIT	68,35,454.00	1,34,94,751.00
<b>Total -</b>	<b>13,48,24,507.93</b>	<b>16,17,26,959.88</b>





SCHEDULE 3 - DEPOSITS	As on 31/03/2025 ( Current Year)	As on 31/03/2024 ( PreviousYear )
<b>II. Savings Bank Deposits</b>		
SAVINGS DEPOSIT ( INDIVIDUAL )	74,16,73,941.77	74,14,45,454.69
SAVINGS DEPOSIT ( INSTITUTIONAL)	0.00	0.00
BASIC SAVING ACCOUNT	1,25,625.67	86,921.67
AKMB SAVINGS DEPOSIT	2,68,82,467.92	2,63,44,179.87
AKMB SAVINGS DEPOSIT ( FOR TEACHER )	2,33,19,980.20	2,83,25,128.13
AKMB SAVINGS DEPOSIT ( FOR RENT )	42,40,863.39	73,59,137.33
AKMB SAVINGS DEPOSIT( FOR CITI HELDER)	34,022.00	1,30,292.00
<b>Total II</b>	<b>79,62,76,900.95</b>	<b>80,36,91,113.69</b>
<b>III. Term Deposits</b>		
a) DAM DUPPAT DEPOSIT	17,97,161.00	16,85,300.00
b) REINVESTMENT DEPOSIT	2,21,01,63,122.80	1,97,28,21,415.80
c) SANKALPPURTI DEPOSIT	2,700.00	2,700.00
d) LOCKER SECURITY DEPOSIT	9,30,256.00	6,49,508.00
e) AKMB PARVAR CASH CERTIFICATE	6,69,752.00	9,89,109.00
f) FIXED DEPOSTI ( INDIVIDUAL )	27,60,18,690.00	48,25,01,246.00
g) FIXED DEPOSTI ( INSTITUTIONAL)	72,63,53,616.00	1,06,70,01,121.00
h) AKMB FIXED DEPOSIT	7,50,795.00	21,03,613.00
i) RECURRING DEPOSIT	1,69,79,734.00	1,17,80,625.00
j) AKMB RECURRING DEPOSIT	9,59,400.00	79,79,200.00
k) PIGMY DEPOSIT	1,99,59,689.00	1,98,64,339.00
l) AKMB PIGMY DEPOSIT	6,800.00	8,800.00
m) SA RE UTKARSH THEV YOJANA	13,04,47,766.00	0.00
n) DHAN VARSHA DEPOSIT	14,06,84,499.00	0.00
o) UTKARSH THEV YOJANA	19,52,90,495.00	0.00
<b>Sub Total</b>	<b>3,72,10,14,475.80</b>	<b>3,56,73,86,976.80</b>
Less : Term Deposits added in Item I above	0.00	0.00
Sub Total of Term Deposit (Total of a to o)	3,72,10,14,475.80	3,56,73,86,976.80
<b>(TOTAL OF I+II+III)</b>	<b>4,65,21,15,884.68</b>	<b>4,53,28,05,050.37</b>
SUPPLEMENTARY INFORMATION	0.00	0.00
<b>DEMAND DEPOSITS</b>		
a) From Banks		
b) From Others	13,48,24,507.93	16,17,26,959.88
<b>SAVINGS BANK DEPOSITS</b>		
a) From Banks		
b) From Others	79,62,76,900.95	80,36,91,113.69
<b>TERM DEPOSITS</b>		
a) From Banks		
b) From Others	3,72,10,14,475.80	3,56,73,86,976.80
<b>TOTAL DEPOSITS</b>		
a) From Banks		
b) From Others	<b>4,65,21,15,884.68</b>	<b>4,53,28,05,050.37</b>



SCHEDULE 4 - BORROWINGS	As on 31/03/2025 ( Current Year)	As on 31/03/2024 ( PreviousYear )
<b>I. Borrowings in India</b>	<b>0.00</b>	<b>0.00</b>
a) Reserve Bank of India	0.00	0.00
b) Other banks	0.00	0.00
c) Other institutions and agencies	0.00	0.00
<b>II. Borrowings outside India</b>	<b>0.00</b>	<b>0.00</b>
<b>Total ( I and II)</b>	<b>0.00</b>	<b>0.00</b>

Secured borrowings included in I and II above -

SCHEDULE 5 - OTHER LIABILITIES & PROVISIONS	As on 31/03/2025 ( Current Year)	As on 31/03/2024 ( PreviousYear )
<b>I. BILLS PAYABLE</b>		
a) Drafts Payable	0.00	0.00
b) Payslips Issued	0.00	0.00
<b>Total I</b>	<b>0.00</b>	<b>0.00</b>
<b>II. INTER OFFICE ADJUSTMENT</b>		
a) Head Office Account	0.00	0.00
<b>III. INTEREST PAYABLE</b>	<b>1,90,59,237.00</b>	<b>4,30,72,703.00</b>
<b>IV. OTHERS (INCLUDING PROVISIONS)</b>		
a) AUDIT FEE PAYABLE	10,03,866.70	9,08,023.00
b) STAF PROFESSIONL TAX PAYABLE	600.00	19,400.00
c) BUILDING RENT PAYABLE	0.00	32,000.00
d) TELEPHONE BILL PAYABLE	6,400.00	7,020.00
e) LIGHT BILL PAYABLE	54,872.00	61,150.00
f) OVERDUE CHEQUES / DD	99,285.00	99,285.00
g) OTHER PAYABLE	10,72,154.36	13,54,970.22
h) TDS PAYABLE	19,22,086.00	8,94,461.00
i) CURRENT ACCOUNT ADJUSTMENT	2,34,277.00	0.00
j) SECURITY DEPOSIT	6,40,517.28	6,35,848.28
k) EMPLOYEE BONUS PROVISION	64,80,566.00	61,01,033.00
l) INCOME TAX PROVISION	75,00,000.00	75,00,000.00
m) CGST OUTPUT KA	0.00	366.75
n) CGST OUTPUT	9,609.43	12,670.09
o) SGST OUTPUT KA	0.00	366.75
p) SGST OUTPUT	9,609.43	12,670.09
q) IGST OUTPUT KA	0.00	308.70
r) HO GST PAYABLE KA	38,706.84	22,054.63
s) HO GST PAYABLE	2,43,486.38	2,63,387.42
t) DIVIDEND PAYABLE	16,81,544.00	16,66,900.00
u) E CASH LEDGER GST ACCOUNT	1,90,211.49	1,93,228.74



SCHEDULE 5 - OTHER LIABILITIES & PROVISIONS	As on 31/03/2025 ( Current Year)	As on 31/03/2024 ( PreviousYear )
v) AKMB AUDIT FEE PAYABLE	49,000.00	49,000.00
w) AKMB C GST	5,622.75	5,622.75
x) AKMB S GST	5,622.75	5,622.75
y) PROVISION FOR INCOME TAX DEMAND	3,99,442.00	3,99,442.00
z) INTEREST SUSPENSE FOR NPA	6,47,101.00	6,66,475.00
aa) AKMB DEFERRED TAX LIABILITY	49,500.00	49,500.00
ab) SHARE COLLECTION ACCOUNT ( MEMBER)	48,57,840.00	48,57,840.00
ac) SHARE COLLECTION ACCOUNT ( ASSOCITE MEM.)	24,49,000.00	24,49,000.00
ad) ANAMAT ACCOUNT	1,63,61,171.92	2,98,31,623.76
<b>Total IV.</b>	<b>4,60,12,092.33</b>	<b>5,80,99,269.93</b>
<b>V. NPA Overdue Int. Provision</b>	<b>13,61,87,421.57</b>	<b>12,31,50,071.29</b>
a) NPA Overdue Int. Provision	9,72,40,926.57	8,82,34,074.29
b) AKMB Int Receivable	3,89,46,495.00	3,49,15,997.00
<b>Total of I + II + III + IV+V</b>	<b>20,12,58,750.90</b>	<b>22,43,22,044.22</b>

SCHEDULE 6 - CASH & BALANCES WITH RBI	As on 31/03/2025 ( Current Year)	As on 31/03/2024 ( PreviousYear )
I. CASH IN HAND	3,55,66,259.21	3,95,69,838.14
(including Foreign Currency Notes)		
II. BALANCES WITH RESERVE BANK OF INDIA		
a) In Current Accounts	5,02,25,000.00	5,02,25,000.00
b) In Other Accounts	0.00	0.00
Total (a) & (b)	5,02,25,000.00	5,02,25,000.00
<b>Total I &amp; II</b>	<b>8,57,91,259.21</b>	<b>8,97,94,838.14</b>

SCHEDULE 7 - BALANCES WITH BANKS & MONEY AT CALL & SHORT NOTICE	As on 31/03/2025 ( Current Year)	As on 31/03/2024 ( PreviousYear )
<b>I. IN INDIA</b>		
<b>i) Balances with Banks</b>		
a) In Current Account	26,22,50,851.38	23,52,91,863.57
b) In other Account (Deposits)	60,42,50,000.00	49,32,50,000.00
Total - Item I	<b>86,65,00,851.38</b>	<b>72,85,41,863.57</b>
<b>ii) Money at call &amp; Short Notice</b>		
a) with Banks	0.00	0.00
b) with other Institutions	0.00	0.00
Total - Item ii	0.00	0.00
<b>Total I + II</b>	<b>86,65,00,851.38</b>	<b>72,85,41,863.57</b>



### BALANCES WITH BANKS IN CURRENT ACCOUNTS

MSC BANK LTD MUMBAI	9,02,733.72	16,64,951.17
KDCC BANK JAYSINGPUR	1,18,98,382.37	43,47,471.77
KDCC BANK KURUNDWAD	1,00,42,919.36	1,76,18,122.36
KDCC BANK SHIROL	20,01,407.04	22,29,484.44
KDCC BANK ICHALKARNJI	49,43,838.52	7,07,192.52
KDCC BANK ABDUL LAT	42,24,798.77	33,33,871.17
KDCC BANK KAVATHE GULAND	1,00,58,162.67	1,83,53,511.14
KDCC BANK DANOLI	1,58,44,552.60	1,37,64,461.80
KDCC BANK DATTAWAD	1,01,36,594.76	17,58,192.74
KDCC BANK KHIDRAPUR	10,99,328.94	69,53,319.54
BDCC BANK SHIRGUPPI	34,99,640.10	0.00
STATE BANK OF INDIA BR SHIROL	1,16,36,548.85	1,48,22,187.25
BANK OF INDIA BR JAYSINGPUR	22,78,199.28	1,16,31,640.99
IDBI BANK BR JAYSINGPUR	3,63,22,127.90	1,28,64,381.97
UNION BANK OF INDIA BR JAYSINGPUR	8,21,76,464.18	4,51,82,774.98
ICICI BANK CA A/C BR JAYSINGPUR	1,59,67,203.01	2,95,56,203.61
YES BANK BR KOLHAPUR	1,31,16,233.71	2,42,15,073.59
THE FEDERAL BANK BR JAYSINGPUR	33,75,305.10	4,97,658.10
ICICI BANK AADHAR A/C BR JAYSINGPUR	6,84,149.11	27,61,463.88
ICICI BANK NPCI A/C BR JAYSINGPUR	80,73,504.53	74,36,123.68
HDFC BANK LTD BR JAYSINGPUR	6,82,523.70	2,80,011.90
RBL BR JAYSINGPUR	56,63,903.43	1,10,85,524.09
ICICI BANK UPI A/C BR JAYSINGPUR	42,40,838.48	36,00,000.00
AKMB AXIS BANK	2,21,662.95	4,53,282.38
AKMB BDCC BANK	31,59,828.30	1,74,958.50
<b>TOTAL</b>	<b>26,22,50,851.38</b>	<b>23,52,91,863.57</b>

### BALANCES WITH BANKS IN OTHER ACCOUNTS (DEPOSIT)

FDR with BOI	20,02,00,000.00	4,99,00,000.00
FDR with ICICI	5,10,00,000.00	0.00
FDR with UBI	1,99,00,000.00	1,99,00,000.00
FDR with FEDERAL BANK	5,01,00,000.00	0.00
FDR with CANNRA BANK	5,01,00,000.00	0.00
FDR with MSC BANK	12,04,00,000.00	17,53,00,000.00
FDR with AXIS BANK	1,00,00,000.00	0.00
FDR WITH LOARD BALAJI BANK	23,50,000.00	23,50,000.00
FDR with Federal Bank	0.00	15,58,00,000.00
FDR with IDBI Bank	10,02,00,000.00	0.00
FDR with HDFC Bank	0.00	9,00,00,000.00
<b>TOTAL</b>	<b>60,42,50,000.00</b>	<b>49,32,50,000.00</b>



SCHEDULE 8 - INVESTMENTS	As on 31/03/2025 ( Current Year)	As on 31/03/2024 ( PreviousYear )
<b>I. Investments in India in</b>		
I) Government securities	1,26,67,76,860.79	1,32,63,24,979.68
ii) Investment in Treasury Bills	39,85,31,950.00	54,30,64,500.00
iii) Shares	1,11,100.00	1,11,100.00
iv) Debenture and bonds	0.00	0.00
v) Subsidiaries and/or joint ventures	0.00	0.00
vi) Others (Mutual Funds Units)	0.00	0.00
vii) AKMB Belgavi Grahak Co-op Society		0.00
<b>Total (I)</b>	<b>1,66,54,19,910.79</b>	<b>1,86,95,00,579.68</b>
<b>II. Investments outside India</b>		
I) Government securities	0.00	0.00
ii) Subsidiaries and/or joint ventures	0.00	0.00
iii) Other investments	0.00	0.00
<b>Total (II)</b>	<b>0.00</b>	<b>0.00</b>
<b>G. Total (I+II)</b>	<b>1,66,54,19,910.79</b>	<b>1,86,95,00,579.68</b>

SCHEDULE 9 - ADVANCES	As on 31/03/2025 ( Current Year)	As on 31/03/2024 ( PreviousYear )
A. ( I ) Bills Purchased And Discounted	0.00	0.00
( II ) Cash Credit, Overdrafts and loans repayable on demand	62,19,27,938.51	47,65,05,555.44
( III ) Term Loan	1,84,69,59,127.27	1,79,64,74,848.50
<b>Total -</b>	<b>2,46,88,87,065.78</b>	<b>2,27,29,80,403.94</b>
B. ( I ) Secured by tangibal assests	2,44,47,20,159.56	2,25,68,22,971.04
( II ) Covered by bank / Government Guarantees	0.00	0.00
( III ) Unsecured	2,41,66,906.22	1,61,57,432.90
<b>Total -</b>	<b>2,46,88,87,065.78</b>	<b>2,27,29,80,403.94</b>
<b>C.I. Advances in India</b>		
( I ) Priority Sectors	1,65,45,31,835.00	1,68,33,39,797.00
( II ) Public Sector	0.00	0.00
( III ) Bank	0.00	0.00
( IV ) Others	81,43,55,230.78	58,96,40,606.94
<b>Total -</b>	<b>2,46,88,87,065.78</b>	<b>2,27,29,80,403.94</b>





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SCHEDULE 9 - ADVANCES	As on 31/03/2025 ( Current Year)	As on 31/03/2024 ( PreviousYear )
<b>C.II. Advances outside India</b>		
(I) Due from banks	0.00	0.00
(II) Due from others	0.00	0.00
(a) Bills Purchased And Discounted	0.00	0.00
(b) Syndicated Loans	0.00	0.00
(c) Others	0.00	0.00
<b>Total -</b>	<b>0.00</b>	<b>0.00</b>
<b>Grand Total ( C.I and II )</b>	<b>2,468,887,065.78</b>	<b>2,27,29,80,403.94</b>

**1. Cash Credit**

SECURED CASH CREDIT	15,80,40,603.79	16,09,74,380.87
FD CASH CREDIT	13,32,63,960.72	5,29,82,159.57
AKMB CC LOAN	3,67,840.00	3,67,840.00
SECURED GOLD LOAN	17,65,81,093.00	15,42,75,052.00
AGRICULTURAL GOLD LOANS	1,12,51,417.00	3,22,37,392.00
LOANS AGAINST DEPOSITS	14,17,82,478.00	7,49,89,969.00
LOAN AGAINST PIGMY	6,40,546.00	6,78,762.00
<b>TOTAL</b>	<b>62,19,27,938.51</b>	<b>47,65,05,555.44</b>

**1. Loans**

<b>A. SECURED LOANS</b>	<b>1,82,27,92,221.05</b>	<b>1,78,03,17,415.60</b>
HIRE PURCHASE LOAN	10,18,11,934.52	8,45,27,954.98
LOANS AGAINST DEPOSITS	2,58,29,843.00	1,32,33,524.00
HOUSING LOAN	28,21,93,687.89	29,69,36,262.27
SUGAR CANE SECURED LOAN	11,31,78,138.89	9,40,76,635.21
SECURED LAND LOANS	23,12,69,647.37	26,72,47,752.34
LOAN AGAINST SALARY	5,84,15,819.29	6,01,34,159.84
BUDDINESS TERM LOAN	28,63,47,492.08	30,00,64,292.62
STAFF HOUSING LOANS	24,36,495.00	25,81,515.00
STAFF OTHER LOANS	1,34,88,486.00	1,57,09,764.00
OTHER SECURED LOANS	3,05,31,070.00	2,83,37,849.36
TRANSPORT SECURED CASH CREDIT	11,02,079.00	12,78,621.00
SUGARCANE HARVESTING TRANSPORT LOAN	33,60,32,092.11	33,17,67,344.94
SARSWATI EDUCATION LOAN SCHEME	57,628.00	93,506.00
LAWAD HIRE PURCHASE LOANS	13,952.00	13,952.00
LAWAD SALARY SECURED LOANS	16,869.50	16,869.50
BUSSINESS LOAN AGAINST PROPERTY	2,94,05,772.74	3,71,40,583.42
AGRICULTURAL LOAN OTHER	8,22,59,984.00	8,16,51,688.00
WORKING CAPITAL TERM LOAN (WCTL)	36,17,461.00	27,86,548.00
KRUSHI SANJIVANI LOAN	92,56,567.00	1,39,02,962.00
AKMB MORTGAGE LOAN	82,76,663.88	1,00,90,589.88
AKMB HYPHOTHECATION	23,675.00	1,18,888.00
AKMB RD LOAN	0.00	67,542.00
AKMB PCC LOAN	38,508.00	34,515.00



## 1. Loans

AKMB N S C LOAN	81,255.00	1,11,904.00
AKMB HP LOAN ( ASSOCIATE )	59,677.00	72,677.00
AKMB MORTGAGE LOAN ( ASSOCIATE)	1,33,24,824.77	1,53,88,993.65
SA RE SHATABDI GHARKUL YOJANA	13,42,93,828.01	9,29,05,429.59
SA RE SHATABDI DOCTOR GRAHAK YOJANA	92,71,994.00	1,08,02,138.00
AKMB MILCH ANIMAL A/C	74,860.00	90,760.00
COMMERCIAL REAL ESTATE LOAN	5,00,81,916.00	1,91,32,194.00
<b>B. UNSECURED LOANS</b>	2,41,66,906.22	1,61,57,432.90
UNSECURED ORDINARY LOANS	2,28,19,804.22	1,40,93,730.90
MEMBER SURETY LOAN	28,336.00	1,45,028.00
AKMB SALARY LOAN	1,08,991.00	3,68,340.00
AKMB SURETY LOAN ( ASSOCIATE)	5,67,774.00	8,18,550.00
AKMB SURETY LOAN ( REGULAR ACCOUNT)	6,19,001.00	6,48,556.00
AKMB SALARY LOAN ( TEACHER )	23,000.00	83,228.00
<b>TOTAL A + B</b>	1,84,69,59,127.27	1,79,64,74,848.50
<b>Grand Total ( 1 + 2 )</b>	<b>2,46,88,87,065.78</b>	<b>2,27,29,80,403.94</b>

<b>SCHEDULE 10 - FIXED ASSETS</b>	<b>As on 31/03/2025 ( Current Year)</b>	<b>As on 31/03/2024 ( PreviousYear)</b>
<b>I. Premises</b>		
At cost as on 31st March of the preceding year	1,10,73,312.60	1,14,92,693.60
Add : Additions during the year	91,48,565.00	0.00
Less : Deduction during the year	0.00	0.00
Less : Depreciation to date	3,98,413.00	4,19,381.00
<b>Total -</b>	<b>1,98,23,464.60</b>	<b>1,10,73,312.60</b>
<b>II. Other Fixed Assets (including furniture &amp; fixture)</b>		
At cost as on 31st March of the preceding year	2,35,82,088.84	1,62,27,192.88
Add : Additions during the year	24,81,418.98	1,22,81,200.55
Less : Deduction during the year	34,550.99	35,628.51
Less : Depreciation to date	47,14,417.96	48,90,676.08
<b>Total -</b>	<b>2,13,14,538.87</b>	<b>2,35,82,088.84</b>
<b>Grand Total (I+II)</b>	<b>4,11,38,003.47</b>	<b>3,46,55,401.44</b>



SCHEDULE 11 - OTHER ASSETS	As on 31/03/2025 ( Current Year)	As on 31/03/2024 ( PreviousYear )
I. Inter- office Adjustment (Branch Adjustment)	0.00	0.00
II. Interest Accrued on Investments & balances with Banks	1,75,77,151.00	1,80,22,985.00
III. Tax paid in advance/ T D S	18,26,900.98	21,52,291.24
IV. Stationery Stamps and Stamped Documents	9,54,565.66	5,02,249.15
Other Assets		
Prepaid Insurance	4,47,124.00	1,15,197.00
Telephone Deposit	11,984.00	11,984.00
Light Bill Deposit	33,165.00	33,165.00
Lawad Deposit	3,650.00	3,650.00
Advance A/c	3,83,999.00	99,05,209.00
Computer Advance	9,41,800.00	4,75,000.00
Other Receivables	18,05,248.00	18,05,248.00
Other Charges Receivable	11,84,114.46	12,08,991.87
RBI Deaf Receivables	99,135.60	21,562.00
AKMB Bank Premises Deposit	50,000.00	50,000.00
CGST and SGST and IGST Input	1,64,559.65	1,63,682.09
HO GST Receivables	3,63,664.48	3,84,802.40
HO GST Receivables KA	1,97,409.80	2,34,008.45
CKYC Advance	3,243.78	4,248.33
Cersai Advance	1,041.00	3,891.00
AKMB Income Tax Fee ( Advance )	5,50,000.00	5,50,000.00
AKMB GST Receivable	2,36,322.06	2,36,322.06
Advance Income Tax	83,20,000.00	93,60,000.00
Differ Tax Assets	18,57,640.00	0.00
Loss of Cost of Acquisition	62,35,874.90	93,53,812.36
Total of V -Other Assets	2,28,89,975.73	3,39,20,773.56
Interest receivable on NPA accounts	13,61,87,421.57	12,31,50,071.29
<b>TOTAL I TO VI</b>	<b>17,94,36,014.94</b>	<b>17,77,48,370.24</b>



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<b>SCHEDULE 12 - CONTINGENT LIABILITIES</b>	<b>As on 31/03/2025 ( Current Year)</b>	<b>As on 31/03/2024 ( PreviousYear )</b>
I. Claims against the bank not acknowledged as debts	0.00	0.00
II. Liability for party paid investments	0.00	0.00
III. Liability on account of outstanding forward exchange contracts	0.00	0.00
IV. Guarantee given on behalf of constituents		
a) In India	1,15,000.00	1,15,000.00
b) Outside India	0.00	0.00
V. Acceptances, Endorsement and other obligations	0.00	0.00
VI. Other items for which the bank is contingently liable		
a) DEAF RBI	19,12,037.74	14,50,719.29
<b>Total -</b>	<b>20,27,037.74</b>	<b>15,65,719.29</b>

**For Pawar, Kulkarni & Associates  
Chartered Accountants**

**CA. Uttam K. Pawar**

Partner

FRN No. 118008W

UDIN:- 25101985BMGXOJ9834

**Shri Janardan M. Bote**

Managing Director

**Shri. Appaso R. Narute**

Vice Chairman

**Shri. Suresh B. Patil**

Chairman



डॉ. आप्पासाहेब उर्फ सा. रे. पाटील जयसिंगपूर-उदगांव सहकारी बँक लि., जयसिंगपूर. (मल्टी-स्टेट)

FORM B

From of Profit and Loss Account for the year ended on 31/Mar/2025

Particulars	Schedule No.	Year ended on 31/03/2025 Current Year	Year ended on 31/03/2024 Last Year
<b>I. INCOME</b>			
I. Interest Earned	13	38,67,39,390.77	35,23,73,855.16
II. Other Income	14	1,36,46,608.85	89,60,903.94
<b>Total</b>		<b>40,03,85,999.62</b>	<b>36,13,34,759.10</b>
<b>II. EXPENDITURE</b>			
I. Interest Expended	15	28,74,59,098.03	25,57,88,260.00
II. Operating Expenses	16	6,38,17,341.13	6,47,98,673.28
<b>III. Provisions and @ Contingencies</b>		<b>2,56,73,118.89</b>	<b>1,96,73,118.89</b>
B.D.D.R Provision		95,00,000.00	45,00,000.00
Standard Assets Provision		11,00,000.00	7,00,000.00
Amortization of Premium Paid on GOI		3,73,118.89	3,73,118.89
Audit Fees Provision		10,00,000.00	9,00,000.00
Bonus Provision		62,00,000.00	57,00,000.00
Income Tax Provision		75,00,000.00	75,00,000.00
<b>III. Profit / Loss</b>			
Net profit/loss (- ) for the year		2,34,36,441.57	2,10,74,706.93
Profit/loss (-) brought forward			
<b>TOTAL</b>		<b>40,03,85,999.62</b>	<b>36,13,34,759.10</b>
<b>IV. Appropriation</b>			
Statutory Reserves		0.00	58,74,282.00
Addi Reserve Fund		0.00	21,08,000.00
Dividend		0.00	1,06,33,781.00
Educational Funds		0.00	2,10,748.00
Investment Fluctuation Fund		0.00	20,00,000.00
Co-Operative Rehabilitation Reconstruction Fund		0.00	2,10,748.00
Building Fund		0.00	37,147.93
Balance carried over to Balance Sheet		0.00	0.00

For Pawar, Kulkarni & Associates  
Chartered Accountants

CA. Uttam K. Pawar

Partner

FRN No. 118008W

UDIN:- 25101985BMGXOJ9834

Shri Janardan M. Bote

Managing Director

Shri. Appaso R. Narute

Vice Chairman

Shri. Suresh B. Patil

Chairman



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<b>SCHEDULE 13 : INTEREST EARNED</b>	<b>Year Ended 31/03/2025 ( Current Year)</b>	<b>Year Ended 31/03/2024 ( PreviousYear )</b>
I. Interest / discount on advances / bills	27,13,16,698.39	24,59,64,670.54
i) Int Received Loan and Advance	27,00,21,943.28	24,28,76,028.54
ii) AKMB Interest Received	12,94,755.11	30,88,642.00
II. Income on Investments		
Interest received on GOIs	7,78,53,165.78	8,50,13,592.00
Interest received on Treasury Bills	1,59,33,863.00	55,06,319.00
Dividend received	10,100.00	11,100.00
<b>Total</b>	<b>9,37,97,128.78</b>	<b>9,05,31,011.00</b>
III. Interest on balances with Reserve Bank of India and other inter- bank funds	1,70,64,316.00	1,09,66,891.00
IV. OTHERS	45,61,247.60	49,11,282.62
Profit on Trading Investment(Mutual Funds Units)	45,61,247.60	49,11,282.62
<b>Total</b>	<b>38,67,39,390.77</b>	<b>35,23,73,855.16</b>

<b>SCHEDULE 14 - OTHER INCOME</b>	<b>Year Ended 31/03/2025 ( Current Year)</b>	<b>Year Ended 31/03/2024 ( PreviousYear )</b>
<b>I. Commission, Exchange and Brokerage</b>		
Commission received	1,69,345.21	59,270.96
RTGS Commission received	2,64,468.00	3,06,663.00
Bank Guarantee Commission	0.00	400.00
From fee	73,010.00	1,00,650.00
Processing Charges	50,45,924.00	53,28,150.00
NPCI Commission received	7,55,508.21	7,32,316.15
E TDS Processing Charges	8,750.00	9,200.00
Locker rent	3,39,549.00	3,18,351.00
Pigmy Agent Commission (Income)	1,49,517.15	2,06,022.13
<b>Total</b>	<b>68,06,071.57</b>	<b>70,61,023.24</b>
<b>II. Profit on Sale of Investments</b>		
Profit on Sale of Government Securities	13,33,500.00	0.00
Profit on Sale of Assets	20,926.92	28,439.30
Less: Loss on Sale of Investments	0.00	0.00
	<b>13,54,426.92</b>	<b>28,439.30</b>





SCHEDULE 14 - OTHER INCOME	Year Ended 31/03/2025 ( Current Year)	Year Ended 31/03/2024 ( PreviousYear )
III.Profit on revaluation of Investments	0.00	0.00
Less: Loss on revaluation of Investment	0.00	0.00
<b>TOTAL -</b>	<b>0.00</b>	<b>0.00</b>
IV.Profit on Sale of Land Buildings and other Assets	0.00	0.00
Less : Loss on sale of Land Building & other assets	0.00	0.00
<b>TOTAL -</b>	<b>0.00</b>	<b>0.00</b>
V.Profit on Exchange transactions	0.00	0.00
Less : Loss on Exchange transations	0.00	0.00
<b>TOTAL -</b>	<b>0.00</b>	<b>0.00</b>
VI.Income earned by way of devidends, etc. from subsidiaries / companies and /or joint ventures abraod/in in India	0.00	0.00
VII. Miscellaneous Income		
Profit on Sale of Priority Sector	18,60,000.00	0.00
Other Income	8,82,926.36	7,95,355.56
Pigmy Machine Rent	3,100.00	3,950.00
Cheque return charges	1,76,925.00	1,99,595.00
Stop Payment Charges	600.00	750.02
Building Rent	3,60,000.00	3,60,000.00
Notice Fee	0.00	1,400.00
Recovery Charges	29,085.00	1,10,449.82
NFS Issuer ATM fee	1,39,384.00	1,65,914.00
CIBIL charges	79,600.00	99,400.00
DIFFER Tax (Income)	18,57,640.00	0.00
Equifax fee received	0.00	100.00
Interest Received on Income Tax	95,850.00	1,22,827.00
Valuation Fee	0.00	11,700.00
Recovery Expenses	1,000.00	0.00
<b>TOTAL VII</b>	<b>54,86,110.36</b>	<b>18,71,441.40</b>
<b>TOTAL I TO VII</b>	<b>1,36,46,608.85</b>	<b>89,60,903.94</b>



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<b>SCHEDULE 15 - INTEREST EXPENDED</b>	<b>Year Ended 31/03/2025 ( Current Year)</b>	<b>Year Ended 31/03/2024 ( PreviousYear )</b>
I. INTEREST ON DEPOSITS		
II. Interest on Reserve Bank of India/ AKMB Interest Paid	28,42,21,999.73	25,33,21,608.00
Inter - bank borrowings	16,25,474.00	24,66,652.00
III Others	16,11,624.30	0.00
<b>TOTAL(I+ II)</b>	<b>28,74,59,098.03</b>	<b>25,57,88,260.00</b>

<b>SCHEDULE 16 - OPERATING EXPENSES</b>	<b>Year Ended 31/03/2025 ( Current Year)</b>	<b>Year Ended 31/03/2024 ( PreviousYear )</b>
I. Payments to and Provisions for Employees:-		
Salaries	3,09,06,654.00	3,17,96,155.00
Allowances	12,000.00	12,000.00
Staff Provident Fund Bank Contribution	23,96,262.00	23,05,260.00
Staff Group Gratuity Insurance Premium	4,68,402.00	3,18,725.00
<b>TOTAL I</b>	<b>3,37,83,318.00</b>	<b>3,44,32,140.00</b>
II. Rent Taxes and Lighting		
Municipal Taxes	2,71,757.00	4,96,895.00
Bank Profession Tax	5,000.00	5,000.00
Tax and Permit	39,968.00	23,822.00
Building Rent	26,80,928.00	25,41,350.00
Connectivity Rent	5,00,527.83	1,50,198.73
Electricity	10,69,453.00	9,69,796.00
<b>TOTAL II</b>	<b>45,67,633.83</b>	<b>41,87,061.73</b>
III. Printing and Stationery	5,52,444.89	8,56,991.12
IV. Advertisement and Publicity	5,99,999.51	6,51,216.04
V. Depreciation on Bank's property	51,12,830.96	53,10,057.08
VI. Directors' fees, allowances & Expenses	2,18,592.00	2,54,555.00
VII. Auditors' fees & expenses (including branch auditors)	2,82,000.00	5,65,848.00
VIII. Law Charges	8,38,767.01	13,33,400.00
IX. Postages, Telegrams, Telephones etc.	4,24,202.07	3,27,666.15
X. Repairs and maintenance	6,39,340.85	10,09,021.30
XI. Insurance	53,04,839.73	47,81,021.64
XII. Other Expenditures:-	1,14,93,372.28	1,10,89,695.22
<b>TOTAL ( I TO XII)</b>	<b>6,38,17,341.13</b>	<b>6,47,98,673.28</b>
<b>Total Expenditure</b>	<b>35,12,76,439.16</b>	<b>32,05,86,933.28</b>



SCHEDULE 16 - OPERATING EXPENSES	Year Ended 31/03/2025 ( Current Year)	Year Ended 31/03/2024 ( PreviousYear )
III. Printing and Stationery	5,52,444.89	8,56,991.12
Printing and Stationery	4,31,139.94	3,36,370.67
Stationary Sadilwar	1,21,304.95	5,20,620.45
VI. Directors' fees, allowances & Expenses	2,18,592.00	25,45,55.00
Board meeting Expenses	31,392.00	30,905.00
Board of Directors Allowances	1,56,150.00	1,87,650.00
Board of Management Allowances	31,050.00	36,000.00
VII. Law Charges	8,38,767.01	13,33,400.00
Consultancy Fees	7,66,892.01	11,60,000.00
Court Expenses	875.00	10,650.00
Legal Advisor Fee	71,000.00	1,62,750.00
IX. Postages, Telegrams, Telephones etc.		
Postages	4,24,202.07	3,27,666.15
Telephones	58,362.45	32,933.60
	3,65,839.62	2,94,732.55
X. Repairs and maintenance		
Repairs	6,39,340.85	10,09,021.30
Computer Maintenance Charges	1,97,142.85	5,39,166.74
Maintenance Charges	11,823.00	13,704.56
	4,30,375.00	4,56,150.00
XI. Insurance		
Insurance	53,04,839.73	47,81,021.64
DICGC Premium	1,38,273.14	1,02,235.44
	51,66,566.59	46,78,786.20



SCHEDULE 16 - OPERATING EXPENSES	Year Ended 31/03/2025 ( Current Year)	Year Ended 31/03/2024 ( PreviousYear )
<b>Other Expenditures:-</b>	1,14,93,372.28	1,10,89,695.22
Commission paid	63,296.09	32,739.92
NPCI Commission paid	8,77,360.33	8,07,147.85
Staff Training Expenses	23,189.00	93,455.00
CGST paid KA	24,894.96	1,030.28
CGST paid	7,37,619.26	8,88,528.98
SGST paid	7,37,619.26	8,88,528.98
SGST paid KA	24,894.96	1,030.28
IGST paid KA	13,843.13	2,54,630.20
IGST paid	38,837.26	36,958.23
News Papers	19,045.00	19,546.00
General Meeting Expenses	1,49,295.00	1,43,540.00
Security Expenses	44,000.00	46,000.00
Branch Opening Expenses	0.00	1,23,500.00
Travelling Expenses	9,89,831.59	10,13,267.84
Office Expenses	9,70,899.47	9,72,279.62
Vehicle Expenses	1,38,724.86	1,17,796.60
Pigmy Agent Commission	6,58,745.00	6,79,720.00
Peon Dress	36,400.00	7,000.00
Election Expenses	2,10,627.00	0.00
AMC Charges	11,57,121.80	11,86,193.88
CIBIL Expenses	76,478.86	45,451.21
Vehicle Petrol Expenses	4,09,940.44	4,37,090.89
Functional Expenses	1,850.00	1,07,186.00
Bank Security	70.00	120.00
Advisory Charges (Security)	375.00	30,000.00
Contribution (Vargani)	12,500.00	12,500.00
Cost of Acquisitions	31,17,937.46	31,17,937.46
ATM Transaction Fee	3,50,000.00	0.00
Loss of Sale on Assets	23,122.00	0.00
ATM Driving Fee	4,56,000.00	0.00
CKYC Charges	1,004.55	11,60.00
Renewal Charges	75,000.00	0.00
Cersai Expenses	2,850.00	43,56.00
NPCI Fee	50,000.00	0.00
Membership Fee	0.00	21,000.00



## SIGNIFICANT ACCOUNTING POLICIES TO THE FINANCIAL STATEMENTS For the year ended 31 March, 2025

### 1. Overview:

#### 1. Background

Dr. Appasaheb Urf. Sa. Re. Patil Jaysingpur Udgaon Sahakari Bank Ltd. Jaysingpur (Multi-State) ('the Bank') was incorporated in 1960 and provides a complete suite of banking and financial services including Retail Banking, Wholesale Banking and Treasury Operations. The Bank is primarily governed by the Co-Operative Societies Act 1956 & Banking Regulation Act, 1949. As on 31 March, 2025, the Bank has no overseas branches. The Bank has been converted Multistate of 25-04-2022.

#### 2. Basis of preparation

The financial statements have been prepared and presented under the historical cost convention on the accrual basis of accounting in accordance with the generally accepted accounting principles in India, unless otherwise stated, and comply with the statutory requirements prescribed under the Banking Regulation Act, 1949, The Co-operative Societies Act, 1912, the circulars, notifications, guidelines and directives issued by the Reserve Bank of India from time to time and the Accounting Standards (AS) issued by The Institute of Chartered Accountants of India (ICAI) and current practices prevalent within the banking industry in India. Accounting policies applied have been consistent with the previous year except otherwise stated.

#### 3. Use of estimates

The preparation of the financial statements is in conformity with the generally accepted accounting principles requires the Management to make estimates and assumptions that affect the reported amounts of assets and liabilities (including contingent liabilities) at the date of the financial statements, revenues and expenses during the reporting period. Actual results could differ from those

estimates. The Management believes that the estimates and assumptions used in the preparation of the financial statements are prudent and reasonable. Any revisions to the accounting estimates are recognised prospectively in the current and future periods.

#### 4. Accounting Policies

There are no Changes in accounting policies for the current financial period.

#### 5. Previous Year Figures

The bank has reclassified and rearranged previous year figures to this year's classification and wherever necessary.

### 2. Significant Accounting Policies:

#### 1. Accounting Convention:

The financial statements are drawn up in accordance with the historical cost convention (as modified by revaluation of premises) and on "Going Concern" basis.

#### 2. Investments Classification

##### 2.1 Categorization of investments:

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

- i) 'Held to Maturity' - Securities acquired by the Bank with the intention to hold till maturity.
- ii) 'Held for Trading' - Securities acquired by the Bank with the intention to trade.
- iii) 'Available for Sale' – Securities which do not fall within the above two categories are classified as 'Available for Sale'.

##### 2.2 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, Other Trustee Securities, Shares in co-operative institutions, and Shares of limited companies, PSU Bonds, Bonds of All India Financial Institutions, Security Receipts and other Investments.



## 2.3 Transfer of investments between categories:

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

## 2.4 Valuation of Investments:

### (i) 'Held to Maturity –

These investments are carried at their acquisition cost less amortization. Any premium on acquisition is amortised over the period remaining to maturity

### (ii) '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.

### (iii) 'Available for Sale –

The individual scrip in the AFS category is marked to market at the yearend 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.

**(iv) 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.

**(v) Market value of other approved securities** is determined based on the yield curve and spreads provided by FBIL.

**(vi) Equity shares** are valued at actual cost.

**(vii) Treasury Bills**, Certificate of Deposits & Commercial Papers being discounted instruments, are valued at carrying cost which includes discount amortized over the period to maturity.

**(viii) In case of bonds & debentures** where interest is not received regularly (i.e. overdue beyond 90 days), the valuation is in accordance with prudential norms for provisioning as prescribed by RBI.

**(ix) Investments in quoted debt/money market Mutual Fund Units** are valued as per

stock exchange quotations. Investments in unquoted Mutual Fund Units are valued on the basis of the latest re-purchase price declared by the Mutual Funds in respect of each particular Scheme. In case of funds with a lock-in period, or where repurchase price/market quote is not available, units could be valued at Net Asset Value (NAV). If NAV is not available, then these could be valued at cost, till the end of the lock-in period.

**(x) 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.

**(xi) 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.

## 2.5 Disposal of Investments:

Investments classified under the HTM category: Realized gains are recognized in the Profit and Loss Account and subsequently appropriated to Capital Reserve account (net of taxes and transfer to statutory reserves) in accordance with the RBI guidelines. 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.

## 2.6 Accounting for Repo/ Reverse Repo transactions (including transactions under the Liquidity Adjustment Facility (LAF) with the RBI):

The Bank is not participating in Repo/ Reverse Repo transactions

## 3. Provisioning for Advances and Overdue Interest Reserve:

3.1 The classification of advances into Standard, Sub-standard, Doubtful and Loss assets as well as provision on nonperforming





advances has been arrived at in accordance with the guidelines issued by RBI 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.

3.2 The overdue interest in respect of nonperforming advances is shown separately under "Overdue Interest Reserve" as per the directives issued by RBI.

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

The net Profit or Loss for the period comprises the following components, each of which is disclosed on the face of the Profit and Loss account statement: (a) Profit or Loss from ordinary activities; and (b) extraordinary items. Extraordinary Items Extraordinary items are disclosed in the Profit and Loss account statement as a part of net Profit or Loss for the period. The nature and the amount of each extraordinary item is separately disclosed in the notes to Profit and Loss account statement in a manner that its impact on current Profit or Loss can be perceived.

##### **Prior Period Items**

The nature and amount of prior period items is separately disclosed in the profit and loss account statement in a manner that their impact on the current profit or loss can be perceived.

##### **Changes in Accounting Estimates**

As a result of the uncertainties inherent in business activities, many financial statement items cannot be measured with precision but can only be estimated. The estimation process involves judgments based on the latest information available. Estimates may be

required, for example, of bad debts, inventory obsolescence or the useful lives of depreciable assets. The use of reasonable estimates is an essential part of the preparation of financial statements and does not undermine their reliability.

As a prudent measure, the Bank shall set aside an amount by way of additional provision towards Standard Assets to provide for unforeseen circumstances which might result in a Standard Asset turning into NPA. This additional provision shall be in the range of 10% to 50% of the recovery in the bad debts written off account received above ` 50 crores during the year in a single advance account. This additional provision may be utilized towards any provisioning requirement for standard assets in future.

##### **Changes in Accounting Policies:**

Any change in an accounting policy which has a material effect are disclosed in the Notes to accounts. The impact of, and the adjustments resulting from, such change, if material, have been disclosed in the financial statements of the period in which such change is made, to reflect the effect of such change. Where the effect of such change is not ascertainable, wholly or in part, the fact is appropriately indicated in the notes to accounts. If a change is made in the accounting policies which has no material effect on the financial statements for the current period but which is reasonably expected to have a material effect in later periods, the fact of such change is appropriately disclosed in the period in which the change is adopted.

#### **5. Revenue Recognition (AS 9):**

5.1 Interest income is recognized on an accrual basis in accordance with AS-9, Revenue Recognition and RBI guidelines, except in case of interest income on nonperforming assets which is recognized on receipt basis as per income recognition and asset classification norms of RBI.

5.2 Commission on guarantees and LCs is recognized on a pro-rata basis over the period



of the guarantee/LC.

5.3 Locker rent is accounted on an upfront basis at annual rests.

5.4 Annual fees on credit and debit cards is recognized as and when due from the customers.

5.5 Interest on Government Securities, debentures and other fixed income securities is recognized on accrual basis. Income on discounted instruments is recognised over the tenor of the instrument on a straight-line basis.

5.6 Other fees and commission income are recognized when due, where the Bank is reasonably certain of ultimate collection.

5.7 Dividend income is recognized on receipt basis.

5.8 Exchange and brokerage are recognized on realization.

5.9 Income from distribution of insurance products is recognised on the basis of income received.

#### **6. Property, Plant and Equipment (AS 10):**

6.1 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 amounts less depreciation.

6.2 Cost includes incidental expenses incurred on acquisition of assets.

6.3 Depreciation Rates:

(i) Plant & Machinery, Furniture & Fixtures and Motor Cars are depreciated on written down value method @20% & 10 % p.a.

(ii) Premises (excluding Freehold Land) will be depreciated on straight line method based on useful life of the asset (Useful life – 60 years). Revalued Premises will be depreciated on straight line method over the residual / estimated life of the assets as assessed at the time of revaluation.

(iii) Lease improvement costs are amortized over the period of lease.

(iv) Leasehold Land is amortized over the period of lease.

(v) Computers are depreciated on straight line method @33.33% as directed by RBI.

6.4 Depreciation on fixed assets purchased

during the year is charged for the entire year if 180 days or more have elapsed since its purchase; otherwise it is charged at 50% of the normal rate. No depreciation is charged on fixed assets sold during the year.

6.5 The additions to the Fixed Assets are net of GST Input Tax Credit to the extent it is availed by the Bank.

#### **7. Deposit for Services:**

The Deposit for Services like Telephone, Electricity, etc. paid to the concerned authorities is written off as expenditure in the year in which the relevant service connection is installed.

#### **8. Employee Benefits (AS 15):**

##### **8.1 Gratuity:**

The Bank provides for gratuity to all employees. The benefit vests upon completion of five years of service and is in the form of lump sum payment to employees on resignation, retirement, death while in employment or on termination of employment, an amount equivalent to 15 days salary plus eligible allowances payable for each completed year of service, as per the Payment of Gratuity Act, 1972. The Bank makes contributions to funds administered by trustees and managed by the LIC of India. The defined gratuity benefit plans are valued by an independent actuary as at the Balance Sheet date, using the projected unit credit method as per the requirement of AS-15 "Employee Benefits", to determine the present value of the defined benefit obligation and the related service costs. Under this method, the determination is based on actuarial calculations, which include assumptions about demographics, early retirement, salary increases and interest rates. Actuarial gain or loss is recognized in the Statement of Profit and Loss.

##### **8.2 Provident fund:**

In accordance with law, all the employees of the Bank are entitled to receive benefits under the provident fund. Every employee contributes an amount, on a monthly



basis, at a determined rate. The Bank contributes an equal amount. This amount is transferred to PF account managed by the Employees' PF Trust. The Bank's contribution to Provident Fund is accounted for on the basis of contribution to the scheme.

### 8.3 Leave Encashment:

Bank is paying the in full on the staff leaves in each financial year hence the provision of leave encashment is not made.

### 8.4 Pension and LTC:

The liability towards Staff Pension and unveiled LTC is provided based on the actuarial valuation as at the Balance Sheet date and considered as defined benefit scheme. The actuarial valuation is carried out as per projected unit credit method.

### 9. 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.

### 10. Related Party Disclosures (AS 18):

As per information given to us the Bank has no subsidiary Banks or associated Banks. The Bank has not granted any loans to its directors after becoming they are director or concerns in which they are interested. The loans granted to key management personals is not failing under the category of related party disclosure, because each person is a single party and the same has been clarified by RBI vide Circular. dt. 23.03.2003 and updated time to time. The Fixed Deposit loan given to director

and relatives during the period under audit.

### 11. 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.

### 12. 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.

### 13. Income-Tax (AS 22):

13.1 Income tax expense is the aggregate amount of current tax liability and deferred tax recognized in the profit & loss account. Current year taxes are determined in accordance with the relevant provisions of Income Tax Act, 1961 and considering the principles set out in Income Computation and Disclosure Standards ('ICDS') to the extent applicable.

13.2 Deferred tax assets and liabilities are recognized, subject to consideration of prudence, on timing difference, representing the difference between taxable incomes and accounting income that originated in one period and is capable of reversal in one or more subsequent periods. Deferred tax assets and Liabilities are measured using tax rates and tax laws that have been enacted or substantially enacted by the Balance Sheet date. The impact of changes in the deferred tax assets and liabilities is recognized in the Profit and Loss Account. Deferred tax assets are recognized and re-assessed at each reporting date, based upon the Management's judgement as to whether realization is considered as reasonably certain.

13.3 Deferred tax assets are recognized on carry forward of unabsorbed depreciation and tax losses only if there is virtual certainty supported by convincing evidence that such deferred tax asset can be realized against future profits.



13.4 During current year the Bank has assessed Deferred tax Assets Rs.18,08,140/-

#### **14. Intangible Assets (AS 26):**

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

#### **15. 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.

#### **16. Provisions, Contingent Liabilities and Contingent Assets (AS 29):**

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

When there is a possible or present obligation in respect of which the likelihood of outflow of resources is remote, no provision or disclosure is made.

Contingent Assets are not recognised in the financial statements. However, contingent assets are assessed continually and if it is virtually certain that an inflow of economic benefits will arise, the asset and related income are recognised in the period in which the

change occurs.

Contingent Liabilities are disclosed when there is a possible obligation arising from a past event, the existence of which will be confirmed by occurrence or non-occurrence of one or more uncertain future events not within the control of the Bank or any present obligation arising from past event which is not recognized since it is not probable that an outflow of resources will be required to settle the obligation or a reliable estimate of the amount of such obligation cannot be made.

#### **3. Statutory disclosures as per RBI:**

Disclosures as per Reserve Bank of India's Master Direction on Financial Statements- Presentation and Disclosures:

##### **1. Segment Reporting:-**

The enclosure regarding segment reporting in next page.



## ACCOUNTING STANDARD 17 – SEGMENT REPORTING

### Part A: Business segments

Amount in Lacs

Business Segments	Treasury		Corporate/Whole-sale Banking		Retail Banking		Other Banking Business		Total	
Particulars	Current Year 2024-25	Previous Year 2023-24	Current Year 2024-25	Previous Year 2023-24	Current Year 2024-25	Previous Year 2023-24	Current Year 2024-25	Previous Year 2023-24	Current Year 2024-25	Previous Year 2023-24
Revenue	1154.12	1063.98	0.00	0.00	2713.17	2459.65	136.57	89.72	4003.86	3613.35
Result	141.56	119.99	0.00	0.00	332.79	277.38	16.75	10.11	491.10	407.48
Unallocated expenses									181.74	121.73
Operating profit									309.36	285.75
Income taxes									75.00	75.00
Extraordinary profit / loss									0.00	0.00
Net profit									234.36	210.75
Other information										
Segment assets	22696.70	23626.39	0.00	0.00	24688.87	22729.80	5686.16	5376.02	53071.73	51732.21
Unallocated assets									0.00	0.00
Total assets									53071.73	51732.21
Segment liabilities	22696.70	23626.39	0.00	0.00	24688.87	22729.80	5686.16	5376.02	53071.73	51732.21
Unallocated liabilities									0.00	0.00
Total liabilities									53071.73	51732.21

### PART B : GEOGRAPHIC SEGMENTS

Amount in Lacs

Particulars	Domestic		International		Total	
	Current Year 2024-25	Previous Year 2023-24	Current Year 2024-25	Previous Year 2023-24	Current Year 2024-25	Previous Year 2023-24
(a) Revenue	4003.86	3613.35	0.00	0.00	4003.86	3613.35
(b) Assets	53071.73	51732.21	0.00	0.00	53071.73	51732.21





Disclosure of Information (Notes to Accounts) as on 31.03.2025

Disclosure as per RBI master direction DOR. ACC. REC. NO.45/21.04.18/2021-22 dated 30.08.2021

## 1. Regulatory Capital

### a) Composition of Regulatory Capital

(Amount in Lacs)

1) Movements of CRAR			
Sr.No.	Particulars	31.03.2025	31.03.2024
i)	Paid up share capital and reserves	2,412.52	2,169.1
ii)	Other Tier 1 capital	234.36	210.75
iii)	Tier 1 capital (i + ii)	<b>2,648.88</b>	<b>2,379.85</b>
iv)	Tier 2 capital	383.73	478.91
v)	Total capital (Tier 1+Tier 2)	<b>3,030.61</b>	<b>2,858.76</b>
vi)	Total Risk Weighted Assets (RWAs)	21,203.29	20,712.56
vii)	Paid-up share capital and reserves as percentage of RWAs	11.38%	10.47%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	12.48%	11.49%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	1.81%	2.31%
x)	Capital to Risk Weighted Assets Ratio (CRAR)	<b>14.29%</b>	<b>13.80%</b>

## 2. Asset liability management

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

(Amount in Lacs)

	Day 1	2 to 7 days	8 to 14 days	15 to 30 Days	31 days to 2 months	Over 2 months and to 3 months	Over 3 months and up to 6 Months	Over 6 months and up to 1 year	Over 1 year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
<b>Deposits</b>	174.12	2071.06	476.40	3348.88	4833.98	2671.74	6078.48	21658.40	5178.10	29.39	0.61	46521.16
<b>Advances</b>	14.84	0.00	0.00	12.29	11.42	93.53	156.41	5756.48	5284.35	5250.10	8109.45	24688.87
<b>Investments</b>	23.50	1995.10	0.00	3492.22	1011.00	1502.00	299.00	1354.00	401.27	900.49	11718.12	22696.70
<b>Borrowings</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Foreign Currency assets</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Foreign Currency liabilities</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

b) Liquidity coverage ratio (LCR) = Not Applicable

c) Net Stable Funding ratio (NSFR) = Not Applicable





### 3. Investments

#### a) Composition of Investment Portfolio 1) As at 31.03.2025

Sr. No.	Particulars	Investments in India							Investments outside India				
		Government Securities & Treasury Bill	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India	Government Securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total investments Outside India	Total investments
1.	<b>Held to Maturity</b>												
	Gross	9916.58	0.00	1.11	0.00	0.00	0.00	9917.69	0.00	0.00	0.00	0.00	9917.69
	Less: Provision for nonperforming investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Net</b>	<b>9916.58</b>	<b>0.00</b>	<b>1.11</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>9917.69</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>9917.69</b>
	<b>Available for Sale</b>												
	Gross	6736.51	0.00	0.00	0.00	0.00	0.00	6736.51	0.00	0.00	0.00	0.00	6736.51
	Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Net</b>	<b>6736.51</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>6736.51</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>6736.51</b>
	<b>Held for Trading</b>												
	Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Less: Provision for nonperforming investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Net</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>



<b>Total Investments</b>	16653.09	0.00	1.11	0.00	0.00	0.00	0.00	16654.20	0.00	0.00	0.00	0.00	16654.20
Less: Provision for													
nonperforming invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for													
depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Net</b>	<b>16653.09</b>	<b>0.00</b>	<b>1.11</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>16654.20</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>16654.20</b>

2) As at 31.03.2025

Sr. No.	Particulars	Investments in India							Investments outside India				
		Government Securities & Treasury Bill	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India	Government Securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total investments Outside India	Total investments
<b>1.</b>	<b>Held to Maturity</b>												
	Gross	9905.72	0.00	1.11	0.00	0.00	0.00	9906.83	0.00	0.00	0.00	0.00	9906.83
	Less: Provision for												
	nonperforming invest-												
	ments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Net</b>	<b>9905.72</b>	<b>0.00</b>	<b>1.11</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>9906.83</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>9906.83</b>
	<b>Available for Sale</b>												
	Gross	8788.17	0.00	0.00	0.00	0.00	0.00	8788.17	0.00	0.00	0.00	0.00	8788.17
	Less: Provision for												
	depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Net</b>	<b>8788.17</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>8788.17</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>8788.17</b>
	<b>Held for Trading</b>												
	Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Less: Provision for												
	nonperforming invest-												
	ments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Net</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
	<b>Total Investments</b>	<b>18693.89</b>	<b>0.00</b>	<b>1.11</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>18695.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>18695.00</b>
	Less: Provision for												
	nonperforming invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Less: Provision for												
	depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Net</b>	<b>18693.89</b>	<b>0.00</b>	<b>1.11</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>18695.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>18695.00</b>



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

(Amount in Lacs)

Sr No.	Particulars	Current Year 31.03.2025	Previous Year 31.03.2024
1.	<b>Movement of provisions held towards depreciation on investments provision</b>		
	a) Opening balance	403.60	403.60
	b) Add: Provisions made during the year	0.00	0.00
	c) Less: Write off / write back of excess provisions during the year	0.00	0.00
	d) Closing balance	403.60	403.60
2.	<b>Movement of Investment Fluctuation Reserve</b>		
	a) Opening balance	220.00	200.00
	b) Add: Amount transferred during the year	20.00	20.00
	c) Less: Drawdown	0.00	0.00
	d) Closing balance	240.00	220.00
3.	Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	3.56%	2.50%

**c) Non-SLR investment portfolio**

i) Non-performing non-SLR investments

(Amount in Lacs)

Sr No.	Particulars	Current Year 31.03.2025	Previous Year 31.03.2024
a)	<b>Opening balance</b>	0.00	0.00
b)	Additions during the year since 1st April	0.00	0.00
c)	Reductions during the above period	0.00	0.00
d)	<b>Closing balance</b>	0.00	0.00
e)	Total provisions held	0.00	0.00



ii) Issuer composition of non-SLR investments

(Amount in Lacs)

Sr No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
		Current Year 31.03.2024	Previous Year 31.03.2023	Current Year 31.03.2024	Previous Year 31.03.2023	Current Year 31.03.2024	Previous Year 31.03.2023	Current Year 31.03.2024	Previous Year 31.03.2023	Current Year 31.03.2024	Previous Year 31.03.2023
I	PSUs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
ii	FIs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
iii	Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
iv	Private Corporates	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
v	Subsidiaries/ Joint Ventures	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
vi	Others	1.11	1.11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
vii	Provision held towards depreciation	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>1.11</b>	<b>1.11</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

d) Repo transactions (in face value terms)

Sr No.	Particulars	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Outstanding as on March 31.2025	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Outstanding as on March 31.2024
I	<b>Securities sold under repo</b>								
	a) Government securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	b) Corporate debt securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	c) Any other securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
ii	<b>Securities purchased under reverse repo</b>								
	a) Government securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	b) Corporate debt securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	c) Any other securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00



#### 4. Asset quality

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

As on 31.03.2025

(Amount in Lacs)

Sr No.	Particulars	Standard	Non-Performing				Total
		Total Standard Advances	Sub-Standard	Doubtful	Loss	Total Non Performing Advances	
1.	Gross Standard Advances and NPAs						
	Opening Balance	21516.90	411.43	801.47	0.00	1212.90	22729.80
	Add: Additions during the year					164.15	164.15
	Less: Reductions during the year					431.45	431.45
	Closing balance	23743.27	158.65	786.95	0.00	945.60	24688.87
	Reductions in Gross NPAs due to:					164.15	164.15
	i) Upgradation					0.00	0.00
	ii) Recoveries (excluding recoveries from upgraded accounts)					164.15	164.15
	iii) Technical/ Prudential Write-offs					0.00	0.00
	iv) Write-offs other than those under (iii) above					0.00	0.00
2.	Provisions (excluding Floating Provisions)						
	Opening balance of provisions held	76.75	103.42	863.80	0.00	967.22	1043.97
	Add: Fresh provisions made during the year					95.00	106.00
	Less: Excess provision reversed/ Write-off loans					0.00	0.00
	Closing balance of provisions held	87.75	161.42	900.80	0.00	1062.22	1149.97
3.	Net NPAs						
	Opening Balance		308.01	-62.33	0.00	245.68	
	Add: Fresh additions during the year					0.00	
	Less: Reductions during the year					362.30	
	Closing Balance		-2.77	-113.85	0.00	-116.62	-116.62
4.	Floating Provisions						
	Opening Balance						0.00
	Add: Additional provisions made during the year						0.00
	Less: Amount drawn down18 during the year						0.00
	Closing balance of floating provisions						0.00
5.	Technical write-offs and the recoveries made thereon						
	Opening balance of Technical/ Prudential written-off accounts						0.00
	Add: Technical/ Prudential write-offs during the year						0.00
	Less: Recoveries made from previously technical/ prudential written-off accounts during the year						0.00
	Closing balance						0.00



	Ratios (in per cent)	Current Year 31.03.2025	Previous Year 31.03.2024
6.	Gross NPA to Gross Advances	3.83%	5.34%
	Net NPA to Net Advances	0.00%	1.13%
	Provision coverage ratio	112.33%	79.74%

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

(Amount in Lacs)

Sr No.	Sector	31.03.2025			31.03.2024		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
I)	<b>Priority Sector</b>						
a)	Agriculture and allied activities	9028.22	468.42	1.90%	9355.21	595.06	2.62%
b)	Advances to industries sector eligible as priority sector lending	4567.25	109.6	0.44%	4623.88	239.16	1.05%
c)	Services	0.00	0.00	0.00%	0.00	0.00	0.00%
d)	Personal loans	2949.84	25.52	0.10%	2854.31	256.47	1.13%
	<b>Sub-total (i) Priority Sector</b>	<b>16545.31</b>	<b>603.54</b>	<b>2.44%</b>	<b>16833.4</b>	<b>1090.69</b>	<b>4.80%</b>
ii)	<b>Non-priority Sector</b>						
a)	Agriculture and allied activities	0.00	0.00	0.00%	0.00	0.00	0.00%
b)	Industry	0.00	0.00	0.00%	0.00	0.00	0.00%
c)	Services	0.00	0.00	0.00%	0.00	0.00	0.00%
d)	Personal loans	8143.58	342.06	1.39%	5896.40	122.21	0.54%
	<b>Sub-total (ii) Non Priority Sector</b>	<b>8143.58</b>	<b>342.06</b>	<b>1.39%</b>	<b>5896.40</b>	<b>122.21</b>	<b>0.54%</b>
	<b>Total (I + ii)</b>	<b>24688.89</b>	<b>945.60</b>	<b>3.83%</b>	<b>22729.80</b>	<b>1212.90</b>	<b>5.34%</b>

#### c) Overseas assets, NPAs and revenue

Bank does not having overseas assets, NPA and Revenue during previous year and current year





d) Details of accounts subjected to restructuring

(Amount in Lacs)

Sr No.	Particulars		Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprise (MSME)		Retail (excluding agriculture and MSME)		Total	
			Current Year 31.03.2025	Previous Year 31.03.2024	Current Year 31.03.2025	Previous Year 31.03.2024	Current Year 31.03.2025	Previous Year 31.03.2024	Current Year 31.03.2025	Previous Year 31.03.2024	Current Year 31.03.2025	Previous Year 31.03.2024
1.	Standard	Number of borrowers	0	0	0	0	0	0	0	0	0	0
		Gross Amount (Rs.lacs)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		Provision held (Rs.lacs)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2.	Sub-Standard	Number of borrowers	0	0	0	0	0	0	0	0	0	0
		Gross Amount (Rs.lacs)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		Provision held (Rs.lacs)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3.	Sub-Standard	Number of borrowers	0	0	0	0	0	0	0	0	0	0
		Gross Amount (Rs.lacs)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		Provision held (Rs.lacs)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4.	Doubtful	Number of borrowers	0	0	0	0	0	0	0	0	0	0
		Gross Amount (Rs.lacs)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		Provision held (Rs.lacs)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.	Total	Number of borrowers	0	0	0	0	0	0	0	0	0	0
		Gross Amount (Rs.lacs)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		Provision held (Rs.lacs)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00



### e) Disclosure of transfer of loan exposures

Details of stressed loans transferred during the year

(Amount in Lacs)

Sr No.	Particulars	To ARC's		To permitted transferees		To other transferees (please specify)	
		Current Year 31.03.2025	Previous Year 31.03.2024	Current Year 31.03.2025	Previous Year 31.03.2024	Current Year 31.03.2025	Previous Year 31.03.2024
1.	No: of accounts	0	0	0	0	0	0
2.	Aggregate principal outstanding of loans transferred	0.00	0.00	0.00	0.00	0.00	0.00
3.	Weighted average residual tenor of the loans transferred	0.00	0.00	0.00	0.00	0.00	0.00
4.	Net book value of loans transferred (at the time of transfer)	0.00	0.00	0.00	0.00	0.00	0.00
5.	Aggregate consideration	0.00	0.00	0.00	0.00	0.00	0.00
6.	Additional consideration realized in respect of accounts transferred in earlier years	0.00	0.00	0.00	0.00	0.00	0.00

### Details of loans acquired during the year

Sr No.	Particulars	From SCBs, RRBs, UCBs, StCBs, DCCBs, AIFs, SFBs and NBFCs including Housing Finance Companies (HFCs)		From ARC's	
		Current Year 31.03.2025	Previous Year 31.03.2024	Current Year 31.03.2025	Previous Year 31.03.2024
1.	Aggregate principal outstanding of loans acquired	0.00	0.00	0.00	0.00
2.	Aggregate consideration paid	0.00	0.00	0.00	0.00
3.	Weighted average residual tenor of loans acquired	0.00	0.00	0.00	0.00

### f) Fraud accounts

Sr No.	Particulars	Current Year 31.03.2025	Previous Year 31.03.2024
1.	Number of frauds reported	0	0
2.	Amount involved in fraud (Rs.lacs)	0.00	0.00
3.	Amount of provision made for such frauds (Rs.lacs)	0.00	0.00
4.	Amount of Unamortised provision debited from 'other reserves' as at the end of the year (Rs.lacs)	0.00	0.00



**g) Disclosure under Resolution Framework for COVID-19-related Stress**

i) For the half year ended 31 march 2025

(Amount in Lacs)

Sr No.	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
1.	Personal Loans	0.00	0.00	0.00	0.00	0.00
2.	Corporate persons	0.00	0.00	0.00	0.00	0.00
3.	Of which MSMEs	0.00	0.00	0.00	0.00	0.00
4.	Others	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

ii) For the half year ended 30 September 2024

(Amount in Lacs)

Sr No.	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
1.	Personal Loans	0.00	0.00	0.00	0.00	0.00
2.	Corporate persons	0.00	0.00	0.00	0.00	0.00
3.	Of which MSMEs	0.00	0.00	0.00	0.00	0.00
4.	Others	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>



## 5. Exposures

### a) Exposure to real estate sector

(Amount in Lacs)

Sr No.	Category	Current Year 31.03.2025	Previous Year 31.03.2024
1.	<b>Direct exposure</b>	<b>4681.81</b>	<b>4611.52</b>
	<b>a) Residential Mortgages –</b>	<b>4164.88</b>	<b>3898.42</b>
	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.		
	<b>b) Commercial Real Estate –</b>	<b>516.93</b>	<b>713.10</b>
	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;		
	<b>c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures –</b>	<b>0.00</b>	<b>0.00</b>
	i. Residential	0.00	0.00
	ii. Commercial Real Estate	0.00	0.00
2.	<b>Indirect Exposure</b>	<b>0.00</b>	<b>0.00</b>
	Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.		
	<b>Total Exposure to Real Estate Sector</b>	<b>4881.81</b>	<b>4611.52</b>

### b) Exposure to capital market = Nil (preivous year - Nil)



**c) Risk category-wise country exposure**

(Amount in Lacs)

Sr No.	Risk Category	Exposure (net) as at 31 March 2025 (Current Year)	Provision held as at 31 March 2025 (Current Year)	Exposure (net) as at 31 March 2024 (Previous Year)	Provision held as at 31 March 2024 (Previous Year)
1	Insignificant	0.00	0.00	0.00	0.00
2	Low	0.00	0.00	0.00	0.00
3	Moderately Low	0.00	0.00	0.00	0.00
4	Moderate	0.00	0.00	0.00	0.00
5	Moderately High	0.00	0.00	0.00	0.00
6	High	0.00	0.00	0.00	0.00
7	Very High	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

**d) Unsecured advances**

(Amount in Lacs)

Sr No.	Category	Current Year 31.03.2025	Previous Year 31.03.2024
1.	Total unsecured advances of the bank	241.67	161.57
2.	Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	0.00	0.00
3.	Estimated value of such intangible securities	0.00	0.00

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

**a) Concentration of deposits**

(Amount in Lacs)

Sr No.	Particulars	Current Year 31.03.2025	Previous Year 31.03.2024
1.	Total deposits of the twenty largest depositors	10722.49	11372.35
2.	Percentage of deposits of twenty largest depositors to total deposits of the bank	23.05	25.09

**b) Concentration of advances**

(Amount in Lacs)

Sr No.	Particulars	Current Year 31.03.2025	Previous Year 31.03.2024
1.	Total advances to the twenty largest borrowers	3923.39	2373.36
2.	"Percentage of advances to twenty largest borrowers to total advances of the bank"	15.89	10.44



c) Concentration of exposures

(Amount in Lacs)

Sr No.	Particulars	Current Year 31.03.2025	Previous Year 31.03.2024
1.	Total exposure to the twenty largest borrowers/customers	4311.75	3482.01
2.	Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/ customers	13.62	15.32

d) Concentration of NPAs

(Amount in Lacs)

Sr No.	Particulars	Current Year 31.03.2025	Previous Year 31.03.2024
1.	Total Exposure to the top twenty NPA accounts	269.08	374.23
2.	Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	28.46	30.85

7. Derivatives

Bank does not have transaction in derivatives in the current and Previous financial year

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

(Amount in Lacs)

Sr No.	Particulars	Current Year 31.03.2025	Previous Year 31.03.2024
1.	<b>Opening balance of amounts transferred to DEA Fund</b>	<b>14.51</b>	<b>10.85</b>
2.	Add: Amounts transferred to DEA Fund during the year	4.61	3.66
3.	Less: Amounts reimbursed by DEA Fund towards claims	0.00	0.00
4.	<b>Closing balance of amounts transferred to DEA Fund</b>	<b>19.12</b>	<b>14.51</b>





## 2. Disclosure of complaints

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

(Amount in Lacs)

Sr No.	Particulars	Current Year 31.03.2025	Previous Year 31.03.2024
	<b>Complaints received by the bank from its customers</b>		
1.	Number of complaints pending at beginning of the year	0	1
2.	Number of complaints received during the year	0	0
3.	Number of complaints disposed during the year	0	1
3.1	Of which, number of complaints rejected by the bank	0	0
4.	Number of complaints pending at the end of the year	0	0
	<b>Maintainable complaints received by the bank from Office of Ombudsman</b>		
5.	Number of maintainable complaints received by the bank from Office of Ombudsman	0	0
5.1	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	0	0
5.2	Of 5, number of complaints resolved through conciliation/ mediation /advisories issued by Office of Ombudsman	0	0
5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	0	0
6.	Number of Awards unimplemented within the stipulated time (other than those appealed)	0	0

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
<b>Current Year 01.04.2024 to 31.03.2025</b>					
Ground - 1 ATM/Debit Cards	0	0	0	0	0
Ground - 2 Cheques/ drafts/ bills	0	0	0	0	0
Ground - 3 Internet/Mobile Electronic Banking	0	0	0	0	0
Ground - 4 Loans and advancesoperation of accounts	0	0	0	0	0
Ground - 5 Others	0	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>		<b>0</b>	<b>0</b>
<b>Previous Year 01.04.2023 to 31.03.2024</b>					
Ground - 1 ATM/Debit Cards	0	0	0	0	0
Ground - 2 Cheques/ drafts/ bills	0	0	0	0	0
Ground - 3 Internet/Mobile Electronic Banking	0	0	0	0	0
Ground - 4 Loans and advancesoperation of accounts	1	0	0	0	0
Ground - 5 Others	0	0	0	0	0
<b>Total</b>	<b>1</b>	<b>0</b>		<b>0</b>	<b>0</b>

3. No penalty imposed by Reserve Bank of India and other Banking regulatory bodies during the F.Y. 2024-2025 and 2023-2024



#### 4. Other Disclosures

##### a) Business ratios

(Amount in Lacs)

Sr No.	Particulars	Current Year 31.03.2025	PreviousYear 31.03.2024
1.	Interest Income as a percentage to Working Funds	7.48%	6.98%
2.	Non-interest income as a percentage to Working Funds	0.26%	0.18%
3.	Cost of Deposits	6.91%	6.55%
4.	Net Interest Margin	2.31%	2.20%
5.	Operating Profit as a percentage to Working Funds	0.85%	0.80%
6.	Return on Assets	0.50%	0.42%
7.	Business (deposits plus advances) per employee (Rs. in Lakh)	552.05	519.53
8.	Profit per employee (Rs. in Lakh)	1.82	1.61

##### b) Disclosures regarding Priority Sector Lending Certificates (PSLCs)

(Amount in Lacs)

Sr No.	Particulars	Current Year 31.03.2025	PreviousYear 31.03.2024
1.	PSLCs sold	1000	0.00
2.	PSLCs sold	(small & marginal farmers)	(small & marginal farmers)

##### c) Provisions and contingencies

(Amount in Lacs)

Sr No.	Provision debited to Profit and Loss Account	Current Year 31.03.2025	PreviousYear 31.03.2024
1.	Provisions for NPI	0.00	0.00
2.	Provision towards NPA	95.00	45.00
3.	Provision made towards Income tax	75.00	75.00
4.	Other Provisions and Contingencies	86.73	76.73
	i) Provision for Audit fee	10.00	9.00
	ii) Provision for Employee bouns	62.00	57.00
	iii) Provision for amortisation of Government Securities	3.73	3.73
	iv) Provision for Standard Asset	11.00	7.00
	<b>Total Provision</b>	<b>256.73</b>	<b>196.73</b>



d) Payment of DICGC Insurance Premium

(Amount in Lacs)

Sr No.	Particulars	Current Year 31.03.2025	PreviousYear 31.03.2024
1.	Payment of DICGC Insurance Premium	51.67	55.21
2.	Arrears in payment of DICGC premium	0.00	0.00

e) Advance to directors , their relatives, companies/firms in which they are interested

(Amount in Lacs)

Sr No.	Particulars	Current Year 31.03.2025	PreviousYear 31.03.2024
1.	Fund based	0.00	168.25
2.	Non fund based	0.00	0.00

f) Divident Equilization Fund transfers to Statutory Resver Funs :-

(as per Reserv Bank of India issu Guidelines on treatment of Dividend Equalisation Fund (DEF) - Primary (Urban) Co-operative Banks (UCBs) dated 30 July 2024)

(Amount in Lacs)

Sr No.	Particulars	Current Year 31.03.2025
1.	Opening balance of Divident Equilization Fund	16.00
2.	Add : Amounls transfered to Divident Equalization and during the year	0.00
3.	Less : Amounts transferred to Slatuory Reserve fund during the Year	16.00
4.	Closing balance of amounts tranferred to DEA Fund	0.00



**CASH FLOW STATEMENT FOR THE YEAR ENDED 31.03.2025**

Sr.No.	Particulars	31.03.2025	31.03.2024
	<b>Cash Flow from Operating Activities</b>		
A	<b>Net profit as per Profit and Loss account</b>	<b>234.36</b>	<b>210.76</b>
	Add : Income Tax Paid	75.00	75.00
B	<b>Net Profit before Tax</b>	<b>309.36</b>	<b>285.75</b>
	Add : Depreciation	53.13	53.10
	Add : Loss on sale of Dead Stock	0.00	0.00
	Less : Profit on sale of Dead Stock	0.00	0.00
	<b>Working Capital Adjustments</b>		
1	(Increase) / Decrease in Investments	930.81	(5380.43)
2	(Increase) / Decrease in Loans & Advances	(1959.07)	(1862.18)
3	(Increase) / Decrease in Interest Receivable	4.46	(56.67)
4	(Increase) / Decrease in Other Assets	109.04	(69.50)
5	(Increase) / Decrease in Deposit from Customers	1193.11	6934.64
6	(Increase) / Decrease in Interest Payable	(240.13)	162.15
7	(Increase) / Decrease in Other Liabilities	(195.87)	140.36
8	(Increase) / Decrease in Head Office Balance	0.00	0.00
9	(Increase) / Decrease in Overdue Interest Provision	0.00	0.00
10	(Increase) / Decrease in Reserve and Other Funds	187.70	139.44
		<b>81.18</b>	<b>60.82</b>
C	<b>Cash Generated from Operating Activities</b>	<b>390.54</b>	<b>346.57</b>
	Less : Income Tax Paid	(75.00)	(76.00)
D	<b>Net Cash Generated from Operating Activities</b>	<b>315.54</b>	<b>271.51</b>
	<b>Cash flow from investing activities</b>		
	Less : Purchase of Fixed Assets	(116.30)	(122.81)
	Add : Increase in Borrowings	0.00	0.00
	Add : Sale of Fixed Assets	0.35	0.35
E	<b>Cash Generated from Investing Activities</b>	<b>(115.95)</b>	<b>(122.46)</b>
	<b>Cash flow from Financing Activities</b>		
	Add : Share Capital Issued	136.31	98.81
	Less : Dividend Paid	(106.35)	(96.32)
	Acquisituion of Non-banking assets	0.00	0.00
F	<b>Cash Generated from Financing Activities</b>	<b>29.96</b>	<b>2.49</b>
G(A+B+C)	<b>Net Increase in Cash and Cash Equivalents</b>	<b>229.55</b>	<b>151.60</b>
H	<b>Cash and Cash Equivalents at the beginning of Year</b>	<b>3250.87</b>	<b>3099.27</b>
I(G+H)	<b>Cash and Cash Equivalents at the end of Year</b>	<b>3480.42</b>	<b>3250.87</b>
J	<b>Cash and Cash Equivalents</b>	<b>857.91</b>	<b>897.95</b>
	Cash in Hand and Bank Balance	2622.51	2352.92
	Balance With Other Banks		
		<b>3480.42</b>	<b>3250.87</b>



# डॉ. आप्पासाहेब उर्फ सा. रं. पाटील जयसिंगपूर-उदगांव सहकारी बँक लि., जयसिंगपूर. (मल्टी-स्टेट)

सन २०२५-२०२६ सालाकाला संचालक मंडळाक सुचालल उत्पन्न व खर्चाच अंदाजपत्रक

अ.नं	खात्याचा तपशील	सन २०२४-२५ करीता मंजूर बजेट रूपये पैसे	सन २०२४-२५ मधील प्रत्यक्ष खर्च रूपये पैसे	अंदाजापेक्षा जादा खर्च रूपये पैसे	अंदाजापेक्षा कमी खर्च रूपये पैसे	सन २०२५-२६ करीता अंदाजे मंजूर बजेट रूपये पैसे
१.	पगार	४,००,००,०००.००	३,३७,८३,३१८.००		६२,१६,६८२.००	४,७५,००,०००.००
२.	प्रवास खर्च	१५,००,०००.००	९,८९,८३१.५९		५,१०,१६८.४१	१५,००,०००.००
३.	ऑफिस भाडे/रक्षणावळ	३२,००,०००.००	२७,२४,९९८.००		४,७५,००२.००	४०,००,०००.००
४.	टेलीफोन	४,००,०००.००	३,६५,८३९.६२		३४,१६०.३८	५,००,०००.००
५.	टपाल व तार	१,५०,०००.००	५८,३६२.४५		९१,६३७.५५	१,५०,०००.००
६.	समारंभ खर्च /वर्तमान पत्र	३,००,०००.००	२०,८९५.००		२,७९,१०५.००	५,००,०००.००
७.	स्टेशनरी सदिलवार	७,००,०००.००	१,२१,३०४.९५		५,७८,६९५.०५	१०,००,०००.००
८.	विमा	१२,००,०००.००	१,३८,२७३.१४		१०,६१,७२६.८६	१२,००,०००.००
९.	छपाई आणि जाहिरात	१०,००,०००.००	१०,३१,१३९.४५	३१,१३९.४५		१५,००,०००.००
१०.	वार्षिक सर्वसाधारण सभा खर्च	३,००,०००.००	१,४९,२९५.००		१,५०,७०५.००	३,५०,०००.००
११.	ऑडीट फी	१५,००,०००.००	२,८२,०००.००		१२,१८,०००.००	१७,००,०००.००
१२.	घसारा	६०,००,०००.००	५१,१२,८३०.९६		८,८७,१६९.०४	७०,००,०००.००
१३.	संचालक मंडळ भत्ते /खर्च	४,००,०००.००	२,१८,५९२.००		१,८१,४०८.००	४,००,०००.००
१४.	ड्रेस	१,००,०००.००	३६,४००.००		६३,६००.००	१,००,०००.००
१५.	कमिशन/पिम्मी कमिशन/प्रवास खर्च	२०,००,०००.००	१५,९९,४०१.४२		४,००,५९८.५८	२०,००,०००.००
१६.	वाहन खर्च/पेट्रोल खर्च	९,००,०००.००	५,४८,६६५.३०		३,५१,३३४.७०	९,००,०००.००
१७.	कन्सल्टंट फी/फी	१०,००,०००.००	७,६७,२६७.०१		२,३२,७३२.९९	१०,००,०००.००
१८.	ऑफिस खर्च/किरकोळ खर्च	१५,००,०००.००	९,७०,८९९.४७		५,२९,१००.५३	१५,००,०००.००
१९.	दुरुस्ती /करंट रिपेअरी	६,००,०००.००	१,९७,१४२.८५		४,०२,८५७.१५	६,००,०००.००
२०.	दिवाबत्ती	१२,००,०००.००	१०,६९,४५३.००		१,३०,५४७.००	१५,००,०००.००
२१.	प्रशिक्षण खर्च	२,००,०००.००	२३,१८९.००		१,७६,८११.००	३,००,०००.००
२२.	ठेवीवरील /कर्जावरील व्याज	२८,००,००,०००.००	२८,७४,५९,०९८.०३	७४,५९,०९८.०३		३४,००,००,०००.००
२३.	डी आय सी जी सी प्रिमीयम	६०,००,०००.००	५१,६६,५६६.५९		८३३४३३.४१	७०,००,०००.००
२४.	संस्था व्यवसाय	५,०००.००	५,०००.००		०.००	५,०००.००
२५.	कॉम्प्युटर देखभाल खर्च	२०,००,०००.००	१२,४३,९४४.८०		७५६०५५.२०	२५,००,०००.००
२६.	शाखा उद्घाटन खर्च	५,००,०००.००	०.००		५०००००.००	५,००,०००.००
२७.	आयकर तरतूद	९०,००,०००.००	७५,००,०००.००		१५०००००.००	८०,००,०००.००
२८.	संशयित बुडीत कर्ज निधी तरतूद	१,१५,००,०००.००	९५,००,०००.००		२००००००.००	७५,००,०००.००
२९.	कनेक्टिव्हिटी रेंट	३,००,०००.००	५,००,५२७.८३	२,००,५२७.८३		७,००,०००.००
३०.	उत्तम जिंदगी तरतूद	२५,००,०००.००	११,००,०००.००		१४,००,०००.००	२५,००,०००.००
३१.	इतर कर /मॅटेनन्स चार्जेस	१०,००,०००.००	७,४२,१००.००		२,५७,९००.००	१०,००,०००.००
३२.	कर्ज रोखे अधिमूल्य निर्लेखन	७,००,०००.००	३,७३,११८.८९		३,२६,८८१.११	७,००,०००.००
३३.	बोनस तरतूद	७०,००,०००.००	६२,००,०००.००		८,००,०००.००	७५,००,०००.००
३४.	कोर्ट खर्च	३,००,०००.००	७१,८७५.००		२,२८,१२५.००	४,००,०००.००
३५.	वर्गणी	१,५०,०००.००	१२,५००.००		१,३७,५००.००	१,५०,०००.००
३६.	सेक्युरिटी खर्च जिओआय	३,००,०००.००	०.००		३,००,०००.००	३,००,०००.००
३७.	सिबिल खर्च/सस्राइ चार्जेस/ सी के वाय सी	१,००,०००.००	८०,३३३.४१		१९,६६६.५९	२,००,०००.००
३८.	गुंतवणूक घसारा	२५,००,०००.००	०.००		२५,००,०००.००	२५,००,०००.००
३९.	सीजीएसटी/एसजीएसटी/आयजीएसटी	२५,००,०००.००	१५,७७,७०८.८३		९,२२,२९१.१७	३०,००,०००.००
४०.	लॉसअरायजिंग फॉर मर्जर	३१,१७,९३७.४६	३१,१७,९३७.४६		०.००	३१,१७,९३७.४६
४१.	इतर खर्च (एनसीआय/आयएनपीएस/इंक्वि/एटोएम/इंटीटीएस/इतर)	१०,००,०००.००	८,७९,१२२.००		१,२०,८७८.००	१५,००,०००.००
	<b>एकूण</b>	<b>३९,४६,२२,९३७.४६</b>	<b>३७,५७,३८,९३९.०५</b>	<b>७६,९०,७६५.३९</b>	<b>२,६५,७४,७७९.७२</b>	<b>४६,४२,७२,९३७.४६</b>

सन २०२५-२०२६ या सालातील उत्पन्न रु.४,९५०.०० लाख मिळेल तरतूद पूर्व नफा रु.६११.२७ लाख राहील

श्री. जनार्दन महादेव बोटे  
कार्यकारी संचालक

श्री. आप्पासो रामु नरुटे  
व्हाईस चेअरमन

श्री. सुरेश भुपाल पाटील  
चेअरमन





### ANNEXURE "A"

Name of the Bank	:	<b>DR. APPASAHEB URF SA.RE.PATIL JAYSINGPUR UDGAON SAHAKARI BANK LTD. JAYSINGPUR.(MULTISTATE)</b>
Head Office Address	:	Kolhapur Road, Opp. Police Station Jaysingpur , Tal. Shirol ,Dist . Kolhapur Maharashtra PIN- 416101
Date of Registration & Number	:	25.04.2022 –MSCS/CR/1331
Date & RBI Licence No.	:	UBD/MH/956 p Dtd. 31.12.1987
Jurisdiction	:	Entire Maharashtra & Belgavi District in the State of Karnataka.



### Position As on 31<sup>st</sup> March 2025



No. of Branches Including Head Office	:	1+18 Branches = 19
Membership	:	Regular - 16449 Nominal - 2623
Paid up Share Capital	:	Rs. 1260.22 Lakhs
Total Reserves & Other Funds	:	Rs. 3043.40 Lakhs
Deposits	:	Saving Rs. 7962.77 Lakhs Current Rs. 1348.25 Lakhs Fixed Rs. 37210.14 Lakhs <b>Total Rs. 46521.16 Lakhs</b>
Loan & Advances	:	Secured Rs. 24447.20 Lakhs Unsecured Rs. 241.67 Lakhs <b>Total Rs. 24688.87 Lakhs</b> % of Priority Sector Adv. 68.39 % % of Weaker Section Adv. 30.34 %
Borrowings	:	Nil
Investments	:	Rs. 22696.70 Lakhs
Profit for the year	:	Rs. 234.36 Lakhs
Overdues % (Percent)	:	14.69 %
Audit Classification	:	"A" Grade
Total Staff	:	129
Working Capitals	:	Rs. 51709.86 Lakhs



**BYE LAWS AMENDMENT THE RELEVANT BYE-LAWS IN FORCE WITH THE PROPOSED AMENDMENT TO BE MADE TOGETHER WITH REASONS JUSTIFYING SUCH AMENDMENTS**

Sr. No.	EXISTING BYE LAWS No.	TEXT IN THE EXISTING BYE LAWS	PROPOSED BYE LAWS No.	PROPOSED TEXT AFTER AMENDMENT IN BYE LAWS	REASONS FOR AMENDMENT
1	1	<b>NAME, ADDRESS AND AREA OF OPERATION-</b>  c) The area of operation of the Bank shall be confined to the "Entire Maharashtra State" and "Belgavi District" in the state of Karnataka. For any revision in this regard, prior approval of Reserve Bank of India and the Central registrar of Cooperative society shall be necessary.	1	<b>NAME, ADDRESS AND AREA OF OPERATION-</b>  c) The area of operation of the Bank shall be confined to the Entire Maharashtra State and Belgavi, Bagalkot, Bijapur and Dharwad Districts in the State of Karnataka. For any revision in this regard, prior No objection of Reserve Bank of India and the Prior approval wherever necessary of Central Registrar of Cooperative Societies shall be obtained.	To extend the existing Area of Operation to cater the Banking services to customers of adjourned Districts in the State of Karnataka.
2	33	<b>BOARD OF DIRECTORS</b>  iii) New Insertion	33	<b>BOARD OF DIRECTORS</b>  iii) The elected Directors from time to time not less than fifty one percent (51%) of the total number of members of the existing Board of Directors of the Bank shall consist of individuals who possess special knowledge in one or more subjects as provided in the BR Act and practical experience or knowledge in which he/she is likely to be useful to the Bank defined by the Board from time to time.	To align with the provisions of section 10A(2) of the Banking Regulation Act 1949,
3	35	<b>TERMS OF THE BOARD OF DIRECTORS</b>  a) New insertion	35	<b>TERMS OF THE BOARD OF DIRECTORS</b>  a) No director of the Bank shall hold office continuously for a period exceeding ten Years Provided that nothing of this sub-clause shall apply to such Director who is appointed on a whole time or part time basis as a Chairman or Managing Director or Director whatever name called and this sub-clause shall come into force when it will be published in commencement notification by the Competent Authority.	To align with the provisions of section 10A(2) of the Banking Regulation Act 1949,



4	38	<b>MEETINGS OF THE BOARD OF DIRECTORS</b>  vii) New Insertion	38	<b>MEETINGS OF THE BOARD OF DIRECTORS</b>  vii) Paper Meeting of the Board of Directors will be held when necessary. The Managing Director shall, on suggestion of Chairman hold a paper meeting of Board by circulating draft Resolution with its note on concern subjects to the members of Board. Such types of Meetings may conveyed for any urgent matter required to be resolved and it shall be deemed to be decided and passed resolution as in a regular board meeting if the 51% members of the existing board given assent to the resolution or resolutions. The same paper meeting shall be ratified in the next regular Board Meeting.	The amendment is proposed to resolve and decide in the urgent subject matter if to be occurred in time being.
5	53	<b>INVESTMENT OF FUNDS</b>  k)New Insertion	53	<b>INVESTMENT OF FUNDS</b>  k) In the Shares/Capital/Deposit or any other Instrument/Certificates issued by National Urban Co-op. Finance and Development Corporation Ltd.	Amendment proposed to adhere RBI guidelines
6	59	<b>RIGHT OF MEMBER TO GET INFORMATION</b>  i)Every Member of the Bank shall have access to the books, information and accounts of the Bank kept in regular transaction of its business so far it relates to his own transactions. Bank shall appoint information officer for this purpose.  ii)New Insertion	59	<b>RIGHT OF MEMBER TO GET INFORMATION</b>  i)Every Member of the Bank shall have access to the books, information and accounts of the Bank kept in regular transaction of its business so far it relates to his own transactions.  ii)The Bank shall appoint Cooperative Information Officer or designate a Senior Officer as Cooperative Information Officer to provide the information to members as specified in the MSCS Act and Bye-Laws	To alien with the MSCS Act Section 106



### शाखा कार्यालये व फोन नंबर्स

१) जयसिंगपूर	०२३२२ - २२६९७७	११) शिरढोण	०२३२२ - २५८९७७
२) कुरुंदवाड	०२३२२ - २४४२९६	१२) दानोळी	०२३२२ - २३३५७७
३) दत्तनगर, शिरोळ	०२३२२ - २३७८८८	१३) मिरज	०२३३ - २२२९७७७
४) अब्दुललाट	०२३२२ - २५४८७७	१४) कवलापूर	०२३३ - २३६४४४
५) चंदूर	०२३० - २३९२९७७	१५) कोल्हापूर	०२३१ - २६४५५००
६) आलास	०२३२२ - २७६६९९	१६) बेळगांवी	०८३१ - २४६२०६६
७) सांगली	०२३३ - २३३०६६६	१७) बेडकीहाळ	०८३३ - ८२९८७७७
८) खिद्रापूर	०२३२२ - २६५७७७	१८) शिरगुप्पी	९९४६०९९६२९
९) यड्राव	०२३२२ - २५२५२७	१९) अथणी	८९७००२४४४९
१०) दत्तवाड	०२३२२ - २४९७७७	२०) कागवाड	८८६७२९९६०२

### \* आमची वैशिष्टे \*

- \* तत्पर व विनम्र सेवा
- \* सतत ऑडीट वर्ग "अ"
- \* ठेवीदार आकर्षक व्याजदर
- \* सुलभ व्याजदराच्या विविध कर्ज योजना
- \* लॉकर सुविधा उपलब्ध
- \* रुपये ए.टी.एम.कार्ड सुविधा
- \* NACH, ABPS, DBTL ची सोय
- \* वसंतराव नाईक विमुक्त जाती व विमुक्त जमाती विकास महामंडळ योजनेअंतर्गत व्याज परतावा योजना
- \* सर्व शाखा संगणकीकृत (सी.बी.एस.)
- \* सी. टी. एस. क्लिरिंग सुविधा
- \* रु. ५ लाखापर्यंतच्या ठेवींना विमा संरक्षण
- \* मोबाईल बँकिंग व UPI ची सुविधा उपलब्ध
- \* एस. एम. एस. अलर्ट
- \* आर.टी.जी.एस. व एन.ई.एफ.टी. ची सोय
- \* आपणासाहेब पाटील आर्थिक मागास विकास महामंडळ योजनेअंतर्गत व्याजपरतावा योजना कार्यान्वयीत

बँकींगच्या अनेक सोयी सुविधा व विविध योजनेसाठी  
नजिकच्या शाखेत संपर्क साधा.

आपली बँक आपल्या सेवेस सदैव तत्पर आहे.