



दि कराड अर्बन को-ऑप.बँक लि. कराड
(शेड्यूलड बँक)



आंतरराष्ट्रीय
सहकार वर्षातील

नवी झेप...

नव्या
पिढीसाठी...



Happy
Banking

१०८ वा
वार्षिक अहवाल
सन २०२४-२५

दि कराड अर्बन को-ऑप.बँक लि. कराड (शेड्यूल्ड बँक)



सुभाषराव जोशी

माजी अध्यक्ष व
व्यवस्थापन मंडळ सदस्य



डॉ. सुभाष एरम

अध्यक्ष व
व्यवस्थापन मंडळ सदस्य



समीर जोशी

उपाध्यक्ष व
व्यवस्थापन मंडळ सदस्य



सी.ए. दिलीप गुरव

मुख्य कार्यकारी अधिकारी
(दि. ३१ मे २०२५ पर्यंत)



सी.ए. धनंजय शिंगटे

मुख्य कार्यकारी अधिकारी (प्रभासी)
(दि. १ जून २०२५ पासून)



सी.एस्. स्वानंद पाठक



प्रा. अनिल बोधे



श्रीरंग ज्ञानसागर



डॉ. राहुल फासे



महिपती ठोके



विजय चव्हाण
(दि. २५ एप्रिल २०२५ पर्यंत)



डॉ. विनित एरम



महादेव शिंदे

SINCE : 1917



॥ सकल जनांसी आधार ॥

संचालक मंडळ
2022-2027



चंद्रकुमार डांगे



शशांक पालकर



राजेश खराटे



राजेंद्र कुंडले



सौ. रश्मी एरम



सुनिता जाधव



श्रीकांत पाटील



सी.ए. अतुल दोशी

• व्यवस्थापन मंडळ •



डॉ. अनिल लाहोटी

अध्यक्ष
व्यवस्थापन मंडळ



अनिल इनामदार

सदस्य
व्यवस्थापन मंडळ



लक्ष्मीनारायण सरलाया

सदस्य
व्यवस्थापन मंडळ

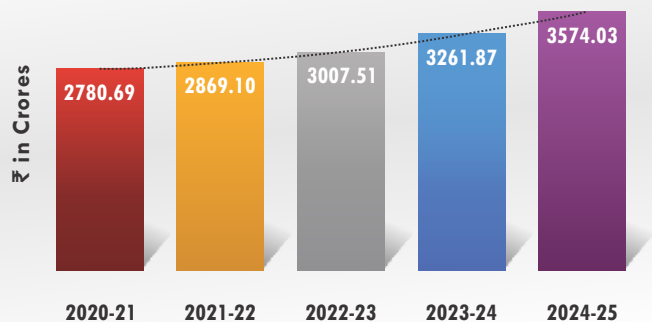


मंगेश ठोके

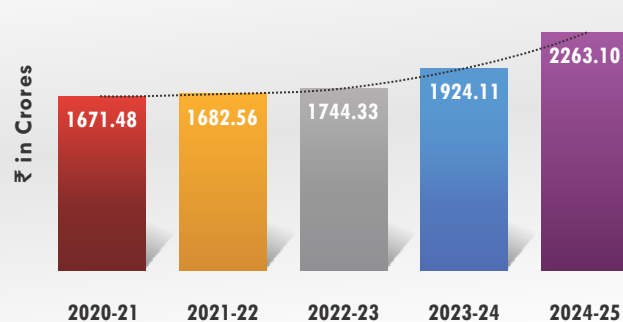
सदस्य
व्यवस्थापन मंडळ

KEY PERFORMANCE INDICATORS

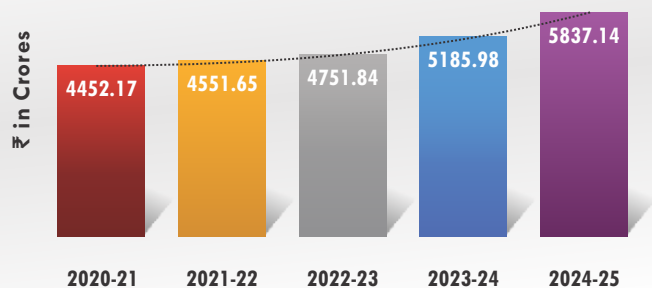
DEPOSITS



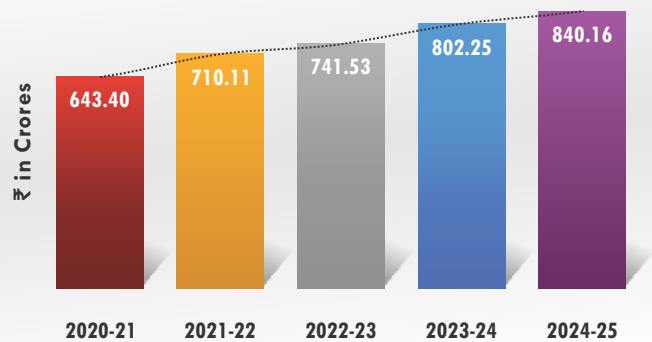
ADVANCES



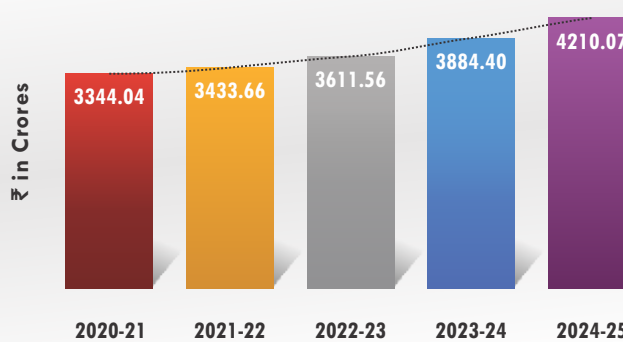
TOTAL BUSINESS



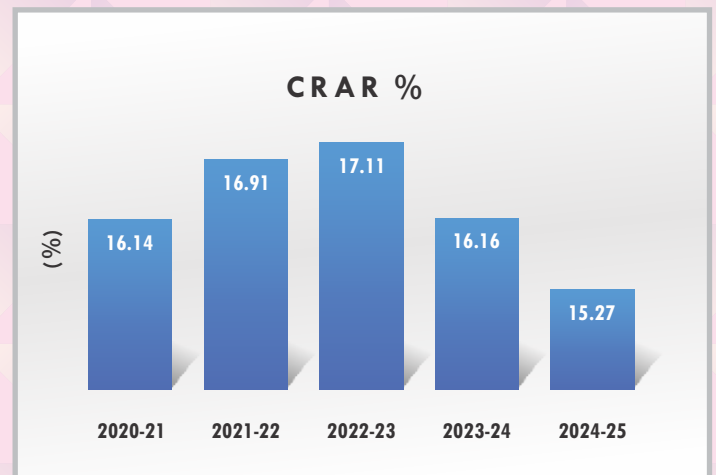
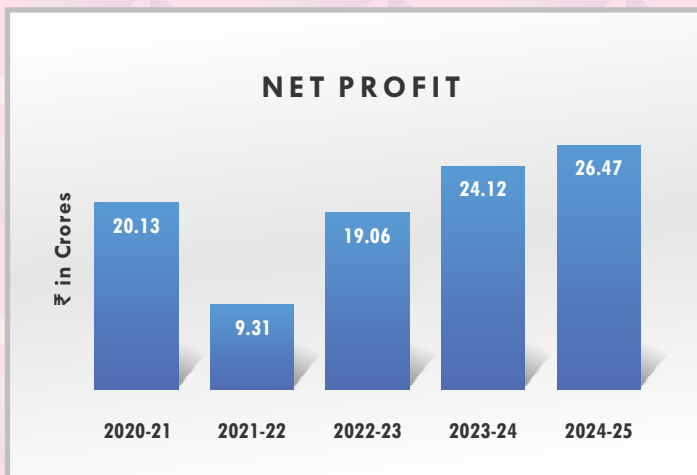
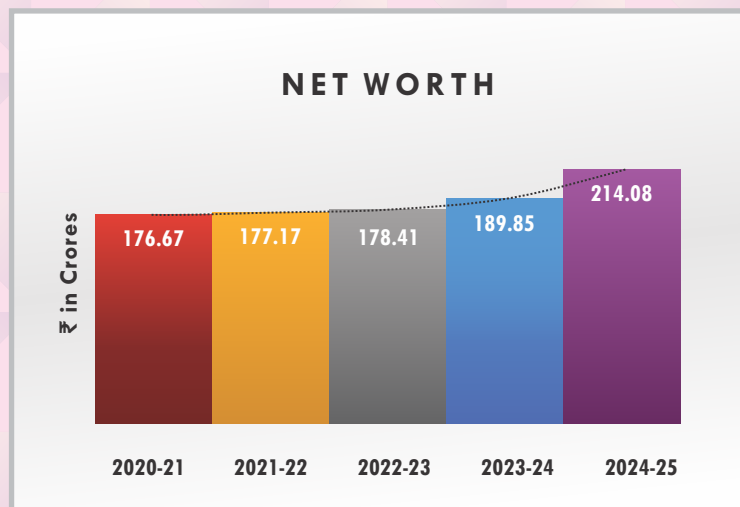
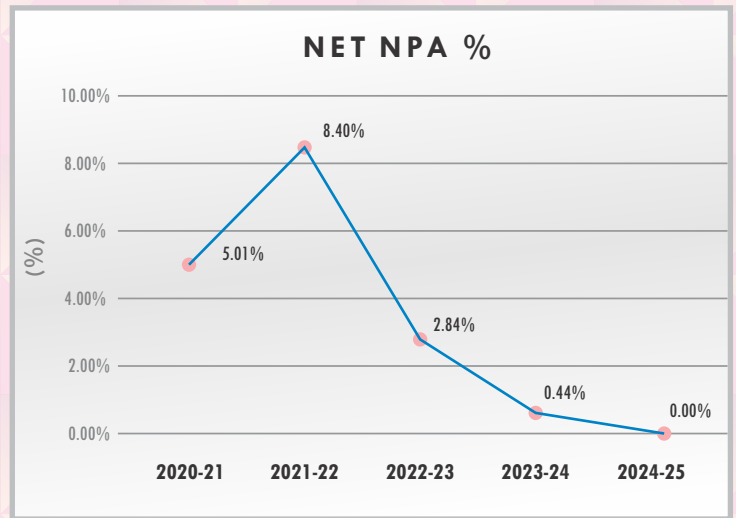
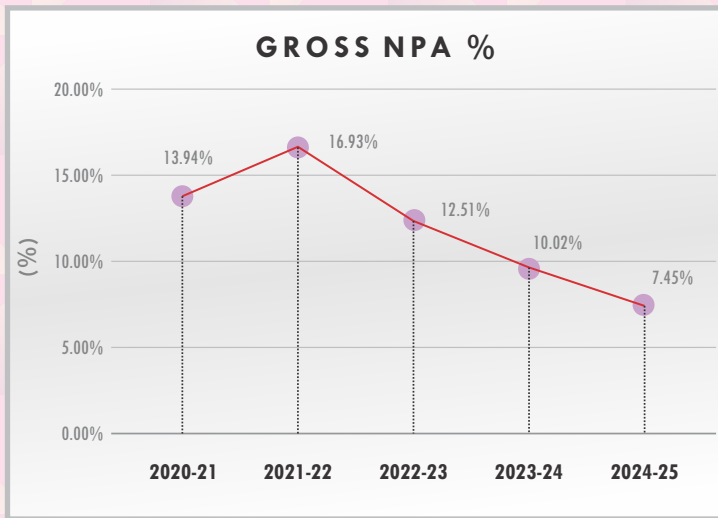
CASA



WORKING FUNDS



KEY PERFORMANCE INDICATORS





१०८ व्या वार्षिक सर्वसाधारण सभेची सूचना

(फक्त सभासदांसाठी)

दि कराड अर्बन को-ऑपरेटिव्ह बँक लि., कराड ची १०८ वी वार्षिक सर्वसाधारण सभा रविवार दिनांक २० जुलै २०२५ रोजी सकाळी ११.३० वाजता पंकज मल्टीपर्वज हॉल, हॉटेल पंकजच्या मागे, शनिवार पेठ, कराड, जि. सातारा येथे घेण्यात येणार आहे. सभेत खालील विषयांच्या अनुषंगाने कामकाज होईल.

सभेपुढील विषय

- १) दि. २८ जुलै २०२४ रोजी झालेल्या १०७ व्या वार्षिक सर्वसाधारण सभेचा वृत्तांत वाचून कायम करणे.
 - २) सन २०२४-२०२५ वर्षाच्या बँकेच्या कामकाजाबद्दलचा अहवाल, लेखापरिक्षीत नफा-तोटा पत्रक व ताळेबंद पत्रक मंजूर करणे.
 - ३) सन २०२४-२०२५ च्या वैधानिक लेखापरिक्षण अहवालाची नोंद घेणे.
 - ४) सन २०२३-२०२४ च्या वैधानिक लेखापरिक्षण अहवालाच्या दोषदुरूस्ती अहवालाची नोंद घेणे.
 - ५) सन २०२४-२०२५ च्या नफा वाटणीस संचालक मंडळाने शिफारस केल्यानुसार मान्यता देणे.
 - ६) सन २०२४-२०२५ चे अंदाजपत्रक व प्रत्यक्ष स्थिती याची नोंद घेणे आणि सन २०२५-२०२६ चे आर्थिक अंदाजपत्रक व तदनुषंगिक योजनांना मान्यता देणे.
 - ७) सन २०२५-२०२६ या आर्थिक वर्षाकरिता वैधानिक लेखापरिक्षक नेमणुकीबाबत रिझर्व्ह बँकेने दिलेल्या निर्देशास अधीन राहून संचालक मंडळाने केलेल्या शिफारशीस मान्यता देणे.
 - ८) संचालक व त्यांचे नातेवाईक यांना दिलेल्या कर्जाची नोंद घेणे.
 - ९) वैधानिक लेखापरिक्षकांनी प्रमाणित केल्यानुसार एकरकमी / सामोपचार पद्धतीने थकीत कर्ज रक्कमा भरण्यासाठी व्याजात दिलेल्या सुटीस मंजुरी देणे.
 - १०) वैधानिक लेखापरिक्षकांनी प्रमाणित केल्यानुसार थकीत व बुडीत कर्जे निर्लेखित (Written Off) करण्यास मंजुरी देणे.
 - ११) अहवाल सालात इमारत खरेदी-विक्री व तदनुषंगिक व्यवहारांचा आढावा व वाढीव खर्च तसेच पुढील वर्षातील प्रस्तावित इमारत बांधकाम, खरेदी-विक्री व तदनुषंगिक व्यवहार इत्यादी साठी मंजुरी देणे.
 - १२) संचालक मंडळाने सुचविलेल्या पोटनियम दुरूस्तीस मान्यता देणे.
 - १३) सन २०२५-२०२६ मधील सभासद प्रशिक्षण कार्यक्रमास मंजुरी देणे व गतवर्षाचा आढावा घेणे.
 - १४) सभासदांचे सभासदत्व रद्द (Expulsion Of Membership) करणे. (याबाबतची सविस्तर माहिती सभा सूचनापत्राच्या मागील बाजूस सभासदांच्या माहितीसाठी सादर केली आहे.)
 - १५) रिझर्व्ह बँक ऑफ इंडिया यांचे परिपत्रकीय सूचनांस अनुसरून मुख्य कार्यकारी अधिकारी यांच्या कार्यकालाबाबत.
 - १६) रिझर्व्ह बँक ऑफ इंडिया यांचे परिपत्रकास अनुसरून कार्यकारी संचालक (Executive Director) पदावर सीए. दिलीप म. गुरव यांची नेमणूक करण्याबाबत.
 - १७) १०८ व्या वार्षिक सर्वसाधारण सभेस उपस्थित नसणाऱ्या सभासदांची अनुपस्थिती क्षमापित करणे.
 - १८) माननीय अध्यक्षांच्या परवानगीने ऐनवेळी येणाऱ्या विषयावर चर्चा करणे.
- सदर सभेस बँकेच्या सर्व सभासदांनी उपस्थित रहावे अशी नम्र विनंती आहे.

मा. संचालक मंडळाच्या आदेशानुसार

स्थळ : कराड
दिनांक : ३० जून २०२५

सीए. धनंजय अ. शिंगटे
प्र. मुख्य कार्यकारी अधिकारी

टीप :

- १) संचालक मंडळाचा अहवाल, ताळेबंद व नफा-तोटा पत्रक हे बँकेच्या नोंदणीकृत मुख्य कार्यालयात व सर्व शाखांमधून सभासदांसाठी पूर्वसूचनेनुसार उपलब्ध करून देण्यात येईल.
- २) बँकेची वेबसाईट www.karadurbanbank.com वर संचालक मंडळाचा अहवाल, ताळेबंद व नफा-तोटा पत्रक प्रसिध्द केला आहे.
- ३) गणपूर्तीअभावी सभा तहकूब झाल्यास त्याच दिवशी त्याच ठिकाणी पूर्वघोषित वेळेनंतर अर्ध्या तासाने बँकेच्या पोटनियम क्रमांक ३५ मधील तरतुदीनुसार घेतली जाईल. या सभेस गणसंख्या नसली तरी वरील सूचनेत नमूद केल्याप्रमाणे विषयांवर विचार केला जाईल.
- ४) सभासदांना विषयपत्रिकेत नमूद केलेल्या विषयांच्या अनुषंगानेच लेखी प्रश्न विचारता येतील.
- ५) लेखी प्रश्न विचारायचे असल्यास दि. १४/०७/२०२५ पूर्वी प्र. मुख्य कार्यकारी अधिकार्यांकडे कार्यालयीन वेळेत तशी लेखी विचारणा करावी; म्हणजे माहिती देणे शक्य होईल.
- ६) सभासदांनी पत्ता, मोबाईल क्र., ई-मेल आयडी. इ. तपशीलाची अद्ययावत माहिती लेखीस्वरूपात शेअर्स विभाग, मुख्य कार्यालय, ५१६/२, शनिवार पेठ, शाहू चौक, कराड येथे द्यावी, म्हणजे आपल्याशी जलद संपर्क साधता येईल.
- ७) सभासदांना सभेस उपस्थित राहिल्याबद्दलचे उपस्थिती प्रमाणपत्र देण्यात येणार आहे. सदर उपस्थित प्रमाणपत्र सभा सूचनापत्राचा भाग असल्याने सभेची सूचना प्रत व फोटो असणारे ओळखपत्र बरोबर असल्याशिवाय सभागृहात प्रवेश दिला जाणार नाही याची कृपया नोंद घ्यावी.
- ८) सभासदांसाठी सभेनंतर भोजनाची व्यवस्था करण्यात आलेली आहे.

सभेच्या नोटीसी मधील विषय क्रमांक १४ बाबत खुलासा

अ. क्र.	सभासदाचे नाव	सभासदत्व रद्द करण्यामागील कारणे
१)	श्री. काकासो उर्फ संजय शिवराम चव्हाण	बँकेविरुद्ध कराड शहरात कंदील मोर्चा काढून बँकेच्या व्यवसायावर अनिष्ट परिणाम होईल व नावलौकिकास बाधा पोहोचेल अशापद्धतीने बँकेची बदनामी करणाऱ्या आरोळ्या देणे, कराड व मलकापूर शहर परिसरात बँक विरोधी खोट्या मजकुराचे फलक लावणे, प्रशासकीय कार्यालयासमोर खोटी बॅनरबाजी करत एक दिवसीय लाक्षणिक उपोषण करणे, बँकेची गतवर्षाची वार्षिक सर्वसाधारण सभा पुढे ढकलण्यासाठी प्रशासकीय कार्यालयास खोटा पत्रव्यवहार करणे तसेच सदर सभास्थळी बँक विरोधी आणि सभासदांची दिशाभूल होईल यादृष्टीने खोट्या मजकुराचे फलक घेवून जाहीर निदर्शने करणे, बँकेच्या कामकाज व व्यवहाराबाबत विविध प्रशासकीय कार्यालयांना खोट्या मजकुराचे पत्र पाठवून, बँकेची बदनामी करणे.
२)	श्री. अशोक पांडुरंग पाटील	
३)	श्री. वसीम महमदइकबाल सय्यद	वसीम सय्यद यांचेद्वारे चालविण्यात येणाऱ्या ऑनलाईन वेबपोर्टलवर, वेळोवेळी बँकेविषयी जनमानसात संभ्रम निर्माण करणारी व बँकेची प्रतिमा मलीन होणारी बँकेबाबतची माहिती प्रसिद्ध करून, बँकेची बदनामी करणे, परिणामी बँकेच्या व्यवसायावर अनिष्ट परिणाम होईल असे कृत्य जाणीवपूर्वक करणे.
४)	श्री. खाजामिया सिराज इनामदार	कर्जास तारण दिलेल्या मिळकती पैकी एक मिळकत विनामोबदला तारणमुक्त करून दिलेली असतानादेखील, त्याबाबत मोबदला रक्कम रोख स्वरूपात बँक कर्मचाऱ्याला दिल्याचा बनाव करून, तसा खोटा पत्रव्यवहार विविध प्रशासकीय कार्यालयास करून बँकेची बदनामी करणे, तसेच याबाबत राजकीय पक्षाचे पदाधिकारी व त्यांच्या कार्यकर्त्यांचीदेखील दिशाभूल करून त्यांचेसमवेत बँकेच्या मुख्य कार्यालयात गदारोळ घालणे, सामाजिक संस्थेच्या पदाधिकाऱ्याकडे खोटी तक्रार करून, त्यांचेमार्फत बँकेच्या अधिकाऱ्यांवर नाहक दबाव टाकणे आणि बँकेच्या नावलौकिकास बाधा पोहचवून बँकेच्या व्यवसायावर अनिष्ट परिणाम होईल असे कृत्य करणे.
५)	सौ. शोभा अशोक पाटील	बँकेविरुद्ध कराड शहरात कंदील मोर्चा काढून बँकेच्या व्यवसायावर अनिष्ट परिणाम होईल व नावलौकिकास बाधा पोहोचेल अशापद्धतीने बँकेची बदनामी करणाऱ्या आरोळ्या देणे, कराड व मलकापूर शहर परिसरात बँक विरोधी खोट्या मजकुराचे फलक लावणे, बँकेच्या कारभाराबाबत सार्वजनिक स्तरावर निखालस खोट्या बातम्या पसरवून, बँकेची जाणीवपूर्वक बदनामी करणे.
६)	श्री. बाळासाहेब पांडुरंग पाटील	
७)	श्री. शरद रामचंद्र देव	

परिशिष्ट 'अ'

बँकेचे नाव : दि कराड अर्बन को- ऑप. बँक लि., कराड. (शेड्यूल्ड बँक)
मुख्य कार्यालय पत्ता : ५१६/२, शनिवार पेठ, शाहू चौक, कराड -४१५ ११०, जि. सातारा
नोंदणी क्र./दिनांक : १३०९ / २४.०१.१९१७
रिझर्व्ह बँक लायसेन्स नंबर : यु.बी.डी./एम.एच./८८५ पी. दि. १५.१०.१९८७
Inclusion in Second Schedule to RBI Act 1934 : Date : 29-01-2000
GST No. : 27AAAAT3981A1ZN

कार्यक्षेत्र

बँकेचे कार्यक्षेत्र महाराष्ट्रातील सातारा, सांगली, पुणे, सोलापूर, कोल्हापूर, रत्नागिरी व रायगड हे जिल्हे आणि मुंबई व तिची उपनगरे यापुरते सिमित राहिल.



अध्यक्षीय मनोगत...

सन्माननीय सभासद बंधू-भगिनीनो,
सादर सस्नेह नमस्कार,



दि. ३१ मार्च २०२५ अखेरच्या सांपत्तिक स्थितीचा आणि वर्षभरातील कामकाजाचा आढावा आपल्यासमोर संचालक मंडळाच्या वतीने सादर करताना होणारा आनंद अवर्णनीय आहे. शताब्दीपूर्तीनंतरच्या पहिल्या दशकातील शेवटच्या टप्प्यावर रु. ५००० कोटींची व्यवसायपूर्ती आणि चालू वर्षातील त्या व्यवसायात तब्बल रु. ६५१ कोटींची वृद्धी, 'शून्य' टक्के नक्त एन.पी.ए. आणि त्याचबरोबर मोबाईल बँकिंगसह यू.पी.आय. आधारित सेवांचे कार्यान्वयन असा दुग्धशर्करा योग बँकेने साध्य करीत पारंपरिक बँकिंगबरोबरच डिजीटल बँकिंगच्या क्षेत्रात आपला कार्यभार विस्तारला आहे. त्यामुळे गेल्या दोन वर्षातील वार्षिक सर्वसाधारण सभेमध्ये आपण केलेले सर्व संकल्प सिद्धीस गेले आहेत; त्याचा आनंद नक्कीच शब्दातीत आहे.

चालू आर्थिक वर्ष हे बँकेच्या वाटचालीतील प्रगती, सातत्य, संकल्पपूर्ती आणि ध्येयनिश्चितीसाठी नक्कीच ऐतिहासिक ठरले आहे; बँकेच्या पुढील वर्षाच्या वाटचालीचा पाया त्यामुळे सक्षम आणि अधिक विस्तृत होण्यास मदत होणार आहे.

अर्थव्यवस्था व बँकिंग क्षेत्र - सद्यस्थिती

रशिया-युकेन संघर्षाबरोबरच इस्राईल-हमास संघर्षाची भर पडल्यामुळे एकंदरीतच भू-राजकीय धोके आणि व्यापार धोरणातील अनिश्चिततेमुळे जागतिक वित्तीय बाजारामध्ये मोठे चढ-उतार पाहावयास मिळाले. या सर्व पार्श्वभूमीवर भारतीय अर्थव्यवस्थेला चालना देण्यात कृषी व सेवा क्षेत्र प्रमुख हिस्सेदार राहिले. रिझर्व्ह बँकेने आर्थिक वर्षाच्या सुरुवातीस सकल राष्ट्रीय उत्पन्नाचा अंदाज ६.७०% वर्तविला होता; मात्र जागतिक घटनांचा होणारा परिणाम विचारात घेता त्यात ०.२० ने घट करीत ते ६.५०% इतके पुनर्निर्धारित केले. तसेच, सन २०२४-२०२५ च्या आर्थिक वर्षातील पहिल्या तीन तिमाहीत रिझर्व्ह बँकेने व्याजदर धोरण जैसे-थे ठेवले; मात्र फेब्रुवारी २०२५ मध्ये रेपो दर ०.२५ ने कमी केला. मे २०२० नंतरची ही पहिलीच कपात रिझर्व्ह बँकेने केली. बँकिंग क्षेत्रात कर्जवाढीचा दर १८% तर ठेववाढीचा दर १२% नोंदविला गेला. तरलता राखण्यासाठी बँकांना वर्षाच्या अखेरीपर्यंत ठेवीवरील व्याजदर चढे ठेवावे लागले. गत काही वर्षांच्या तुलनेत ठेवीदारांच्या दृष्टीने ठेव व्याजदर समाधानकारक राहिले. या पार्श्वभूमीवर बँकेने बँकिंग क्षेत्रातील व्याजदर धोरण, बाजारपेठेतील परिस्थिती आणि बँकेची सांपत्तिक स्थिती याचा साकल्याने विचार करून बँकेची नफाक्षमता विचारात घेऊन बँकेच्या व्याजधोरणाची आखणी केली.

वर्षभरातील वाटचाल

मार्च २०२५ अखेर गतवर्षाच्या तुलनेत १२.५० टक्क्यांनी व्यवसायामध्ये रु. ६५१ कोटींची वाढ नोंदवित रु. ५८३७ कोटींची व्यवसायपूर्ती केली. यामध्ये एकूण ठेव व्यवहार रु. ३५७४ कोटी तर कर्जव्यवहार रु. २२६३ कोटी राहिला. सन २००५ मध्ये बँकेचा एकूण व्यवसाय जेवढा होता; तेवढी वाढ आपण एकाच वर्षात साध्य केली आहे. आजवरच्या बँकेच्या इतिहासातील ही विक्रमी वाढ आहे. व्यवसायामध्ये साध्य केलेली वाढ बँकिंग इंडस्ट्रीमधील वाढीपेक्षा अधिक आहे. चालू आर्थिक वर्षात कर्जावरील व्याजदर अतिशय स्पर्धात्मक ठेवल्यामुळे कर्जव्यवहारातदेखील रु. ३४० कोटींची विक्रमी वाढ झाली. यामध्ये व्यावसायिक कर्जाची वाढ लक्षणीय आहे. बँकेने एकप्रकारे व्यवसाय, उद्योग उभारणीत आपला सहभाग नोंदविला आहे.

ऑनगोईंग एन.पी.ए. व्यवस्थापन पालकत्व संकल्पनेतून प्रभावीपणे केल्यामुळे वर्षाअखेरीस एकूण एन.पी.ए. मध्ये केवळ रु. ४ कोटींची वाढ झाली तर, जुन्या एन.पी.ए. मधून रु. ३० कोटींची वसुली करत नक्त एन.पी.ए. चे प्रमाण 'शून्य' पातळीच्या खाली राखणे शक्य झाले आहे. वसुली कामकाजातही एक सातत्यपूर्णता आली असून गतवर्षीप्रमाणेच यंदा संपूर्ण वर्षभर वसुलीसाठी कालबद्धरीतीने उत्तम नियोजन करून त्यासाठी तयार केलेल्या कृतीआराखड्याची अंमलबजावणी आणि त्याला मिळणाऱ्या प्रतिसादानुसार आवश्यक त्या सुधारणा व बदल करीत केलेली वाटचाल यामुळे नेट एन.पी.ए. ची पातळी 'शून्य' स्तरावर राखणे शक्य झाले आहे.

रिझर्व्ह बँकेच्या निर्देशाप्रमाणे, लहान कर्जांचे प्रमाण मार्च २०२४ अखेर एकूण कर्जव्यवहारापैकी ५०% कर्जे गाठण्याचे उद्दिष्ट दिले होते. सहकारी बँकिंग इंडस्ट्रीमधील कर्ज बकेटसचा आणि गेल्या तीन वर्षातील कर्ज मागणी व वृद्धीचा विचार करून सर्वच सहकारी बँकांसाठी याचा पुनर्विचार व्हावा यादृष्टीने पत्रव्यवहार केला होता. रिझर्व्ह बँकेने, सुरुवातीस त्यास मुदतवाढ आणि फेब्रुवारी २०२५ मध्ये परिपत्रकीय सूचनाद्वारे हा प्रती कर्जदार रु. २५ लाख किंवा टायर १ कॅपिटलच्या ०.४०% व कमाल रु. ३ कोटी यापैकी कमाल रकमेच्या मर्यादेच्या आत (म्हणजेच आपल्या बँकेच्या बाबतीत रु. ८२ लाखांच्या आत) असणे गरजेचे असून याच्या पूर्ततेसाठी मार्च २०२६ पर्यंत मुदत दिली आहे. बँकेने गेल्या चार वर्षांत लहान कर्ज वाढविण्यासाठी प्रत्येक सेवकाला कर्जाचे उद्दिष्ट देऊन केलेल्या नियोजनबद्ध व सांघिक प्रयत्नांमुळे आपण हे प्रमाण मार्च २०२५ मध्येच पूर्ण केले आहे. छोट्या कर्ज वितरणाअंतर्गत वर्षभरात १५००+ खातेदारांना रु. ४५० कोटीची कर्ज मंजूर करण्यात आली. याचबरोबर अग्रक्रम क्षेत्रास ६५% कर्जपुरवठ्याचे उद्दिष्ट रिझर्व्ह बँक ऑफ इंडियाने निश्चित केले होते. सदर निकषाची पूर्तता ७५% म्हणजेच प्रमाणकापेक्षा अधिक झालेली आहे.

रिझर्व्ह बँकेचे दूरदर्शी निकष आणि सर्व निर्धारित प्रमाणांची पूर्ती बँकेने साध्य केलेली असून भांडवल पर्याप्तता प्रमाण (सी.आर.ए.आर.) १५.२७ % इतके राखून आपली सक्षमता आणि सुदृढता कायम राखली आहे. बँकेस एकूण रु. ४५ कोटी इतका ढोबळ नफा तर सर्व कर व तरतुदी वजा जाता रु. २६.४७ कोटी इतका निव्वळ नफा झाला आहे. बँकेच्या २९ शाखांना रु. १ कोटीपेक्षा अधिक नफा झाला असून यामध्ये सर्वाधिक नफा मिळालेल्या सदरबझार सातारा शाखेने रु. ७ कोटींचा उच्चांकी टप्पा ओलांडला आहे. तसेच, ३५ शाखांनी एन.पी.ए.चे प्रमाण 'शून्य' राखण्यात यश मिळवले आहे.

विलीनीकृत बँकांच्या १० शाखांचे केलेले रिलोकेशन व नवीन ५ शाखांद्वारे नवीन व्यवसायाच्या संधी विस्तारत बँकेने या १५ शाखांद्वारे अल्पावधीतच रु. २५० कोटीपेक्षा अधिक व्यवसाय पूर्णतः नवीन असणाऱ्या ग्राहकांशी व्यवसायाचे नातेबंद वढ करत साध्य केलेला आहे. सातारा जिल्ह्यातील १८ शाखांनीदेखील त्यांच्या व्यवसायपूर्तीचा रु. २००० कोटींचा टप्पा ओलांडत सातारा जिल्ह्यांत बँकेची नवी ओळख निर्माण केली आहे. अनेक ग्राहक, हितचिंतक व युवा सभासदांच्या नव्याने होणाऱ्या समावेशाने कराड अर्बन कुटुंब असेच विस्तारत आहे. बँकेने केलेली प्रगती केवळ आकडेवारीमधील नसून ती गुणात्मक आहे आणि त्याचमुळे गेल्या तीन वर्षांत त्यामध्ये सातत्य असल्याने दिसून येते.

गत वार्षिक सर्वसाधारण सभेत मोबाईल बँकिंग सेवेचा शुभारंभ करण्याबाबत आश्वासन देण्यात आले होते. रिझर्व्ह बँक ऑफ इंडियाकडून याबाबतचा परवाना प्राप्त करून सप्टेंबर २०२४ पासून मोबाईल बँकिंग सेवा कार्यान्वित करण्यात आली. मोबाईल बँकिंगचा लोकार्पण समारंभ आणि ग्राहकांसाठी सायबर प्रशिक्षण कार्यशाळा दि.२६ सप्टेंबर २०२४ रोजी या एकाच दिवशी एकाच वेळी कराड, सातारा, पुणे, सांगली येथे घेण्यात आली; त्यास उत्स्फूर्त प्रतिसाद मिळाला.

मोबाईल बँकिंग ऑप बँकेला कोअर बँकिंग प्रणाली देणाऱ्या 'वीरमती सॉफ्टवेअर अँड टेलिकम्युनिकेशन लिमिटेड' या कंपनीने विकसित केले असून त्याचे 'सकल पे' (Sakal Pay) असे नामकरण करण्यात आले आहे. त्याचप्रमाणे बँकेने लगेचच युनिफाईड पेमेंट इंटरफेसला (UPI) संलग्न होत; यू.पी.आय. सेवांसाठी सर्वात जास्त वापर होणाऱ्या सर्व ऑपसाठी (G Pay, Phone Pe, BHIM, Whatsapp, Amazon Pay etc.) बँकेने सभासदत्व घेऊन ग्राहकांना या सर्व ऑपमध्ये बँकेच्या खात्यातून यू.पी.आय. सुविधा उपलब्ध झाल्या आहेत. त्याद्वारे जास्तीत जास्त सेवांचा उपयोग आर्थिक गरजांच्या पूर्तीसाठी ग्राहकांनी करावा.

बदलत्या संगणक युगात अशा विविध प्रणालींद्वारे जसे आर्थिक व्यवहार मोठ्या प्रमाणात वाढत चालले आहेत तसे सायबर धोक्यांचे प्रमाण आणि पद्धतीदेखील प्रचंड वाढत आहेत. मोबाईल आणि यू.पी.आय. आधारित सेवा ग्राहकांना उपलब्ध करून दिल्यामुळे ग्राहकांच्या व्यवहारांची सुरक्षितता जपणे हेदेखील बँकेचे कर्तव्य आहे आणि बँकेची संगणक प्रणाली पूर्णपणे बँकेच्या स्वतःच्या संगणक विभागामार्फत विकसित व नियंत्रित केली जात असून त्यांच्यामार्फतच संगणकीय प्रणाली व व्यवहारांवर बारकाईने देखरेख ठेवून धोक्याची पूर्वसूचना व संभाव्यता सूचित करणारे; अद्यावत सॉफ्टवेअर्सचा संच असणारे 'सायबर सुरक्षा कार्य केंद्र' बँकेच्या मुख्य कार्यालयात कार्यान्वित करण्यात आले आहे. याद्वारे बँकेच्या प्रणालीतून होणाऱ्या प्रत्येक व्यवहारांचे प्राप्त विदांमधून पृथक्करण, विश्लेषण आणि त्यामध्ये काही धोके असल्यास त्यावरील उपाययोजना असे कार्यान्वयन या सेंटरद्वारे करण्यात येत आहे; त्यामुळे बँकेच्या सर्व ग्राहकांच्या डिजीटल व्यवहारांना सुरक्षेचे एक कोंदण प्राप्त झाले आहे.

बँकेच्या मार्च २०२५ पर्यंत एकूण ६७ शाखा कार्यरत असून संपलेल्या आर्थिक वर्षात नव्या पाच वाई, बारशी, पंढरपूर, सांगोला, एम.आय.डी.सी. सातारा या शाखा ग्राहकसेवेत नव्याने रुजू झाल्या आणि आर्थिक वर्षाखेरीस या नवीन पाच शाखांमधून रु. ७५ कोटींचा व्यवसाय व २०००+ ग्राहक बँकेशी व्यवहारांमुळे नव्याने जोडले गेले. शाखाविस्ताराच्या माध्यमातून एकूण ६६ तालुक्यांमध्ये बँक विस्तारली आहे. बँकेने साध्य केलेली प्रगती व आर्थिक सक्षमतेच्या जोरावर रिझर्व्ह बँकेने नुकतीच हडपसर, चाकण, शिरवळ,

इचलकरंजी, नातेपुते अशा नव्या पाच शाखांना मान्यता दिली असून पहिल्या सहामाहीतच या शाखा ग्राहकांच्या सेवेत रुजू होतील आणि त्यामुळे बँकेचा शाखाविस्तार ७२ पर्यंत पोहोचणार आहे. व्यवसाय वाढीच्या नवीन संधी यामुळे बँकेला उपलब्ध होणार असून त्याद्वारे सेवाविस्तार व ग्राहक संख्येत वाढ करणे शक्य होणार आहे.

बँकेचे सेवक प्रशिक्षण व संशोधन केंद्र 'राज्य शिखर प्रशिक्षण संस्थेचा' दर्जाप्राप्त आहे; सदर केंद्राच्या माध्यमातून सातारा, सांगली, कोल्हापूर, सोलापूर, रत्नागिरी जिल्ह्यांतल्या विविध सहकारी संस्थांना त्यांच्या गरजेनुसार प्रशिक्षण देण्यात येते. अहवाल सालात ९० नागरी सहकारी बँका आणि ६१० पतसंस्था व अन्य सहकारी संस्थांसाठी १२१ प्रशिक्षण कार्यक्रमांचे आयोजन करण्यात आले, त्यामध्ये ४५०० पेक्षा अधिक पदाधिकाऱ्यांनी तर ६००० पेक्षा अधिक सेवकांना विविध विषयांवर प्रशिक्षित करण्यात आले. काळाची गरज ओळखून प्रशिक्षण केंद्राने सायबर सिक्युरिटीवर १२ ऑनलाईन प्रशिक्षण कार्यक्रम यशस्वीरीत्या आयोजित केले. सहकारांतर्गत सहकार या सहकाराच्या मूलतत्वास अनुसरून बँकेने अन्य सहकारी संस्थांच्या कामकाजाच्या गुणात्मक दर्जात वृद्धी व्हावी व सहकार क्षेत्राला बळकटी मिळावी यादृष्टीने माफक फी आकारून प्रशिक्षण कार्यक्रमांचे आरेखन करण्याची परंपरा जपली आहे. दिवसेंदिवस प्रशिक्षण केंद्राचा कार्यविस्तार व नावलौकिक वाढत असून त्याचा लाभ अनेक सहकारी बँका, पतसंस्था व अन्य सहकारी संस्थादेखील घेत आहेत.

व्यवसायाची पाच हजार कोटींची पूर्ती, मोबाईल बँकिंगचे लोकार्पण, नवीन शाखांचे कार्यान्वयन या पार्श्वभूमीवर बँकेच्या नाममुद्रेची (लोगो) तसेच, वेबसाईटची रंगसंगती तरुण ग्राहक वर्ग विचारात घेऊन नाविन्यपूर्ण करण्यात आली आहे. नजीकच्या भविष्यकाळात या नव्या रंगसंगतीमध्ये बँकेची नाममुद्रा (लोगो) सर्वच शाखांतून पाहावयास मिळेल. नव्या रंगसंगतीमध्ये वापरलेले दोन रंग हे गुणवत्ता, स्थैर्य, दूरदर्शीपणा, चैतन्यमय ऊर्जा, समृद्धीचे प्रतीक असून जुन्या आठवणींना उजाळा देऊन नाविन्यपूर्ण कल्पनाशक्तीला वाव देऊन परिपूर्णता साधणारे आहेत. बँकेची भविष्यकालीन वाटचाल ही एका अर्थाने नव्या रंगसंगतीमधून अधोरेखित झाली आहे. त्याचप्रमाणे, ग्राहकांना बँकांच्या विविध ठेव व कर्जाच्या योजनांची माहिती तसेच बँकिंग सेवा व त्याचे शुल्क इ. विषयी सर्व माहिती डिजीटल स्वरूपात आणि आकर्षक पद्धतीने समजावी यादृष्टीने सर्व शाखांतील बँकिंग हॉलमधील दर्शनी भागात 'डिजीटल डिस्प्ले' लावण्यात आले आहेत.

बँकेची गेल्या दोन वर्षांतील अतुलनीय कामगिरी पाहून बँको या प्रतिथयश संस्थेने बँकेला 'बेस्ट टर्नअराऊंड बँक' म्हणून बँकेला पुरस्कार देऊन सन्मानित केले; बँकेच्या वतीने हा पुरस्कार मुख्य कार्यकारी अधिकारी सीए. दिलीप गुरव यांनी स्वीकारला.

भविष्यकालीन वाटचाल -

बँक रु. ६००० कोटींच्या व्यवसायाच्या टप्प्याकडे वाटचाल करते आहे आणि सर्व डिजीटल सेवा आता ग्राहकांना उपलब्ध झालेल्या आहेत. बँकिंग क्षेत्रात होणाऱ्या माहिती तंत्रज्ञान व अन्य बदलाचा मागोवा घेत बँकेने येत्या आर्थिक वर्षात खालील उद्दिष्टे निश्चित केलेली आहेत.

- ❖ मोबाईल बँकिंग सेवामध्ये जास्तीत जास्त ग्राहकांना सामावून घेणे आणि चालू आर्थिक वर्षात इंटरनेट बँकिंग सुविधा ग्राहकांसाठी उपलब्ध करून देणे.
- ❖ शून्य टक्के एन.पी.ए. ची परंपरा कायम राखणे आणि ढोबळ अनुत्पादक जिंदगीचे प्रमाण ५% चे आत आणणे.
- ❖ व्यवसाय प्रारूप आराखड्यानुसार नियोजनबद्ध वाटचाल करीत व्यवसायवाढीत सातत्य ठेवत वाटचाल करणे.
- ❖ बँकेचे कार्यक्षेत्र संपूर्ण महाराष्ट्र करून शाखा विस्ताराचे धोरण कायम ठेवणे.
- ❖ अंतर्गत कामकाजात कृत्रिम बुद्धिमत्ता (Artificial Intelligence - AI) आधारित प्रणालींचा वापर.

बँकेच्या वाटचालीतील दुसऱ्या शतकाच्या पहिल्या दशकात सर्व डिजीटल उपलब्ध झाल्या असून सर्व सभासद, ग्राहकांनी 'एक कुटुंब... एकच बँक... कराड अर्बन बँक' (One Family..One Bank) ही संकल्पना कृतीतून रुजवावी; म्हणजे या प्रगतीला 'सर्वांची साथ.. सर्वांची प्रगती..' या तत्त्वाने प्रगतीचे नवे आयाम प्राप्त होतील.

बँकेने स्थापनेपासून बँकिंगबरोबरच समाजाभिमुख कार्य करण्याचा वारसा कृतिशीलतेने जपला आहे. सन २०२५ हे वर्ष संयुक्त राष्ट्र संघाने 'आंतरराष्ट्रीय सहकार वर्ष' घोषित केले आहे. विविध सहकारी संस्थांच्या माध्यमातून समाजाचा सर्वांगीण विकास साधणे हेच सहकाराचे मर्म आहे आणि समाजऋणात राहण्यासाठी बँकेच्या माध्यमातून हे कार्य भविष्यकाळात अधिक विस्तारत नेऊ आणि बँकेची ही वेगळी ओळख जनमानसात कायमस्वरूपी जपण्यासाठी आपण सर्व सभासद, ग्राहक अन् हितचिंतक असेच एकसंधपणे कार्यरत राहूया याच अपेक्षांसह ...

संचालक मंडळाच्या वतीने,

डॉ. सुभाष शिवराम एरम
अध्यक्ष

Chairman's Speech...

To,
Honorable Members,
Greetings & Good Wishes to everyone !!!



I am pleased in welcoming you all to his historic 108th Annual General Meeting on behalf of all my Respected Board of Directors am delighted to report the financial position and overall review of the bank as of 31st March, 2025. In the run up to first decade after celebrating our centenary celebrations, the bank could cross Rs. 5000+ Crores Business threshold and achieve business of Rs. 651 Crores in a single financial year 2024-25. This feat was more special as it was accompanied by ZERO Net NPA's and commencement of much awaited Mobile Banking services and enabling UPI platforms for our customer. In the real sense the the bank has migrated from traditional brick and mortar banking to "Digital" banking now. Along with all of you I am equally hally that the dual milestones decided in the last consecutive two Annual General Meetings have finally come true.

The financial year 2024-25, marked historic advancements on business front, consistency in all spheres of banking, determined focus in achieving resolve and further acting as per business model-oriented action plan for business. This has indeed laid down the solid foundation for adequate, broad based and potentially viable business growth for future financial years to come.

Economy & Banking- Current scenario

The geo-political risks emanating from ongoing Russia-Ukraine war, emerging battle between Israel-Hamas and bombings conducted on nuclear sites in Iran coupled with uncertain trade have created huge volatility in the global markets. Amidst these rapidly changing & complex geo-political scenarios, the Indian economy has faired rather well with agriculture and service industry being major contributors. Despite the positive growth the inflation trend continues to worry Indian economy. The Gross Domestic Product (GDP) at the beginning of the year was estimated at 6.70%, but considering the effect of global turmoil the Reserve Bank of India reduced the same by 0.20% and it was revised as 6.50%. With the changes in interest rate scenarios, global market turmoil and current as well as projected financial position, an overall consolidated impact of the same taking into account the impact on profitability, interest rate policy of the bank was decided from time to time.

In the first quarter FY 2024-25, the Reserve Bank of India kept the interest rates intact with no changes, however suddenly in February 2025; they reduced the repo rate by 0.25%. This was first such instance of a rate cut since May 2020. The Reserve Bank of India using a combination of tools like variable repo rate transitions, open market operations and rupee to dollar swap, etc. ensured that there was enough liquidity in the Indian financial markets. The credit growth rate was healthy at 18% and deposit growth rate grew by 12% during the period. In order to maintain liquidity the banks had to keep the deposit rates at higher rates, this was especially good for depositors who could reap the benefits of better interest rates in the last few years.

Performance highlights of the bank during the F.Y. 2024-25

Compared to the last year, our bank managed to grow the mixed business by 12.50% achieving Rs. 651 Crores historical highest in a single year & registering Rs. 5837 Crores of Mixed buesiness. This Mixed business included deposits to the tune of Rs. 3574 Crores and Loans & Advances of Rs. 2263 Crores. This is specifically significant, since the growth size of Rs. 651 Crores achieved in this F.Y. 2024-25 was the total business size of the bank two decades ago in 2005. This is a historic moment in the bank as it has achieved it total business as of 2005 in terms of growth in a single F.Y. 2024-25 thereby beating all its previous records. This growth rate achieved by the bank is much higher than the business growth of the banking sector. This outcome is

truly notable as the bank has managed to retain competitive loan interest rates throughout the year and disbursed loan of Rs. 340 Crores out of its total loan portfolio in single F.Y. 2024-25. One significant mention in this credit growth is the business loans which have been disbursed and in a true sense our bank has contributed to the business and in the turn the economy true to its tagline of **सकल जनांसी आधार** "Support Each & Everyone" & effective become a partner in nation building.

During this period, the bank has effectively implemented the "Guardianship" concept for ongoing NPA management, which was evident from the fact that there was a minimal NPA slippage of Rs. 4 Crores during the period. However, due to the all-round targeted & effective recovery measures adopted there was realization of dues worth Rs. 30 Crores and this has helped achieve ZERO Net NPA's for the bank. There has been a consistent and round the clock NPA monitoring by the bank with targeted efforts in line with the action plan for recovery adopted by the bank. Taking into account the responses received and making suitable changes as and when required; this unique blended approach ensured that bank has maintained ZERO Net NPA's during the year.

As per the Reserve Bank of India norms, they had specified targets of the small ticket size loans to be 50% & above out of the total loans. Considering the loan buckets structure and anticipated credit demand growth, our bank had requested RBI to reconsider the same. The RBI initially extended the timeline and in February 2025 raised this limit as Rs. 25 Lakhs or 0.40% of Tier I Capital subject to maximum of Rs. 3 Crore within the overall limits. This proved to be beneficial to our bank as the small ticket size limit for our bank was enhanced to Rs. 82 Lakhs as per the norms and was provided extension upto March 2026. The bank had given individual loan targets to staff and due to the combined teal efforts of all them, we could manage to achieve these targets in advance during March 2025 itself. Amongst the loans disbursed under small ticket size, more than 1500+ borrowers were sanctioned Rs. 450 Crores. The Reserve Bank of India had also fixed the target of 65% loans to priority sector and the bank could manage to achieve more than this target limit wherein our priority sector achievement was 75%.

Keeping in mind the Reserve Bank of India's farsighted revised parameters for capital adequacy the bank has been able to maintain CRAR (Capital to Risk-weighted Asset Ratio) over and above the criteria at 15.27% indicating its financial health and overall capability. The bank has posted operating profits of Rs. 45 Crores and the Profits after Provisions & Tax is Rs. 26.47 Crores. Amongst this 29 branches of the bank have posted profits above Rs. 1 Crores. Sadar Bazar, Satara branch has been able to breach and conquer historic highest profit of Rs. 7 Crores. 35 branches of the bank have managed to maintain ZERO Net NPA's and the collective efforts of all these branches has translated to stellar financial results of the bank.

The relocated ten and newly opened five branches of the bank have managed to cross the combined business of Rs. 250 Crores. This has been done by establishing completely new customer relationships for the bank thereby strengthening the roots of the bank at grassroots level. The 18 branches in Satara district alone of the bank have managed to achieve the superlative feat of Rs. 2000 Crores mixed business. Thus it has paved way for establishing the bank as the leader in home district and providing a total unrefuted brand image of the bank. With the additions of these new customers, well-wisher patrons and members of the bank; the '**कराड अर्बन कुटुंब**' is truly expanding. The growth of the bank is not just in terms of this absolute numbers but in the qualitative norms fulfillment by the bank, overall new customer relationships being built, the shift from traditional to digital banking and renewed spirit, upskilled and motivated workforce ready to serve the customers.

In the previous Annual General Meeting, it was promised to all members that the bank will commence the mobile banking facility soon. The bank obtained the requisite approvals from Reserve Bank of India and in September, 2024 mobile banking services of the bank were launched on the Google & Apple Playstore. The bank decided to conduct a dedicated public inauguration function of the mobile banking services of the bank. This event was done along with much-needed cyber security training to maintain hygiene in the digital world. Accordingly on 26th September, 2024 on a single day at four locations namely Karad, Satara, Pune and Sangli. This unique grand launch event with the cyber security training received wide appreciation from all the member/customer participants.

The Mobile Banking Application of the bank has been developed by the CBS vendor Virmati Software & Telecommunications Ltd and aptly named it as 'सकल पे' in line with the tagline of the bank depicting its unique logo. Immediately after the mobile banking application of the bank was launched, within a short span of time the bank was affiliated with the Unified Payment Interface (UPI) and this service of the bank was made available through different leading applications like BHIM UPI, Google Pay, PhonePe, WhatsApp Pay & Amazon Pay. The customers of the bank can avail the digital umbrella of banking services now through already existing SMS Banking, WhatsApp Banking, QR Code credits followed by these newly introduced service delivery channels of Mobile Banking App & UPI. This has truly turned the bank digital for all customers now and they can bank anytime, anywhere with convenience at their fingertips.

In the ever-changing dynamic digital landscape, just as the financial transactions are increasing the cyber risks are proportionally increasing as well. While providing these digital service channels like mobile banking app and UPI; the bank understands its moral responsibility as well. Therefore, our bank has through its in-house Computer Department set up a dedicated Security Operations Centre-SOC for careful monitoring and early warning signals of possible threats through a set of devoted software's for the same. This SOC has been set up at the Head Office and will function in isolation mining through minute data, carrying analysis of the same and identify potential threats so that effective remedial solutions for the same can be carried out in real time. Effectively, this SOC has enabled a much needed safety net for the digital users of the bank and they can transact at their convenience hassle free under a safe-secure and monitored environment.

Until March 2025, a total of 67 branches of the bank were operational in 8 districts covering 66 talukas of Maharashtra state. In the F.Y. 2024-25, the bank opened 5 branches out of these 67 in Wai, Barshi, Pandharpur, Sangola & MIDC Satara for customer service. These 5 branches with renewed enthusiasm and team spirit managed to contribute Rs. 75 Crores of total business to the bank as of March 2025 with 2000+ newly added customers to the bank. Considering the financial soundness and growth showcased by the bank, the Reserve Bank of India has approved opening of 5 new branches at Hadapsar-Pune, Chakan-Pune, Shirwal, Ichalkaranji and Natepute which will commence operations within six months of the ongoing F.Y. 2025-26. This will increase the total number of branches of the bank to 72 and make available new avenues for business through newly acquired customer relationships and improved potential business opportunities thereby automatically contributing to overall growth of the bank.

The Staff Training & Research Centre of the bank is approved as State Level Apex Training Institution. Through this arm of the bank, customized and on demand trainings have been successfully conducted for Co-operative institutions like Credit societies and banks in Satara, Sangli, Kolhapur, Solapur and Ratnagiri districts. During the current period, in a total of 121 training programmes conducted 90 Co-operative banks and 610 Co-operative credit societies participated through their 10,000+ staff and gained knowledge of various applicable subjects. Additionally adjudging the growing need for digital world awareness, the bank has also conducted "Cyber Security" aspects related specific training in 12 such online programmes. We have voluntarily ensured "Co-operation amongst Co-operatives" and staying true to this spirit we have conducted these training programmes at reasonable fee explicitly ensuring that the quantitative aspects imparted are ingrained in the staff which will further help their day to day working at respective co-op entities. The goodwill and reputation of the training centre and in turn the bank is spreading far and wide right from South Western Maharashtra Co-op region (Satara-Sangli-Kolhapur-Solapur districts), Konkan Region (Ratnagiri & Sindhudurg districts) and newly added geography Central Maharashtra (Jalgaon district) and everyone is making use of our banks training facilities.

A dedicated action plan for NPA recovery bearing results, the bank crossing the Rs. 5000 Crores mixed business landmark, inauguration of mobile banking application & UPI services as well as opening 5 new branches meant an overall sense of renewed vigor in the bank. This called for a change in the color combination to attract youth in this digital day and age. From now on, you will find the change in the colour of banks logo (the overall design is the intact with its significance) display from our branches, ATM's, digital & print advertisement to the overall sense and feel on the website of the bank. The new colour combination used has two

colours which exhibit features of quality, stability, farsightedness, consciousness and prosperity while reminiscing the old memories through the design being intact thereby apt combination of old & new. The renewed vision of the centenary bank for the youth is clearly underlined through the logo colour change.

Witnessing this remarkable transformation of the bank, a renowned institute operating in the Co-operative sector “Banco” felicitated the bank recently at their function in Lonavala as “The Best Turnaround Bank”. The CEO of the bank CA Dilip Gurav collected the prestigious medal and certificate at the function on behalf of the bank.

Future Outlook

The bank is steadily marching towards crossing the mixed business of Rs. 6000 Crores within the first six months of F.Y. 2025-26 itself through its wide umbrella offerings of deposits and loan products now additionally through digital service channels as well. The bank is also adopting rapidly changing technological environment surroundings and has planned the following proactive steps in this regard;

- To increase the number of customers using Mobile Banking App and commence Internet banking services during the F.Y. 2025-26
- To consistently maintain the Net NPA's at ZERO like previous years with special emphasis on reducing the Gross NPA's below 5%
- To ensure continuous monitoring and follow up as per the business model ensuring any deviations are corrected and the business growth is on track to achieve the projections
- To expand the area of operations of the bank to the entire state of Maharashtra
- Making use of Artificial Intelligence (AI) & Machine Learning (ML) for the overall internal workings in systems at the bank.

The bank has since its inception always strived to be socially responsible and contribute towards the society in all ways possible. The calendar year 2025 is declared as “International Year of Co-operatives” by the United Nations. The bank has through the various occasions within the Co-operative sector always strived to maintain co-operative spirit and fulfill the larger societal obligations. We hope we continue our business growth, satisfying our half a million customers, maintain our undisputed brand image as socially responsible entity amongst all our members, stakeholders and well-wishers together as a team.

With faith in fulfilling these obligations...

For and on behalf of the Board of Directors,

Dr. Subhash Shivram Erram
Chairman

वार्षिक अहवाल (२०२४-२०२५)

आर्थिक प्रगती

अहवाल वर्षातील आर्थिक स्थिती :

(रक्कम रु. कोटीत)

अ.क्र.	तपशील	दि. ३१.०३.२०२५	दि. ३१.०३.२०२४	वाढ / घट (%)
१	ठेवी	३५७४.०३	३२६९.८७	३१२.९६
२	कर्जे	२२६३.९०	१९२४.९९	३३८.९९
३	ढोबळ नफा	४४.६५	५०.३९	(५.६६)
४	निव्वळ नफा	२६.४७	२४.९२	२.३५
५	स्वनिधी	२१४.०८	१८९.८५	२४.२३
६	ढोबळ अनुत्पादीत कर्जे	७.४५%	१०.०२%	(२.५७%)
७	निव्वळ अनुत्पादीत कर्जे	०.००%	०.४४%	(०.४४%)
८	भांडवल पर्याप्तता	१५.२७%	१६.१६%	(०.९७%)

ठेवी :

अहवाल वर्षात गतवर्षीप्रमाणेच संस्थात्मक ठेवी कमी करण्यावर भर देऊन वैयक्तिक ठेवी वाढविण्यासाठी नियोजनबद्ध प्रयत्न करण्यात आले. बँकेचा ठेव व्यवहारांचा पाया अधिक विस्तृत व भक्कम करण्याचा यामागे दृष्टिकोन आहे. अहवाल वर्षात बँकेच्या एकूण ठेवीमध्ये रु. ३१२.९६ कोटींनी वाढ होऊन त्या रु. ३५७४.०३ कोटी झाल्या असून ठेव वाढीचे प्रमाण ९.५७% नोंदविले गेले.

रिझर्व्ह बँक ऑफ इंडिया यांचे पतधोरण आणि बँकिंग क्षेत्रातील ठेव व्याजदराचा कल विचारात घेऊन बँकेनेही ठेव व्याजदरामध्ये वाढ केली. मुख्यत्वे चालू व बचत ठेवीमध्ये म्हणजेच अल्प व्याजदराच्या ठेवींमध्ये वाढ झाल्याने या ठेवींचे एकूण ठेवींशी असणारे प्रमाण २३.५१% या आजपर्यंतच्या उच्चांकी पातळीवर राहिले. परिणामी गतवर्षीच्या ५.४७% या ठेव उभारणीच्या व्याजदरात ०.४६ टक्क्यांनी वाढ होऊन तो ५.९३% राहिला.

छोट्या व्यावसायिकांकडून पिग्मी ठेव योजनेअंतर्गत ठेव संकलनासाठी ४२ पिग्मी संकलक कार्यरत आहेत. अहवाल सालात पिग्मी योजनेअंतर्गत रु. ५४.८२ कोटींचे संकलन झालेले आहे.

कर्जे :

मार्च २०२४ अखेर रु. १९२४.९९ कोटी असलेला कर्ज व्यवसाय ; अहवाल कालावधीत रु. ३३८.९९ कोटींनी वाढून मार्च २०२५ अखेर रु. २२६३.९० कोटी झाला. अहवाल कालावधीत रु. ६९५ कोटींची नवीन कर्जे वितरीत करण्यात आली ; पैकी रु. १८० कोटीपेक्षा अधिक कर्ज वितरण हे अर्बन कुटुंबात पूर्णपणे नव्याने १५०० पेक्षा अधिक समाविष्ट झालेल्या ग्राहकांना करण्यात आले.

कर्जव्यवहारांच्या दृष्टीने रिझर्व्ह बँक ऑफ इंडियाच्या मार्च २०२० च्या परिपत्रकीय सूचनांनुसार, मार्च २०२४ अखेर, एकूण कर्जव्यवहारांपैकी ५०% कर्जे ही प्रती कर्जदार रु. २५ लाख किंवा टीयर १ कॅपिटलच्या ०.२०% यापैकी कमाल रक्कमेच्या मर्यादित असणे आवश्यक केलेले होते. तथापि रिझर्व्ह बँक ऑफ इंडिया यांनी माहे जुलै २०२४ मध्ये सुधारित परिपत्रकान्वये यामध्ये बदल करून मार्च

२०२६ अखेर मुदतवाढ दिली आहे. त्यानंतर, दि. २४ फेब्रुवारी २०२५ रोजीचे परिपत्रकान्वये लहान रक्कमेच्या कर्जांचे प्रमाण टीयर १ कॅपिटलच्या ०.२०% ऐवजी ०.४०% मर्यादित असणे आवश्यक केलेले आहे. दि. ३१ मार्च २०२५ अखेर बँकेचे सदर कर्जांचे प्रमाण ५०.६१% असून त्यामुळे मार्च २०२६ अखेरील उद्दिष्ट मुदतपूर्व पूर्ण झालेले आहे. बँकेने लहान रक्कमेच्या कर्ज वाढीसाठी कृती आराखडा तयार केलेला असून त्यास अपेक्षित यश मिळत आहे. लहान रक्कमेच्या कर्जांच्या वर्गवारीत एकूण रु. ४३८.११ कोटीचे कर्ज वितरण या आर्थिक वर्षात करण्यात आले.

ध्येयाप्रद वाटचाल करत असताना गतवर्षी सर्व सेवकांना वैयक्तिक उद्दिष्ट न देता सर्व शाखांना उद्दिष्टे निश्चित करून देण्यात आलेली होती. शाखांकडूनही त्यास उत्तम प्रतिसाद मिळाला असून जवळजवळ सर्वच शाखांनी उद्दिष्टपूर्तीच्या पुढे वाटचाल केलेली आहे. अशा शाखेतील सेवकांना प्रोत्साहन मिळावे व अन्य शाखांतील सेवकांना प्रेरणा मिळावी, या उद्देशाने उद्दिष्टपूर्तीच्या विविध वर्गवारी करून पात्र शाखेतील सेवकांना इन्सॅटीव्ह देण्यात आलेला आहे. त्यामुळे मार्च २०२६ अखेर लहान रक्कमेच्या कर्जांचे निर्धारित साध्य केलेले ५०% उद्दिष्ट यामध्ये सातत्य राखण्यामधील बँकेची वाटचाल सकारात्मक राहिल.

अन्य बँकांचे व्याजदर, कर्जास असणारी मागणी, ग्राहकांची गरज व प्राथमिकता इत्यादी बाबींचा साकल्याने विचार करून किफायतशीर व्याजदरांच्या गृह कर्ज, वाहन कर्ज, सोलर कर्ज, शैक्षणिक कर्ज, सूक्ष्म व लघू उद्योजकांसाठी विविध कर्ज योजना तसेच, तारणी कर्जाच्या विविध प्रकारच्या कर्ज योजनांद्वारे वित्त पुरवठा केलेला आहे. नवीन कर्ज योजना सरकारी वा खाजगी बँकांच्या कर्ज व्याजदराशी स्पर्धात्मक व्याजदरात उपलब्ध असल्याने अनेक नवीन कर्जदार, ग्राहक बँक परिवारात सहभागी झाले. विविध कर्ज प्रकारांमध्ये मिळणाऱ्या शासकीय अनुदानाच्या योजना बँकेत कार्यान्वित आहेत; त्यांतर्गत अण्णासाहेब पाटील आर्थिक विकास महामंडळ, प्रधानमंत्री रोजगार निर्मिती, प्रधानमंत्री सूक्ष्म अन्न प्रक्रिया उद्योग, कर्ज आधारित भांडवली अनुदान आणि नाबाईच्या विविध योजनांचा समावेश होतो. अहवालात सालात रु. १.९२ कोटीचे अनुदान या विविध योजनांतर्गत बँकेच्या माध्यमांतून ग्राहकांना प्राप्त झाले आहे. केंद्र शासनामार्फत 'प्रधानमंत्री आवास योजना - अर्बन २.० (PMAY- U 2.0) सुधारित बदलांसह पुन्हा सुरु करण्यात आलेली असून यांतर्गत पात्र ग्राहकांना केंद्र शासनामार्फत रक्कम रु. १.८० लाखांपर्यंत व्याज अनुदान मिळणार आहे. पात्र ग्राहकांनी याचा जरूर लाभ घ्यावा.

रिझर्व्ह बँकेने अग्रक्रम क्षेत्र, दुर्बल घटक आणि सूक्ष्म उद्योगांना पतपुरवठ्याचे उद्दिष्ट पूर्ण करण्यासाठी मार्च २०२६ अखेर मुदत वाढ दिलेली आहे. तथापि रिझर्व्ह बँकेने त्यांचे दि. २४ मार्च २०२५ रोजीचे परिपत्रकानुसार अग्रक्रम क्षेत्र व दुर्बल घटक कर्जांची सुधारित उद्दिष्टे खालीलप्रमाणे निश्चित केलेली आहेत -

	निर्धारित प्रमाण (मार्च २०२५)	मार्च २०२५ अखेर उद्दिष्टपूर्ती	मार्च २०२६ अखेर करावयाची पूर्तता
अग्रक्रम क्षेत्र	६५%	७५.०२%	६०%
दुर्बल घटक	११.७५%	११.७७%	१२%
सूक्ष्म उद्योग	७.५०%	२०.२८%	७.५०%

मार्च २०२५ अखेर रिझर्व्ह बँकेने निर्धारित केलेले अग्रक्रम, दुर्बल घटक व सूक्ष्म उद्योग कर्जांचे उद्दिष्ट बँकेने पूर्ण केलेले आहे. अहवाल सालात दुर्बल घटक क्षेत्रातील कर्ज पूर्ण करण्यासाठी बँकेने विशेष प्रयत्न केलेले आहेत. त्यासाठी सन २०२२ मध्ये महिलांसाठी रु. १ लाखांपर्यंत विनातारणी कर्ज योजना सुरु करून महिलांमधील उद्योजकत्वाला नवीन संधी उपलब्ध करून देण्यात आलेली आहे. महिलांना केलेल्या अग्रक्रम क्षेत्रामध्ये समाविष्ट होणाऱ्या कर्जपुरवठ्यामधील दुर्बल घटक कर्जांची मर्यादा शिथिल करण्यात आल्यामुळे महिलांसाठी उद्योजकत्वाच्या वाढीव नवनवीन संधी उपलब्ध करून देण्याचा प्रयत्न करीत आहोत, त्यासाठी महिला उद्योजकांना सवलतीच्या व्याजदरात कर्ज पुरवठा करणेत येत आहेत. तसेच प्रधानमंत्री रोजगार निर्मिती कार्यक्रम योजना, अण्णासाहेब पाटील आर्थिक विकास महामंडळ अशा योजनांतर्गत सरकारी अनुदान मिळण्याची सुविधा बँकेत उपलब्ध आहे, पात्र कर्जदारांनी त्याचा जरूर लाभ घ्यावा.

रिझर्व्ह बँकेने दि. २४ मार्च २०२५ रोजीचे परिपत्रकान्वये Tier 1, 2, 3 व 4 वर्गातील अर्बन को-ऑपरेटिव्ह बँकांसाठी वैयक्तिक गृह कर्जासाठीची मर्यादा अनुक्रमे रु. ६० लाख, रु. १४० लाख, रु. २०० लाख व रु. ३०० लाख करण्यात आलेली आहे. आपली बँक Tier 3 वर्गामध्ये येत असल्यामुळे वैयक्तिक गृह कर्जासाठी मर्यादा रु. २०० लाख झाली आहे. त्यामुळे मोठ्या किंमतीची घरे खरेदी/बांधणी करणाऱ्या ग्राहकांनी याचा लाभ घ्यावा.

दि. ३१/०३/२०२५ अखेर बँकेच्या सूक्ष्म, लघू व मध्यम उद्योगांसाठी एकूण रु. १३५२.९८ लाख इतका कर्जपुरवठा करणेत आलेला असून त्यांचे एकूण कर्जातील प्रमाण ५९.७८% आहे. रिझर्व्ह बँकेने सूक्ष्म, लघू व मध्यम उद्योगांच्या वर्गीकरणासाठी मशिनरी किंवा उपकरणांमधील गुंतवणूक आणि उलाढाल यांच्या मर्यादा देखील वाढविण्यात आलेल्या असल्यामुळे वाढीव ग्राहक सूक्ष्म, लघू व मध्यम उद्योगांमध्ये समाविष्ट होणार आहेत, त्यामुळे अशा ग्राहकांनी बँकेच्या सूक्ष्म, लघू व मध्यम उद्योगांसाठी कमी व्याजदरात असलेल्या कर्ज योजनांचा लाभ घ्यावा तसेच सदर कर्जासाठी केंद्र व राज्य शासनाच्या विविध अनुदान योजना बँकेमार्फत राबविण्यात येत असून त्याचाही पात्र ग्राहकांनी लाभ घ्यावा. त्याचबरोबर शेतकऱ्यांची तातडीची आर्थिक गरज पूर्ण करणेसाठी शेती व शेती पूरक व्यवसायांकरिता सध्याच्या शेतकरी कर्जदारांसाठी कॅश-क्रेडीट कर्ज योजना सुरु करण्यात आलेली आहे, तसेच नवीन दुचाकी व चारचाकी वाहन कर्जाचे व्याजदरही कमी करण्यात आलेले आहेत.

दक्षता व जोखीम व्यवस्थापन :

सहकारी बँकांसाठी रिझर्व्ह बँकेने निर्गमित केलेल्या विविध परिपत्रकांचा साकल्याने विचार करता, बँकिंग व्यवसायातील विविध मुख्य स्रोतांचे जसे की, ठेव, कर्ज, गुंतवणूक, लेखापरीक्षण इ. जोखीम आधारित पृथक्करण व विश्लेषण करून त्यातील जोखीम निश्चित करून त्याचे सुयोग्य व्यवस्थापन करण्याकडे बँकांना विशेष लक्ष देण्यावर भर दिला आहे. जोखीम निश्चितीसाठी निश्चित अशी कार्यपद्धती वापरली गेली आणि ती त्वरेने ओळखता आली तर वेळेवरील उपाययोजना बँकेला संभाव्य धोक्यांपासून सुरक्षितता मिळू शकते.

मागील वर्षापासून जोखीम निर्धारित लेखापरीक्षण प्रणाली (Risk Based Internal Audit) पूर्ण क्षमतेने कार्यान्वित करण्यात आली असून यामुळे लेखापरीक्षणांतर्गत आढळून येणाऱ्या विविध जोखिमांच्या आधारे शाखेच्या कामकाजाचे मूल्यमापन करण्यात येत आहे आणि अधिक जोखीम क्षेत्रांतील जोखीम नियंत्रित करण्यासाठी निश्चित उपाययोजना केल्या जात आहेत. त्याचप्रमाणे बँकेच्या व्यवसायाच्या गत पाच वर्षांतील माहितीचे विश्लेषण करून कोणत्या क्षेत्रात जोखीम निर्माण होऊ शकते, त्याचे प्रमाण किती राहिल, त्यावर काय उपाययोजना करता येतील आणि ती निर्माण होणारी जोखीम नियंत्रित करता येईल अशाप्रकारचा सखोल अभ्यास करण्यात आला आहे, त्याद्वारे बँकेची जोखीम पेलण्याच्या (Risk Appetite) क्षमतांचे विकसन करणे शक्य होणार आहे. याच माहितीचा वापर करून व्यवसाय कृतीआराखड्याचीदेखील (Business Model) निर्मिती करण्यात आलेली असून भविष्यकालीन वाटचाल त्याद्वारे अधोरेखित करण्यास मदत होणार आहे.

व्यवसाय कोणताही असो ; त्यामध्ये जोखीम ही असतेच, खरेतर व्यवसायाचा हा अविभाज्य घटक आहे. भविष्यकालात निर्माण होणाऱ्या जोखिमांचा अंदाज घेता आला, त्या निश्चित करता आल्या तर त्यावर नेमकी व अचूक उपाययोजना करणे शक्य होते ; यादृष्टीने रिझर्व्ह बँकेच्या या भूमिकेचा स्वीकार बँकेने केला आहे.

कर्जदारांची पत गुणवत्ता निर्धारण :

एका कर्जदाराची व्यावसायिक कर्जे रु. ५० लाख व त्यापेक्षा जास्त रकमेची असतील तर अशा खात्यांचा विचार क्रेडिट रेटिंगसाठी करण्यात आला. गतवर्षात पात्रता निकष पूर्ण करणाऱ्या तसेच, नियमित कर्ज व्यवहार असणाऱ्या ग्राहकांना क्रेडीट रेटिंगद्वारे व्याजदरामध्ये ०.५० ते ४.२५ टक्के सवलत देण्यात आली. अहवाल सालात ३६९ व्यावसायिक कर्जखाती क्रेडिट रेटिंगसाठी पात्र ठरली, पैकी एकूण सर्व म्हणजेच १०० टक्के पात्र कर्जखात्यांचे क्रेडिट रेटिंग झालेले आहे. त्यामधील येणे रकम रु. ४००.३६ कोटी इतकी आहे. रेटिंगसाठी अपात्र ठरणाऱ्या कर्जदारांना त्रुटीची माहिती देऊन आणि त्यांच्याशी समक्ष संवाद साधून जास्तीत जास्त खाती रेटिंग कक्षेत आणण्याचा प्रयत्न करण्यात आला. सर्व सभासद कर्जदारांना या निमित्ताने आवाहन करतो की, आपली कर्जे क्रेडीट रेटिंगच्या निकषांस पात्र ठेवून रेटिंगचा जास्तीत जास्त फायदा घ्यावा.

कर्ज खात्यांचे पालकत्व सेवकांना देण्यात आलेले आहे. त्यांतर्गत सोपविलेल्या खात्यावरील व्यवहारांचा आढावा घेऊन कर्जखाती नियमित राहण्याचा दृष्टीने कर्जदारांशी सुसंवाद प्रस्थापित करण्यात आला. त्यामुळे कर्जदारांच्या अडी-अडचणी, अपेक्षा, नवीन कर्ज मागणी समजून घेण्यास अतिशय मदत झाली. सर्व कर्ज खात्यांची वर्गवारी करून जास्तीत जास्त कर्जखाती दर्जेदार राहण्याच्या दृष्टीने विशेष लक्ष देण्यात येत आहे. सरकारी नियमातील होणाऱ्या बदलांचा सध्याच्या व्यवसायावर होणारा परिणाम विचारात घेवून संबंधित क्षेत्राला केलेल्या कर्जपुरवठ्याचा विशेष आढावा घेण्यात येतो आणि त्या अनुषंगाने शाखांना मार्गदर्शन करण्यात येते.



रिझर्व्ह बँकेचे धोरण व सरकारी कर्जरोखे व्यवहार :

आर्थिक वर्ष २०२४-२०२५ मध्ये भारतीय अर्थव्यवस्थेचा महागाई दर (CPI) डिसेंबर २०२४ पर्यंत अस्थिर व अनिश्चित राहिला. यामुळे रिझर्व्ह बँक ऑफ इंडिया यांनी डिसेंबर २०२४ अखेर रेपो रेटमध्ये काहीही बदल न करण्याचा निर्णय घेतला. मागील आर्थिक वर्षात देशांतर्गत महागाई दर (Index) कमीत कमी ३.६० व जास्तीत जास्त ६.२९ राहिला. यामुळे अर्थव्यवस्था वाढीचा अपेक्षित दर गाठता आला नाही. अहवाल कालावधीमध्ये आंतरराष्ट्रीय बाजारपेठेमध्ये Brent crude oil चे दरामध्ये सरासरी १५% घसरण झाल्याने भारतीय अर्थव्यवस्थेमध्ये महागाई नियंत्रणासाठी पोषक वातावरण निर्माण झाले.

जानेवारी २०२५ पासून महागाई सलगपणे कमी होत गेल्याने रिझर्व्ह बँकेने फेब्रुवारी २०२५ चे Policy मध्ये रेपो रेट कपातीचा निर्णय जाहीर केला आहे. सरकारी रोखे बाजारातील १० वर्षीय बेंचमार्क कर्जरोख्यांचे Yield आर्थिक वर्षाचे सुरवातीला ७% वर होते. परंतु अहवाल सालाअखेर बेंच मार्क Yield ६.४५ % पर्यंत कमी झाले. यामुळे बँकेच्या गुंतवणूक पोर्टफोलिओ मधील सरकारी कर्जरोख्यांचे मूल्यवृद्धीमध्ये वाढ झाली. अहवाल सालात सरकारी रोखे व्यवहारातील नफा मागील वर्षीपेक्षा कमी झाला असला तरी सन २०२५-२६ मध्ये रिझर्व्ह बँकेमार्फत रेपो रेट कपातीची शक्यता गृहीत धरून बँकेच्या गुंतवणूक portfolio मधील सरकारी रोख्यांची विक्री करण्यास प्राधान्य दिलेले नाही. यामुळे भविष्यातील रेपो रेट कमी झाल्यास सरकारी रोखे विक्रीतून जास्त नफा मिळविण्याची संधी उपलब्ध होणार आहे. अहवाल वर्षात सरकारी रोखे बाजारामध्ये नकारात्मक वातावरण राहिल्याने गुंतवणूक विभागामार्फत अन्य बँकांचे मुदत ठेवीमध्ये गुंतवणूक करण्यात आली. यामुळे गुंतवणुकीवरील व्याज उत्पन्नामध्ये रु. १० कोटींनी वाढ झालेली आहे.

आर्थिक वर्ष २०२४-२५ मध्ये बँकेची एकूण गुंतवणूक रु. १४९२.७९ कोटी होती. रिझर्व्ह बँक ऑफ इंडिया यांचे नियमानुसार बँकेने वैधानिक रोख राखीवता प्रमाण (CRR) व वैधानिक तरलता प्रमाण (SLR) आणि अवैधानिक तरलता प्रमाण (NON SLR) आवश्यकतेनुसार राखले आहे. यामध्ये कोणतेही उल्लंघन झालेले नाही. अहवाल कालावधीमध्ये एकूण गुंतवणुकीचा परतावा ७.२६% इतका राहिला.

भांडवल पर्याप्तता प्रमाण :

दि. ३१ मार्च २०२५ अखेर बँकेचे टीयर १ भांडवल रु. २२५.११ कोटी व टीयर २ भांडवल रु. ४७.७८ कोटी एवढे आहे. रिझर्व्ह बँकेने ठरवून दिलेल्या निकषानुसार बँकेची किमान भांडवल पर्याप्तता १२% असणे आवश्यक आहे, ३१ मार्च २०२५ अखेर बँकेची भांडवल पर्याप्तता १५.२७% एवढी आहे. रिझर्व्ह बँकेने निर्धारित केलेल्या किमान मर्यादितपेक्षा ती ३.२७ टक्क्यांनी अधिक आहे.

अनुत्पादित कर्जे (NPA) :

मार्च २०२४ अखेर निव्वळ एन. पी. ए. चे प्रमाण ०.४४ % इतके होते. वर्षाच्या सुरुवातीलाच एन. पी. ए. वर्गवारीत असणाऱ्या तसेच, एन. पी. ए. होण्याची शक्यता असणाऱ्या संभाव्य खात्यांचा आजवरचा अनुभव तसेच वसुलीसाठी उपलब्ध असणाऱ्या सर्व शक्यता व पर्यायांचा साकल्याने विचार करून अशा खात्यांवर विशेष लक्ष देण्यात आले आणि कालबद्धरीतीने खात्यांमध्ये होणाऱ्या प्रगतीचा आढावा घेऊन वसुलीमध्ये सातत्य ठेवण्याच्या दृष्टीने सर्व प्रयत्न करण्यात आले. परिणामी ३१ मार्च २०२५ रोजी संपलेल्या आर्थिक वर्षाच्या अखेरीस निव्वळ एन. पी. ए. चे प्रमाण शून्य टक्के करण्यात यश प्राप्त झाले आहे. शाखाव्यवस्थापक तसेच वसुलीसाठी विशेषत्वाने कामकाज करणारे सेवक यांच्याकडे वसुलीसाठी खाती सोपविण्यात आली. ज्याठिकाणी वसुली प्रक्रियेत अडचणी किंवा क्लिष्टता निर्माण झाली त्यावेळी मुख्य कार्यालयामार्फत वरिष्ठ अधिकारी तसेच मुख्य कार्यकारी अधिकारी यांनी स्वतः लक्ष घालून वसुली परिणामकारक राहिल याकडे विशेष लक्ष दिले.

सर्व सेवकांना ग्राहकांचे पालकत्व देण्याची संकल्पना कार्यान्वित आहे; त्यामुळे नव्याने एन.पी.ए. वर्गीकृत होऊ शकणाऱ्या खात्यांबाबत वेळीच पाठपुरावा केला गेल्याने नव्याने एन.पी.ए. होणाऱ्या खात्यांची संख्या अत्यल्प राहिली. तसेच, वसुलीसाठी कायदेशीर मार्गांचा अवलंब करीत सिव्क्युरिटाइझेशन, महाराष्ट्र सहकारी अधिनियम कलम १०१/९९ अंतर्गत कारवाई, फौजदारी दावे, एकरकमी कर्जपरतफेड योजना इ. उपलब्ध सर्व मार्गांचा परिणामकारक वापर करण्यात आला.

सर्व स्तरावर वसुलीसाठी केलेल्या सातत्यपूर्ण प्रयत्नांमुळे निव्वळ एन.पी.ए. चे प्रमाण शून्य टक्के करणे शक्य झाले आहे. वसुलीच्या आव्हानाचा विचार करता, अहवाल वर्षामध्ये एन.पी.ए. खात्यातून रु. २८.३८ कोटींची वसुली करण्यात आली. तसेच, एकूण ६७ शाखांपैकी ३५ शाखांचा एन.पी.ए. शून्य टक्के आहे.

मानव संसाधन :

बँकेच्या सर्वांगीण प्रगतीमध्ये सेवक महत्वाचा घटक आहे. मार्च २०२५ रोजी एकूण ७२७ सेवक कार्यरत असून त्यात ६६६ कायम व ६९ प्रोबेशनरी सेवकांचा समावेश आहे. त्यापैकी महिला सेवकांचे प्रमाण १७.०६% आहे व चतुर्थश्रेणी सेवकांचे प्रमाण २६.५५% आहे. गत आर्थिक वर्षात २४ सेवानिवृत्त, २ मृत, १८ सेवकांनी राजीनामा तर १ सेवकास बडतर्फ केल्यामुळे एकूण ४५ सेवक कमी झाले आणि २५ सेवकांना विविध पदावर पदोन्नती देण्यात आली आहे. मनुष्यबळ व्यवस्थापन करताना अनेक घटक त्यावर परिणाम करत असतात, त्याबाबतची वाटचाल नेमकेपणाने होण्यासाठी मानव संसाधन धोरण तयार केले असून त्याच्या चौकटीत याविषयीचे कामकाज केले जात आहे.

मार्च २०२५ अखेर प्रती सेवक उत्पादकता रु. ८.०३ कोटी आहे. बँकेकडे क्षेत्रामध्ये घडणाऱ्या नवनवीन बदलांची कल्पना सेवकांना व्हावी या उद्देशाने रिझर्व्ह बँकेने आयोजित केलेल्या विविध प्रशिक्षण कार्यक्रमास बँकेतील वरिष्ठ अधिकाऱ्यांना नामनिर्देशित केले जाते. अहवाल सालात २६ प्रशिक्षण कार्यक्रमांमधून २७७ सेवकांना प्रशिक्षणासाठी बाहेरील संस्थात नामनिर्देशित करण्यात आले.

लेखापरीक्षण :-

बँकेची अंतर्गत प्रणाली व प्रक्रियांवर देखरेख करण्यासाठी वेगवेगळ्या प्रकारचे लेखापरीक्षण अत्यंत महत्वाची भूमिका बजावत असते.

१) समवर्ती लेखापरीक्षण :

आर्थिक वर्षात मुख्य कार्यालय व १० शाखांचे दरमहा व ५४ शाखांचे तिमाही समवर्ती लेखापरीक्षण, २४ व्यावसायिक चार्टर्ड अकौंटंट फर्मसद्वारे करण्यात आले. तसेच ०३ शाखांचे तिमाही लेखापरीक्षण बँकेच्या ऑडीट व इन्स्पेक्शन विभागामार्फत करण्यात आले. मुख्य कार्यालय, शाखांचे समवर्ती लेखापरीक्षण आणि गुंतवणूक व्यवहाराचे लेखापरीक्षण वेळेत पूर्ण केलेले आहे.

२) जोखीम आधारित अंतर्गत लेखापरीक्षण :

ऑडीट विभागातील कर्मचारी समवर्ती लेखापरीक्षणाव्यतिरिक्त जोखीम आधारित शाखांचे व विविध विभागांचे लेखापरीक्षण करीत असतात. अहवाल कालावधीत ऑडीट विभागामार्फत ४६ शाखा व ०४ विभागांचे जोखीम आधारित लेखापरीक्षण करण्यात आलेले आहे.

३) वैधानिक लेखापरीक्षण :

सन २०२४-२५ चे वैधानिक लेखापरीक्षण मे. गोगटे अँड कंपनी (चार्टर्ड अकौंटंट), पुणे यांनी पूर्ण केले असून याबाबतचा अहवाल दि. ३० मे २०२५ रोजी बँकेस प्राप्त झालेला आहे. सन २०२४-२५ या आर्थिक वर्षासाठी बँकेस लेखापरीक्षणात 'अ' वर्ग प्राप्त झालेला आहे.

रिझर्व्ह बँकेच्या परिपत्रकीय सूचनांनुसार वैधानिक लेखापरीक्षकांच्या नियुक्तीस रिझर्व्ह बँकेची पूर्वमान्यता घ्यावी लागते. सन २०२५-२६ या आर्थिक वर्षासाठी मे. काळे चौगुले ठिगळे अँड कंपनी (चार्टर्ड अकौंटंट), इचलकरंजी आणि मे. लिमये अँड कंपनी (चार्टर्ड अकौंटंट), सांगली यांपैकी एकाच्या नेमणुकीसाठीचा प्रस्ताव रिझर्व्ह बँकेकडे सादर करण्यात आला आहे. त्यास अनुसरून वार्षिक सर्वसाधारण सभेपुढे ठराव मान्यतेसाठी सादर केला आहे.

४) इतर लेखापरीक्षण :

❖ रु. १ कोटीवरील हायपोथिकेशन कॅश क्रेडीट कर्ज खात्याचे स्टॉक अँड डेटर्स लेखापरीक्षण व्यावसायिक चार्टर्ड अकौंटंट फर्मसमार्फत करण्यात आले. कॅश क्रेडीट खात्यांवर परिणामकारक नियंत्रण ठेवण्याच्या दृष्टीने याचा चांगला उपयोग होत आहे. याव्यतिरिक्त बँकेने क्रेडीट पोर्टफोलिओ ऑडीट, इन्फॉर्मेशन सिस्टीम ऑडीट, व्ही.ए.पी.टी व स्टोरेज ऑफ पेमेंट सिस्टीम डाटा ऑडीट, तसेच कस्टमर सर्व्हिस ऑडीट व कम्प्लायन्स व्हेरिफिकेशन ऑफ सी.साईट.जी. (C-SITGE)-आर.बी.आय. अँडव्हायजरीज्, कम्प्लायन्स ऑफ सायबर सिक्युरिटी फ्रेमवर्क (सी.एस.एफ.) ऑडीट व ॲप्लीकेशन ऑडीट इत्यादी कामकाज वेळेत पूर्ण केलेले असून याबाबतचे अहवाल मुदतीत प्राप्त झालेले आहेत.

❖ रिझर्व्ह बँक तपासणी :

दि. ३१ मार्च २०२४ रोजी संपलेल्या आर्थिक परिस्थितीवर आधारित ३८ वे रिझर्व्ह बँक ऑफ इंडिया इन्स्पेक्शन दि. १० नोव्हेंबर २०२४ ते ०३ डिसेंबर २०२४ या कालावधीत पूर्ण झाले. त्याचा अहवाल दि. २७ फेब्रुवारी २०२५ रोजी प्राप्त झाला असून दोष दुरुस्ती अहवाल दि. २८ एप्रिल २०२५ रोजी योग्य पूर्तता करून विहित मुदतीत पाठविण्यात आला आहे.



❖ अनुपालन कार्य (Compliance Function)

भारतीय रिझर्व्ह बँकेच्या दिनांक १९ सप्टेंबर २०२२ रोजीच्या परिपत्रकानुसार आपली बँक ३१. ०३. २०२३ च्या आर्थिक स्थितीवर आधारित टियर-३ श्रेणीमध्ये येत असल्याने, कामकाजाच्या सर्व क्षेत्रांमध्ये अनुपालन पैलूवर समर्पित लक्ष केंद्रित व सुनिश्चित करण्यासाठी, १ ऑक्टोबर २०२३ पासून मुख्य कार्यालयात स्वतंत्र अनुपालन कक्ष (Compliance Cell) स्थापन करण्यात आला असून स्वतंत्रपणे मुख्य अनुपालन अधिकारी यांची नेमणूक केलेली आहे.

माहिती तंत्रज्ञान

❖ सायबर सुरक्षा :

बँकेने सायबर क्षेत्रातील धोके ओळखून बँकेतील सर्व सेवकांना वेळोवेळी प्रशिक्षण दिलेले आहे.

❖ डिजीटल बँकिंग-

बँकेने मागील वार्षिक सर्वसाधारण सभेतील वचनपूर्ती करत मोबाईल बँकिंगची परवानगी घेऊन बँकेचे स्वतंत्र सकल पे (Sakal Pay) या मोबाईल बँकिंग ॲपचा श्रीगणेशा माहे सप्टेंबर पासून केला. तसेच माहे नोव्हेंबर मध्ये यू.पी.आय. पेमेंट सेवा सुरु करून खऱ्या अर्थाने डिजीटल बँकिंगची सुरुवात केली.

❖ सायबर सुरक्षा कार्य केंद्र (C-SOC)

सायबर हल्ले रोखण्याकरता बँकेने स्वतःचे सायबर सुरक्षा कार्य केंद्र (Cyber Security Operation Centre) सुरु केले आहे.

इतर व्यवसाय :

१) विमा कार्पोरेट एजन्सी :-

बँकेने सभासद व ग्राहकांच्या संरक्षणासाठी विम्याच्या सर्व सुविधा एका छत्राखाली उपलब्ध करून दिल्या आहेत. विमा सेवा देत असताना बँकेने ग्राहकांची विश्वासार्हता प्राप्त केलेल्या विमा कंपन्या निवडल्या असून त्यांच्या सोबत कार्पोरेट एजन्सीद्वारे व्यवसायिक करार केला आहे. लाईफ इन्शुरन्स व जनरल इन्शुरन्ससाठी खालील कंपन्यांशी करार केले आहेत ;

अ.क्र.	लाईफ इन्शुरन्स	जनरल इन्शुरन्स
१	लाईफ इन्शुरन्स कार्पोरेशन ऑफ इंडिया	दि न्यू इंडिया अॅश्योरन्स कंपनी लि.
२	एच.डी.एफ.सी. लाईफ इन्शुरन्स कंपनी लि.	युनायटेड इंडिया इन्शुरन्स कंपनी लि.
३	कोटक महिंद्रा लाईफ इन्शुरन्स कंपनी लि.	बजाज अलियांझ जनरल इन्शुरन्स कंपनी लि.

लाईफ इन्शुरन्सपासून बँकेस आर्थिक वर्षात सुमारे रु. २५ लाख इतके तर जनरल इन्शुरन्सपासून सुमारे रु. २८ लाख असे एकूण रु. ५३ लाख इतके उत्पन्न मिळाले आहे.

२) ट्रस्टी अँड एक्झिक्युटरशिप :-

ट्रस्टी अँड एक्झिक्युटरशिप सेवांतर्गत ट्रस्ट उभारणी व व्यवस्थापन, इच्छापत्र तयार करणे व त्याची अंमलबजावणी करणे, इच्छापत्र सेफ कस्टडीमध्ये ठेवणे, स्थावर मिळकतीचे व्यवस्थापन इ. सेवा दिल्या जात आहेत. आजअखेर २४ ट्रस्ट व्यवस्थापनासाठी आणि १४ इच्छापत्रे सेफ कस्टडी व अंमलबजावणीसाठी दाखल झालेली आहेत. यातून बँकेस रु.१.१३ लाखाचे उत्पन्न मिळाले आहे. सातारा, सांगली, कोल्हापूर या जिल्ह्यातून अशी परिपूर्ण सेवा देणारी आपली एकमेव बँक आहे.

३) प्रधानमंत्री विमा योजना :-

सन २०१५ - १६ पासून भारत सरकारने सुरु केलेल्या प्रधानमंत्री जीवनज्योती विमा योजना व प्रधानमंत्री सुरक्षा विमा योजनांमध्ये बँकेने योजनेच्या सुरुवातीपासूनच उत्स्फूर्तपणे सहभाग घेतला आहे. प्रधानमंत्री जीवनज्योती विमा योजनेद्वारे दरवर्षी विमा कंपनीकडून निश्चित करून देण्यात आलेली विमा हप्ता रक्कम भरून भारताच्या १८ ते ५० या वयोगटातील नागरिकांना अपघात व नैसर्गिक विम्याचे संरक्षण देण्यात येत आहे. अहवाल सालात प्रधानमंत्री जीवनज्योती विमा योजनेअंतर्गत २५१२ ग्राहकांनी विमा कवच घेतले असून यातून बँकेस रु. २८,८३९/- इतके उत्पन्न मिळाले आहे. या योजनेअंतर्गत सन २०१५ पासून आज अखेर बँकेच्या ६३ मयत ग्राहकांच्या वारसांना प्रत्येकी रु. २ लाख प्रमाणे एकूण रु. १ कोटी २६ लाख इतकी विमा संरक्षण रक्कम एल.आय.सी. कडे आवश्यक तो पाठपुरावा करून त्वरित उपलब्ध करून दिली आहे.

प्रधानमंत्री सुरक्षा विमा योजनेद्वारे दरवर्षी विमा कंपनीकडून निश्चित करून देण्यात आलेली विमा हप्ता रक्कम भरून भारताच्या १८ ते ७० या वयोगटातील नागरिकांना अपघाती विम्याचे संरक्षण देण्यात येत आहे. प्रधानमंत्री सुरक्षा विमा योजनेअंतर्गत एकूण ६,३२९ सभासद-ग्राहकांनी या योजनेत सहभाग घेतला आहे. सदर योजनेअंतर्गत सन २०१५ पासून आज अखेर बँकेच्या ०७ मयत ग्राहकांच्या वारसांना प्रत्येकी रु. २ लाख प्रमाणे एकूण रु. १४ लाख इतकी विमा संरक्षण रक्कम दि युनायटेड इंडिया इंश्युरन्स कंपनी लि.,कडे आवश्यक तो पाठपुरावा करून त्वरित उपलब्ध करून दिली आहे.

४) फास्टॅग सेवा :-

बँकेने सन २०१९ पासून बँकेच्या ग्राहकांसाठी वैयक्तीक अथवा व्यावसायिक वापरासाठी असणाऱ्या वाहनांसाठी फास्टॅग सेवा सुरु केली आहे. सदरची सेवा बँकेच्या कराड येथील गुरुवार पेठ आणि सातारा येथील सातारा शहर, पोवई नाका आणि सदर बझार अशा ४ शाखांद्वारे दिली जाते. फास्टॅग सेवा देण्यासाठी बँकेने आय.सी.आय.सी.आय. बँक लि., यांच्याशी करार करून सदर सेवा देत आहे.

५) फ्रँकिंग सेवा :-

बँकेच्या धनकवडी - पुणे, तळभाग - कराड आणि पोवई नाका - सातारा या शाखेद्वारे फ्रँकिंग सेवा सुरु करण्यात आलेली आहे. सदर सेवेद्वारे दि. ०७/०४/२०२५ च्या महाराष्ट्र शासन जी.आर.नुसार क्र. मुद्रांक २०२४/१३२२/प्र. क्र. २०१ नुसार रक्कम रु. १०,०००/- रकमेपर्यंतच्या नोंदणीकृत व अ-नोंदणीकृत कागदपत्रांवर फ्रँकिंग करता येते. यासेवेमुळे बँकेस २०२४-२०२५ या आर्थिक वर्षात रु. ६३,६७०/- इतके उत्पन्न मिळाले आहे.

शाखा विस्तार :

अहवाल कालावधीत बार्शी, पंढरपूर, वाई, सातारा एम. आय. डी. सी. व सांगोला या पाच नवीन शाखा कार्यान्वित करण्यात आल्या. या नवीन शाखांनी अल्पावधीतच रु. ७२ कोटींची व्यवसायपूर्ती केली आहे. तसेच हडपसर, चाकण, शिरवळ, इचलकरंजी व नातेपुते नवीन ५ शाखांसाठी रिझर्व्ह बँकेने परवानगी दिलेली आहे, या सर्व शाखा चालू वर्षामध्ये ग्राहकसेवेसाठी कार्यान्वित होतील.

संचालक मंडळ व समिती सभा :

अहवाल सालात पुढीलप्रमाणे एकूण ७८ सभा झालेल्या आहेत.

समितीचे नाव	एकूण सभा	समितीचे नाव	एकूण सभा
संचालक मंडळ	१६	प्रशासकीय समिती	०५
व्यवस्थापन मंडळ	१५	गुंतवणूक समिती	०५
कायदा समिती	०४	वसुली समिती	१२
ऑडिट समिती	०४	माहिती तंत्रज्ञान समिती	०४
अफरातफर / गैरव्यवहार समिती	०२	कर्ज समिती	१०
जोखीम व्यवस्थापन समिती	०१		

संचालक मंडळाच्या सभेस संचालकांची सक्रिय उपस्थिती ८६.१८% इतकी आहे.

कार्यालयीन पातळीवरील समित्या :

अहवाल सालात पुढीलप्रमाणे एकूण ३६ सभा झालेल्या आहेत.

समितीचे नाव	एकूण सभा
सायबर सुरक्षा समिती	१२
वरिष्ठ अधिकारी समिती	१२
मालमत्ता देयता समिती	१२



व्यवस्थापन मंडळ :

रिझर्व्ह बँक ऑफ इंडियाच्या दि. ३१ डिसेंबर २०१९ रोजीच्या मार्गदर्शक सूचनांनुसार, व्यवस्थापकीय मंडळाची (Board of Management-BoM) रचना करण्यात आलेली आहे. सन २०२३ ते २०२७ या कालावधीसाठी दुसऱ्या व्यवस्थापन मंडळाची स्थापना दि. १ डिसेंबर २०२२ रोजी करण्यात आली. व्यवस्थापन मंडळाच्या अध्यक्षपदी डॉ. अनिल श्रीनिवास लाहोटी यांची निवड करण्यात आली आहे. त्यांना बँकेच्या कामकाजाचा दोन दशकांहून अधिक काळाचा अनुभव आहे. आठ सदस्यीय व्यवस्थापन मंडळामध्ये बाहेरील ४ सदस्य व संचालकामधून ३ तर पदसिद्ध संचालक म्हणून मुख्य कार्यकारी अधिकारी कार्यरत आहेत. अहवाल वर्षात व्यवस्थापन मंडळाच्या एकूण १५ सभा झाल्या असून त्यामध्ये सदस्यांची उपस्थिती ८९.५२% टक्के आहे. बँकेच्या कामकाजातील धोरणात्मक निर्णयात तसेच अत्यंत महत्त्वपूर्ण विषयामध्ये व्यवस्थापन मंडळाने संचालक मंडळास निर्णय घेण्याच्या प्रक्रियेमध्ये मोलाची मदत केली आहे.

संचालक व त्यांचे नातेवाईक यांची कर्जे :

अहवाल सालात संचालक व त्यांच्या नातेवाईकांना रिझर्व्ह बँकेच्या नियमांप्रमाणे मुदत ठेवीवरील कर्जाव्यतिरिक्त अन्य कर्जे नव्याने दिलेली नाहीत. सर्व कर्जे नियमित आहेत. महाराष्ट्र सहकारी संस्था अधिनियम १९६० कलम ७५ (२) मधील तरतुदीनुसार संचालक व त्यांचे नातेवाईक यांच्या कर्जाची माहिती खालीलप्रमाणे आहे -

(रक्कम रु. लाखात)

तपशील	वर्षाच्या सुरुवातीस येणे रक्कम	अहवाल वर्षात वाढ झालेली कर्जे	अहवाल वर्षात फेड झालेली कर्जे	अहवालसाल अखेर शिल्लक कर्जे	थकबाकी
संचालक कर्जे	३७.२७	८.०९	९.६९	३५.६७	नाही
नातेवाईक कर्जे	२७२.७२	१५१.०५	२४३.१८	१८०.५९	नाही
संस्था/प्रा.लि.कं आणि इतर	१८.८९	६.५७	६.५७	१८.८९	नाही
एकूण :	३२८.८८	१६५.७१	२५९.४४	२३५.१५	नाही

सभासद :

अहवाल वर्षात ६१४२ इतके नवीन सभासद झाले आहेत आणि १३४२ सभासद कमी होवून वर्षाखेरीस एकूण सभासद संख्या ९००२० इतकी झाली आहे. वसूल भाग भांडवलामध्ये एकूण रु. ४.१३ कोटींची वाढ झाली असून रु. २.५४ कोटींनी भाग भांडवल कमी होवून वर्षाखेरीस एकूण वसूल भाग भांडवल रु. १०३ कोटी झाले आहे.

सेवक प्रशिक्षण व संशोधन केंद्र :

सेवक प्रशिक्षण केंद्रास शासन मान्यता मिळाल्यामुळे सहकारी संस्थांची प्रशिक्षणाच्या अनेक संधी उपलब्ध झाल्या आहेत. पश्चिम महाराष्ट्राच्या बरोबरीने आता सेवक प्रशिक्षण केंद्राची वाटचाल जळगाव ते मुंबई व कोंकण विभागाकडे ही यशस्वीरीत्या झाली आहे. अहवालसालाचा विचार करता सहकारी बँकांच्या बरोबरीने सहकार क्षेत्रातील पतसंस्था, क्रेडीट को-ऑप. सोसायटी, सेवक पतसंस्था अशा सर्व स्तरावरच्या सहकारी संस्थांना प्रशिक्षण दिले आले आहे. तसेच सभासद, पदाधिकारी (संचालक), मुख्य कार्यकारी अधिकारी, वरिष्ठ अधिकारी, इतर सर्व सेवक व चतुर्थ श्रेणीतील सेवक वर्गास सुद्धा प्रशिक्षणाचा लाभ आपल्या सेवक प्रशिक्षण केंद्रामार्फत झाला आहे.

सन २०२४-२५ या अहवाल सालात सेवक प्रशिक्षण व संशोधन केंद्राने "Cyber security" या विषयावर १२ ऑनलाईन प्रशिक्षण आयोजित केले होते. त्यामध्ये सेवकांनी उत्स्फूर्त सहभाग नोंदविला. बँकेत नवीन भरती झालेल्या लिपिक, शिपाई व सुरक्षारक्षक यांना प्रशिक्षण देण्यात आले.

अहवाल सालात ९० बँक व इतर ६१० सहकारी संस्थांसाठी १२१ प्रशिक्षण वर्गांचे आयोजन करण्यात आले आहे. त्या अंतर्गत ४५०७ पदाधिकाऱ्यांनी तर ६३९९ सेवकांनी सक्रिय सहभाग नोंदविला आहे. तसेच, सहकारी संस्था सक्षमपणे चालविण्यासाठी सभासद देखील प्रशिक्षित हवा. या दृष्टीने आयोजित केलेल्या सभासद प्रशिक्षणात प्रशिक्षण केंद्राने जवळपास २३१३१ पेक्षा अधिक सभासदांना प्रशिक्षित केले. असे एकूण ३४०३७ जणांना प्रशिक्षण देण्यात आले. यामुळे सहकार साक्षरता व आर्थिक संस्थांच्या परिचालनात गुणवत्ता

वाढविण्यासाठी याचा नक्कीच उपयोग होणार आहे. आपल्या बँकेतील सेवकांची गुणवत्ता वाढविण्यासाठी अंतर्गत प्रशिक्षण सुद्धा घेण्यात आले. यामध्ये २६ प्रशिक्षण कार्यक्रमांतर्गत आपल्या सर्व पदावरील सर्व सेवकांना प्रशिक्षण देण्यात आले.

आपल्या बँकेच्या सेवक प्रशिक्षण केंद्रामार्फत राजारामबापू सह. बँक लि., पेठ व सेकंडरी स्कूलस एम्प्लोईज को. ऑप. क्रेडिट सोसायटी लि., मुंबई या बँकांना निवासी प्रशिक्षण दिले असून १३ बँका आणि ३ पतसंस्थांना त्यांच्या व्यवसायाच्या ठिकाणी प्रत्यक्ष जाऊन प्रशिक्षण देण्यात आले आहे.

अंतर्गत तक्रार समिती :

कामाच्या ठिकाणी होणारा महिलांचा लैंगिक छळ (प्रतिबंध, मनाई, निवारण) कायदा, २०१३ अन्वये अंतर्गत तक्रार समिती बँकेने स्थापन केलेली असून कराड, सातारा, सांगली, पुणे येथे स्थापित समितीचा अहवाल खालील प्रमाणे -

१)	दि. ३१ मार्च २०२५ अखेर प्राप्त तक्रारींची संख्या -	काही नाही.
२)	दि. ३१ मार्च २०२५ अखेर निकाली तक्रारींची संख्या -	लागू नाही.
३)	९० दिवसांपेक्षा जास्त कालावधीसाठी प्रलंबित असलेल्या तक्रारी	लागू नाही.
४)	सदर कायदान्वये आयोजित कार्यशाळांची संख्या	४
५)	आस्थापनाने प्राप्त तक्रारी बाबत केलेल्या कार्यवाहीचे स्वरूप	लागू नाही.

सामाजिक कार्ये -

- ❖ कराड शहर व परिसरातील विद्यार्थी व कलाकारांच्या सुप्त गुणांना वाव देण्यासाठी शालेय गट व खुला गट अशा प्रकारामध्ये रांगोळी स्पर्धा व प्रदर्शनाचे आयोजन करण्यात आले, यास कराड शहर व परिसरातून उत्स्फूर्त प्रतिसाद मिळाला.
- ❖ भारतीय संतपरंपरेला ऊजाळा देत महाराष्ट्रातील संतांची माहिती समाजातील सर्व घटकांपर्यंत विशेषतः तरुण वर्गापर्यंत पोहचविण्याच्या उद्देशाने बँकेने संतांची मांदियाळी ही सन २०२५ साठीची दिनदर्शिका प्रकाशित केली असून यामध्ये निवडक १२ संतांची त्यांच्या जीवनातील प्रसंगांवर आधारित छायाचित्रांसह माहिती देऊन सामाजिक संदेश दिला आहे. सदरची छायाचित्रे बँकेने प्रत्यक्ष सेट उभारणी करून स्थानिक कलाकारांना प्रोत्साहन देऊन प्रत्यक्ष फोटोग्राफी करून घेऊन साकारली असून प्रत्येक पानावर एक क्यूआर कोड दिलेला आहे. क्यूआर कोड स्कॅन करताच संतांची सविस्तर माहिती जिज्ञासू वाचकांसाठी उपलब्ध होते.
- ❖ श्रीराम देवस्थान ट्रस्ट, चाफळचे अध्यक्षपद बँकेचे ज्येष्ठ संचालक मा. सुभाषराव जोशी भूषवित आहेत. तसेच आपल्या बँकेच्या सामाजिक उपक्रमामधील विविधता पाहून श्रीराम देवस्थान ट्रस्ट, चाफळच्या विश्वस्तपदी बँकेचे मुख्य कार्यकारी अधिकारी सी.ए. दिलीप गुरव यांची निवड करण्यात आली.
- ❖ पंढरपूरच्या आषाढी वारीत सहभागी झालेल्या दिंडीतील वारकऱ्यांना श्री ज्ञानदेव हरिपाठ या दैनंदिन उपयोगी असणाऱ्या पुस्तिकेची निर्मिती करून त्याचे वितरण करण्यात आले.

सेवकांसाठी -

- ❖ सेवकांमधील खेळाडूवृत्तीला आणि सुप्त गुणांना वाव देण्यासाठी अर्बन स्पोर्टस् क्लबच्या वतीने कराड येथे आयोजित केलेल्या इन् डोर (कॅरम, बुध्दीबळ) व आऊट डोर (क्रिकेट) स्पर्धांमध्ये कराडमधील स्थानिक सेवकांसोबत सातारा, सांगली, कोल्हापूर, पुणे, मुंबई येथील ४०० सेवकांनी उत्स्फूर्त सहभाग नोंदवत स्पर्धा यशस्वी केल्या.
- ❖ बँकेने सेवकांचे आरोग्य सुदृढ व ताण-तणाव विरहित असावे हा उद्देश ठेऊन सेवकांसाठी फिटनेस जिम सुरू केली आहे.



नफा व नफा विभागणी :

सन २०२४-२५ या अहवाल वर्षात एकूण उत्पन्न रु. ३४७.९९ कोटीमधून एकूण खर्च रु. ३०३.२६ कोटी, तरतुदी रु. १०.७० कोटी, आयकर रु. ७.४८ कोटी वजा जाता बँकेस रु. २६.४७ कोटीचा नफा झालेला आहे. गतवर्षाचा शिल्लक नफा रु. ०.०९ कोटी विचारात घेता नफा विभागणी खालीलप्रमाणे :-

अ. क्र.	तपशील	रक्कम रु.	रक्कम रु.
अ)	२०२४-२५ नफा तोटा तपशील		
१)	बँकेचा चालू वर्षाचा नफा	२६,४६,९४,३२५.४८	
२)	+ गतवर्षाचा शिल्लक नफा	१,४०,८९९.९६	
	एकूण नफा		२६,४८,३५,२२४.६४
ब)	नफा विभागणी तपशील		
१)	गंगाजळी (२५%)	६,६१,७३,५८२.००	
२)	विशेष गंगाजळी (आकस्मिक कारणाकरिता नक्त नफ्याच्या १०%)	२,६४,६९,४३३.००	
३)	गुंतवणूक चढउतार निधी	८,३०,००,०००.००	
४)	इमारत निधी	७५,००,०००.००	
५)	लाभांश ८%	८,१४,२२,८९२.००	
६)	शिल्लक नफा	२,६९,३१७.६४	
	एकूण		२६,४८,३५,२२४.६४

बँकेच्या या ऐतिहासिक वाटचालीचे सर्वस्वी श्रेय आपल्या ग्राहकांना आणि आपणा सर्व सभासदांना तसेच सर्व सेवक वर्ग यांच्या कृतिशील व कष्टपूर्ण योगदानाला आहे. आपला विश्वास, प्रेम, आपुलकी यामुळे ही प्रगतीची घोडदौड उत्तम रीतीने सुरु आहे.

बँकेच्या प्रगतीमधील सातत्य टिकवून प्रगतीचा वेग कायम ठेवता आला आणि संचालक मंडळावर सभासदांनी ठेवलेला विश्वास संख्यात्मक आणि गुणात्मक प्रगतीने सिद्ध करू शकलो आहोत.

समृद्ध सहकार.. सक्षम सहकार.. घडवू या याच अपेक्षांसह...

संचालक मंडळाच्या वतीने,

डॉ. सुभाष शिवराम एरम
अध्यक्ष

INDEPENDENT AUDITOR'S REPORT for the year ended 31st March, 2025

(Under Section 31 of The Banking Regulation Act 1949 and Section 81(5B) of the Maharashtra Co-op Societies Act 1960 and Rule 69 (3) of Maharashtra Co-op Societies Rules 1961)

To,
The Members of
The Karad Urban Co-operative Bank Ltd., Karad, Dist. Satara
Report on the Financial Statements

Opinion

1. We have audited the accompanying financial statements of the 'THE KARAD URBAN CO-OP. BANK LTD.; KARAD, DIST- SATARA' which comprise the Balance Sheet as at 31st March, 2025 and the Statement of Profit and Loss and the cash flow statement for the year then ended and a summary of significant accounting policies and other explanatory information. The returns of Head Office and 67 branches are incorporated in these financial statements. In our opinion and to the best of our information and according to the explanations given to us, the financial statements, give the information required by the Maharashtra Co-operative Societies Act, 1960 and the Rules made thereunder and the Banking Regulation Act, 1949 (As applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020 and the guidelines issued by the Reserve Bank of India, in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:
 - a. In the case of the Balance Sheet, of the state of affairs of the Bank as at 31st March 2025;
 - b. In the case of the Profit and Loss Account, of the profit 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.

Basis for opinion

2. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India ("the ICAI") ("the SAs"). Our responsibilities under those SAs are further described in the "Auditor's Responsibilities for the Audit of the Financial Statements" section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the ICAI together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Maharashtra Co-operative Societies Act, 1960 and the Rules made thereunder and the Banking Regulation Act, 1949 (As applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020 and the guidelines issued by the Reserve Bank of India, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics issued by the ICAI. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Information other than the consolidated Financial Statements and Auditor's Report Thereon

3. The Bank's Management and Board of Directors is responsible for the preparation of other information. The other information comprises the information included in the Annual Report, but does not include the financial statements and our auditor's report thereon. The Bank's annual report is expected to be made available to us after the date of this auditor's report.
Our opinion on the financial statements does not cover the other information and we will not express any form of assurance conclusion thereon. In connection with our audit of the financial statements, our responsibility is to read the other information when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.
When we read the Report of Board of Directors including other explanatory information, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance and the members in the Annual General Meeting.

Management's Responsibilities for the Financial Statements

4. The Bank's management and Board of Directors are responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with the accounting principles generally accepted in India, including the accounting standards issued by the ICAI. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Maharashtra Co-operative Societies Act, 1960 and the Rules made thereunder and the Banking Regulation Act, 1949 (As applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020 and the guidelines issued by the Reserve Bank of India, for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgements and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.
5. In preparing the financial statements, the management and Board of Directors are responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so. The Board of Directors are also responsible for overseeing the Bank's financial reporting process.

Auditor's Responsibility

6. Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with the SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with the SAs, we exercise professional judgement and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the Bank to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Report on Other Legal and Regulatory Matters

7. As required by Rule 69(4) of the Maharashtra Co-Operative Societies Rules, 1961 and Subject to our comments in LFAR and annexures thereto, we report that:
- We have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purpose of our audit subject to comments in LFAR;
 - In our opinion, proper books of account as required by said Acts, rules framed there under and the bye-laws, have been kept by the Bank so far as appears from our examination of those books; and
 - The Balance Sheet, Profit and Loss Account examined by us are in agreement with the books of accounts and returns of the bank and give true and fair view of state of affairs;
 - Accounting standards adopted by the bank are consistent with, those laid down by the State Government or the Institute of Chartered Accountants of India, as the case may be and has no adverse effect on the accounts and financial status of the bank
8. As required by Rule 69(6) of the Maharashtra Co-Operative Societies Rules, 1961 and subject to our comments in LFAR and annexures thereto, we report that:
- During course of audit, we have generally not come across transactions which appear to be contrary to the provisions of Act, Rules or the bye laws of the bank;
 - During course of audit, we have generally not come across such sums which ought to have been but have not been brought into account by the bank;
 - There is no material impropriety or irregularity in the expenditure or in the realization of moneys due to the bank;
 - Advances categorized as doubtful assets as per norms laid down by RBI, are of ₹ 16374.43 lakhs and loss assets of ₹ 69.99 lakhs as per prudential norms are considered as doubtful of recovery. Bank held provision of ₹ 14309.46 lakhs against doubtful assets and provision of ₹ 69.99 lakhs against loss assets
 - To the best of our knowledge, no other matters have been specified by the Registrar of Co-op Societies, which require reporting under this Rule.
9. For the year 2024-25, Bank is awarded with "A" classification.

For M/s. Gogate & Company
Chartered Accountants
FRN No. 124144W

CA U V Gogate (Partner)
Mem. No. 109574
UDIN - 25109574BMJIRD7365
Karad : 30 May, 2025

Place : KARAD
Date : 30 May, 2025.

BALANCE SHEET AS ON 31st MARCH, 2025

Sr. No.	Capital & Liabilities	Sch.	As on 31-3-2025 Current Year (₹)	As on 31-3-2024 Previous Year (₹)
1	Capital	1	1,03,00,53,740.00	1,01,41,18,020.00
2	Reserve Fund & Other Reserve	2	3,77,90,13,409.05	3,76,67,48,326.49
3	Principal / Subsidiary State Partnership Found Account		--	—
4	Deposits & Other Accounts	3	35,74,03,45,347.78	32,61,87,11,538.37
5	Borrowings	4	4,47,18,000.00	17,05,51,000.00
6	Bills for Collection Being Bills Receivable as per Contra		—	—
7	Branch Adjustments		—	—
8	Overdue Interest Reserve on Loan & Advance (As per Contra)		1,45,23,02,462.43	1,50,83,98,943.39
9	Interest Payable		1,19,43,59,060.53	90,40,99,477.62
10	Other Liabilities	5	15,77,13,838.32	23,94,32,565.13
11	Profit & Loss	6	26,48,35,224.64	24,15,17,510.36
	TOTAL		43,66,33,41,082.75	40,46,35,77,381.36
	Contingent Liabilities	13	74,14,88,190.05	69,39,25,116.49

CA. Dhananjay A. Shingate
General Manager

CA. Dilip M. Gurav
Chief Executive Officer

Sameer S. Joshi
Vice-Chairman

Dr. Subhash S. Erram
Chairman

As per our report of even date
For M/s. Gogate & Company
Chartered Accountants
ICAI Firm Reg. No. 124144W

CA. U. V. Gogate
Partner
Membership No. 109574
UDIN :25109574BMJIRD7365
Karad: May 30, 2025

Place : KARAD
Date : 30 May, 2025

Sr. No.	Property and Assets	Sch.	As on 31-3-2025 Current Year (₹)	As on 31-3-2024 Previous Year (₹)
1	Cash	7	2,38,06,97,122.71	1,94,29,88,011.53
2	Balance with other Banks	8	4,09,25,96,044.86	4,37,42,71,589.41
3	Money at Call and Short Notice		—	—
4	Investments	9	11,28,88,25,910.97	11,57,09,43,357.92
5	Investments out of Principal/ Subsidiary State Partnership Fund Account		—	—
6	Advance	10	22,63,10,41,734.43	19,24,10,78,416.59
7	Interest Receivable			
	I) On Investments		24,35,63,217.25	18,13,66,751.00
	II) On Loans & Advances PA		3,39,93,194.00	2,79,33,835.00
	III) On Loans & Advances (Considered bad & doubtful for recovery-Contra)		1,45,23,02,462.43	1,50,83,98,943.39
8	Bills Receivable Being Bill for Collection as per Contrs		—	—
9	Branch Adjustments		—	—
10	Fixed Assets	11	1,02,76,91,302.24	96,18,69,107.00
11	Other Assets	12	51,26,30,093.86	51,15,67,369.52
12	Non Banking Assets Acquired in Satisfaction of Claims		00.00	14,31,60,000.00
	TOTAL		43,66,33,41,082.75	40,46,35,77,381.36

CA. Dhananjay A. Shingate
General Manager

CA. Dilip M. Gurav
Chief Executive Officer

Sameer S. Joshi
Vice-Chairman

Dr. Subhash S. Erram
Chairman

Directors

S. R. Joshi
M. N. Thoke
R. N. Kundale

CS. S. P. Pathak
Dr. V. C. Erram
R. V. Kharate

S. G. Dnyansagar
C. S. Dange
Mrs. R. S. Erram
S. S. Patil

Dr. R. A. Phase
M. G. Shinde
S. D. Jadhav

Prof. A. A. Bodhe
S. A. Palkar
CA. A. C. Doshi

Place : KARAD
Date : 30 May, 2025

As per our report of even date
For M/s. Gogate & Company
Chartered Accountants
ICAI Firm Reg. No. 124144W

CA. U. V. Gogate
Partner
Membership No. 109574
UDIN:25109574BMJIRD7365
Karad: May 30, 2025

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

Sr. No.	Income	Year Ended on 31-3-2025 Current Year (₹)	Year Ended on 31-3-2024 Previous Year (₹)
1)	Interest & Discount	3,09,49,73,165.91	2,74,42,04,027.30
2)	Commission	1,38,13,029.02	1,35,62,495.49
3)	Profit on Sale of Securities (Net)	2,88,10,788.46	3,01,19,922.05
4)	Other Receipts		
	I) Processing Fees	2,75,36,627.92	2,36,35,619.92
	II) Service Charges	4,28,55,990.14	4,61,87,053.16
	III) Profit on Sale of Assets (Net)	(10,87,472.98)	69,50,624.00
	IV) Miscellaneous Income	3,90,10,644.98	2,37,53,815.22
	V) Dividend	3,87,940.00	3,87,940.00
		10,87,03,730.06	10,09,15,052.30
5)	Bad Debts earlier written off, now recovered	34,57,717.00	82,98,731.00
6)	Provision towards A/c under Covid Framework reversed	1,62,65,500.00	2,94,57,612.00
7)	Excess Investment Depreciation Reserve Written Back	17,00,00,000.00	10,25,00,000.00
8)	Transfer from Bad and Doubtful Debts Reserve	4,30,30,667.64	4,60,05,066.08
	Total	3,47,90,54,598.09	3,07,50,62,906.22

CA. Dhananjay A. Shingate
General Manager

CA. Dilip M. Gurav
Chief Executive Officer

Sameer S. Joshi
Vice-Chairman

Dr. Subhash S. Erram
Chairman

Place : KARAD
Date : 30 May, 2025

As per our report of even date
For M/s. Gogate & Company
Chartered Accountants
ICAI Firm Reg. No. 124144W

CA. U. V. Gogate
Partner
Membership No. 109574
UDIN : 25109574BMJIRD7365
Karad: May 30, 2025

Sr. No.	Expenditure	Year Ended on 31-3-2025 Current Year (₹)	Year Ended on 31-3-2024 Previous Year (₹)
1)	Interest on Deposits, Borrowings, etc.	2,03,23,22,755.16	1,67,20,08,081.22
2)	Salaries and Allowances, Provident Fund	47,52,73,482.52	45,03,05,148.38
3)	Directors' and local committee members' fees and allowances	24,42,428.00	25,10,444.50
4)	Rent, Taxes, Insurance, Lighting, etc.	8,50,19,676.20	7,76,43,471.50
5)	Law Charges	16,30,985.00	12,93,523.00
6)	Postage, Telegram and Telephone charges	41,45,510.53	41,05,662.35
7)	Auditor's fees	1,55,01,102.00	1,30,98,378.00
8)	Depreciation on and repair to property	14,62,43,765.54	11,28,34,482.94
9)	Stationery, printing and advertisement, etc	1,55,40,924.04	1,08,74,835.11
10)	Loss from sale of or dealing with non-banking assets	0.00	0.00
11)	Other Expenditure:		
	i. Banker's Indemnity Insurance	2,12,542.00	2,12,418.00
	ii. Premium paid to DICGC	4,42,93,409.00	4,03,52,790.00
	iii. Cheque Processing Charges	4,81,875.03	5,09,354.15
	iv. Travelling and Conveyance	20,71,436.00	17,31,586.50
	v. Amortisation of Investments	28,42,531.64	28,53,168.00
	vi. Vehicle Expenses	64,46,489.84	68,88,003.71
	vii. Sundries	15,50,41,542.47	12,87,62,161.35
12)	Bad Debts Written Off	4,30,30,667.64	4,60,05,066.08
13)	Provisions:		
	i. Contingent Provision against Depreciation in Investments	0.00	0.00
	ii. Contingent Provision Against Standard Assets	70,00,000.00	1,25,00,000.00
	iii. Bad And Doubtful Debts Reserve	10,00,00,000.00	16,20,00,000.00
	iv. Reserve for Restructured Assets- Covid framework	0.00	0.00
14)	Income-Tax Expenses:		
	i. Current Tax	7,39,50,000.00	9,03,94,309.00
	ii. Deferred Tax	8,69,150.00	(30,27,410.00)
15)	Net Profit carried to Balance Sheet	26,46,94,325.48	24,12,07,432.43
	Total	3,47,90,54,598.09	3,07,50,62,906.22

CA. Dhananjay A. Shingate
General Manager

CA. Dilip M. Gurav
Chief Executive Officer

Sameer S. Joshi
Vice-Chairman

Dr. Subhash S. Erram
Chairman

Directors

S. R. Joshi
M. N. Thoke
R. N. Kundale

CS. S. P. Pathak
Dr. V. C. Erram
R. V. Kharate

S. G. Dnyansagar
C. S. Dange
Mrs. R. S. Erram
S. S. Patil

Dr. R. A. Phase
M. G. Shinde
S. D. Jadhav

Prof. A. A. Bodhe
S. A. Palkar
CA. A. C. Doshi

As per our report of even date
For M/s. Gogate & Company
Chartered Accountants
ICAI Firm Reg. No. 124144W

CA. U. V. Gogate
Partner
Membership No. 109574
UDIN:25109574BMJIRD7365
Karad: May 30, 2025

Place : KARAD
Date : 30 May, 2025

SCHEDULES FORMING PART OF BALANCE SHEET AS ON 31st March, 2025

SCHEDULE 1 - CAPITAL

Particulars	As on 31-3-2025 Current Year (₹)	As on 31-3-2024 Previous Year (₹)
I) Authorised Share Capital : 15,00,00,000 Shares of Rs. 10 each (Previous year 15,00,00,000 shares)	1,50,00,00,000.00	1,50,00,00,000.00
II) Subscribed Capital : 103005374 shares of Rs. 10/- each (Previous year 101411802 shares of Rs. 10/- each)	1,03,00,53,740.00	1,01,41,18,020.00
III) Amount Called up : 103005374 shares of Rs. 10/- each (Previous year 101411802 shares of Rs. 10/- each)	1,03,00,53,740.00	1,01,41,18,020.00
IV) Of the above held by : a) Individuals* b) Co-operative institutions c) State Government	1,03,00,53,740.00	1,01,41,18,020.00
* Under the item "Individuals" include share held by the institutions other than co-operative institutions and state government are included as per The Banking Regulation Act 1949.		
Total	1,03,00,53,740.00	1,01,41,18,020.00

SCHEDULE 3 - DEPOSITS & OTHER ACCOUNTS

Particulars	As on 31-3-2025 Current Year (₹)	As on 31-3-2024 Previous Year (₹)
i) Fixed Deposits: a) Individuals* b) Central Co-op. Banks c) Other Societies	23,39,52,36,849.00 0.00 3,94,34,70,426.00 (I) 27,33,87,07,275.00	21,53,18,98,562.00 0.00 3,06,43,25,171.00 24,59,62,23,733.00
ii) Savings Bank Deposits : a) Individuals* b) Central Co-op. Banks c) Other Societies	6,06,94,08,344.76 0.00 91,99,951.63 (II) 6,07,86,08,296.39	5,82,92,19,976.48 0.00 1,29,38,426.62 5,84,21,58,403.10
iii) Current Deposits : a) Individuals* b) Central Co-op. Banks c) Other Societies	2,15,02,73,231.29 0.00 17,27,56,545.10 (III) 2,32,30,29,776.39	1,93,63,26,116.18 0.00 24,40,03,286.09 2,18,03,29,402.27
* Under the item "Individuals" include share held by the institutions other than co-operative institutions and state government are included as per The Banking Regulation Act 1949.		
Total (i + ii + iii)	35,74,03,45,347.78	32,61,87,11,538.37

SCHEDULE 2 - RESERVE FUND & OTHER RESERVES

Particulars	As on 31-3-2025 Previous Year (₹)	As on 31-3-2024 Previous Year (₹)
i) Statutory Reserve	68,08,43,588.23	59,45,48,508.03
ii) Building Fund	23,06,38,869.36	22,56,38,869.36
iii) Bad & Doubtful Debts Reserve	1,85,79,79,874.88	1,85,09,15,947.52
iv) Investment Fluctuation Reserve	36,53,64,796.58	31,53,64,796.58
v) Other Funds and Reserve : a) Contingency Reserve b) Contingent provision against Standard Assets c) Revaluation Reserve d) Provision for Restructuring other loans (Covid Framework) e) Provision for Restructuring MSME (Covid Framework) f) Contingent Provision against Depreciation in Investments g) Provision for NPA A/C Charges h) Revenue Reserve i) Special Reserve u/s 36(1) (viii) of I. Tax Act, 1961 j) BDDR2024	29,93,563.00 6,65,00,000.00 38,31,30,136.00 39,38,500.00 3,99,29,500.00 5,00,00,000.00 1,25,00,000.00 3,47,89,176.00 10,00,000.00 4,94,05,405.00	29,93,563.00 5,95,00,000.00 39,08,63,966.00 43,47,800.00 5,57,85,700.00 22,00,00,000.00 1,20,00,000.00 3,47,89,176.00 0.00 0.00
Total	3,77,90,13,409.05	3,76,67,48,326.49

SCHEDULE 4 - BORROWINGS

Particulars	As on 31-3-2025 Current Year (₹)	As on 31-3-2024 Previous Year (₹)
i) From the Reserve Bank of India / State / Central Co-op Bank	0.00	0.00
ii) From the State Bank of India	0.00	0.00
iii) From the State Government	0.00	0.00
iv) Loans from other sources	0.00	0.00
a) Long Term (Subordinated) Deposits - Unsecured	4,47,18,000.00	17,05,51,000.00
Total	4,47,18,000.00	17,05,51,000.00

SCHEDULE 5 - OTHER LIABILITIES

Particulars	As on 31-3-2025 Current Year (₹)	As on 31-3-2024 Previous Year (₹)
i) Bills Payable	1,79,15,116.97	3,10,01,665.59
ii) Unclaimed Dividend	51,51,341.00	43,18,186.00
iii) Suspense	47,59,495.26	5,08,01,059.40
iv) Provision for Taxation	7,00,00,000.00	9,00,00,000.00
v) Other Payable	5,98,87,885.09	6,33,11,654.14
Total	15,77,13,838.32	23,94,32,565.13

SCHEDULE 6 - PROFIT & LOSS

Particulars	As on 31-3-2025 Current Year (₹)	As on 31-3-2024 Previous Year (₹)
i) Profit as per last Balance Sheet	24,15,17,510.36	19,11,76,720.93
ii) Less : Appropriations of profit		
Reserve Fund	8,44,22,601.20	6,67,20,500.00
Dividend	10,09,54,010.00	7,91,46,143.00
Investment Fluctuation Reserve	5,00,00,000.00	4,50,00,000.00
Building Reserve	50,00,000.00	0.00
Special Reserve	10,00,000.00	0.00
(b)	24,13,76,611.20	19,08,66,643.00
(a)-(b)	1,40,899.16	3,10,077.93
Add: Profit for the year as per Profit & Loss Account	26,46,94,325.48	24,12,07,432.43
Total	26,48,35,224.64	24,15,17,510.36

SCHEDULE 7 - CASH

Particulars	As on 31-3-2025 Current Year (₹)	As on 31-3-2024 Previous Year (₹)
i) Cash In hand	11,58,80,051.00	14,70,82,290.00
ii) Cash with Reserve Bank of India	2,26,40,79,760.79	1,79,50,33,381.06
iii) Cash with State Bank of India	5,49,856.80	6,08,078.88
iv) Cash with State Co-operative Banks	1,87,454.12	2,64,261.59
v) Cash with Central Co-operative Banks	0.00	0.00
Total	2,38,06,97,122.71	1,94,29,88,011.53

SCHEDULE 8 - BALANCE WITH OTHER BANKS

Particulars	As on 31-3-2024 Current Year (₹)	As on 31-3-2023 Previous Year (₹)
i) Current Deposits	45,35,39,539.86	41,16,63,812.41
ii) Savings Bank Deposits	0.00	0.00
iii) Fixed Deposits	3,63,90,56,505.00	3,96,26,07,777.00
Total	4,09,25,96,044.86	4,37,42,71,589.41

SCHEDULE 9 - INVESTMENTS

Particulars	As on 31-3-2025 Current Year (₹)	As on 31-3-2024 Previous Year (₹)
i) a) In Central and State Government Securities (at book value)	9,79,34,01,439.28	10,17,83,65,047.92
Face Value - ₹ 98248.00 Lakh		
(Previous Year ₹ 101345.20 Lakh)		
Market Value - ₹ 97440.19 Lakh		
(Previous Year ₹ 99672.29 Lakh)		
b) Reserve Fund Investments	74,35,78,471.69	69,35,79,310.00
In Central / State Govt. Securities		
Face Value - ₹ 7500.00 Lakh		
(Previous Year ₹ 7000.00 Lakh)		
Market Value - ₹ 7349.17 Lakh		
(Previous Year ₹ 6599.43 Lakh)		
ii) Other trustee Securities	0.00	0.00
iii) Shares in Co-operative Institutions	35,11,000.00	35,11,000.00
(Other than item (v) below)		
iv) Bonds Issued by Public Sector Units	39,84,20,000.00	33,59,20,000.00
v) Other Investments:		
Bonds Issued by		
Public Sector Banks	20,00,00,000.00	20,00,00,000.00
Bonds Issued by		
Other Institutions	14,98,75,000.00	15,95,28,000.00
Bonds of All India Financial		
Institutions	40,000.00	40,000.00
Total	11,28,88,25,910.97	11,57,09,43,357.92

SCHEDULE 10 - ADVANCES

Particulars	As on 31-3-2025 Current Year (₹)	As on 31-3-2024 Previous Year (₹)
I) Short Term Loans, Cash Credit, Overdrafts & Bills Discounted		
i. Of which secured against :		
a) Government & Other approved Securities	2,67,88,829.00	2,68,46,717.77
b) Other Tangible Securities	3,79,70,79,643.12	3,31,27,97,028.60
ii. Personal Advances	63,69,258.60	68,58,120.22
	(I) 3,83,02,37,730.72	3,34,65,01,866.59
Of the Advances, amount due from individuals*	3,59,00,20,934.50	3,19,99,76,933.02
Of the Advances, amount Overdue	22,56,93,666.35	25,80,39,055.53
Considered Bad & Doubtful of recovery	19,50,44,233.41	22,02,42,783.25
II) Medium Term Advances		
i. Of which secured against :		
a) Government & Other approved Securities	3,71,55,691.83	2,96,99,570.65
b) Other Tangible Securities	5,12,16,48,804.41	4,61,83,77,813.62
ii. Personal Advances	51,75,09,630.68	52,43,85,963.89
	(II) 5,67,63,14,126.92	5,17,24,63,348.16
Of the Advances, amount due from individuals*	5,56,16,50,736.54	5,13,56,36,035.75
Of the Advances, amount Overdue	68,10,40,513.51	71,50,73,847.84
Considered Bad & Doubtful of recovery	66,11,47,160.88	75,90,83,389.15
III) Long Term Advances		
i. Of which secured against :		
a) Government & Other approved Securities	21,17,447.00	18,88,006.00
b) Other Tangible Securities	12,97,91,94,003.97	10,55,43,73,243.84
ii. Personal Advances	14,31,78,425.82	16,58,51,952.00
	(III) 13,12,44,89,876.79	10,72,21,13,201.84
a) Of the Advances, amount due from individuals*	13,12,44,89,876.79	10,72,22,66,804.84
b) Of the Advances, amount Overdue	62,34,85,716.49	60,07,30,391.18
c) Considered Bad & Doubtful of recovery	82,92,42,895.50	94,88,98,051.38
Total (I+II+III)	22,63,10,41,734.43	19,24,10,78,416.59

*Under the item "individuals" advances to institutions other than co-operative Banks and Societies are included as per The Banking Regulation Act, 1949.

SCHEDULE 11 - FIXED ASSETS

Particulars	As on 31-3-2025 Current Year (₹)	As on 31-3-2024 Previous Year (₹)
I) LAND & PREMISES		
i) LEASEHOLD LAND		
WDV as on 01/04/2024	1,30,50,002.00	1,30,50,002.00
Add : Revaluation	0.00	0.00
Less: Sales/Adjustment during the year	0.00	0.00
	1,30,50,002.00	1,30,50,002.00
ii) LEASEHOLD BUILDING		
WDV as on 1/04/2024	2,68,79,198.00	2,78,19,469.00
Add : Revaluation	0.00	0.00
Less: Sales/Adjustment during the year	0.00	0.00
	(a) 2,68,79,198.00	2,78,19,469.00
Less: Amortisation		
Amortisation for current year	5,91,471.00	5,91,474.00
Amortisation on Revalued Amount	3,31,357.00	3,48,797.00
	(b) 9,22,828.00	9,40,271.00
	Total (a-b) 2,59,56,370.00	2,68,79,198.00
iii) FREEHOLD LAND		
WDV as on 01/04/2024	26,09,23,776.00	26,09,23,776.00
Add : Revaluation	0.00	0.00
Less: Sales/Adjustment during the year	0.00	0.00
	26,09,23,776.00	26,09,23,776.00

SCHEDULE 11 - FIXED ASSETS

Particulars	As on 31-3-2025 Current Year (₹)	As on 31-3-2024 Previous Year (₹)
ii) FREEHOLD BUILDING		
WDV as on 01/04/2024	28,19,52,154.00	28,97,42,716.00
Add: Revaluation	0.00	0.00
Add : Additions during the year	1,03,72,112.00	2,84,45,050.00
Less: Sales / Adjustment during the year	0.00	(2,09,18,834.00)
(a)	29,23,24,266.00	29,72,68,932.00
Less: Depreciation		
Depreciation for current year	75,99,660.00	75,24,705.00
Depreciation on Revalued Amount	74,02,473.00	77,92,073.00
Depreciation on sales	0.00	0.00
(b)	1,50,02,133.00	1,53,16,778.00
Total (a-b)	27,73,22,133.00	28,19,52,154.00
II) FURNITURE & FIXTURE		
WDV as on 01/04/2024	15,14,39,634.00	12,51,76,647.00
Add: Additions during the year	4,27,35,655.00	4,72,61,844.00
Less : Sold during the year	(10,14,107.00)	(51,47,541.00)
(a)	19,31,61,182.00	16,72,90,950.00
Depreciation for current year	1,80,87,017.00	1,58,51,316.00
Depreciation on sales	0.00	0.00
(b)	1,80,87,017.00	1,58,51,316.00
Total (a-b)	17,50,74,165.00	15,14,39,634.00
III) OTHER ASSETS		
i) PLANT & MACHINERY		
WDV as on 01/04/2024	2,28,20,390.00	1,87,37,322.00
Add: Additions during the year	56,71,764.00	79,60,664.00
Less : Sold during the year	(1,38,240.00)	(2,85,302.00)
(a)	2,83,53,914.00	2,64,12,684.00
Depreciation for current year	39,26,419.00	35,92,294.00
Depreciation on sales	0.00	0.00
(b)	39,26,419.00	35,92,294.00
Total (a-b)	2,44,27,495.00	2,28,20,390.00
ii) COMPUTERS		
WDV as on 01/04/2024	10,72,87,785.00	4,20,88,055.00
Add: Additions during the year	7,24,40,580.00	11,38,21,463.00
Less : Sold during the year	(2,48,271.00)	(1,86,759.00)
(a)	17,94,80,094.00	15,57,22,759.00
Depreciation for current year	6,82,37,064.00	4,84,34,974.00
Depreciation on sales	0.00	0.00
(b)	6,82,37,064.00	4,84,34,974.00
Total (a-b)	11,12,43,030.00	10,72,87,785.00
iii) VEHICLES		
WDV as on 01/04/2024	1,38,18,654.00	54,26,156.00
Add : Additions during the year	83,18,222.00	1,56,32,858.00
Less : Sold during the year	(1,75,044.00)	(12,30,874.00)
(a)	2,19,61,832.00	1,98,28,140.00
Depreciation for current year	80,10,413.00	60,09,486.00
Depreciation on sales	0.00	0.00
(b)	80,10,413.00	60,09,486.00
Total (a-b)	1,39,51,419.00	1,38,18,654.00
iv) ELECTRICAL FITTING		
WDV as on 01/04/2024	3,08,71,840.00	2,29,31,511.00
Add : Additions during the year	82,09,349.00	1,14,57,036.00
Less : Sold during the year	(3,32,584.00)	(2,53,129.00)
(a)	3,87,48,605.00	3,41,35,418.00
Depreciation for current year	36,51,242.00	32,63,578.00
Depreciation on sales	0.00	0.00
(b)	36,51,242.00	32,63,578.00
Total (a-b)	3,50,97,363.00	3,08,71,840.00

SCHEDULE 11 - FIXED ASSETS

Particulars	As on 31-3-2025 Current Year (₹)	As on 31-3-2024 Previous Year (₹)
v) MISCELLANEOUS ASSET		
WDV as on 01/04/2024	51,394.00	7,25,195.00
Add : Additions during the year	1,18,796.24	0.00
Less : Sold during the year	(45,869.00)	0.00
(a)	1,24,321.24	7,25,195.00
Depreciation for current year	40,269.00	6,73,801.00
Depreciation on sales	0.00	0.00
(b)	40,269.00	6,73,801.00
Total (a-b)	84,052.24	51,394.00
vi) LEASEHOLD IMPROVEMENT		
WDV as on 01/04/2024	2,50,14,535.00	0.00
Add : Additions during the year	1,98,90,075.00	2,94,21,607.00
Less : Sold during the year	0.00	0.00
(a)	4,49,04,610.00	2,94,21,607.00
Amortisation for current year	88,93,113.00	44,07,072.00
Amortisation on sales	0.00	0.00
(b)	88,93,113.00	44,07,072.00
Total (a + b)	3,60,11,497.00	2,50,14,535.00
IV) CAPITAL WORK-IN-PROGRESS (PREMISES)	44,25,000.00	2,18,89,000.00
V) CAPITAL WORK-IN-PROGRESS (SOFTWARE)	5,01,25,000.00	58,70,745.00
Grand Total (I to V)	1,02,76,91,302.24	96,18,69,107.00

SCHEDULE 12 - OTHER ASSETS

Particulars	As on 31-3-2025 Current Year (₹)	As on 31-3-2024 Previous Year (₹)
i) Deposit for Services	2,56,87,777.90	2,30,25,693.22
ii) Rent Receivable	0.00	0.00
iii) Stock in Hand	54,14,919.48	61,08,054.39
iv) Prepaid Expenses	1,40,33,473.97	1,15,58,149.93
v) Deferred Tax Asset (Net)	11,03,13,980.00	11,11,83,130.00
vi) Advance Income Tax	7,59,08,196.26	8,98,96,628.46
vii) Margin on Guarantee Fund (CCIL)	2,44,00,000.00	2,31,00,000.00
viii) Other dues	25,68,71,746.25	24,66,95,713.52
Total	51,26,30,093.86	51,15,67,369.52

SCHEDULE 13 - CONTINGENT LIABILITIES

Particulars	As on 31-3-2025 Current Year (₹)	As on 31-3-2024 Previous Year (₹)
i) Letters of Credit	0.00	0.00
ii) Guarantees	52,62,60,245.00	51,02,07,513.93
iii) Unclaimed Liabilities under DEAF Scheme	21,52,27,945.05	18,37,17,602.56
Total	74,14,88,190.05	69,39,25,116.49

NOTES FORMING PART OF THE BALANCE SHEET AS AT 31st MARCH 2025 AND PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31st MARCH, 2025

A. OVERVIEW :

The Karad Urban Co-Operative Bank Ltd. ('The Bank') was incorporated in the year 1917. The Bank has 67 branches. The area of operation is in seven districts, Mumbai and its suburbs in the State of Maharashtra. The main business is of banking services and allied business as permitted by Reserve Bank of India.

B. SIGNIFICANT ACCOUNTING POLICIES:

I. ACCOUNTING CONVENTIONS :

(a) Basis of Accounting :

The financial statements have been prepared and presented following fundamental accounting assumptions namely Going Concern, Consistency & Accrual, on historical cost convention unless otherwise stated and comply with generally accepted accounting principles, statutory requirements prescribed under the Banking Regulation Act, 1949, (AACs) Maharashtra Co-Operative Societies Act 1960, (MCS Act 1960) circulars and guidelines issued by the Reserve Bank of India (RBI) and under MCS Act 1960 from time to time, the Accounting Standards (AS) issued by the Institute of Chartered Accountants of India (ICAI) and current practices prevailing within the banking industry in India.

(b) Use of estimates:

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

(c) All accounting policies are consistently followed.

II. REVENUE RECOGNITION (AS-9) :-

- Income/Expenditure is generally accounted for on accrual basis, unless otherwise stated.
- Interest on performing advances is recognized on accrual basis.
- Income from non-performing assets is recognised to the extent realised, as per the directives issued by RBI.
- Interest on Government Securities, debentures and other fixed income securities is recognised on accrual basis.
- Locker Rent, Loan processing charges, Commission income on the bank guarantees and letter of credit is recognised as income on realisation basis.
- Dividend income is accounted on receipt basis.
- Income from distribution of insurance products is recognised on the basis of income received.
- Other items of income are recognized on realisation basis.

III. ADVANCES AND PROVISIONING:

- Advances are disclosed net of write offs.
- Advances include Bills purchased and discounted, Cash credits, Overdrafts, Loans repayable on demand and Term loans. These are further categorised as secured by Tangible assets (including advances against Book Debts), covered by Bank/Government Guarantees and Unsecured advances.
- The classification of advances into Standard, Sub-standard, Doubtful and Loss assets as well as provision on non-performing advances has been arrived at in accordance with the guidelines issued by RBI from time to time.
- In addition to provisions on Non-Performing Advances, general provisions are made on following categories of standard assets as per RBI guidelines, as under:

CATEGORY	PROVISION (%)
Direct advances to Agricultural & SME Sectors	0.25%
Commercial Real Estate Sector	1.00%
Commercial Real Estate -Residential Housing Loans	0.75%
All other loans and advances not included above	0.40%

- (e) 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.
- (f) The overdue interest in respect of nonperforming advances is shown separately under "Overdue Interest Reserve" as per the directives issued by RBI.
- (g) Recovery of written off accounts is credited to profit & loss accounts.
- (h) The Bank vide RBI circulars FIDD. CO. Plan. BC. 23/ 04.09.01/2015-16 (as amended from time to time) trades in priority sector portfolio by selling or buying PSLC. In the case of a sale transaction, the Bank sells the fulfillment of priority sector obligation and in the case of a purchase transaction the Bank buys the fulfillment of priority sector obligation through RBI trading platform. There is no transfer of risks or loan assets in these transactions. The fee paid for purchase of the PSLC is treated as an 'Expense' and the fee received from the sale of PSLCs is treated as 'Other Income'.

IV. INVESTMENTS :

(a) Categorisation of investments :

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

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

(b) Classification of Investments:

For the purpose of disclosure in Balance Sheet, Investments are classified as required under the Banking Regulation Act, 1949 and RBI guidelines as follows:

- i) Government Securities
- ii) Other Trustee Securities
- iii) Shares in co-operative institutions
- iv) Bonds issued by public sector units and
- v) Other Investments.

(c) Transfer/Shifting of investments between categories:

Transfers from/to HTM category are done once in a year at the beginning of the year, at acquisition cost or book value or market value on the date of transfer, whichever is least and scrip-wise depreciation, if any, is debited to Profit and Loss account and appreciation, if any, is ignored.

(d) Valuation of Investments:

- i) 'Held to Maturity' – These investments are carried at their acquisition cost less amortization. The premium paid, if any, on investments under this category is amortized over the remaining period to maturity.
- ii) 'Held for Trading' - The individual scrip in the HFT category is marked to market at monthly intervals or at more frequent intervals. The 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 year-end or at more frequent intervals. The net resultant depreciation in each classification is recognized in the Profit and Loss Account. Net appreciation, if any, is ignored.
- 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 Financial Benchmark India Private Limited (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) 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.
- vi) Investments in quoted debt/money market Mutual Fund Units are valued as per stock exchange quotations. Investments in un-quoted 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. Shares are valued at cost. Full provision is made for investment in shares, in case dividend is not declared or financial position is not available or which have gone into liquidation.
- vii) 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 Profit & Loss Account.
- viii) 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.

ix) Disposal of Investments:

Investments classified under the HTM category: The Bank does not resort to sale of securities held in HTM category as per Master Direction – Reserve Bank of India (Classification, Valuation and Operation of Investment Portfolio of Primary (Urban) Co-operative Banks) Directions, 2023 dated 1st April 2023. However, if due to liquidity stress, if securities from HTM portfolio are sold with prior approval of the Board of Directors on a specific rationale, Profit on sale of investments from HTM category is first taken to the Profit and Loss account and, thereafter, the amount of such profit is appropriated to 'Capital Reserve' from the net profit for the year after statutory appropriations. Loss on sale is recognized in the Profit and Loss account in the year of sale. Investments classified under the AFS and HFT categories : Realized gains/losses are recognized in the Profit and Loss Account.

(e) **Non-Performing Investments (NPI) :**

- Non-performing investments are identified and classified as per RBI guidelines.
- Net depreciation in respect of NPIs is not set off against appreciation in respect of other performing securities.

(f) **Accounting for Repo/Reverse Repo transactions (including transactions under the Liquidity Adjustment Facility (LAF)/ Standing Deposit Facility (SDF) with the RBI):**

- The securities sold and purchased under Repo/ Reverse Repo are accounted as Collateralized Borrowing and Lending transactions. However, securities are transferred as in the case of normal outright sale/ purchase transactions and such movement of securities is reflected using the Repo/ Reverse Repo accounts and contra entries. The above entries are reversed on the date of maturity of Repo/ Reverse Repo transactions.
- Costs and revenue are accounted as interest expenditure/income.
- Balance in Repo account is classified under Schedule 4 (Borrowings) and balance in Reverse Repo account is classified under Money at Call & Short Notice. Liquidity Adjustment Facility (LAF) / Standing Deposit Facility transactions are accounted for as per RBI guidelines.

V. PROPERTY, PLANT & EQUIPMENT (PPE) (AS 10) :

- Computers, Furniture & Fixtures, Dead Stock Plant & Machinery, Leasehold improvement and Motor Cars are stated at Written Down Value. Premises (including Freehold Land): These are stated at the revalued amounts less depreciation. Leasehold land is stated at revalued amounts less amortization over the lease period. Cost includes incidental expenses incurred on acquisition of assets. Cost comprises the purchase price including non-refundable purchase taxes and any cost attributable for bringing the asset to its working condition for its intended use after deducting trade discount and rebates. Subsequent expenditure incurred on assets put to use is capitalized only when it increases the future benefit/ functioning capability from / of such assets.
- Depreciation Rates
 - Furniture, Fixture, Deadstock and Misc. Assets are depreciated on written down value method @10% p.a.
 - Plant & Machinery are depreciated on written down value method @15% p.a.
 - Premises (excluding Freehold Land) is depreciated on written down value @5% p.a.
 - Vehicle are depreciated on Straight Line Method @33.33%.
 - Computers are depreciated on straight line method @ 33.33% as directed by RBI.
 - Leasehold improvements are amortized @20% on Straight Line Method.
 - Leasehold Land is amortized over the period of lease.
- Depreciation on fixed assets purchased during the year is charged for the entire year if the asset is purchased for 180 days or more; in other cases, it is charged at 50% of the normal rate. No depreciation is charged on fixed assets sold during the year.
- The addition to the Fixed Assets are net of GST Input Tax Credit to the extent it is availed by the Bank.
- An item of property, plant and equipment is derecognized upon disposal or when no future economic benefits are expected to arise from the continued use of the asset. Any gain or loss arising on the disposal or retirement of an item of property, plant and equipment is determined as difference between the sales proceeds and the carrying amount of the asset and is recognized in profit and loss.
- The Bank has framed its own policy for the revaluation of immovable properties, which is duly approved by its Board of Directors. Revaluations are carried out by obtaining two expert valuation reports by using applicable methods of valuations. The increase in Net Book Value of the asset due to revaluation is credited to the Revaluation Reserve Account without routing through the Profit and Loss Account. Depreciation on the revalued asset is debited to Revaluation Reserve Account.
- The Cost of assets not put to use before such date are disclosed under "Capital work in progress".

VI. EMPLOYEE BENEFITS (AS 15) :

(a) Provident Fund & Pension Fund:

The defined contribution as per Provident Fund & Pension Fund scheme is charged to Profit & Loss Account. 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 (currently 12% of employee's Basic Salary plus eligible allowances). The Bank contributes an equal amount @ 12% of employees' Basic Salary plus eligible allowances subject to maximum of ₹ 3000.00. The Bank's contribution to Provident Fund is accounted for on the basis of contribution to the scheme.

(b) Gratuity:

The Bank provides for gratuity to all eligible 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.

(c) Leave Encashment:

Employee Leave Benefits in the nature of Privilege Leave is a defined benefit plan. Privilege Leave which is en-cashable is provided for on the basis of Actuarial Valuation done by an Independent Actuary as at the year-end using the Projected Unit Credit Method in accordance with the guidelines issued under AS-15 on Employee Benefits as issued by ICAI.

(d) Cost towards Staff incentives is consistently recognized on payment basis.

VII. SEGMENT REPORTING (AS-17) :

In accordance with the guidelines issued by RBI, Segment Reporting is made as under-

- The bank has categorized Treasury operations and other banking operations for segment reporting.
- Income and expenses in relation to the segments are categorized based on the items that are individually identifiable to the segments.
- Treasury includes all investment portfolio, profit/loss on sale of investment. The expenses of this segment consist of interest expenses on funds borrowed from external sources and depreciation/amortization of premium on Held to Maturity category investments.
- Other Banking Operations includes all other operations not covered under Treasury operations.
- Unallocated expenses include general corporate income and expense items which are not allocated and specifically identified to any business segment.
- Assets and liabilities that cannot be allocated to specifically identifiable segments are grouped under unallocated assets and liabilities.

VIII. RELATED PARTY DISCLOSURES (AS-18) :

There are no related parties which require a disclosure under AS 18, other than the Key Management Personnel. Since Mr. CA. Dilip M. Gurav the Chief Executive Officer of the Bank is a single party under the category Key Management Personnel, no further details need to be disclosed in terms of RBI Master Direction on Financial Statements – Presentation and Disclosures dated August 30, 2021.

IX. OPERATING LEASE (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.

X. EARNING PER SHARE (AS-20) :

- Earnings per share is calculated by dividing the net profit/(loss) for the period after tax attributable to shareholders (before appropriation) by weighted average number of shares outstanding during the period.
- The weighted average number of shares outstanding during the period are calculated by aggregating the shares outstanding at the beginning of the period adjusted by the number of shares surrendered/ forfeited or issued during the period multiplied by the time-weighting factor, which is the number of days for which the shares are outstanding as a proportion of total number of days during the year.

XI. TAXES ON INCOME (AS-22) :

- Tax expense comprises of current and deferred tax. Current tax is determined and provided on the basis of estimated taxable income for the year arrived at as per the provisions of Income Tax Act, 1961.

- (b) Deferred income tax reflects the impact of timing differences between taxable income and accounting income originating during the current year and reversal of timing differences for earlier year. Deferred tax is measured using tax rates and tax laws enacted or substantively enacted at reporting date. Deferred tax assets are recognized for only to the extent that there is reasonable certainty that sufficient future taxable income will be available against which such deferred tax assets can be realized.
- (c) Deferred Tax Assets/Liabilities are reassessed at each reporting date, based upon management's judgement as to whether the realization is reasonably certain.

XII. INTANGIBLE ASSETS (AS 26) :

Intangible assets consist of acquisition, development, amendments / modifications / customization in software applications, tools developed by the Bank. The 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 is amortized equally over the period of three years as per RBI guidelines.

XIII. 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 recognised in the statement of Profit & Loss to the extent, the carrying amount of asset exceeds its estimated recoverable amount.

XIV. 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 recognised 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.

XV. ACCOUNTING OF GOODS AND SERVICE TAX :

- (a) Bank has collected 18% GST on eligible income and accounted as Output GST.
- (b) In case of expenses, GST paid to vendor is accounted as ITC GST, eligible Input Tax Credit as Set-Off. In case Input Tax Credit remains unutilized, the same is availed as set off subsequently. The Input Tax Credit on expenses which is not allowable to be set off as per GST Law, is expense out.
- (c) In case of fixed assets, eligible Input Tax Credit of GST paid to vendor is utilized against the amount of GST collected from the customers and disallowed portion of Input Tax Credit is added back to the value of the assets i.e. same is capitalized.

C. NOTES TO ACCOUNTS :

I. CASH FLOW STATEMENTS (AS-3) :

The bank has prepared and disclosed the cash flow statement by following the indirect method, in terms of guidelines issued in AS-3.

II. PRIOR PERIOD ITEMS (AS-5) :

During the year there were no material prior period income/expenditure items.

III. EMPLOYEE BENEFITS (AS 15) :

(Salaries and Allowances include an amount of ₹ 129.44 Lakh (Previous year ₹ 126.43 Lakh) contributed by the Bank on account of contribution towards Provident Fund and amount of ₹ 107.76 Lakh (Previous year ₹ 112.46 Lakh) contributed by the Bank on account of contribution towards Pension Fund.

Actuarial assessment of Gratuity & Leave encashment liability is as under-

(₹ in Lakh)

PARTICULARS	Gratuity		Leave Encashment	
	31.03.2025	31.03.2024	31.03.2025	31.03.2024
Assumptions				
Mortality table	IALM (2012-14) ult	IALM (2012-14) ult	IALM (2012-14) ult	IALM (2012-14) ult
Discount rate	6.90%	7.20%	6.90%	7.20%
Rate of increase in compensation levels	5.50%	5.50%	5.50%	5.50%
Expected rate of return on plan assets	7.00%	7.00%	7.00%	7.00%
Expected average remaining working lives of employees (in years)	7.51	8.46	7.51	8.46
Average remaining working life (years)	9.70	10.33	9.70	10.33
Retirement Age	58 years	58 years	58 years	58 years
Withdrawal Rate				
Age upto 30 years	3.00%	2.00%	3.00%	2.00%
Age 31 - 40 years	3.00%	2.00%	3.00%	2.00%
Age 41 - 50 years	3.00%	2.00%	3.00%	2.00%
Age above 50 years	3.00%	2.00%	3.00%	2.00%
Table value showing changes in present value of obligations				
Present value of obligation as at the beginning of the period	2327.55	2272.21	711.39	849.17
Interest cost	161.14	163.78	42.00	53.99
Current service cost	124.11	110.57	45.58	139.22
Benefits paid	(178.90)	(147.73)	(255.98)	(248.98)
Actuarial (Gain) / Loss on obligations	3.95	(71.27)	225.46	(82.01)
Present value of obligation as at the end of the period	2437.85	2327.55	768.45	711.39
Table showing changes in fair value of Plan Assets				
Fair value of plan assets at the beginning of the period	2666.55	2404.37	930.61	835.67
Adjustment to opening Fair value of plan assets	21.30	144.57	11.61	87.71
Expected return on plan assets	186.58	166.66	64.61	56.76
Contributions	134.06	100.71	0.00	0.00
Mortality Charges and Taxes	0.00	0.00	0.00	0.00
Benefits paid	(178.90)	(147.73)	(38.49)	(49.54)
1Actuarial Gain / (Loss) on plan assets	(1.57)	(2.03)	0.00	0.00
Fair value of plan assets at the end of the period	2828.02	2666.55	968.33	930.61
Actual return on plan assets	185.01	164.63	64.61	56.76
Actuarial Gain Loss Recognized				
Actuarial (Gain) / loss for the period — Obligations	3.95	(71.27)	225.46	(82.01)
Actuarial (Gain) / Loss for the period — Plan assets	1.57	2.03	0.00	0.00
Total (Gain) / Loss for the period	5.52	(69.24)	225.46	(82.01)
Actuarial (Gain) / Loss recognised in the period	5.52	(69.24)	225.46	(82.01)



(₹ in Lakh)

PARTICULARS	Gratuity		Leave Encashment	
	31.03.2025	31.03.2024	31.03.2025	31.03.2024
The amounts to be recognized in the Balance Sheet				
Present value of obligation at the end of period	2437.85	2327.55	768.45	711.39
Fair value of the plan assets at the end of period	2828.02	2666.55	968.33	930.61
Surplus / (Deficit)	390.18	339.00	199.88	219.21
Current liability	0.00	0.00	0.00	0.00
Non-current liability	2437.85	2327.55	768.45	711.39
Net asset / (liability) recognised in balance sheet	390.18	339.00	199.88	219.21
Expenses recognised in the statement of profit & loss account				
Current service cost	124.11	110.57	45.58	139.22
Interest cost	161.14	163.78	42.00	53.99
Expected return on plan assets	(186.58)	(166.66)	(64.61)	(56.76)
Actuarial (Gain) / Loss recognised in the period	5.52	(69.24)	225.46	(82.01)
Expenses recognised in the statement of profit & loss at the end of period	104.19	38.44	248.43	54.44
Reconciliation of Net assets (liability) recognized				
Net asset / (liability) recognised at the beginning of the period	339.00	132.16	219.21	(13.50)
Company Contributions	134.06	100.71	0.00	0.00
Adjustment to opening Fair value of plan assets	21.31	144.57	11.61	87.71
Benefits directly paid by Company	0.00	0.00	217.49	199.44
Expense recognised at the end of period	(104.19)	(38.44)	(248.43)	(54.44)
Net asset / (liability) recognised at the end of the period	390.18	339.00	199.88	219.21

IV. The Segment Reporting Statement on the basis of Product & Services as on 31.03.2025 (AS-17):

(₹ in Lakh)

PARTICULARS	TREASURY OPERATIONS	OTHER BANKING OPERATIONS	TOTAL
Revenue			
Segment Revenue	9214.69 (8931.05)	32779.32 (28272.22)	41994.02 (37203.27)
Results	1540.21 (2292.01)	5929.65 (4382.99)	7469.65 (6675.00)
Unallocated Expenses			4074.72 (3389.27)
Operating Profit			3395.13 (3285.73)
Income Tax			748.19 (873.67)
Extraordinary profit/loss	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)
Net Profit			2646.94 (2412.07)

(₹ in Lakh)

PARTICULARS	TREASURY OPERATIONS	OTHER BANKING OPERATIONS	TOTAL
Other Information			
Segment Assets	114755.50 (117589.90)	264211.57 (232821.40)	378967.07 (350411.29)
Unallocated Assets			43143.32 (39140.49)
Total Assets			422110.39 (389551.78)
Segment Liabilities	0.00 (0.00)	370671.36 (338427.95)	370671.36 (338427.95)
Unallocated Liabilities			700.00 (900.00)
Total Liabilities			371371.36 (339327.95)

Note :

- These segments have been reported considering the nature of products or services, different risks and returns attributable to them, organization structure and internal management information system.
- Types of products & services in each business segment :
 - Strategic Business Unit (SBU) Treasury: Dealing operations in money market & fixed income products.
 - Other Banking Operations: Corporate & Retail Banking & Allied services.
- Secondary Segment information: Bank caters mainly to the needs of Indian customers; hence separate information regarding secondary segment i.e. Geographical Segment is not given.
- Segment Liabilities exclude Capital and Reserves other than those specifically identifiable with a segment.
- Figures in brackets represent previous year's figures.

V. OPERATING LEASE COMPRISES LEASING OF OFFICE PREMISES (AS 19):

Operating lease payments are recognized as an expense in the Profit and Loss account on a straight-line basis over the lease term (₹ in Lakh)

PARTICULARS	31.03.2025	31.03.2024
Future lease rental payable as at the end of the year	317.76	323.67
- Not later than one year	5.91	5.91
- Later than one year and not later than five years	23.66	23.66
- Later than five years	288.19	294.10
Total of minimum lease payments recognized in the Profit and Loss Account for the year	5.91	5.91
Total of future minimum sub-lease payment expected to be received under non-cancellable sub-lease	0.00	0.00
Sub-lease payments recognized in the Profit and Loss Account for the year	0.00	0.00

VI. REVALUATION RESERVE :

The details of revaluation reserve are as under -

(₹ in Lakh)

PARTICULARS	31.03.2025	31.03.2024
Market Value of Land & Building	5849.86	5909.46
Book Value of Land & Building	1941.22	1919.41
Revaluation Reserve	3908.64	3990.05
Less :- Deprecitaion of Revaluation Reserves	77.34	81.41
Balance of Revaluation Reserve as on 31.03.2025 / 31.03.2024	3831.30	3908.64

VII. EARNING PER SHARE (AS-20) :

(₹ in Lakh)

PARTICULARS	31.03.2025	31.03.2024
Net Profit after taxation (₹ in Lakhs)	2646.94	2412.07
Nominal Value of Share (₹)	10.00	10.00
Weighted average No. of Shares outstanding during the period (Nos in Lakh)	1017.91	1009.54
EPS – Basic & Diluted (₹)	2.60	2.39

VIII. INCOME TAX :

The bank has decided to exercise the option of lower tax rate available under section 115BAD of the Income Tax Act, 1961 as introduced by the Finance Act 2020 w.e.f. financial year 2020-21 (Assessment Year beginning on 1st April, 2021). Accordingly, the bank has recognised provision for tax and remeasured its deferred tax assets (DTA) at 31st March, 2024 based on the tax rate prescribed in the section.

IX. DEFERRED TAX (AS-22) :

(₹ in Lakh)

PARTICULARS	31.03.2025	31.03.2025
Deferred Tax Assets :		
Provision for BDDR	1183.71	1183.71
Cost of Acquisition	0.00	0.00
Sub-Total (A)	1183.71	1183.71
Deferred Tax Liability :		
Difference in WDV of Fixed Assets	80.57	71.88
Sub-Total (B)	80.57	71.88
Deferred Tax Assets (A)-(B)	1103.14	1111.83

Note : Deferred Tax Assets has been recognised to the extent Management is reasonably certain of its realization.

X. INTANGIBLE OF ASSETS (AS- 26) :

Amortisation rates used for computer software @33.33% p.a. on straight-line method. (However, if useful life of software is shorter, then proportionate rates are used).

(₹ in Lakh)

PARTICULARS	31.03.2025	31.03.2024
Opening Balance as on April 1	258.04	28.81
Add: - Addition during the year	203.15	327.09
Sub-Total (A)	461.19	355.90
Less: - Deduction during the year	0.00	0.00
Less: - Amortization during the year	170.14	97.86
Sub-Total (B)	170.14	97.86
Net Carrying amount as on March 31	291.05	258.04

XI. IMPAIRMENT OF ASSETS (AS-28) :

There is no material impairment of any of assets in the opinion of the bank and as such no provision under AS 28 issued by ICAI is required.

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

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

The quantum of Contingent liabilities in respect of Bank Guarantees and Letter of Credit (as per Schedule 13 of the Balance Sheet) are as under :-

(₹ in Lakh)

PARTICULARS	31.03.2025	31.03.2024
Bank Guarantee	5262.60	5102.08
Letter of Credit	0.00	0.00
Total	5262.60	5102.08

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

(b) Details of amount transferred to the Depositor Education Awareness Fund (DEA) Fund :

The following is the movement in amount transferred to the Fund -

(₹ in Lakh)

PARTICULARS	2024-25	2023-24
Opening balance of amount transferred to DEAF	1837.18	1694.04
Add : Amount transferred to DEAF during the year	359.86	262.37
Less : Amount reimbursed by DEAF towards calaims	44.76	119.23
Cloisng balance of amount transferred to DEAF	2152.28	1837.18

(c) Claims against Bank not acknowledged as Debts :

This includes liability on account of income tax and other legal cases filed against the Bank. The bank is a party to various legal proceeding in the normal course of business and has preferred appeals with the appropriate appellate authorities. These are categorized as follows:

(₹ in Lakh)

PARTICULARS	2024-25	2023-24
Income Tax	1629.31	1514.24
Leagal Cases	2.21	2.21

Note- Income Tax- Out of ₹ 1629.31 lakh, the bank has held provision of ₹ 54.51 lakh for income tax receivable due to non-availability of adequate documentation to substantiate the claim.

XIII. INFORMATION UNDER MICRO SMALL AND MEDIUM ENTERPRISES (DEVELOPMENT) ACT, 2006 (MSMED Act, 2006) :

The information in respect of their registration under Micro, Small, Medium Enterprises Development, Act 2006 is not received from suppliers / service providers by the Bank. Hence, information relating to the cases of delays if any, in payments to such enterprises or of interest payments due to such delays could not be given.

XIV. ISSUE OF FRESH CAPITAL :

During this financial year, bank has issued 41,34,406 shares with face value of ₹ 10.00 to the existing and new shareholders.

XV. NON-BANKING ASSETS :

Bank had acquired property through auction process during the course of recovery proceeding of one of the borrowers amounting to ₹ 1350.00 lakh and paid stamp duty and other charges of ₹ 81.60 lakh.

The bank published an auction notice for this property on February 2nd, 2024, and has received an expression of interest from one potential buyer. The final sale deed is executed in the month of June 2024.

XVI. OTHER NOTES :

- Unclaimed pay orders / pay-slips / demand drafts are transferred to Sundry Creditors under the head Other Demand Liabilities, after expiry of 3 months.
- The bank has tie up with the United India Insurance Company Limited, New India Assurance Company Limited, Kotak Mahindra Life Insurance Company Limited and Life Insurance Corporation of India for sale of Insurance product and commission is accounted on receipts basis.

D. DISCLOSURE IN THE FINANCIAL STATEMENTS AS PER RBI MASTER DIRECTION ON FINANCIAL STATEMENTS- PRESENTATION AND DISCLOSURES :

(₹ in Lakh)

Sr. No.	PARTICULARS	31.03.2025	31.03.2024
I.	COMPOSITION OF REGULATORY CAPITAL:		
i.	Paid up share capital and reserves (net of deductions, if any)	22722.28	20743.64
ii.	Other Tier 1 capital	0.00	0.00
iii.	Tier 1 capital (i + ii)	22722.28	20743.64
iv.	Tier 2 capital	4757.33	4370.19
v.	Total capital (Tier 1 + Tier 2)	27479.61	25113.83
vi.	Total Risk Weighted Assets (RWAs)	179921.51	155444.66
vii.	Paid-up share capital and reserves as percentage of RWAs	12.63%	13.35%
viii.	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	12.63%	13.35%
ix.	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	2.64%	2.81%
x.	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	15.27%	16.16%
xi.	Percentage of shareholding of - Government of India	NIL	NIL
xii.	Amount of paid-up equity capital raised during the year	413.44	393.87
xiii.	Amount of non-equity Tier 1 capital raised during the year	NIL	NIL
xiv.	Amount of Tier 2 capital raised during the year	NIL	NIL

II. ASSETS LIABILITY MANAGEMENT :

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

(₹ in Lakh)

PARTICULARS	Deposits	Advance	Investment	Borrowings	Foreign Currency Assets	Foreign Currency Liabilities
Day 1	4603.83	542.41	8047.74	5.51	NA	NA
2 to 7 days	6232.09	749.55	3895.53	0.00	NA	NA
8 to 14 days	5818.05	721.98	2888.04	0.00	NA	NA
15 to 30 days	6374.41	937.34	2985.38	0.00	NA	NA
31 days to 2 months	9680.39	3633.74	4322.44	0.00	NA	NA
Over 2 months and upto 3 months	18505.50	7506.92	4172.80	0.00	NA	NA
Over 6 months and upto 6 months	20082.07	9430.65	5383.69	0.00	NA	NA
Over 6 months and upto 1 year	75731.27	47557.77	15120.15	0.00	NA	NA
Over 1 year and upto 3 year	201323.39	24986.46	42673.78	1700.00	NA	NA
Over 3 year and upto 5 year	7277.22	25713.15	9207.78	0.00	NA	NA
Over 5 years	1775.23	107681.21	14190.93	0.00	NA	NA
TOTAL	357403.45	229461.18	112888.26	1705.51	0.00	0.00

b. Maturity pattern of certain items of assets and liabilities as on 31.03.2024

(₹ in Lakh)

PARTICULARS	Deposits	Advance	Investment	Borrowings	Foreign Currency Assets	Foreign Currency Liabilities
Day 1	4073.11	416.12	11308.74	5.51	NA	NA
2 to 7 days	6199.37	1377.17	6138.91	0.00	NA	NA
8 to 14 days	5411.44	986.37	4318.45	0.00	NA	NA
15 to 30 days	3394.88	2137.34	3962.11	0.00	NA	NA
31 days to 2 months	2230.47	3609.93	2075.28	0.00	NA	NA
Over 2 months and upto 3 months	3720.98	3200.94	2995.83	0.00	NA	NA
Over 3 months and upto 6 months	4832.28	16619.78	4216.15	0.00	NA	NA
Over 6 months and upto 1 year	51066.58	50631.93	12382.91	0.00	NA	NA
Over 1 year and upto 3 year	127227.34	59857.63	27657.32	1700.00	NA	NA
Over 3 year and upto 5 year	113041.15	29376.83	28119.77	0.00	NA	NA
Over 5 years	4989.51	24109.09	12533.97	0.00	NA	NA
TOTAL	326187.11	192323.13	115709.44	1705.51	0.00	0.00

III. INVESTMENT

a. Composition of Investment Portfolio

i. As at 31.03.2025:

(₹ in Lakh)

PARTICULARS	Investments in India						
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and / or joint ventures	Others	Total Investments in India
Held to Maturity							
Gross	48015.54	0.00	0.00	0.00	0.00	0.00	48015.54
Less : Provision for non-performing investment (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	48015.54	0.00	0.00	0.00	0.00	0.00	48015.54
Available For Sale							
Gross	57354.26	0.00	35.51	7482.95	0.00	0.00	64872.72
Less : Provision for depreciation and (NPI)	493.82	0.00	0.40	0.00	0.00	0.00	494.22
Net	56860.44	0.00	35.11	7482.95	0.00	0.00	64378.50
Held for Trading							
Gross	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
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Investment	105369.80	0.00	35.51	7482.95	0.00	0.00	112888.26
Less : Provision for non-performing investment (NPI)	0.00	0.00	0.40	0.40	0.00	0.00	0.40
Less : Provision for depreciation and (NPI)	493.82	0.00	0.00	0.00	0.00	0.00	493.82
Net	104875.98	0.00	35.11	7482.95	0.00	0.00	112394.04
Investment outside India	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	104875.98	0.00	35.11	7482.95	0.00	0.00	112394.04

ii. As at 31.03.2024 :

(₹ in Lakh)

PARTICULARS	Investments in India						
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total Investments in India
Held to Maturity							
Gross	48043.97	0.00	0.00	0.00	0.00	0.00	48043.97
Less : Provision for non-performing investment (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	48043.97	0.00	0.00	0.00	0.00	0.00	48043.97
Available For Sale							
Gross	60675.48	0.00	35.51	6954.48	0.00	0.00	67665.47
Less : Provision for depreciation and NPI	(2111.37)	0.00	(0.40)	0.00	0.00	0.00	(2111.77)
Net	58564.11	0.00	35.11	6954.48	0.00	0.00	65553.70
Held for Trading							
Gross	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
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Investment	108719.45	0.00	35.51	6954.48	0.00	0.00	115709.44
Less : Provision for non-performing investment (NPI)	0.00	0.00	(0.40)	(0.40)	0.00	0.00	(0.40)
Less : Provision for depreciation and NPI	(2111.37)	0.00	0.00	0.00	0.00	0.00	(2111.37)
Net	106608.08	0.00	35.11	6954.48	0.00	0.00	113597.67
Investment outside India	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	106608.08	0.00	35.11	6954.48	0.00	0.00	113597.67

b. Movement of provisions for Depreciation and Investment Fluctuation Reserve :

(₹ in Lakh)

Sr. No.	PARTICULARS	2024-25	2023-24
i)	Movement of provisions held towards depreciation on investments		
a)	Opening balance	2200.00	3225.00
b)	Add: Provisions made during the year	0.00	0.00
c)	Less: Write off / write back of excess provisions during the year	1700.00	1025.00
d)	Closing balance	500.00	2200.00
ii)	Movement of Investment Fluctuation Reserve		
a)	Opening balance	3153.65	2703.65
b)	Add: Amount transferred during the year	500.00	450.00
c)	Less: Drawdown	0.00	0.00
d)	Closing balance	3653.65	3153.65
iii)	Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	5.63%	4.66%

c. Transfer to/from HTM Category

The bank has not sold out any securities during the current financial year from HTM category before maturity. Securities amounting to ₹ NIL (Previous Year – 30436.44) have been transferred from HTM to AFS and securities amounting to ₹ NIL (Previous Year – NIL) have been transferred from AFS to HTM category at the beginning of the year in the manner as prescribed by RBI its Master Circular on Investment by Primary (Urban) Co-operative banks dated April 1, 2022 read with Master Direction- Reserve Bank of India (Classification, Valuation and Operation of Investment Portfolio of Primary (Urban) Co-operative Banks) Directions, 2023 dated April 1, 2023.

d. Non - SLR Portfolio

i. Non - performing non - SLR investments

(₹ in Lakh)

Sr.No.	PARTICULARS	2024-25	2023-24
i.	Opening balance	0.40	0.40
ii.	Additions during the year since 1 st April	0.00	0.00
iii.	Reductions during the above period	0.00	0.00
iv.	Closing balance	0.40	0.40
v.	Total Provisions held	0.40	0.40

ii. Issuer composition of non - SLR investment

(₹ in Lakh)

Sr. No.	PARTICULARS	AMOUNT	EXTENT OF "BELOW INVESTMENT GRADE" SECURITIES	EXTENT OF "UNRATED" SECURITIES	EXTENT OF "UNLISTED" SECURITIES
i.	PSU	3984.20 (3359.20)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)
ii.	FIs	0.40 (0.40)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)
iii.	Banks	2000.00 (2000.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)
iv.	Private Corporates	1498.75 (1595.28)	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)
vi.	Others	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)
vii.	Provision held towards depreciation	0.40 (0.40)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)
	Total	7483.35 (6954.88)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)

Note: Figures in brackets represent previous year's figures.

e. Repo /Reserve Repo Transactions

(₹ in Lakh)

PARTICULARS	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Outstanding as on 31 st March, 2025
Securities Sold under Repo				
i) Government Securities	103.13 (93.44)	17654.22 (8998.32)	6059.20 (2432.54)	0.00 (0.00)
ii) Corporate Debt Securities	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)
Securities Purchased under Reverse Repo				
i) Government Securities	498.70 (299.20)	6955.19 (5597.83)	247.80 (467.99)	0.00 (0.00)
ii) Corporate Debt Securities	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)

(₹ in Lakh)

PARTICULARS	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Outstanding as on 31 st March, 2025
Securities Sold under RBI Repo (LAF) / (MSF)				
i) Government Securities	00.00 (100.00)	00.00 (100.00)	0.00 (1.37)	0.00 (0.00)
ii) Corporate Debt Securities	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)
Securities Purchased under RBI Repo (LAF)				
i) Government Securities	00.00 (100.00)	00.00 (6500.00)	0.00 (1825.68)	0.00 (0.00)
ii) Corporate Debt Securities	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)

Note : Figures in brackets represents previous year's figures.

IV. ASSETS QUALITY :

a) Classification of Gross advances and provisions held

i) as on 31.03.2025

(₹ in Lakh)

PARTICULARS	Standard	Non-Performing				Total
	Total Standard Advances	Sub - Standard	Doubtful	Loss	Total Non-performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	173128.54	2377.94	16831.28	73.02	19282.24	192410.78
Add : Additions during the year					409.92	-
Less : Reduction during the year					2837.82	-
Closing balance	209456.08	409.92	16374.43	69.99	16854.34	226310.42
* Reductions in Gross NPAs due to :						
i) Upgradation					1056.59	-
ii) Recoveries (excluding recoveries from upgraded accounts)					3697.76	-
iii) Technical/ Prudential Write-offs					460.05	-
iv) Write-offs other than those under (iii) above					0.00	-
Provisions (excluding Floating Provisions)						
Opening Balance and provisions held	595.00	5615.73	12820.41	73.02	18509.16	19104.16
Add : Fresh provisions made during the year					995.00	-
Less : Excess provisions received/Write-off loans					984.36	-
Closing balance of provisions held	665.00	4140.35	14309.46	69.99	18519.80	19184.80
Net NPAs						
Opening Balance					773.08	
Add : Fresh Additions during the year					368.93	
Less : Reduction during the year					2807.47	
Closing balance					(1665.46)	
Floating Provisions						
Opening Balance						NA
Add : Additions provisions during the year						NA
Less : Amount drawn down during the year						NA
Closing balance of floating provisions						NA

Technical write-offs and the recoveries made thereon					
Opening balance of technical/prudential written-off accounts					5828.06
Add : technical/prudential written-off during the year					430.31
Less : Recoveries made form technical/prudential written-off accounts during the year					34.58
Closing balance					6223.79

i) as on 31.03.2024

(₹ in Lakh)

PARTICULARS	Standard	Non-Performing				Total
	Total Standard Advances	Sub - Standard	Doubtful	Loss	Total Non-performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	152611.20	698.42	20884.89	238.98	21822.29	174433.49
Add : Additions during the year					2674.35	
Less : Reduction during the year					5214.40	
Closing balance	173128.54	2377.94	16831.28	73.02	19282.24	192410.78
* Reductions in Gross NPAs due to :						
i) Upgradation					1056.59	—
ii) Recoveries (excluding recoveries from upgraded accounts)					3697.76	—
iii) Technical/ Prudential Write-offs					460.05	—
iv) Write-offs other than those under (iii) above					0.00	—
Provisions (excluding Floating Provisions)						
Opening Balance and provisions held	470.00	4011.63	13118.60	238.98	17369.21	17839.21
Add : Fresh provisions made during the year					1600.00	
Less : Excess provisions reversed / Write-off loans					460.05	
Closing balance of provisions held	595.00	5615.72	12820.41	73.02	18509.16	19104.16
Net NPAs						
Opening Balance					4453.08	
Add : Fresh Additions during the year					2377.28	
Less : Reduction during the year					6057.28	
Closing balance					773.08	
Floating Provisions						
Opening Balance						NA
Add : Additional provisions made during the year						NA
Less : Amount drawn down during the year						NA
Closing balance of floating provisions						NA
Technical write-offs and the recoveries made thereon						
Opening balance of technical/prudential written-off accounts						5451.00
Add : technical/prudential written-off during the year						460.05
Less : Recoveries made form technical/prudential written-off accounts during the year						82.99
Closing balance						5828.06

Sr. No.	Ratios (in percent)	2024-25	2023-24
i	Gross NPA to Gross Advances	7.45%	10.02%
ii	Net NPA to Net Advances	0.00%	0.44%
iii	Provision coverage ration	109.88%	95.99%

b) Sector-wise Gross Advances and Gross NPAs

(₹ in Lakh)

Sr. No.	SECTOR	2024-25			2023-24		
		Outstanding Total Gross Advances	Gross NPAs	% of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	% of Gross NPAs to Total Advances in that sector
i)	Priority Sector						
a)	Agriculture and allied activities	2888.44	50.19	1.74%	3536.24	44.94	1.27%
b)	Advances to industries sector eligible as priority sector lending	28473.65	4054.90	14.24%	24451.42	419.17	17.14%
c)	Services	94845.92	6131.65	6.46%	77477.19	7324.02	9.45%
d)	Personal Laons	16047.00	268.06	1.67%	17841.62	397.61	2.23%
	Sub Total (i)	142255.01	10504.80	7.38%	123306.47	11957.74	9.70%
ii)	Non-Priority Sector						
a)	Agriculture and allied activities	1219.20	63.58	5.21%	1014.65	64.17	6.32%
b)	Industry	0.00	0.00	0.00%	0.00	0.00	0.00%
c)	Services	11979.16	1982.06	16.55%	20451.72	2696.33	13.18%
d)	Personal Loans	70857.05	4303.90	6.07%	47637.94	4564.00	9.58%
	Sub Total (ii)	84055.41	6349.54	7.55%	69104.31	7324.50	10.60%
	Total (i+ii)	226310.42	16854.34	7.45%	192410.78	19282.24	10.02%

c) Details of accounts subjected to restructuring :

(₹ in Lakh)

		Agriculture and allied activities		Corporates (Excluding MSME)		Micro, Small & Medium Enterprises (MSME)		Retail (Excluding Agriculture & MSME)		Total	
		F.Y. 24-25	F.Y. 23-24	F.Y. 24-25	F.Y. 23-24	F.Y. 24-25	F.Y. 23-24	F.Y. 24-25	F.Y. 23-24	F.Y. 24-25	F.Y. 23-24
Standard	Number of borrowers	---	---	---	---	1	1	---	---	1	1
	Gross Amount (₹ lakh)	---	---	---	---	679.00	777.24	---	---	679.00	777.24
	Provision held (₹ lakh)	---	---	---	---	9.50	10.87	---	---	9.50	10.87
Sub-Standard	Number of borrowers	---	---	---	---	---	---	---	---	---	---
	Gross Amount (₹ lakh)	---	---	---	---	---	---	---	---	---	---
	Provision held (₹ lakh)	---	---	---	---	---	---	---	---	---	---
Doubtful	Number of borrowers	---	---	---	---	---	---	---	---	---	---
	Gross Amount (₹ lakh)	---	---	---	---	---	---	---	---	---	---
	Provision held (₹ lakh)	---	---	---	---	---	---	---	---	---	---
Total	Number of borrowers	---	---	---	---	1	1	---	---	1	1
	Gross Amount (₹ lakh)	---	---	---	---	679.00	777.24	---	---	679.00	777.24
	Provision held (₹ lakh)	---	---	---	---	9.50	10.87	---	---	9.50	10.87

d) DIVERGENCE IN ASSET CLASSIFICATION AND PROVISIONING :

In terms of the RBI circular no. DOR. ACC.REC. NO.74/21.04.018/2022-23 dated October 11, 2022, banks are required to disclose the divergences in asset classification and provisioning consequent to RBI's annual supervisory process in their notes to accounts to the financial statements, wherever either or both of the following conditions are satisfied:

- the additional provisioning for NPAs assessed by RBI exceeds 10 per cent of the reported profit before provisions and contingencies for the reference period and
 - the additional Gross NPAs identified by RBI exceed 15 per cent of the published incremental Gross NPAs for the reference period.
- As the divergences are within threshold limit as specified above, no disclosure on divergence in asset classification and provisioning for NPAs is required.

e) **DISCLOSURE OF TRANSFER OF LOAN EXPOSURE**

Details of stressed loan (NPA) transferred during the year -

(₹ in Lakh)

	To ARCs		To Permitted Transferees		To Other Transferees (please specify)	
	31.03.2025	31.03.2024	31.03.2025	31.03.2024	31.03.2025	31.03.2024
No. of accounts (Borrowers)	--	--	--	--	--	--
Aggregate Principal Outstanding of Loans Transferred	--	--	--	--	--	--
Weighted average residual tenor of the loans Transferred	--	--	--	--	--	--
Net book value of Loans Transferred (at the time of Transfer)	--	--	--	--	--	--
Aggregate Consideration	--	--	--	--	--	--
Additional consideration realized in respect of accounts transferred in earlier years	--	--	--	--	--	--

f) **Fraud Accounts -**

Details of the number and amounts of frauds as well as the provisioning thereon as per template given below.

(₹ in Lakh)

Particulars	2024-25	2023-24
Number of frauds reported	0	0
Amount involved in fraud (₹ lakh)	0.00	0.00
Amount of fraud recovered (₹ lakh)	0.00	0.00
Amount of provision made for such frauds (₹ lakh)	0.00	0.00
Amount of Unamortised provision debited from 'other reserves' as at the end of the year. (₹ lakh)	0.00	0.00

g) **RESOLUTION FRAMEWORK 1.0 & 2.0 :**

Disclosure on Resolution Framework 1.0 for COVID-19-related Stress as per RBI circular dated August 06, 2020 and same was extended in May 2021. Disclosure with respect to Stressed Assets as per RBI circular dated August 06, 2020 as below –

(₹ in Lakh)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the previous year (A)	Out of (A), aggregate debt that slipped into NPA during the year	Out of (A) amount written off during the year	Out of (A) amount paid by the borrowers during the year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this year
Personal Loans	444.81	0.00	0.00	57.85	386.96
Corporate persons*	2433.62	0.00	0.00	1124.74	1308.88
Of which, MSMEs	2433.62	0.00	0.00	1124.74	1308.88
Others	3019.27	0.00	0.00	1066.99	1952.28
Total	5897.70	0.00	0.00	2249.58	3648.12

*As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2016

V. EXPOSURES :

a) Exposure to Real Estate Sector

(₹ in Lakh)

Sr. No.	CATEGORY	2024-25	2023-24
i)	Direct exposure		
a)	Residential Mortgages –		
	Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented.	30484.18	29032.87
	Of which (a) Individual housing loans eligible for inclusion in priority sector advances	14018.87	17030.08
b)	Commercial Real Estate –		
	Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.).	9843.71	9097.00
c)	Investments in Mortgage-Backed Securities (MBS) and other securitized exposures –		
	i) Residential	0.00	0.00
	ii) Commercial Real Estate	0.00	0.00
ii)	Indirect Exposure		
	Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	0.00	0.00
	Total Exposure to Real Estate Sector	26309.02	38129.87

b) Exposure to Capital Market

(₹ in Lakh)

Sr. No.	Particulars	2024-25	2023-24
i)	Direct investment in equity shares, convertible bonds, convertible debentures and units of equity oriented mutual funds the corpus of which is not exclusively invested in corporate debt;	0.00	0.00
ii)	Advances against shares / bonds / debentures or other securities or on clean basis to individuals for investment in shares (including IPOs / ESOPs), convertible bonds, convertible debentures, and units of equity oriented mutual funds;	0.00	0.00
iii)	Advances for any other purposes where shares or convertible bonds or convertible debentures or units of equity oriented mutual funds are taken as primary security;	0.00	0.00
iv)	Advances for any other purposes to the extent secured by the collateral security of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds i.e. where the primary security other than shares / convertible bonds / convertible debentures / units of equity oriented mutual funds does not fully cover the advances;	0.00	0.00
v)	Secured and unsecured advances to stockbrokers and guarantees issued on behalf of stockbrokers and market makers;	0.00	0.00
vi)	Loans sanctioned to corporates against the security of shares / bonds / debentures or other securities or on clean basis for meeting promoter's contribution to the equity of new companies in anticipation of raising resources;	0.00	0.00
vii)	Bridge loans to companies against expected equity flows / issues;	0.00	0.00
viii)	Underwriting commitments taken up by the banks in respect of primary issue of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds;	0.00	0.00
ix)	Financing to stockbrokers for margin trading;	0.00	0.00
x)	All exposures to Venture Capital Funds (both registered and unregistered)	0.00	0.00
	Total exposure to capital market	0.00	0.00

c) Risk category wise country exposure

Bank does not have exposure to country risk and hence this disclosure is not required.

d) Unsecured advances

(₹ in Lakh)

Sr. No.	PARTICULARS	2024-25	2023-24
i)	Total unsecured gross advances of the bank	6677.42	6970.96
ii)	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
iii)	Estimated value of such intangible securities	0.00	0.00

e) Factoring exposures

Bank does not have factoring exposures and hence this disclosure is not required.

f) Unhedged foreign currency exposure

Bank does not have foreign currency exposures and hence this disclosure is not required.

VI. CONCENTRATION OF DEPOSITS, ADVANCES, EXPOSURES AND NPAs:

a) Concentration of deposits

(₹ in Lakh)

Sr. No.	PARTICULARS	2024-25	2023-24
i)	Total deposits of the twenty largest depositors	30624.43	24110.71
ii)	Percentage of deposits of twenty largest depositors to total deposits of the bank	8.57%	7.39%

b) Concentration of advances

(₹ in Lakh)

Sr. No.	PARTICULARS	2024-25	2023-24
i)	Total advances to the twenty largest borrowers/customers	37594.22	33448.13
ii)	Percentage of advances to twenty largest borrowers to total advances of the bank	17.87%	18.57%

c) Concentration of exposures

(₹ in Lakh)

Sr. No.	PARTICULARS	2024-25	2023-24
i)	Total exposure to the twenty largest borrowers/customers	37594.22	33448.13
ii)	Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/Customers	17.87%	18.75%

d) Concentration of NPAs:

(₹ in Lakh)

Sr. No.	PARTICULARS	2024-25	2023-24
i)	Total Exposure to the top twenty NPA accounts	13190.66	14467.39
ii)	Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	78.26%	75.03%

VII. DERIVATIVES :

Bank have not entered into any transactions in derivatives in the current and previous years and hence this disclosure is not required.

VIII. AMOUNT TRANSFERRED TO DEAF :

Disclosure with respect to 'The Depositor Education and Awareness Fund Scheme, 2014' (DEAF) as per RBI Circular dated 27/05/2014

(₹ in Lakh)

Particulars	2024- 25	2023- 24
Opening balance of amount transferred to DEAF	1837.18	1694.04
Add: Amount transferred to DEAF during the year	359.86	262.37
Less: Amount reimbursed by DEAF towards claim	44.76	119.23
Closing balance of amount transferred to DEAF	2152.28	1837.18

IX. DISCLOSURE OF COMPLAINTS :

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

Sr. No.	PARTICULARS	2024-25	2023-24
	Complaints received by the bank from its customers		
1.	Number of complaints pending at beginning of the year	0	0
2.	Number of complaints received during the year	20	11
3.	Number of complaints disposed during the year	20	11
3.1	Of which, number of complaints rejected by the bank	0	0
4.	Number of complaints pending at the end of the year	03	0
	Maintainable complaints received by the bank from OBOs		
5.	Number of maintainable complaints received by the bank from OBOs	13	10
5.1	Of 5, number of complaints resolved in favour of the bank by BOs	10	10
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by BOs	0	0
5.3	Of 5, number of complaints resolved after passing of Awards by BOs against the bank	0	0
6.	Number of Awards unimplemented within the stipulated time (other than those appealed)	0	0

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

Grounds of complaints, (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
Current Year					
Ground 1 ATM/Debit Card	00	02	100.00%	00	00
Ground 3 : Electronic Banking	00	02	100.00%	01	01
Ground 8 : Loans and Advances	00	09	0.00%	01	01
Ground 16 : Others	00	07	100.00%	01	00
Total	00	20	81.82%	03	02

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
Previous Year					
Other Grounds 1 ATM/Debit Card	00	01	(75.00%)	00	00
Ground 3 : Electronic Banking	00	01	100.00%	00	00
Ground 8 : Loans and Advances	00	09	800.00%	00	00
Ground 16 : Others	00	00	(100.00%)	00	00
Total	00	11	(21.43%)	00	00

X. PENALTIES :

No penalty has been imposed by Reserve Bank of India during the year ended on 31 March, 2025.

XI. OTHER DISCLOSURES :

(₹ in Lakh)

Sr. No.	PARTICULARS	2024-25	2023-24
a.	Business ratios		
i.	Interest Income as percentage of Working Funds (%)	7.91%	7.83%
ii.	Non-Interest Income as percentage of Working Funds (%)	0.39%	0.41%
iii.	Cost of Deposits (%)	5.93%	5.47%
iv.	Net Interest Margin (%)	2.90%	3.25%
v.	Operating Profit as percentage of Working Funds (%)	0.66%	1.06%
vi.	Return on Assets (%)	0.68%	0.69%
vii.	Business (Deposits + Advances) per employee	802.91	724.30
viii.	Profit per employee	3.64	3.37
b.	Bancassurance business		
i.	Commission from selling of Life Insurance policies	23.73	19.75
ii.	Commission from selling of Non-Life Insurance policies	32.51	20.93
c.	Marketing and distributions		
i.	Marketing and distribution	0.00	0.00

(₹ in Lakh)

Sr. No.	PARTICULARS	2024-25	2023-24
d.	Priority Sector Lending Certificates (PSLC)		
I)	Details of PSLCs purchased by the bank are set out below :		
i.	PSLC - Small & Marginal Farmer	7500.00	75.00
ii.	PSLC - General	0.00	0.00
iii.	PSLC - Micro Enterprises	0.00	0.00
	Total	7500.00	75.00
II)	Details of PSLCs sold by the bank are set out below :		
	PSLC - Small & Marginal Farmer	0.00	50.00
	PSLC - General	0.00	0.00
	PSLC - Micro Enterprises	0.00	0.00
	Total	0.00	50.00
e.	Provisions and Contingencies		
i.	Provision towards NPA	1000.00	1620.00
ii.	Provision towards Income Tax	748.19	873.67
iii.	Towards Standard Advances	70.00	125.00
	Total	1818.19	2618.67
f.	Deposit Insurance (DICGC) Premium Paid		
i.	Payment of DICGC Insurance premium	406.36	369.05
ii.	Arrears in payment of DICGC premium	0.00	0.00
g.	Advances to Directors & their Relatives		
i.	Advances to Directors		
a.	Fund Based	34.42	36.02
b.	Non-Fund Based	1.25	1.25
ii.	Advances to Relatives, companies/firms in which they are interested		
a.	Fund Based	199.48	291.61
b.	Non-Fund Based	0.00	0.00
	Total	235.15	328.88

CA. Dhananjay A. Shingate
General Manager

CA. Dilip M. Gurav
Chief Executive Officer

Sameer S. Joshi
Vice-Chairman

Dr. Subhash S. Erram
Chairman

As per our report of even date
For M/s. Gogate & Company
Chartered Accountants
ICAI Firm Reg. No. 124144W

CA. U. V. Gogate
Partner
Membership No. 109574
UDIN: 25109574BMJIRD7365
Karad : May 30, 2025

E. Cash Flow Statement for the Year ended 31-03-2025 :

(₹ in Lakh)

Sr. No.	PARTICULARS	31.03.2025	31.03.2024
A.	Cash Flow Generated from Operating Activities:		
1	Net Profit as per profit and Loss A/c	2,646.94	2,412.07
	Add: Adjustment for		
a.	Adjustments for Depreciation / Amortisation on Fixed Assets	1,305.94	1,009.03
b.	Standard Assets Provision for moratorium granted loans	70.00	125.00
c.	Bad and Doubtful Debt Provision	1,000.00	1620.00
d.	Amortization of Investment	28.43	28.53
e.	BDDR Written off	430.31	460.05
f.	Provision for Tax	700.00	900.00
g.	Deferred Tax	8.69	--
h.	Entrance Fees, Nominal Membership Fees	18.72	6.09
i.	Fixed Assets written off/Adjustment	0.00	17.52
j.	Less:		
k.	Profit on Sale of Assets	4.71	110.61
l.	Deferred Tax	--	30.27
m.	Provision towards restructured loans written back	162.66	294.58
n.	Reversal of IDR	1,700.00	1,025.00
o.	Loans Written Off	430.31	460.05
	Operating Profit before Working Capital Changes	3911.35	4,657.78
2	Adjustments for working Capital Changes		
a.	(Increase)/ Decrease in Investment	2792.75	3,811.01
b.	(Increase)/ Decrease in Advances	(34329.94)	(18,437.35)
c.	Increase / (Decrease) in Borrowings	(1258.33)	(106.80)
d.	Increase / (Decrease) in Deposits	31216.34	25,436.41
e.	Increase / (Decrease) in Interest payable	2902.60	714.20
f.	(Increase) / Decrease in Other Assets	642.08	(361.69)
g.	Increase / (Decrease) in Other Liabilities	(625.52)	425.21
		1339.98	11480.99
	Net Cash Generated from Operating Activities before Tax	5251.33	16,138.77
	Less:- Income Tax Paid (Net)	787.36	995.14
	Less: - Income Tax (Related to Previous year)		
	Net Cash generated from Operating Activities after Tax (A)	4463.97	15,143.63
B.	Cash Flow From Investing Activities:		
a.	Fixed Assets Acquisition (Net)	(2061.79)	(2,333.46)
	Net Cash Flow From Investing Activities		
	(B)	(2061.79)	(2,333.46)
C.	Cash Flow From Financing Activities		
a.	Increase/(Decrease) in Share Capital	159.36	86.58
b.	Payment of Dividend	(1001.21)	(773.32)
	Net Cash Flow From Financing Activities (C)	(841.85)	(686.74)

Sr. No.	PARTICULARS	31.03.2025		31.03.2024	
D.	Net Increase in Cash & Cash Equivalents				
	[A+B+C]		1560.33		12,123.43
a.	Cash & Cash Equivalents at the beginning of the year		63172.60		51049.17
b.	Cash & Cash Equivalents at the end of the year		64732.93		63172.60
	Breakup of Cash and Cash Equivalent				
	1. Cash Balance		23806.97		19429.88
	2. Balance with other banks		40925.96		43742.72

CA. Dhananjay A. Shingate
General Manager

CA. Dilip M. Gurav
Chief Executive Officer

Sameer S. Joshi
Vice-Chairman

Dr. Subhash S. Erram
Chairman

As per our report of even date
For M/s. Gogate & Company
Chartered Accountants
FRN – 124144W

CA. U. V. Gogate
Partner
Membership No.: 109574
UDIN : 25109574BMJIRD7365
Karad : May 30, 2025

Bank Performance Highlights Since Last 5 Years

Sr. No.	Particulars	2020-21	2021-22	2022-23	2023-24	2024-25
A	Numbers					
1	Regular Members	76131	77266	82160	85220	90020
2	Nominal Members	4940	4206	2949	3141	3735
3	Depositors	303973	298584	295740	292192	295713
4	Borrowers	14055	13520	14228	15403	17084
5	Branches	62+1+1	62+1+1	62+1+1	62+1+1	67+1
6	Owned/Leased Premises	23	22	22	21	21
7	Employees	794	764	746	716	727
B	Key Financial Indicators (Rs. In Crore)					
1	Share Capital	98.74	98.41	100.55	101.41	103.01
2	Reserve & Surplus	275.19	304.57	394.30	400.83	404.38
3	Average Working Capital	3351.62	3349.88	3425.30	3505.20	3914.68
4	Total Assets	3354.46	3441.14	3622.38	3895.50	4221.10
5	Gross NPA	232.95	284.89	218.22	192.80	168.54
6	Net NPA	75.89	128.14	44.53	7.73	7.45
7	Priority Sector Advances	765.52	1107.93	1155.66	1233.06	1425.06
8	Capital Funds	210.40	217.95	243.99	251.14	274.80
9	Productivity per Staff	5.61	5.96	6.37	7.24	8.03
10	Profit per Staff	0.03	0.01	0.03	0.03	0.04
11	CASA Deposits	643.40	710.11	741.53	802.25	840.16
12	Total Deposits	2780.69	2869.10	3007.51	3261.87	3574.03
13	Total Advances	1671.48	1682.56	1744.33	1924.11	2263.10
14	Mix Business	4452.17	4551.65	4751.84	5185.98	5837.13
15	Investment	1023.57	1101.17	1195.49	1157.09	1128.88
16	Total Income	314.56	271.59	283.31	289.71	324.98
17	Total Expenditure	252.90	229.13	227.73	239.40	280.33
18	Operating Profit	61.66	42.46	55.58	50.31	44.65
19	Provisions	32.57	28.04	31.73	17.45	10.70
20	Profit before Tax	29.09	14.42	23.85	32.86	33.95
21	Income Tax	8.96	5.10	4.78	8.74	7.48
22	Net Profit	20.13	9.31	19.06	24.12	26.47
C	Key Financial Ratios (%)					
1	CRAR	16.14	16.91	17.11	16.16	15.27
2	Gross NPA	13.94	16.93	12.51	10.02	7.45
3	Net NPA	5.01	8.40	2.84	0.44	0.00
4	Cost of Funds	6.04	5.45	5.13	5.53	5.93
5	Yield on Assets	9.79	8.45	8.47	8.44	8.53
6	Yield on Investment	8.93	6.99	6.78	7.14	7.31
7	CD Ratio	60.11	58.64	58.00	58.99	63.32
8	Growth rate of Deposits	0.97	3.18	4.83	8.46	10.45
9	Growth rate of Advances	-4.59	0.66	3.67	10.31	18.33
10	Priority Sector Advances	43.69	66.28	68.43	70.69	74.06
11	Provision coverage ratio	67.42	55.02	79.59	95.99	100.00
12	Return on Assets	0.60	0.28	0.60	0.69	0.68
D	Statutory Audit Class	A	A	A	A	A

AMENDMENT IN BYE-LAWS

Sr. No.	BYE-LAW No.	TEXT OF PRESENT BYE-LAW	NEW BYE-LAW No.	TEXT OF BYE-LAW AFTER AMENDMENTS	REASON
1	3	The area of operation of the Bank shall be confined to the Districts of Satara, Sangli, Pune, Solapur, Kolhapur, Ratnagiri, Raigad and Mumbai and its suburbs in the State of Maharashtra. For any revision in this regard the prior approval in writing of the Reserve Bank of India and also the Registering Authority shall be necessary.	3	The area of operation of the Bank shall be confined to the entire State of Maharashtra . For any revision in this regard, the approval in writing of the Reserve Bank of India and also the Registering Authority shall be necessary.	To increase the Area of Operation to entire state of Maharashtra to consolidate customer base and increase business opportunities.
1	49(b)	<p>BOARD OF MANAGEMENT-</p> <p>The Board of Directors shall constitute a BoM to facilitate the professional management and focussed attention to the banking related activities</p> <p>A) Constitution -</p> <p>1) The BoM excluding CEO shall have seven members. CEO would be a non-voting member.</p> <p>2) Not more than 50% members (i.e. three) of BoM shall be nominated from the existing Board of Directors.</p> <p>B) Meeting –</p> <p>2) The quorum for the meeting of the BoM shall be 2/3 of the total strength (i.e. five)</p>	49(b)	<p>BOARD OF MANAGEMENT-</p> <p>The Board of Directors shall constitute a BoM to facilitate the professional management and focused attention to the banking related activities</p> <p>A) Constitution -</p> <p>1) The BoM excluding CEO shall have Eleven members. CEO would be a non-voting member.</p> <p>2) Not more than 50% members (i.e. Five) of BoM shall be nominated from the existing Board of Directors.</p> <p>B) Meeting –</p> <p>2) The quorum for the meeting of the BoM shall be 2/3 of the total strength (i.e. Eight)</p>	The RBI norms although stipulated maximum of 12 BoM members, we had constituted the BoM with 7 members initially. However, considering the specialized knowledge, experience and skillsets industry wise which will further benefit the bank, it is proposed to further add 4 more BoM members to take the maximum limit to 11 such members.
3		New	49(c)	<p>Appointment of Executive Director / Whole time Director -</p> <p>Appointment of Executive Director/ Whole time Director as a single position only whose eligibility fit and proper criteria, appointment, scope of work and remuneration shall be determined in accordance with applicable RBI guidelines and duly approved by the Board of Directors. Any changes in this regard shall be communicated to the members in their ensuing Annual General Meeting.</p>	The need for such an appointment is keeping in view the expertise, growth in business, expansion of activities, geographical footprints and organisational vision for growth in the medium and long term. This will ensure that this Executive Director/ Whole time Director acts as an additional support/ aid to the Managing Director/ CEO for overall smooth functioning and quick decision making.

शाखांचा शुभारंभ... क्षणचित्रे...



◆ शाखा - सातारा एम.आय.डी.सी. (जि. सातारा)

◆ शाखा - बार्शी (जि. सोलापूर)

◆ शाखा - सांगोला (जि. सोलापूर)

◆ शाखा - वाई (जि. सातारा)

◆ शाखा - पंढरपूर (जि. सोलापूर)



विविध उपक्रम... विविध समारंभ...



बँकेच्या १०८ व्या वर्धापन दिनानिमित्त श्रीसत्यनारायण पूजा



ज्येष्ठ संचालक मा. सुभाषराव जोशी (भाऊ) वाढदिवस अभीष्टचिंतन



मुख्य कार्यकारी अधिकारी सी.ए. दिलीप गुरव वाढदिवस अभीष्टचिंतन



अध्यक्ष डॉ. सुभाष एरम वाढदिवस अभीष्टचिंतन



कराड अर्बन स्पोर्ट्स क्लब आयोजित स्पर्धेचा शुभारंभ.



बँको ब्लू रिबन २०२४ - बेस्ट टर्नआऊंड बँक पुरस्कार स्वीकारताना मुख्य कार्यकारी अधिकारी सी.ए. दिलीप गुरव व वरिष्ठ अधिकारी

मा. संचालक - सेवक स्नेह मेळावा, सेवक वेतन करार २०२४-२९ व
व्यवसाय संकल्पपूर्ती आनंदोत्सव सोहळा... क्षणचित्रे...



कराड, पुणे, सातारा व सांगली येथे संपन्न झालेल्या मोबाईल बँकिंग सेवा लोकार्पण समारंभ व सायबर सिक्युरिटी प्रशिक्षण मेळाव्याची क्षणचित्रे...



SINCE - 1917



॥ सकल जनांसी आधार ॥

प्रकाशक : डॉ. सुभाष शि. एरम, अध्यक्ष

दि कराड अर्बन को-ऑप. बँक लि. कराड (शेड्यूल्ड बँक)

मुख्य कार्यालय : ५१६/२, शनिवार पेठ, शाहू चौक, कराड ४१५ ११०

Web.: <https://www.karadurbanbank.com> ■ Email : ceo@karadurbanbank.com

* मुखपृष्ठ : निर्मिती ग्राफिक्स, कोल्हापूर * मुद्रक : फिनिक्स प्रिंटर्स, कोल्हापूर