



Flight of Excellence  
With Strength of Trust

Annual Report  
2024 - 2025  
Year 91<sup>st</sup>



ETERNAL BOND OF TRUST

**THE JALGAON PEOPLES CO-OP. BANK LTD.**

(Multi-State Scheduled Bank)

since 1933

# Board of Directors and Board of Management



Mr. Aniket Bhalchandra Patil  
Chairman



CA Dr. Prakash Mangilal Kothari  
Vice Chairman



Mr. Bhalchandra Prabhakar Patil  
Director & Chairman-  
Board of Management



Dr. Chandrakant Baliram Chaudhari  
Director



Mrs. Smita Prakash Patil  
Director



Dr. Vilas Chudaman Borole  
Director & Member-  
Board of Management



Mr. Sunil Prabhakar Patil  
Director



Mr. Chandan Sudhakar Attarde  
Director & Member-  
Board of Management



Dr. Suhas Baburao Mahajan  
Director



Mr. Rajesh Dhirajlal Parmar  
Director



Mr. Dnyaneshwar Eknath Morankar  
Director



Mr. Pravin Vasudev Khadke  
Director



CA Mr. Jagdish Mannal Agrawal  
Expert Co-opted Director



CA Mr. Taral Narendrakumar Shah  
Expert Co-opted Director



CA Mr. Sanjay Yuvraj Patil  
Member  
Board of Management



Mr. Bhushan Gendalal Chaudhari  
Member  
Board of Management



Mr. Nirnay Arvind Chaudhari  
Member  
Board of Management



Mr. Rohit Pandurang Bhujbal  
Managing Director & CEO

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सदर वार्षिक सर्वसाधारण सभा संपल्यानंतर, बँकेचे चिफ इन्फार्मेशन सिक्युरिटी ऑफीसर (CISO) श्री.अमोल अहेर सभासदांना सायबर सिक्युरिटी विषयी मार्गदर्शन करतील.

After Annual General Meeting, Mr. Amol Aher- Chief Information Security Officer (CISO) of the Bank will guide Members on Cyber Security.

## Bank Registration Details

रजिस्टर्ड ऑफिस	: 152, पोलन पेठ, दाणा बाजार, जळगाव 425001.
नोंदणीची तारीख व क्र.	: दि. 23/12/1933, क्र.7208
रिझर्व्ह बँकेची परवाना तारीख व क्र.	: दि.04.05.1984/युबीडीएम.एच.388 पी.
मल्टि-स्टेट परवाना तारीख व क्र.	: दि.13.11.2013 एमएससीएस/सीआर/884/2013
कार्यक्षेत्र	: महाराष्ट्र व मध्य प्रदेश राज्ये.
शेड्युल्ड बँक परवाना क्र. व तारीख	: आरबीआय कडील पत्र क्र. डिसीबीआर.सीओ.बीपीडी नं. 5336/16.05.000/2015-16 दि. 18.04.2016.
Registered Office	: 152, Polan Peth, Dana Bazar, Jalgaon 425 001.
Registration Date & No.	: Dt. 23/12/1933, No. 7208
R.B.I. License Date & No.	: Dt. 04.05.1984/ UBDM.H.388 P.
Multi-State License Date & No.	: Dt. 13.11.2013 MSCS/CR/884/2013
Area of operation	: States of Maharashtra & Madhya Pradesh
Scheduled Bank License No.& Date	: RBI letter No. DCBR.CO.BPD No.5336/ 16.05.000/ 2015-16 Dt.18.04.2016.

## Management

श्री. रोहित पांडुरंग भुजबळ प्रबंध संचालक व मुख्य कार्यकारी अधिकारी	Mr. Rohit Pandurang Bhujbal Managing Director & CEO
श्री. संतोष धर्मराज वाणी महाव्यवस्थापक व मुख्य अनुपालन अधिकारी	Mr. Santosh Dharmaraj Wani General Manager & Chief Compliance Officer
श्रीमती स्वाती अविनाश सारडा महाव्यवस्थापक व बोर्ड सेक्रेटरी, आणि तक्रार निवारण अधिकारी	Smt. Swati Avinash Sarda General Manager & Board Secretary, and Grievance Redressal Officer
श्री. अरुणकुमार बी. पाठक महाव्यवस्थापक व मुख्य जोखिम अधिकारी	Mr. Arunkumar B. Pathak General Manager & Chief Risk Officer

# Advisory Committee of Branches

## नशिराबाद शाखा :

सदस्य : श्री.जनार्दन वामन रोते  
सदस्य : श्री.हरी पांडू पाटील  
सदस्य : श्री.धर्मेन्द्र शांतीलाल जैन  
सदस्य : शाखाधिकारी

## Nashirabad Branch :

Member : Mr.Janardan Waman Rote  
Member : Mr.Hari Pandu Patil  
Member : Mr.Dharmendra Shantilal Jain  
Member : Branch Manager

## असोदा शाखा :

सदस्य : श्री.गुणवंत मुरलीधर पाटील  
सदस्य : शाखाधिकारी

## Asoda Branch :

Member : Mr. Gunwant Murlidhar Patil  
Member : Branch Manager

## भादली शाखा :

सदस्य : श्री.अरविंद कृष्णा नारखेडे  
सदस्य : शाखाधिकारी

## Bhadli Branch :

Member : Mr.Arvind Krushna Narkhede  
Member : Branch Manager

## कानळदा शाखा :

चेअरमन : डॉ.श्री.बळीराम विठ्ठल राणे  
सदस्य : श्री.ज्ञानदेव मंगा येवले  
सदस्य : कै.प्रभाकर पुंडलिक राणे  
(स्वर्गवास 09.04.2025)  
सदस्य : शाखाधिकारी

## Kanalda Branch :

Chairman : Dr. Mr.Baliram Vitthal Rane  
Member : Mr. Dnyandeo Manga Yeole  
Member : Late Prabhakar Pundlik Rane  
(Deceased on 09.04.2025)  
Member : Branch Manager

बँकेचे चेअरमन आणि प्रबंध संचालक व मुख्य कार्यकारी अधिकारी हे सर्व सल्लागार समित्यांवर पदसिद्ध सदस्य आहेत.

The Chairman and Managing Director & Chief Executive Officer of the Bank are the Ex-Officio Members of all the Advisory Committees.

# Auditors & Legal Advisors

## वैधानिक लेखापरीक्षक :

मे. व्हीपीएच अँड असोसिएटस् एलएलपी, चार्टर्ड अकाउंटंटस्, मुंबई.

## Statutory Auditor :

M/s VPH & Associates LLP, Chartered Accountants, Mumbai.

## समवर्तित लेखापरीक्षक (चार्टर्ड अकाउंटंटस्) :

मे. अनिल राणे अँड कं.                      मे. राहुल पाटील अँड कं.  
मे. पी. मयूर अँड कं.                            मे. सागर पटनी अँड कं.  
मे. जयेश देसले अँड कं.                      मे. उल्हास बोरसे अँड कं.  
मे. किशन अग्रवाल अँड कं.                    मे. अचदाते अँड कं.  
मे. नाहर जैन अँड असोसिएटस्            मे. एमकेपीएन अँड असोसिएटस्  
मे. पारस झवर अँड कं.                        मे. एसएडब्ल्यू असोसिएटस्  
मे. अक्षय जोशी अँड कं.

## Concurrent Auditors (Chartered Accountants) :

M/s. Anil Rane & Co.                      M/s. Rahul Patil & Co.  
M/s. P. Mayur & Co.                        M/s. Sagar Patani & Co.  
M/s. Jayesh Desale & Co.                    M/s. Ulhas Borse & Co.  
M/s. Kishan Agrawal & Co.                M/s. Annadate & Co.  
M/s. Nahar Jain & Asso.                    M/s. MKPN & Associates  
M/s. Paras Zavar & Co.                      M/s. SAW & Associates  
M/s. Akshay Joshi & Co.

## कायदे सल्लागार (अॅडव्होकेटस्):

अॅड. विक्रम ए. पवार                      अॅड. राजन देशपांडे  
अॅड. सुनिल एस.तारे                      अॅड. संजय नातू  
अॅड. विनय आर. घोलप                    अॅड. प्रविण एस. भोळे  
अॅड. सुधाकर पी. पाटील                    अॅड. कस्तुरीचंद टाक  
अॅड. चेतन चव्हाण                        अॅड. धनजय जाधव  
अॅड. व्ही. डी. होन                        अॅड. प्रदीप डी. कवीमदन  
अॅड. कुशल कुमार                        अॅड. पवन डी. देशमुख  
मे. इंद्रायणी पटनी अँड असोसिएटस्  
मे. नलवाडे अँड चव्हाण लॉ असोसिएटस्

## Legal Advisors (Advocates):

Adv. Vikram A.Pawar                      Adv. Rajan Deshpande  
Adv. Sunil S. Tare                        Adv. Sanjay Natu  
Adv. Vinay R. Gholap                      Adv. Pravin S. Bhole  
Adv. Sudhakar P. Patil                      Adv. Kasturichand Tak  
Adv. Chetan Chavhan                      Adv. Dhananjay Jadhav  
Adv. V. D. Hon                            Adv. Pradip D. Kavimadan  
Adv. Kushal Kumar                        Adv. Pawan D. Deshmukh  
M/s Indrayani Patani & Associates  
M/s Nalwade & Chavhan Law Associates

## Bankers

रिझर्व्ह बँक ऑफ इंडिया  
 स्टेट बँक ऑफ इंडिया  
 युनियन बँक ऑफ इंडिया  
 आयडीबीआयबँक  
 सेंट्रल बँक ऑफ इंडिया  
 बँक ऑफ इंडिया  
 कॅनरा बँक  
 आयसीआयसीआय बँक  
 ऑक्सिस बँक  
 कोटक महिंद्रा बँक  
 आरबीएल बँक लि.  
 एचडीएफसी बँक  
 यस बँक  
 बंधन बँक  
 दि महाराष्ट्र राज्य सह.बँक लि.  
 दि जळगाव जि.म.सह.बँक लि.  
 दि धुळे जि.म.सह.बँक लि.  
 जिल्हा सह.केंद्रीय बँक मर्यादीत, खंडवा.  
 जळगाव जनता सह.बँक लि.  
 एयु स्मॉल फायनान्स बँक  
 उज्जीवन स्मॉल फायनान्स बँक  
 इक्विटास स्मॉल फायनान्स बँक  
 इएसएएफ स्मॉल फायनान्स बँक  
 Reserve Bank of India  
 State Bank of India  
 Union Bank of India  
 IDBI Bank  
 Central Bank of India  
 Bank of India  
 Canara Bank  
 ICICI Bank  
 Axis Bank  
 Kotak Mahindra Bank  
 RBL Bank Ltd.  
 HDFC Bank  
 Yes Bank  
 Bandhan Bank  
 The Maharashtra State Co-op.Bank Ltd.  
 The Jalgaon Dist. Cent.Co-op.Bank Ltd  
 The Dhule Dist. Cent. Co-op. Bank Ltd.  
 Jilha Sah.Kendriya Bank Maryadit, Khandwa.  
 Jalgaon Janata Sahkari Bank Ltd.  
 AU Small Finance Bank  
 Ujjivan Small Finance Bank  
 Equitas Small Finance Bank  
 ESAF Small Finance Bank

## JPCB at a glance

(Amount ₹ in lakh)

तपशील	Particulars	31.03.2025
शाखांची संख्या	No.of Branches	43
सभासद	Shareholders	41945
नाममात्र सभासद	Nominal Members	2885
वसूल भाग भांडवल	Share Capital	3938.04
एकूण राखीव निधी व इतर	Total Reserve & Other Funds	24271.99
बचत ठेवी	Savings Bank Deposits	56733.82
चालू ठेवी	Current Deposits	18717.13
मुदत व इतर ठेवी	Fixed & Other deposits	122291.40
कर्जे- तारणी	Loans - Secured	117644.11
बिनतारणी (आरबीआयच्या नियमांनुसार)	Unsecured (As per RBI Norms)	8388.10
अग्रक्रम क्षेत्रासाठी एकूण %	% to Priority Sector Advances	71.47%
दुर्बल घटकांसाठी एकूण %	% to Weaker Section Advances	8.12%
घेतलेली कर्जे	Borrowings	990.45
गुंतवणूक	Investment	44673.43
एन.पी.ए.(निव्वळ) रक्कम	NPA (Net) Amount	2344.37
एन.पी.ए.(निव्वळ) %	NPA (Net) %	1.92%
नफा	Profit	1145.61
एकूण कर्मचारी	Total Staff	410
चतुर्थ श्रेणी कर्मचारी	Sub-Staff	71
खेळते भांडवल	Working Captial	226942.83



## CHAIRMAN's Perspective

सन्माननीय सभासद बंधू-भगिनींनो सरस्नेह नमस्कार !

आपल्या बँकेच्या 91 व्या वार्षिक सर्वसाधारण सभेमध्ये, संचालक मंडळाच्या वतीने आपले स्वागत करतांना व आर्थिक वर्ष 2024-2025 करिता बँकेचा एकात्मिक वार्षिक अहवाल आपणापुढे सादर करतांना मला आनंद होत आहे. सदर अहवाल बँकेच्या पारदर्शकता व वचनबद्धता या तत्वांवर आधारित आहे.

गेल्या काही वर्षांमध्ये आपल्या बँकेने अनेक आव्हानांना सामोरे जात प्रगतीची वाटचाल सुरू ठेवली आहे आणि हे शक्य झालंय आपण सर्व ग्राहक, सभासद व हितचिंतक यांच्या एकत्रित प्रयत्नांमुळे!

2024-25 या घटनापूर्ण वर्षात, जागतिक व देशांतर्गत अर्थव्यवस्था, महागाई , जीडीपी, बँकिंग क्षेत्रातील बदल, जागतिक युद्धजन्य परिस्थिती आणि त्याचा बँकांवर होणारा परिणाम याबद्दल मी संक्षिप्त विचार मांडत आहे.

सध्या जगभरात आर्थिक अनिश्चितता आहे. रशिया युद्ध अजूनही संपलेले नाही. मध्य पूर्वेतील तणाव वाढला आहे. चीन अमेरिका व्यापारी तणावही नव्या शिखरावर पोहोचला आहे. यामुळे जागतिक पुरवठा साखळी विस्कळीत होत आहे. अमेरिकेने लावलेल्या टॅरिफचा परिणाम जागतिक व्यापारावर होत आहे. भारतही त्यातून सुटलेला नाही. अशा विपरीत परिस्थितीमध्ये भारताने स्वतःची आर्थिक गती टिकवून ठेवलेली आहे.

भारताचा आर्थिक वृद्धी दर (GDP Growth) 2024-25 साठी 6.5% आहे. ही वृद्धी मुख्यतः डिजिटल अर्थव्यवस्था, सेवा क्षेत्र आणि MSME उद्योगांच्या वाढीसाठी असलेल्या सुसंगत वातावरणामुळे तसेच बांधकाम क्षेत्राने केलेल्या योगदानामुळे शक्य झालेली आहे.

हा आर्थिक वृद्धीदर जगातील प्रमुख अर्थव्यवस्थांमध्ये सर्वाधिक आहे. भारताने जपानला मागे टाकून चौथ्या क्रमांकाची जागतिक अर्थव्यवस्था बनण्याचा मान मिळवलेला आहे. भारतात डिजिटल बँकिंगचा प्रसार वेगाने होत आहे. सन 2029 पर्यंत भारतातील डिजिटल बँकिंगचा विस्तार ₹483 अब्ज पर्यंत पोहोचण्याचा अंदाज आहे. हा वार्षिक 11.86% ने वाढत आहे. आपल्या बँकेचे आर्थिक वर्षात झालेल्या डिजिटल व्यवहारांची संख्या 1,27,45,171 इतकी आहे.

या पार्श्वभूमीवर महागाईचे प्रमाण अजूनही चिंताजनक आहे. अन्नधान्य, पेट्रोल, डिझेल, बांधकाम साहित्य यावरील वाढत्या महागाईचा सामान्य लोकांवर परिणाम होतो आहे. 2024-25 साठी महागाई निर्देशांक 4% इतका होता. त्याच वेळेस सरकारी योजनांमुळे सामान्य लोकांच्या हातात राहणाऱ्या पैशाचे प्रमाणही वाढलेले आहे, पर्यायाने लोकांची क्रयशक्ती वाढलेली आहे.

बँकिंग क्षेत्राने आर्थिक वर्ष 2024-25 मध्ये उत्कृष्ट कामगिरी केलेली आहे. नफा आणि मालमत्तेच्या गुणवत्तेत सुधारणा झालेली आहे. रिझर्व्ह बँकेच्या वेगवेगळ्या नियामक मार्गदर्शक तत्वांची अंमलबजावणी केल्यामुळे बँकिंग क्षेत्राची स्थिरता आणि वाढीच्या शक्यता आणखी मजबूत होण्याची अपेक्षा आहे.

सहकारी बँकांसाठी आता केवळ पारंपारिक कर्ज वाटप नव्हे तर डिजीटल आणि स्मार्ट बँकींग ही देखील काळाची गरज बनली आहे. रिझर्व्ह बँकांच्या नवनवीन मार्गदर्शक सूचनांनुसार सहकारी बँकांना अधिक उत्तरदायी व अधिक पारदर्शक बनविण्यात येत आहे. सहकारी बँकांची सध्याची स्पर्धा ही केवळ व्यावसायिक बँकांशी नाही तर NBFCs व Micro Finance संस्थांशी देखील आहे. त्यामुळे सहकारी बँकांचा सर्व सभासदांशी “विश्वासाचे अतूट नाते” हा USP जपणे आणि सोबतच नवीन तंत्रज्ञानावर भर देणे हीच काळाची गरज आहे.

सन्माननीय सभासदांनो, आजचा काळ हा संधी आणि आव्हानांचा संगम आहे. जागतिक अस्थिरता आणि देशांतर्गत मागणी ह्यात समतोल राखत आपली बँक स्थानिक लोकांना विविध सेवा सुविधा पुरवून मजबूत आर्थिक पाया तयार करीत आहे.

आपल्या बँकेचे भागभांडवल 2024-25 मध्ये ₹2.20 कोटीने वाढून आता ₹39.38 कोटीवर पोहोचलेले आहे. ठेवींमध्ये ₹48.24 कोटीने वाढ होऊन ₹1977.42 कोटी इतक्या झाल्या आहे. आपली बँक DICGC च्या विम्याचे नियमीत हफ्ते भरत आहे. बँकांच्या व्याजदरामधील कठीण स्पर्धेमुळे व शेअर मार्केट तसेच सोन्या-चांदीच्या गुंतवणूकीवर मिळणाऱ्या चांगल्या परताव्यामुळे ठेवीदारांसाठी ते आकर्षण केंद्र बनले आहे. वर्षभरात आपण 13268 इतके बचत खाते व 3024 इतके रिकरिंग खाते उघडले आहेत.

कर्जांमध्ये सुद्धा ₹48.84 कोटीने वाढ होऊन कर्जे ₹1260.32 कोटीवर वर्षअखेर पोहोचली आहेत. यावर्षी आपण छोट्या कर्जावर जास्त भर दिला आहे. अग्रक्रम क्षेत्रास दिलेल्या कर्जाचे प्रमाण 71.47% आहे, ते रिझर्व्ह बँकेच्या निर्देशानुसार 60% असायला हवे. सूक्ष्म उद्योगांना दिलेल्या कर्जाचे प्रमाण 21.12% आहे, ते रिझर्व्ह बँकेच्या निर्देशानुसार 7.50% असायला हवे. कमकुवत घटकांना दिलेल्या कर्जाचे प्रमाण हे 11.75% असायला हवे ते प्रमाण आपले 8.12% आहे, आपल्याला सदर उद्दिष्ट साध्य करायचे आहे.

रिटेल कर्जे 2024-25 मध्ये ₹598.29 कोटी इतकी झाली आहे. त्याचे प्रमाण एकूण कर्जाच्या 46.86% इतके आहे, सदर प्रमाण 40% असायला हवे. बँकेचा एकूण व्यवसाय ₹3237.74 कोटी इतका झालेला आहे. बँकेचा सीडी रेशो 62.80% वरून 63.74% इतका वाढलेला आहे. या वर्षी बँकेला ₹11.46 कोटी इतका नफा झालेला आहे. वसुली टीमच्या प्रयत्नाने आपली वसुली अतिशय चांगली झालेली आहे. बँकेची बरीच जुनी कर्जे वसूल करण्यात आपणास यश मिळाले आहे. आपला Gross NPA हा 4.76% होता तो किंचीतसा वाढून 4.82% इतका झाला आहे. नेट एनपीए मात्र 3.68% वरून 1.92% इतका कमी झालेला आहे. बँकेचा CRAR 13.29% वरून 15.17% इतका झालेला आहे.

आपण या वर्षात रिझर्व्ह बँकेच्या परवानगीनुसार दि अंजनगाव सुर्जी नागरी सहकारी बँकेचे दि.01.01.2025 पासून विलीनीकरण केलेले आहे. आपली 43 वी शाखा अंजनगाव सुर्जी नागरी सहकारी बँक लि., अंजनगाव सुर्जी, जि.अमरावती येथे कार्यरत झालेली आहे.

आपण रिझर्व्ह बँकेच्या वेगवेगळ्या परिपत्रकांचे पालन करीत, लेखापरिक्षणात आलेल्या दोषांची पूर्तता करून, त्यांची पुनरावृत्ती टाळण्यासाठी योग्य त्या अंतर्गत कार्यप्रणालीचा अवलंबन करीत आहोत. ग्राहक सेवेच्या ध्येयातून आपण ग्राहकांकडून आलेल्या कोठल्याही प्रकारच्या तक्रारीचे लगेच निवारण करीत आहोत.

माझे आपणास वचन आहे, आपणास सदैव पारदर्शक, सुरक्षित आधुनिक बँकींग सेवा सुविधा सदैव देत राहू. मी आपल्या समर्पित सर्व 410 कर्मचाऱ्यांप्रती मनापासून कृतज्ञता व्यक्त करू इच्छितो. त्या सर्वांचे अथक प्रयत्न आणि वचनबद्धता बँकेच्या यशामागील प्रेरक शक्ती आहे. मी आमच्या सन्माननीय ग्राहकांचे त्यांनी सतत दर्शविलेल्या विश्वास आणि समर्थनासाठी कौतुक करतो. मी आदरणीय भागधारकांचा बँकेवरील अतूट विश्वासा बद्दल कृतज्ञ आहे. तसेच सर्व ठेवीदार, कर्जदार, पुरवठादार, प्रसारमाध्यमे व हितचिंतक या सर्वांबद्दल कृतज्ञता व्यक्त करतो व आभार मानतो.

**अनिकेत भालचंद्र पाटील**

**चेअरमन**

**दि जळगाव पीपल्स को-ऑप. बँक लि.**

## 91 व्या वार्षिक सर्वसाधारण सभेची सूचना : फक्त सभासदांसाठी

आपल्या बँकेची 91 वी वार्षिक सर्वसाधारण सभा रविवार 29 जून 2025 रोजी सकाळी ठीक 8.30 वाजता बँकेचे चेअरमन श्री. अनिकेत भालचंद्र पाटील यांच्या अध्यक्षतेखाली यशवंतराव पाटील मुक्तांगण, सरस्वती नगर, जळगांव येथे होणार आहे. तरी आपण सभेस उपस्थित रहावे ही विनंती. या सभेत खालील विषयांवर निर्णय घेण्यात येतील -

### - सभेपुढील विषय -

- दि. 30 जून 2024 रोजी झालेल्या वार्षिक सर्वसाधारण सभेच्या कामकाजाचे इतिवृत्त वाचून कायम करणे.
- मा.संचालक मंडळाचा दि. 1 एप्रिल 2024 ते 31 मार्च 2025 या कालावधीच्या कामकाजाचा अहवाल सादर करणे व सदर अहवाल मंजूर करून स्विकृत करणे.
- दि. 31 मार्च 2025 अखेर संपलेल्या आर्थिक वर्षाचे लेखापरीक्षित ताळेबंद व नफा-तोटा पत्रक मंजूर करून स्विकृत करणे.
- संचालक मंडळाने शिफारस केलेल्या दि. 31 मार्च 2025 अखेर संपलेल्या आर्थिक वर्षाच्या नफा विभागणीस मंजूरी देणे.
- रिझर्व बँकेच्या परवानगीस अधीन राहून सन 2025-26 या वर्षासाठी वैधानिक लेखापरीक्षक मे व्हीपीएच अँड असोसिएट्स एलएलपी, चार्टर्ड अकाउंटंट्स, मुंबई यांची नियुक्ती करणे व त्यांची फी ठरविण्याचे अधिकार संचालक मंडळास देणे.
- सन 2024-25 या वर्षाचा वैधानिक लेखा परीक्षकांचा अहवाल स्विकृत करणे (परिशिष्ट 'अ').
- सन 2024-25 या वर्षाचा वैधानिक लेखा परीक्षणाच्या अहवालाचा दोष-दुरुस्ती अहवाल मंजूर करून स्विकृत करणे.
- बँकेच्या सन 2025-26 या वर्षाच्या उत्पन्न व खर्चाच्या अंदाजपत्रकास मान्यता देणे (परिशिष्ट 'ब').
- बँकेच्या विविध फंडातून वापरलेल्या रकमेचा आढावा घेणे.
- बँकेचे संचालक मंडळ, प्रबंध संचालक व मुख्य कार्यकारी अधिकारी यांचे जे कर्मचारी नातेवाईक आहेत, त्यात 2024-25 मध्ये काही बदल झाला असल्यास त्याची नोंद घेणे.
- रिझर्व बँकेच्या परिपत्रकानुसार, बँकेने 2023-24 या आर्थिक वर्षात नफा विनियोग खात्यामधून बुडीत व संशयीत कर्जनिधीसाठी केलेल्या तरतूदीची रक्कम, वैधानिक राखीव निधीतून कमी करणेस मान्यता देणे.
- रिझर्व बँकेच्या परिपत्रकानुसार, डिव्हिडंड इक्वीलायझेशन फंड मध्ये शिल्लक असलेली रक्कम वैधानिक राखीव निधीला जमा करणेस मान्यता देणे.
- बँकेच्या नावात प्रस्तावित बदल करणेस परवानगी देणे व रिझर्व बँकेच्या परवानगीसाठी सदर प्रस्ताव पुन्हा सादर करणे.
- मा.संचालक मंडळाने सुचविलेल्या पोटनियम दुरुस्तीस मान्यता देणे (परिशिष्ट 'क').
- या वार्षिक सर्वसाधारण सभेस हजर नसलेल्या सभासदांच्या अनुपस्थितीस मान्यता देणे.
- मा. अध्यक्ष यांच्या परवानगीने आयत्या वेळी येणाऱ्या विषयांवर चर्चा करणे.

स्थळ : जळगाव (महाराष्ट्र)

संचालक मंडळाच्या आदेशावरून

दिनांक : 5 जून 2025

रोहित पांडुरंग भुजबळ - प्रबंध संचालक व मुख्य कार्यकारी अधिकारी

- सूचना -

- गणसंख्येअभावी सभा तहकूब झाल्यास सदर सभा त्याच दिवशी वरील ठिकाणी सकाळी 9.00 वाजता घेण्यात येईल व त्या सभेला गणसंख्या नसली तरी वरील विषयांवर विचार होऊन निर्णय घेण्यात येईल.
- वार्षिक सर्वसाधारण सभेपुढील विषयांबाबत सभासदांना काही प्रश्न विचारायचे असतील तर ते लेखी स्वरूपात बँकेच्या मुख्य कार्यालयात दि. 23 जून 2025 पर्यंत कामकाजाच्या दिवशी सकाळी 11 ते दुपारी 4 या वेळेत आणून द्यावेत.
- सभासदांनी त्यांचे इ-मेल आयडी व मोबाईल नंबर बँकेस कळवावे म्हणजे मेल व एसएमएस पाठवता येतील. तसेच पत्त्यात बदल असल्यास बँकेस कळवावे.
- सभासदांनी आपल्या वार्षिक अहवालाची प्रत बँकेच्या नजीकच्या शाखेतून/ कार्यालयातून विनंती पत्र देऊन घेऊन जावी. वार्षिक अहवाल बँकेचे संकेतस्थळ [www.jpccbank.com](http://www.jpccbank.com) येथे उपलब्ध आहे. तसेच ज्यांचे इ-मेल आयडी बँकेत उपलब्ध आहेत अशा सभासदांना अहवाल इ-मेल ने पाठविलेला आहे.
- बँकेचे 31 मार्च 2025 अखेरचे नफातोटापत्रक व ताळेबंद तसेच रिझर्व बँकेच्या परिपत्रकानुसार आवश्यक माहिती बँकेचे मुख्य कार्यालय व शाखांच्या नोटीस बोर्डवर लावलेली आहे.
- सभेस येतांना ओळखपत्र आणावे.
- रिझर्व बँकेच्या मार्गदर्शक सूचनेनुसार सभासदांनी केवायसी संबंधीत कागदपत्रे जवळच्या शाखेकडे दाखल करावीत.

# Notice of 91<sup>st</sup> Annual General Meeting : For Members

91<sup>st</sup> Annual General Meeting of the Members of the Bank will be held under Chairmanship of Mr. Aniket Bhalchandra Patil, on Sunday 29<sup>th</sup> June 2025 at 8.30 A.M. at Yashwantrao Patil Muktagan, Saraswati Nagar, Jalgaon to consider the following business. Members are requested to attend the meeting.

## - Agenda -

1. To read & confirm the minutes of the Annual General Meeting held on 30<sup>th</sup> June 2024.
2. To consider, approve & adopt Annual Report of the Board of Directors for the period from 1<sup>st</sup> April 2024 to 31<sup>st</sup> March 2025.
3. To consider, approve and adopt the Audited Profit & Loss A/c. for the year ended on 31<sup>st</sup> March 2025 and the Balance Sheet as on 31<sup>st</sup> March 2025.
4. To consider & approve appropriation of Profit, as recommended by the Board, for the year ended on 31<sup>st</sup> March 2025.
5. Subject to permission of Reserve Bank of India, to consider re-appointment of Statutory Auditors M/s VPH & Associates, Chartered Accountants, Mumbai, for F.Y. 2025-26 & give authority to the Board of Directors to decide their fees.
6. To consider & adopt Statutory Auditor's Report for the F.Y. 2024- 25 (Annexure 'A').
7. To consider & approve Audit Rectification Report of the Statutory Auditor Report for the F.Y. 2024- 25.
8. To approve the budget of Income & Expenditure for the year 2025- 26 (Annexure 'B').
9. To take review of expenditure incurred from the various funds of the Bank.
10. To take note of changes, if any, during 2024- 25 in respect of names of Employees who are relatives of the Bank's Board of Directors and Managing Director & Chief Executive Officer.
11. As per RBI circular, provision for Bad & Doubtful Debt Reserve done by the Bank in the FY 2023-24 through Profit & Loss Appropriation Account be debited to Statutory Reserve Fund.
12. As per RBI Circular, to transfer balance amount of Dividend Equalisation Fund to Statutory Reserve Fund.
13. To approve the proposal for change in the name of the Bank and resubmit the said proposal to Reserve Bank of India for approval.
14. To approve amendments in existing Bye-laws, as recommended by the Board of Directors (Annexure 'C').
15. To grant leave of Absence to those members who have not attended this Annual General Meeting.
16. To consider any other matter with the permission of the Chairman.

**Place : Jalgaon (Maharashtra)**

**Date : 5<sup>th</sup> June 2025**

**By Order of the Board**

**Rohit Pandurang Bhujbal - Managing Director & CEO**

## - Notes -

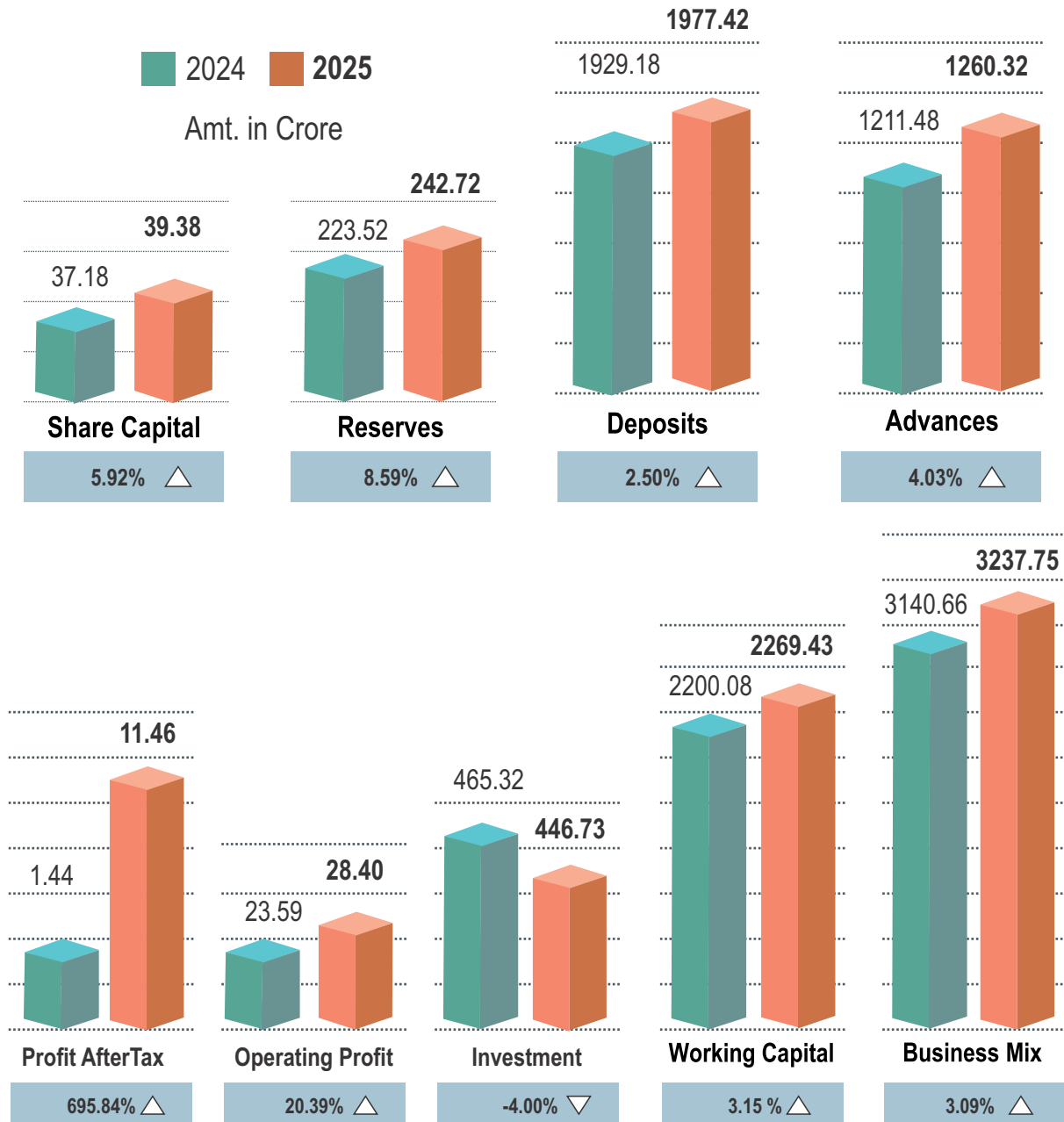
1. If there is no quorum for the meeting at the given time, the meeting shall stand adjourned & will be conducted at 9.00 AM on the same day and the Agenda of the meeting shall be transacted at the same venue irrespective of the quorum.
2. If member desires to have any information in respect of Annual General Meeting, he/she is requested to submit it in writing till 23<sup>rd</sup> June 2025 at the Head Office of the Bank on working days between 11 am and 4 pm.
3. Please provide your e-mail address & Mobile number so that Bank can send you e-mail & SMS. Also provide change in address, if any, to the Bank.
4. Members are requested to collect copy of Annual Report by giving request letter, from the nearest Branch/Head Office. The Annual Report is also available on our website [www.jpcbank.com](http://www.jpcbank.com). We have also sent soft copy of the Annual Report by e-mail to members (whose e-mail ID is available with Bank).
5. Balance Sheet, P & L Account for the year ended on 31<sup>st</sup> March 2025 and disclosures as per norms of Reserve Bank of India are kept on Notice Board of the Bank at Head Office & Branches.
6. Members should carry their Identity Card for the meeting.
7. As per RBI directives, members should submit updated KYC documents at nearest Branch.

सन्माननीय सभासद बंधू-भगिनींनो!

बँकेच्या 91 व्या वार्षिक सर्वसाधारण सभेच्या निमित्ताने, 1 एप्रिल 2024 ते 31 मार्च 2025 या आर्थिक वर्षासाठी संचालक मंडळाचा अहवाल, लेखापरीक्षित ताळेबंद व नफा-तोटा पत्रक आपणासमोर सादर करतांना आम्हांस आनंद होत आहे.

### 1. बँकेची कामगिरी:

आर्थिक वर्ष 2024-25 मध्ये बँकेने केलेली कामगिरी पुढीलप्रमाणे आहे.



आर्थिक वर्ष 2024-25 दरम्यान, बँकेचे भांडवल ₹3938.04 लाखापर्यंत वाढले. याव्यतिरिक्त, मागील वर्षाच्या तुलनेत भागधारकांची एकूण संख्या 28.04% वाढून आमच्या भागधारकांचा आधार लक्षणीय प्रमाणात वाढला आहे (म्हणजे 2023-24 मधील 32759 ते 2024-25 मध्ये 41945 पर्यंत) आणि नाममात्र भागधारकांची संख्या जवळजवळ 2885 पर्यंत स्थिर आहे.

During the FY 2024-25, Share Capital of the Bank increased to ₹3938.04 lakh. Additionally our shareholder base has expanded significantly with total number increased by 28.04% compared to previous year (i.e. 32759 in PY 2023-24 to 41945 in FY 2024-25) And, number of nominal shareholders are almost stagnant at 2885.

तपशील	Particulars	31.03.2025	31.03.2024	निर्देशके
कर्जावरील उत्पन्नाचे सरासरी प्रमाण	Avg. Yield on Advances	9.39%	9.71%	कर्जावरील परताव्यात घट झाली आहे.
गुंतवणुकीवरील उत्पन्नाचे सरासरी प्रमाण	Avg. Yield on Invest.	7.75%	7.85%	गुंतवणुकीवरील परताव्यात घट झाली आहे.
ठेवीवरील खर्चाचे सरासरी प्रमाण	Avg. Cost of deposit	5.00%	4.99%	मुदत ठेवीमध्ये किंचित वाढ झाली आहे.
इतर उत्पन्नाचे एकूण उत्पन्नाशी प्रमाण	Non Interest income to total income	16.24%	14.11%	इतर उत्पन्नात वाढ झाली आहे.
खर्चाचे उत्पन्नाशी प्रमाण	Cost to Income Ratio	61.63%	62.09%	एकुण खर्चात घट झाली आहे.
निव्वळ व्याजातील तफावत	Net Interest Margin	3.52%	3.63%	निव्वळ व्याजाच्या उत्पन्नात घट झाली आहे.
नफा क्षमता	Return on Average Asset	0.51%	0.07%	नफाक्षमतेत वाढ झाली आहे.
सी. डी. रेशो	CD Ratio	63.74%	62.80%	कर्जातील वाढ ठेववाढीच्या तुलनेत जास्त आहे.
सी.आर.ए.आर.	CRAR	15.17%	13.29%	भांडवल पर्याप्ततेत वाढ झाली आहे.
प्रति कर्मचारी व्यवसाय	Business per employee	789.69 lakh	828.67 lakh	प्रती कर्मचारी व्यवसायात घट झालेली आहे.

## 2. ठेवी :

आर्थिक वर्ष 2024-25 मध्ये, बँकेने आपला ठेवीमध्ये वृद्धी केली असून 31 मार्च 2025 रोजी एकूण ठेवी ₹197742.35 लाखांपर्यंत पोहोचल्या, जे मागील वर्षाच्या ₹192918.15 लाखांपेक्षा 2.50% जास्त आहे. आर्थिक समावेशन आणि ग्राहक प्राप्तीसाठी बँकेने 13268 नवीन बचत खात्यांची व 1607 चालू खात्यांची उघडणी केली.

CASA शिल्लक ₹75450.95

लाख इतकी स्थिर आहे. किरकोळ ठेवी आकर्षित करण्यासाठी, बँकेने 01.10.2024 पासून “444 दिवस टर्म डिपॉझिट योजना” सुरू केली. या योजनेत 7.25% व्याजदर दिला गेला, ज्यात वरिष्ठ नागरिकांसाठी अतिरिक्त 0.50% व्याज दिले गेले. या योजनेला चांगला प्रतिसाद मिळाला

## 2. Deposits :

During the financial year 2024-25, the Bank recorded a steady increase in its deposit base, with total deposits reaching ₹197742.35 lakh as on 31st March 2025, up from ₹192918.15 lakh in the previous year, marking a growth of 2.50%. In support of financial inclusion and customer acquisition, the Bank opened 13268 new Savings Bank accounts and 1607 Current Deposit accounts.

CASA balances are almost stagnant at ₹75450.95 lakh. To attract retail deposits, the Bank has introduced a special “444 Days Term Deposit Scheme” effective from 01.10.2024, offering an interest rate of 7.25% with an additional 0.50% for



असून 3,273 खाते उघडले गेले आणि ₹7,204.20 लाखांची ठेवी प्राप्त झाली. बँका आपला ठेवी पोर्टफोलिओ मजबूत करण्यासाठी स्थिर आणि वैविध्यपूर्ण वाढीच्या उपक्रमांवर लक्ष केंद्रित करत आहे, जे दीर्घकालीन व्यवसाय टिकवण्यासाठी महत्त्वाचे आहे.

RBI मार्गदर्शनानुसार, 31 मार्च 2025 पर्यंत बँकेच्या 12,092 लॉकरधाकांपैकी 94.84% साठी नवीन करार केले गेले आहेत. अद्याप करार न केल्याच्या ग्राहकांनी लवकरात लवकर करार पूर्ण करण्याचे आवाहन करण्यात येते. ग्राहकांनी त्यांच्या लॉकरचे नियमितपणे व्यवहार करावे. कारण सात वर्षांपेक्षा अधिक काळ वापरात न आलेले लॉकर (किंवा भाडे न भरल्यास तीन वर्षांनंतर) ब्रेक-ओपन प्रक्रियेसाठी पात्र ठरविले जातात.

बँक सर्व ग्राहक व भागधारकांना त्यांची निष्क्रिय खाती सक्रिय करण्यासाठी, मोबाईल नंबर, ईमेल आयडी आणि नामनिर्देशन तपशील अद्ययावत करण्यासाठी तसेच हक्क न दर्शविलेल्या ठेवींचा आढावा घेण्यासाठी आवाहन करते. यावर्षी, योग्य मागण्यांची पडताळणी करून, 103 ग्राहकांना ₹8,39,341.69 रक्कम Depositor Education and Awareness Fund (DEAF) मधून परत करण्यात आले आहेत. अशा ठेवी पुन्हा मिळविण्यासाठी ग्राहकांनी त्यांच्या शाखांशी संपर्क साधावा.

ग्राहक सेवा आणि ठेवीचे विमा संरक्षण

बँक सुरक्षित, विश्वासार्ह आणि ग्राहक-केंद्रित सेवा देण्यासाठी कटिबद्ध आहे. सर्व पात्र ठेवी Deposit Insurance and Credit Guarantee Corporation (DICGC) योजने अंतर्गत विमा संरक्षणात आहेत, जिथे प्रति ग्राहक ₹5 लाखांपर्यंतच्या ठेवींना संरक्षण दिले जाते. यामुळे ग्राहकांच्या ठेवींची सुरक्षितता आणि विश्वास सुनिश्चित होतो.

RBI मार्गदर्शनानुसार, बँकेत अर्धवार्षिक ग्राहक सेवेचा आढावा घेतला जातो ज्याद्वारे शाखांमधील सेवा गुणवत्ता तपासली जाते. ग्राहक अभिप्राय मिळविण्यासाठी स्थानिक भाषा आणि इंग्रजीत ग्राहक सर्वेक्षण फॉर्म उपलब्ध करून दिले जातात. याशिवाय, प्रत्येक शाखेत मासिक ग्राहक भेटी आयोजित केल्या जातात व त्यांचे अहवाल मुख्य कार्यालयाला सादर केले जातात. या संवादांमुळे सेवा गुणवत्तेत सुधारणा होण्यास तसेच नवीन सेवा संधी शोधण्यास मदत होते आणि बदलत्या ग्राहक अपेक्षांना बँक तत्परतेने प्रतिसाद देऊ शकते. ग्राहक सेवा विभागाचा अहवाल आणि आढावा अहवाल अर्धवार्षिक पुनरावलोकनासाठी संचालक मंडळासमोर सादर केले जातात, ज्यामुळे सेवा वितरणात सातत्यपूर्ण सुधारणा शक्य होतात.

senior citizens. The scheme garnered a strong response, resulting in the mobilization of 3,273 accounts and deposit inflow of ₹7,204.20 lakhs. The Bank remains committed to strengthening its deposit portfolio through stable and diversified growth initiatives to maintain long-term business sustainability.

In compliance with RBI guidelines, the Bank has successfully executed revised locker agreements for 94.84% of its 12,092 lockerholders as of 31st March 2025. Customers who have not yet completed the revised agreements are urged to do so at the earliest. Customers are also advised to operate their lockers periodically, as lockers not operated for over 7 years (or 3 years if the rent remains unpaid) are liable for break-opened action.

The Bank appeals its all customers and shareholders to activate their inoperative accounts, update their mobile numbers, email IDs, and nomination details, and review any unclaimed deposits. During the year, ₹ 8,39,341.69 was refunded to 103 customers from the Depositor Education and Awareness Fund (DEAF) after verification of rightful claims. Customers are encouraged to contact their respective branches for assistance in reclaiming such deposits.

Customer Service and Deposit Insurance

The Bank remains committed to providing safe, reliable, and customer-centric banking services. All eligible deposits are insured under the Deposit Insurance and Credit Guarantee Corporation (DICGC) scheme, offering coverage of deposit up to ₹5 lakh per depositor. This reinforces the Bank's assurance towards depositors' safety and confidence.

In line with RBI guidelines, a "Customer Services Audit" is conducted on a half-yearly basis to periodically evaluate service standards across branches. Customer Survey Forms are made available in both vernacular and English to gather genuine feedback. Additionally, monthly customer meetings are organized at branch level, and reports are submitted to the Head Office. These interactions provide valuable insights, enabling the Bank to enhance service quality, identify new service avenues, and remain responsive to changing customer expectations. The Customer Service Cell Report and Audit Report are reviewed half-yearly and placed before the Board to ensure continuous improvement in service delivery.

**3. कर्जे :**

अहवाल वर्षात बँकेने कर्जवाढीसाठी महत्वपूर्ण प्रयत्न केलेले आहे. खाजगी व सार्वजनिक क्षेत्रातील बँका कर्ज हस्तांतरणासाठी (loan takeover) आकर्षक व्याजदर देत असल्याने चांगले ग्राहक टिकवून ठेवणे हे बँकेपुढे मोठे आव्हान होते. तीव्र स्पर्धांच्या वातावरणातही, मार्च 31, 2024 रोजी असलेली बँकेची कर्जे ₹121147.63 लाख वरून मार्च 31, 2025 रोजी ₹126032.21 लाख इतकी वाढलेली असून सदर वाढ ₹4884.58 लाख इतकी आहे. अहवाल वर्षात ₹26222.00 लाख रकमेची नवीन कर्जे वितरीत करण्यात आली आहेत. कर्जाचे ठेवीशी प्रमाण 63.74% आहे.

किरकोळ कर्जे -

रिझर्व बँकेच्या मार्गदर्शक सुचनांनुसार, मार्च 2025 अखेरीस नागरी सहकारी बँकांचे किरकोळ कर्जांचे एकूण कर्जांशी असलेले प्रमाण 40% असणे आवश्यक होते. आपल्या बँकेने याची ध्येयपूर्ती केलेली असून किरकोळ कर्जांचे एकूण कर्जांशी असलेले प्रमाण 46.86% आहे. या बाबींच्या पूर्ततेकरिता किरकोळ कर्जासाठी नवीन योजना तयार करण्यात आल्या असून बाजाराचा कल व परिस्थिती विचारात घेऊन सध्याच्या काही कर्ज योजनांमध्ये बदल करण्यात आले. सन 2023-24 पेक्षा सन 2024-25 मध्ये किरकोळ कर्जांमध्ये खालीलप्रमाणे लक्षणीय वाढ झालेली आहे-

कर्ज प्रकार	2023-24	2024-25
किरकोळ कर्जे	31.81%	46.86%
घाऊक कर्जे	68.19%	53.14%

अग्रक्रम क्षेत्र -

अहवाल वर्षात अग्रक्रम क्षेत्रास करण्यात आलेला पतपुरवठा ₹82671.01 लाख असून बँकेच्या एकूण ANBC शी असलेले त्याचे प्रमाण 71.47% (रिझर्व बँकेने निश्चित केलेले उद्दीष्ट 60%) आहे. तसेच दुर्बल घटक क्षेत्रास करण्यात आलेल्या पतपुरवठ्याचे प्रमाण 8.12% (रिझर्व बँकेने निश्चित केलेले उद्दीष्ट 11.75%) आहे. तर सुक्ष्म क्षेत्राला करण्यात आलेल्या पतपुरवठ्याचे प्रमाण 21.12% (रिझर्व बँकेने निश्चित केलेले उद्दीष्ट 7.50%) आहे.

**3. Advances :**



The bank has made significant efforts to increase loan portfolio during the reporting year. Retaining good customers was a major challenge for the bank as private and public sector banks were offering attractive interest rates for loan takeover. Despite the competitive landscape, Bank has achieved credit growth increasing from ₹121147.63 lakh on March 31, 2024 to ₹126032.21 lakh on March 31, 2025 reflecting a net increase of ₹4884.58 lakh.

New loans worth ₹26222.00 lakhs have been disbursed during the reporting year. The loan to deposit ratio is 63.74%.

Retail Loans -

As per the Reserve Bank guidelines, the retail loan to total loans of urban cooperative banks should be 40% as at the end of March 2025. Our bank has achieved this target and the ratio of retail loans to total loans is 46.86%. To meet these targets, new schemes have been prepared for retail loans and some existing loan schemes have been modified considering the market trends and conditions. There has been a significant increase in retail loans in the year 2024-25 over the 2023-24 as follows-

Loan Type	2023-24	2024-25
Retail loans	31.81%	46.86%
Wholesale loans	68.19%	53.14%

Priority Sector -

During the reporting year, the credit provided to the priority sector was ₹82671.01 lakh and its ratio to the total ANBC of the bank is 71.47% (target set by the Reserve Bank is 60%). Similarly, the ratio of credit provided to the weaker section is 8.12% (target set by the Reserve Bank is 11.75%). While the ratio of credit provided to the micro sector is 21.12% (target set by the Reserve Bank is 7.50%).

## कर्जदारास शासकीय योजनांचा लाभ -

आपल्या ग्राहकाला सर्व शासकीय योजनांचा लाभ मिळवून देण्याकरीता बँकेने नाबार्ड, सीजीटीएमएसई आणि डिआयसी यासारख्या संस्थांशी टाय-अप केलेले आहे. त्यामुळे बँकेच्या ग्राहकांना पंतप्रधान रोजगार निर्मिती कार्यक्रम (पीएमइजीपी), प्रधानमंत्री सूक्ष्म अन्न प्रक्रिया उद्योग (पीएमएफएमई), राष्ट्रीय बागवानी बोर्ड (एनएचबी), मुख्यमंत्री सूक्ष्म अन्न प्रक्रिया उद्योग (सीएमएफएमई) या व इतर शासकीय सबसिडींचा लाभ उपलब्ध आहे. सन 2024-25 मध्ये वेगवेगळ्या योजनांमध्ये लाभ मिळालेल्या लाभार्थींची संख्या व रक्कम खालीलप्रमाणे आहे -

योजना	कर्जदार	सबसिडी रक्कम
पीएमइजीपी	3	12.63 लाख
पीएमएफएमई	4	36.84 लाख
एनएचबी	1	16.46 लाख
सीएमएफएमई	1	25.00 लाख
एकूण	9	90.93 लाख

### 4. कर्ज देखरेख विभाग (सीएमसी):

- रिझर्व्ह बँकेच्या निर्देशानुसार विशेष उल्लेखित केलेले खाते (SMA अकाउंट्स) वर देखरेख ठेवणे तसेच सदर खाते हे अनुत्पादित कर्ज न होऊ देता त्यांचा पाठपुरावा व अपग्रेड करून वसुली करणे हा या विभागाचा मुख्य उद्देश आहे. सदर विभाग कर्ज वितरण झाल्यानंतर कर्जखात्याची देखरेख सुद्धा करतो.
- रिझर्व्ह बँकेच्या निर्देशानुसार SMA -0 , SMA -1 व SMA -2 या प्रकारे वर्गीकरण करून प्रथम शाखानिहाय यादी तयार केली जाते व सदर यादी शाखांना पाठवून तिचा दररोज पाठपुरावा सदर विभागाकडून केला जातो.
- कर्ज खात्याचा हफ्ता थकल्यास थकबाकी (OVERDUE) रक्कम बँकेकडून अशा खातेदारांना SMS द्वारे कळविले जाते आणि सदर रक्कम भरण्यासाठी सूचना दिली जाते.
- ज्या खातेदारांची भेट होऊ शकत नाही त्यांचेशी दूरध्वनी वरून संपर्क करून त्यांना रक्कम भरण्यास प्रवृत्त करून त्यांच्या कर्ज खात्यात भरणा करून घेतला जातो.
- याव्यतिरिक्त, वारंवार पाठपुरावा करूनही पैसे भरण्यात अयशस्वी होणाऱ्या कर्जदारांना त्यांच्या क्रेडिट ब्युरो स्कोअर, क्रेडिट इतिहास आणि कारवाईसाठी उपलब्ध असलेल्या कायदेशीर पर्यायांवर होणाऱ्या संभाव्य परिणामांबद्दल सीएमसीकडून शिक्षित केले जाते, ज्यामुळे शेवटी थकीत रकमेची वसुली होते.
- त्या व्यतिरिक्त जे मोठे थकबाकी असलेले कर्जदार आहेत त्यांच्या प्रत्यक्ष भेटी घेऊन वसुली केली जाते.

## Benefits of Government schemes to borrowers-

The bank has tied up with institutions like NABARD, CGTMSE and DIC to provide benefits of all government schemes to its customers. Due to this, the bank's customers are able to avail the benefits of Prime Minister's Employment Generation Programme (PMEGP), Prime Minister's Micro Food Processing Enterprises (PMFME), National Horticulture Board (NHB), Chief Minister's Micro Food Processing Enterprises (CMFME) and other government subsidies. The following is the number and amount of beneficiaries who have benefited from different schemes in 2024-25 -

Scheme	Borrowers	Subsidy Amt.
PMEGP	3	12.63 lakh
PMFME	4	36.84 lakh
NHB	1	16.46 lakh
CMFME	1	25.00 lakh
Total	9	90.93 lakh

### 4. Credit Monitoring Cell (CMC):

- The main objective of this cell is to monitor the Special Mentioned Accounts (SMA Accounts) as per the guidelines of RBI and to follow up and upgrade these accounts besides avoiding fresh slippages to NPA by effective monitoring & follow up. The department also monitors loan account post disbursement.
- As per RBI Circular, a branch-wise list is prepared by classifying it as SMA-0, SMA-1 and SMA-2 by this department and this list is sent to concerned branches and daily follow up is done by the CMC.
- If the loan account reflects overdues, the bank informs such account holders about the overdue amount through SMS and request to deposit the overdue amount at the earliest.
- If the personal visit is not possible to the borrower, follow up is done telephonically and overdue amount is recovered.
- Additionally, borrowers who fail to make payments despite repeated follow-ups are educated by CMC about the potential impact on their credit bureau score, credit history and the legal options available for taking action, which ultimately leads to the recovery of the overdue amount.
- Apart from that, high value overdue accounts are recovered through direct meeting with the borrower.

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- सदर विभागाने सर्व SMA खात्यांचा सातत्याने पाठपुरावा करून दिनांक 31.03.2025 रोजी SMA खाते ₹59.42 कोटी व त्यापैकी SMA 2 ₹11.25 कोटी शिल्लक राहिले.
- आपल्या बँकेच्या 43 शाखां पैकी 7 शाखा शून्य SMA, 19 शाखा शून्य SMA-2 व 9 शाखा शून्य SMA-1 झाल्या आहेत.
- अशा प्रकारे कर्ज देखरेख विभागाच्या साहाय्याने बँकेच्या शाखांनी मोठ्या प्रमाणावर वसुली करून बँकेच्या मालमत्तांची गुणवत्ता सुधारण्यासाठी व बँकेला सक्षम करण्यासाठी प्रयत्न केला आहे.

#### 5. अनुत्पादीत कर्ज वसुली:

- या वर्षी आमच्या वसुली टीमने कायदेशीर कारवाई अंतर्गत सिक्युरिटायझेशन कारवाई सुरू केली आणि डिफॉल्टर्स सोबत बँकेने कठोर पाठपुरावा सुरू ठेवला. त्याद्वारे कर्ज खात्यातील आणखी घसरण रोखणे आणि तरतुदी कमी करणे हे साध्य झाले.
- मासिक वसुली समितीच्या बैठकाव्यतिरिक्त, वसुली विभागाने वसुली उपायांसाठी प्रत्येक कामकाजाच्या दिवशी कृतीसाठी एमडी यांच्या सोबत दररोज बैठका घेतल्या.
- 2024-25 या आर्थिक वर्षात, आम्ही रिकव्हरी टास्क फोर्स निर्माण केली होती, टॉप 20 एनपीए कर्जदारांकडून देय रकम समर्पित पद्धतीने वसूल करण्यासाठी. आम्ही कायदेशीर कारवाई सुरू केली आहे आणि अशा सर्व थकबाकीदार कर्जदारांचा नियमित पाठपुरावा करित आहोत.
- वसुलीच्या प्रयत्नांना बळ देण्यासाठी, आम्ही वसुली टीमच्या अधिकाऱ्यांना
  - अ. लवाद प्रकरणांसाठी समर्पित अधिकारी
  - ब. वैयक्तिक कर्ज प्रकरणांसाठी समर्पित अधिकारी
  - क. रु. 25 लाखापर्यंतच्या कर्जांच्या वसुलीसाठी समर्पित अधिकारी
  - ड. रु. 25 लाख वरील कर्जांच्या वसुलीसाठी समर्पित अधिकारी
  - इ. एआरसी खात्यांच्या देखरेखीसाठी समर्पित अधिकारी अशा जबाबदाऱ्या दिल्या आहेत.
- आम्ही अनुत्पादीत कर्जांच्या वसुलीकरिता पाठपुरावा करून जास्तीत जास्त वसुली करण्याचा प्रयत्न करित आहोत. ₹50 लाखापर्यंतच्या लहान कर्जांच्या बाबतीत सर्वस्तरीय सदस्यांचा समावेश असलेल्या टीमने एकूण अनुत्पादीत कर्जे कमी करण्यासाठी 'जेपीसीबी अदालत' ची विशेष मोहीम राबविली आहे.

- The department consistently follow up with all the accounts and on 31.03.2025 SMA accounts was left with a balance of ₹59.42 Cr where as SMA 2 was at the level of ₹11.25 Cr.
- Out of 43 branches, 7 branches were SMA Free, 19 branches had NIL SMA-2 and 9 branches had NIL SMA-1.
- Thus, with the help of the CMC, the branches have made efforts to improve the asset quality and strengthen the Bank through recovery.

#### 5. Non Performing Assets Recovery :

- This year our recovery Team initiated legal action, securitization action and continued rigorous follow ups with defaulters to arrest further slippages of loan accounts & also to contain the provisions.
- Apart from the monthly Recovery Committee Meetings, daily meetings were held with MD by recovery team for actions on every working day towards recovery measures.
- During the financial year 2024-25, we created recovery task force to recover the dues from Top 20 NPA borrowers in a dedicated way. We have initiated legal action and having rigorous follow ups with all such delinquent borrowers on daily basis.
- To strengthen the recovery efforts, we have given responsibilities to officers of recovery team as
  - A. Dedicated officers for Arbitration cases,
  - B. Dedicated officer for Personal Loan cases,
  - C. Dedicated officers for recovery in loan up to Rs. 25 Lakh.
  - D. Dedicated officers for recovery in loan above Rs. 25 Lakh.
  - E. Dedicated officer for monitoring of ARC accounts.
- We are making efforts to enhance our standing through personal follow-ups and legal measures, including the organization of a special initiative called 'JPCB Adalat' aimed at reducing gross Non Performing Assets (NPA). This initiative involves team members at all level for cases of small ticket NPAs, specifically those up to Rs.50.00 lakh.

- वसुली विभाग सर्व (उप-मानक D1, D2, D3 आणि निर्लेखित) थकबाकीदार कर्जदारांचा कठोरपणे पाठपुरावा करत आहे.
- आर्थिक वर्ष 2024-25 मध्ये, वसुली विभागाने एआरसी, एनबीए, डब्ल्यूओए आणि एनपीए यासारख्या एकूण कामगिरीद्वारे वसुली स्थितीत बदल घडवून आणण्यात मोठी भूमिका बजावली. टॉप 20 एनपीए खात्यांमध्ये, बँकेने महत्वाचे कर्ज खाते वसूल केले आहे आणि त्यांची फेड झालेली आहे, त्यामुळे प्रोव्हिजन कव्हर रेज (पीसीआर) ची स्थिती लक्षणीयरीत्या सुधारली आहे.
- आम्हाला खात्री आहे की सद्य स्थितीत सुधारणा होईल कारण आम्ही 2025-26 या आर्थिक वर्षात एनपीए च्या मोठ्या भागाची पुनर्प्राप्ती करण्याची आशा करत आहोत.
- अनुत्पादक खात्यांची विलफुल डिफॉल्ट च्या दृष्टीकोनातून तपासणी -

विलफुल डिफॉल्ट खाते अंतर्गत अनुत्पादक मालमत्तांची (NPAs) तपासणी आम्ही तुम्हाला माहिती देऊ इच्छितो की आमची बँक सर्व अनुत्पादक मालमत्तांची (NPAs) व्यापक तपासणी करत आहे, ज्यामध्ये विलफुल डिफॉल्ट केलेल्या घटनांचे ओळखण्यावर विशेष लक्ष आहे. हा उपक्रम आमच्या वित्तीय नैतिकतेच्या आणि जबाबदारीच्या उच्चतम मानकांचे पालन करण्यातील आगामी कटिबद्धतेचा एक भाग आहे. आम्ही सर्व NPAs चा सखोल आढावा घेण्याचे उद्दिष्ट ठेवतो, जेणेकरून आम्ही त्या प्रकरणांची ओळख करू शकू जिथे कर्जदारांनी त्यांचे कर्ज विलफुल डिफॉल्ट केले आहे. विलफुल डिफॉल्ट होण्यास कारणीभूत घटक समजून घेऊन, आम्ही आमच्या जोखमीच्या व्यवस्थापन पद्धतीमध्ये सुधारणा करू शकतो आणि भविष्याच्या जोखमी कमी करण्यासाठी अधिक प्रभावी रणनीती विकास करू शकतो.

#### 6. गुंतवणूक :

बँकेने गुंतवणूकीचे धोरण निश्चित केलेले असून त्याचा आढावा रिझर्व्ह बँकेने वेळोवेळी ठरविलेल्या निकषांप्रमाणे घेतला जातो. आपल्या बँकेने केलेल्या गुंतवणूकीचे तिमाही लेखापरीक्षण बँकेच्या समवर्तित लेखापरीक्षकांमार्फत तसेच अंतर्गत लेखापरीक्षण करण्याच्या प्रणालीचे अवलंबन केलेले आहे. आर्थिक वर्ष 2024-2025 मध्ये बँकेने वैधानिक रोखता आणि वैधानिक तरलतेचे प्रमाण पुरेसे ठेवलेले असून ते रिझर्व्ह बँकेने घालून दिलेल्या निकषांप्रमाणे आहे. बँकेस एकूण गुंतवणूकीवर 7.75% परतावा मिळाला आहे, जो मागील वर्षापेक्षा कमी झालेला आहे.

बँकेने एमडी व सीइओ यांच्या अध्यक्षतेखाली ALCO ची स्थापना केली आहे. ALCO च्या मासिक बैठकीत मालमत्ता दायित्व बदल, संरचनात्मक तरलता, अल्पकालीन तरलता आणि व्याजदर संवेदनशीलता यांचा आढावा घेते. रिझर्व्ह बँकेने ठरवून दिलेल्या सर्व मर्यादा सतत पाळल्या जातात.

- The Recovery Department is following up rigorously with all (Sub-standard, D1, D2, D3 & Written Off) defaulting borrowers.
- In the FY 2024-25, the Recovery Department played a significant role in enhancing overall performance in recovery positions, including ARC, NBA, WOA and NPA. Additionally, within the top 20 NPA accounts, the Bank successfully recovered and liquidated hard-core loan account, resulting in a substantial improvement in the Provision Coverage Ratio (PCR) position.
- We are confident that the current position will be improved as we are hoping recovery of major chunk of NPA during the financial year 2025-26.
- Examination of Non-Performing Assets (NPAs) from Wilful Default Angle-

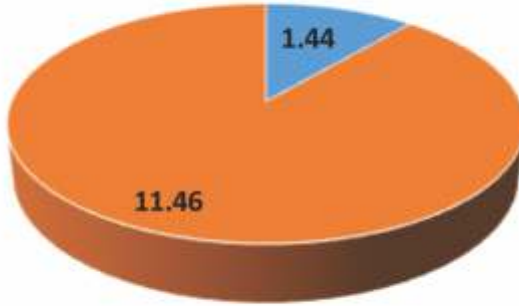
We would like to inform you that your bank is undertaking a comprehensive examination of all Non-Performing Assets (NPAs) with a specific focus on identifying instances of wilful default. This initiative is part of our ongoing commitment to uphold the highest standards of financial integrity and accountability. We aim to thoroughly assess all NPAs to identify cases where borrowers have intentionally defaulted on their loans. By understanding the factors contributing to wilful defaults, we can enhance our risk management practices and develop more effective strategies to mitigate future risks

#### 6. Investments :

Your Bank continues to have investment policy in place which is reviewed regularly in accordance with the guidelines issued by the RBI from time to time. Your Bank has in place system of Concurrent Audit of Investment on quarterly basis & internal audit as per the RBI guidelines. Your Bank has maintained adequate CRR & SLR as stipulated by RBI during the Financial Year 2024-2025. The yield on investment is 7.75%, which is marginally lower than last year.

Bank has formed ALCO under the chairmanship of MD & CEO. ALCO reviews monthly asset liability movement, structural liquidity, short term liquidity & interest rate sensitivity in the meeting. All the limits stipulated by RBI are observed continuously.

## PAT in Cr



■ 31.03.2024 ■ 31.03.2025

## 7. नफा :

आपल्या बँकेस अहवाल सालात ₹11,45,60,757.72 इतका कर पश्चात नफा झालेला आहे. याव्यतिरिक्त मागील वर्षाचा शिल्लक नफा ₹2,35,50,215.27 मिळवून एकूण नफा ₹13,81,10,972.99 इतका झालेला आहे.

## 7. Profit :

Your Bank's profit after tax is ₹ 11,45,60,757.72 and after addition of opening profit of ₹2,35,50,215.27 total profit for current year stands at ₹ 13,81,10,972.99.

## 8. नफा विभागणी :

संचालक मंडळाने पुढीलप्रमाणे नफा विभागणीची शिफारस केलेली आहे.

## 8. Profit Appropriation :

The Board of Directors recommends following appropriation of profit.

No.	तपशिल	Particulars	Amount ₹
1	वैधानिक राखीव निधी (25%) (कलम 63(1) अ अंतर्गत)	Statutory Reserve Fund (25%)(U/S 63 (1)a)	6,10,00,000.00
2	सहकार शिक्षण निधी (1%) (कलम 63(1) ब अंतर्गत)	Co-op. Education fund (1%) (U/S 63 (1) b)	11,45,608.00
3	आकस्मिक निधी (10%) (कलम 63(1) क अंतर्गत)	Contingency Reserve (10%) (U/S 63 (1) c)	1,14,56,076.00
4	गुंतवणूक वाढ-उतार निधी	Investment Fluctuation Reserve	75,00,000.00
5	सभासद कल्याण निधी	Shareholder Welfare Fund	25,00,000.00
6	विल्डींग फंड	Building Fund	75,00,000.00
	नफा खाते शिल्लक पुढील वर्षासाठी	Balance Profit carried forward C/F	4,70,09,288.99
	एकूण	<b>Total</b>	<b>13,81,10,972.99</b>

## 9. स्वनिधी :

अहवाल वर्षात बँकेच्या निधीमध्ये ₹2140.31 लाखाची वाढ होवून आर्थिक वर्षाअखेर बँकेचा स्वनिधी ₹28210.03 लाख इतका झालेला असून ही वाढ गतवर्षाच्या तुलनेत 8.21% इतकी आहे.

## 9. Own Funds :

Own Funds have increased by ₹ 2140.31 lakh and stood at ₹ 28210.03 lakh. The rise is 8.21% as compared to the last year.

## 10. भांडवल पर्याप्तता :

अहवाल वर्षात भांडवल निधीमध्ये ₹16819.93 लाखावरून ₹18257.54 लाख इतकी वाढ झाली आहे. तसेच जोखीम भारीत मालमत्तांमध्ये ₹126520.40 लाखावरून ₹120367.63 लाख इतकी कमी झालेली आहे. यामुळे भांडवल पर्याप्तता 13.29% वरून 15.17% इतकी वाढलेली आहे. रिझर्व बँकेच्या निर्देशकां प्रमाणे कमीत कमी 12% (T2, T3 & T4 साठी) भांडवल पर्याप्तता असणे आवश्यक आहे.

## 10. CRAR :

During the financial year, Capital Fund has increased from ₹ 16819.93 lakh to ₹ 18257.54 lakh. At the same time, Risk Weighted Assets have decreased from ₹ 126520.40 lakh to ₹ 120367.63 lakh. As a result, the Capital to Risk Weighted Assets Ratio (CRAR) has increased from 13.29% to 15.17%. The minimum ratio is 12% (for T2, T3 & T4) as required for CRAR by Reserve Bank of India.

आम्हाला सांगण्यास आनंद होत आहे की आमच्या बँकेचा भांडवल ते जोखीम योग्य मालमत्तांचे प्रमाण (CRAR) गेल्या काही वर्षांत प्रमाणितपणे सुधारला आहे, जो आमच्या मजबूत भांडवल बेस ठेवण्याच्या आणि आर्थिक स्थिरता सुधारण्याच्या वचनबद्धतेला दर्शवितो. ही सुधारणा आमच्या प्रभावी जोखमी व्यवस्थापन अभ्यासक्रमांचे आणि काळजीपूर्वक भांडवल वापरण्याच्या धोरणांचे प्रतीक आहे, ज्यामुळे आम्हाला नियामक आवश्यकतांच्या अनुरूप आमच्या भांडवल स्थितीला बळकट करण्यास सक्षम करण्यात आले आहे. गेल्या काही वर्षांत आमच्या CRAR ची माहिती खालील तक्त्यामध्ये दिली आहे -

वर्ष	भांडवल पर्याप्तता
2022-23	13.27%
2023-24	13.29%
2024-25	15.17%

हा CRAR मधील वाढता प्रवाह नुसता आमच्या गतिशील बँकिंग वातावरणात लवचिकता दर्शवत नाही तर भविष्यातील वाढ आणि विस्ताराच्या संधीसाठी आम्हाला अनुकूल स्थितीत ठेवतो.

#### 11. बँकअॅशुरन्स व मार्केटींग :

आपल्या बँकेने विमा व्यवसायाकरिता IRDAI कडून कॉर्पोरेट एजन्सी घेतली आहे. जीवन विम्याकरिता एल.आय.सी. ऑफ इंडिया व एस.बी.आय. लाईफ इन्शुरन्स कंपनी आणि जनरल इन्शुरन्स करीता आय.सी.आय.सी.आय. लॉबार्ड जनरल इन्शुरन्स कंपनी, बजाज अलायन्स, ओरीएंटल इन्शुरन्स कंपनी व आरोग्य विम्याकरिता स्टार हेल्थ इन्शुरन्स कंपनी यांचे सोबत करार केलेला आहे.

आर्थिक वर्ष 2024-25 मध्ये, बँकेने थर्ड पार्टी विमा उत्पादनांच्या विक्रीतून ₹110.00 लाख उत्पन्न मिळवले आहे. जीवन विमा ₹43.00 लाख, सामान्य विमा ₹39.37 लाख आणि आरोग्य विमा ₹27.03 लाख.

भारत सरकारच्या प्रधानमंत्री जीवन ज्योति विमा व प्रधानमंत्री सुरक्षा विमा योजने अंतर्गत प्रत्येकी ₹2.00 लाख रकमेचे विमा संरक्षण उपलब्ध आहे. एलआयसी ऑफ इंडिया चा विमा हस्ता भरण्यासाठी गणेश कॉलनी, महाबळ, भुसावळ, पौड रोड पुणे व डोंबिवली शाखांमध्ये प्रिमिअम कलेक्शन पॉइंट कार्यान्वित आहेत. तरी विनंती की, आपण किंवा आपल्या संबंधितांनी याचा लाभ घ्यावा.

We are pleased to report that our bank's Capital to Risk-Weighted Assets Ratio (CRAR) has improved substantially over the last few years, reflecting our commitment to maintaining a strong capital base and enhancing financial stability. This improvement is indicative of our effective risk management practices and prudent capital allocation strategies, which have enabled us to strengthen our capital position in line with regulatory requirements. The details of our CRAR performance over the past few years are outlined in the table below -

Year	CRAR
2022-23	13.27%
2023-24	13.29%
2024-25	15.17%

This upward trend in CRAR not only demonstrates our resilience in a dynamic banking environment but also positions us favourably for future growth and expansion opportunities

#### 11. Bancassurance & Marketing :

The Bank has taken Corporate Agency from IRDAI for insurance business. Bank has tie-up with LIC of India, SBI Life for life insurance business, ICICI Lombard General Insurance Company, Bajaj Alliance General Insurance Company & Oriental Insurance for general insurance business and Star Health for health insurance business.

During the FY 2024-25, Bank has earned a revenue of ₹110.00 lakh from sale of third party insurance products. i.e. Life Insurance ₹43.00 lakh, General Insurance ₹39.37 lakh & Health Insurance 27.03 lakh.

₹2.00 lakh insurance protection is available under Government Schemes i.e. Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY). 'LIC Premium Collection Point' facility is available at Ganesh Colony, Mahabal, Bhusawal, Paud Road Pune & Dombivali branches. We request you & your kiths & kins, to take benefit of the same.

कंपनी	Company	Total Claims Received	Claims Settled	Amt in lakh
		एकूण प्राप्त दावे	अदा केलेले दावे	रक्कम लाखात
एलआयसी ऑफ इंडिया (प्रधानमंत्री जीवन ज्योती विमा योजना करिता)	LIC of India (For PMJJBY)	204	204	408.00
नॅशनल इन्शुरन्स कंपनी (प्रधानमंत्री सुरक्षा विमा योजना करिता)	National Insurance Company (For PMSBY)	35	29	58.00
एकूण	Total	239	233	466.00

**12. बँकेच्या स्ववास्तु :**

बँकेच्या 43 शाखांपैकी 18 शाखांच्या (मुख्य शाखा व मुख्य कार्यालय, गणेशवाडी, गणेश कॉलनी, जिल्हा पेठ, विठ्ठल पेठ, असोदा, नशिराबाद, भादली, भुसावळ, धुळे, कल्याण, नाशिक रोड, आकुर्डी, पारोळा, कोल्हापुर, महाबळ, पाचोरा व एमआयडीसी शाखा) स्वमालकीच्या जागा आहेत. सदर 18 वास्तुपैकी पाचोरा व एमआयडीसी शाखेच्या जागा लिज करारावर आहेत.

**13. मनुष्यबळ विकास विभाग :**

मानव संसाधन बँकेत एक महत्वाची मालमत्ता मानली जाते. ते संस्थेचे आधारस्तंभ असतात. कर्मचारी बँकिंग सेवांच्या प्रत्येक पैलूमध्ये बँकेचे प्रतिनिधित्व करतात त्या नियमित सेवा असतील, विशेष सेवा असतील, वैशिष्ट्यकृत असतील किंवा आउट ऑफ बॉक्स सेवा असतील. बँकेच्या वृद्धी, विकास आणि समृद्धीमध्ये त्यांचे योगदान आहे आणि संघटनात्मक मूल्यांसह बँकेची उद्दीष्टे साध्य करण्यास तयार आहेत. कमी मनुष्यबळ संख्येत ग्राहकांना सर्व सेवा पुरविण्याचे काम केलेले आहे.

आपली बँक नेहमीच समर्पित कर्मचारी वर्गाची काळजी घेते. कर्मचाऱ्यांच्या संरक्षणासाठी सर्व कर्मचाऱ्यांना ₹5.00 लाख वैद्यकीय विमा संरक्षण देण्यात आले आहे.

गेल्या आर्थिक वर्षात मनुष्यबळ विकासासाठी बँकेने 2 इनहाऊस प्रशिक्षणाचे आयोजन केले. सदर प्रशिक्षण श्री.पंकज महाजन (क्लस्टर हेड मुंबई) व श्री.दिनेश येवले (इनचार्ज- फोर्ज्ड नोट व्हिजीलन्स सेल) यांनी दिले. तसेच बँकिंग क्षेत्रात कार्यरत नामांकीत प्रशिक्षण संस्थांमध्ये 195 कर्मचाऱ्यांचे नामनिर्देशन केले होते.

**बँकेची कर्मचारी सक्षमीकरण मोहिम -**

बँकिंग क्षेत्रातील गतीमान आणि स्पर्धात्मक वातावरणात, कर्मचाऱ्यांची संख्या कोणत्याही वित्तीय संस्थेतील सर्वात महत्त्वपूर्ण घटक आहे. ते संस्थेची पीठिका आहेत, त्यांच्या कौशल्ये, ज्ञान आणि समर्पणामुळे संस्थेच्या यशामध्ये ते योगदान देतात. ते संस्थेचे चेहरे आहेत. कर्मचारी हे संस्थेच्या ग्राहकसेवा मूल्ये व वचनबद्धतेचे प्रतिनिधित्व करतात. त्यांच्या कौशल्ये आणि व्यावसायिकता थेट ग्राहकांच्या समाधान आणि निष्ठेला प्रभावित करतात, जे बँकेची प्रतिष्ठा आणि वृद्धीसाठी अत्यंत महत्त्वाचे आहे. आमच्या कर्मचाऱ्यांचे महत्त्व जाणून, आमच्या बँकेने विविध उपक्रमांद्वारे त्यांना सक्षम करण्यासाठी सक्रिय पावले उचलली आहेत, ज्यामध्ये अनेक प्रशिक्षण अभ्यासक्रमांची सुरुवात, खर्चाची परतफेड आणि मानधनाची उपलब्धता यांचा समावेश आहे.

कामाच्या ठिकाणी महिलांवरील लैंगिक छळवणूक (प्रतिबंध, निषिद्धता व निवारण अधिनियम, 2013) अंतर्गत बँकेत काम करणाऱ्या महिला

**12. Own Premises of the Bank :**

Out of 43 branches, premises of 18 branches (Main Branch & Head Office, Ganeshwadi, Ganesh Colony, Jilha Peth, Vitthal Peth, Asoda, Nashirabad, Bhadli, Bhusawal, Dhule, Kalyan, Nasik Road, Akurdi, Parola, Kolhapur, Mahabal, Pachora & MIDC Branch) are owned by our bank. Out of 18 premises, Pachora & MIDC branch premises are on lease agreement.

**13. HR Department :**

Human Resources are treated as an important asset of the Bank. They are pillars of organization. Our employees represent the Bank in each and every aspect of banking services whether routine services, special services, featured or out of box services. They contribute in the growth, development and prosperity of the Bank and ready to achieve Bank's goals and objectives with organizational values.

Your bank always cares for its dedicated employee force. To safeguard our employees bank has covered all staff members with ₹5.00 Lakh medical insurance cover.

During the last financial year, the bank has conducted 2 In-house trainings imparted by Mr. Pankaj Mahajan (Cluster Head Mumbai) & Mr. Dinesh Yeole (Incharge- Forged Note Vigilance Cell) to improve work quality of human resource. The Bank had also nominated 195 employees for training imparted by various renowned training institutes working for banking industry.

**Staff Empowerment initiative in Bank -**

In the dynamic and competitive landscape of the banking sector, staff members are undoubtedly the most critical constituents of any financial institution. They are the backbone of the organization, driving its success through their skills, knowledge, and dedication. They are the face of the organization, representing its values and commitment to customer service. Their expertise and professionalism directly influence customer satisfaction and loyalty, which are vital for the bank's reputation and growth. Recognizing the significance of our employees, our bank has taken proactive steps to empower them through various initiatives, including the rollout of numerous training courses, reimbursement of expenses, and the provision of honorariums.

A committee for Female Employees' Complaints Resolution is formed under The Sexual Harassment

कर्मचाऱ्यांच्या तक्रार निवारणासाठी एक समिती स्थापन केली आहे. अहवाल वर्षात समितीस कोणाचीही तक्रार प्राप्त झालेली नाही.

#### 14. माहिती तंत्रज्ञान :

संगणक विभागाने आर्थिक वर्ष 2024-25 मध्ये केलेली काही वैशिष्ट्यपूर्ण कामे -

##### सॉफ्टवेअर अंमलबजावणी:

- रोख रकमेवरील TDS: कलम 194N नियमानुसार रोख रकम काढण्यावरील TDS स्वयंचलित कपात होण्यासाठी अंमलबजावणी केली.
- दावा न केलेल्या ठेवी शोधण्याची सुविधा: बँकेच्या वेबसाइटवर दावा न केलेल्या ठेवी शोधण्यासाठी पर्याय उपलब्ध करून नियामक पालन सुनिश्चित केले.
- व्यक्तिगत डेटा एन्क्रिप्शन (PII): व्यक्तिगत डेटा सुरक्षा मजबूत करून गोपनीयता नियमांचे पालन.
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- दैनंदिन सोने दर फीडिंग: कर्ज योजनांशी जोडलेले स्वयंचलित दर अपडेट करण्यासाठी यंत्रणा विकसित करून अंमलात आणली.
- मोबाइल ॲपद्वारे NEFT मर्यादा वाढ: ग्राहकांच्या विनंतीनुसार NEFT व्यवहाराची मर्यादा ₹ 5 लाखपर्यंत केली.
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- ISO 20022 NEFT फॉर्मेट कन्व्हर्टर: NG-RTGS सुसंगततेसाठी R-सिरीज मॅसेजना ISO 20022 XML फॉर्मेटमध्ये रूपांतरित करण्यासाठी Acumen Message Pro ची स्थापना केली.
- WhatsApp बिझनेस API: विपणन संप्रेषणासाठी अधिकृत चॅनेल लॉंच.
- ई-KYC मॉड्यूल: सरकारी पोर्टलद्वारे दस्तऐवज सत्यापनासाठी इन-हाऊस मॉड्यूल विकसित करून कार्यान्वित केले.
- iConnect SFMS समाकलन: Finacle CBS सोबत LC/BG व्यवहारांचे सुलभीकरण.

##### हार्डवेअर आणि नेटवर्किंग सुधारणा:

- शाखेची क्लाऊड सेट-अप वर स्थापना: SDWAN कनेक्टिव्हिटी सह अंजनगांव सुरजी शाखेचे कामकाज Yotta's DC-DR क्लाऊड सेट-अप मध्ये यशस्वीरित्या कार्यान्वित केले.
- ईमेल सर्व्हर अपग्रेड : वाढीव कार्यक्षमता आणि सुरक्षिततेसाठी Rocky Linux 9.3 सह अंतर्गत इमेल सिस्टीम E-Interact V4 वर अपग्रेड केल्या.
- MPLS लिंक डिप्लॉयमेंट: eKuber पोर्टल ॲक्सेससाठी DR साइट नोएडा आणि IFTAS दरम्यान MPLS लिंक सेट-अप केली.

of Women at workplace (Prevention, Prohibition & Redressal Act, 2013). No complaint is received by the Committee during the annual year.

#### 14. Information Technology:

During the financial year 2024-25, following are some of the major activities performed by IT Department –

##### Software Implementation:

- TDS on Cash Withdrawals: Implemented automated TDS deduction on cash withdrawals as per Section 194N regulations.
- Unclaimed Deposits Search Facility: Enabled customers to search unclaimed deposit accounts via the bank's website, ensuring regulatory compliance.
- Personal Data Encryption (PII): Enhanced data security by encrypting personally identifiable information (PII), ensuring compliance with data privacy regulations.
- Daily Gold Rate Feeding: Developed and deployed an in-house module for automated gold rate updates linked to loan schemes.
- Enhanced NEFT Limits via Mobile App: Upgraded mobile banking to support NEFT transactions up to ₹5 lakh per transaction as per customer request.
- ISO 20022 NEFT Format Converter: Integrated Acumen Message PRO to convert R-series messages into ISO 20022 XML format for NG-RTGS compatibility.
- WhatsApp Business API Launch: Introduced authorized WhatsApp Business API for marketing and promotional communication.
- eKYC Module Deployment: Developed and implemented an in-house eKYC module for document validation via government portals.
- iConnect SFMS Integration: Enabled seamless integration of LC/BG transactions with Finacle CBS through iConnect SFMS.

##### Hardware & Networking:

- Branch Cloud Migration: Successfully transitioned Anjangaon Surji Branch operations to Yotta's DC-DR cloud setup with SDWAN connectivity.
- Email Server Upgrade: Upgraded internal email systems to E-Interact v4 with Rocky Linux 9.3 for enhanced functionality and security.
- MPLS Link Deployment: Set up MPLS links at DR site Noida and IFTAS for eKuber portal access.

- सुरक्षा वाढविणे:
- ई-सर्व्हिलन्स प्रणाली: अंजनगाव सुरजी शाखेत 24x7 निरीक्षण प्रणाली स्थापित.
- फिशिंग जागृती आणि प्रशिक्षण: नियमित फिशिंग सिम्युलेशन आणि मासिक प्रश्नावलीद्वारे कर्मचारी जागृती सुधारली.

#### 15. संचालकांना व नातेवाईकांना कर्ज :

रिझर्व बँकेची परवानगी असलेल्या मुदत ठेवीवरील कर्ज वगळता, बँकेच्या कोणत्याही संचालकाने अथवा त्यांच्या नातेवाईकांनी बँकेकडून इतर कोठलेही कर्ज घेतलेले नाही.

#### 16. केंद्रिय खाते उघडणी विभाग :

बँकेने केंद्रिय खाते उघडणी व सीकेवायसी (कर्ज व ठेवी) विभाग सुरु केला आहे. ज्याद्वारे बचत, चालू व कर्ज खात्यांच्या केवायसी कागदपत्रांची छाननी, त्यांचे स्कॅनींग, खातेवापरासाठी परवानगी दिली जाते. अहवाल वर्षात एकूण 14875 खाती उघडण्यात आली आहेत, त्यापैकी 13268 बचत खाती व 1607 चालू खाती आहेत. रिझर्व्ह बँकेच्या निर्देशानुसार, बँकेतील नवीन खातेधारकांची केवायसी कागदपत्रे व माहिती ही सीकेवायसी रजिस्ट्री, नवी दिल्ली, यांचेकडे संगणकीय नोंदणी करणे अनिवार्य केले आहे. आर्थिक वर्षात एकूण 32068 क्लायंटचा डाटा सीकेवायसी रजिस्ट्री येथे अपलोड करण्यात आला आहे. सदर विभाग कर्ज देण्याआधी मंजूर अटी व शर्तीप्रमाणे सर्व कागदपत्रे आहेत की नाही याची खात्री करतो.

#### 17. जोखीम व्यवस्थापन :

वाढत्या गुंतागुंतीच्या आणि गतिशील आर्थिक पार्श्वभूमीवर, प्रभावी जोखीम व्यवस्थापन आमच्या बँकेच्या शाश्वत आणि यशासाठी सिद्ध आहे. मजबूत जोखीम व्यवस्थापन पद्धतीसाठी आमची वचनबद्धता आमच्या जोखीम तत्त्वज्ञानाशी सुसंगत आहे व जोखीम व्यवस्थापन ही सर्व कर्मचारी यांची सामूहिक जबाबदारी आहे. ग्राहक, कर्मचारी, भागधारक आणि नियामकांसह आमच्या भागधारकांच्या हितांचे रक्षण करताना आम्ही अनिश्चिततेवर नियंत्रण करू शकू याची खात्री करण्यासाठी आम्ही कटिबद्ध आहोत. बँकेचे संचालक मंडळ जोखीम व्यवस्थापनाच्या सर्व पैलूवर देखरेख ठेवण्यासाठी सर्वोच्च नियामक मंडळ म्हणून कार्य करते आणि त्यांना जोखीम व्यवस्थापन समितीद्वारे समर्थित केले जाते. जोखीम व्यवस्थापन विभागाचे प्रमुख मुख्य जोखीम अधिकारी आहेत.

जोखीम व्यवस्थापन फ्रेमवर्क : आपल्या बँकेत, आम्ही एक व्यापक जोखीम व्यवस्थापन फ्रेमवर्क स्थापित केले आहे ज्यात आमच्या कामकाजाच्या सर्व क्षेत्रांमधील जोखीम ओळखणे, मूल्यांकन, देखरेख आणि जोखीम कमी करणे समाविष्ट आहे. ही चौकट आमच्या धोरणात्मक उद्दिष्टे आणि नियामक आवश्यकतांशी संरेखित करण्यासाठी केली आहे,

#### • Security Enhancements:

- E-Surveillance System Implementation: Installed 24x7 monitoring system at Anjangaon Surji Branch for enhanced security.
- Phishing Awareness Campaigns: Conducted regular phishing simulations and monthly security quizzes to improve staff awareness.

#### 15. Loans to Directors & Relatives :

No Director or their relatives have borrowed any money from your bank except against their Fixed Deposits as permitted by RBI.

#### 16. Centralized Account Opening Cell :

Bank has established Centralized Account Opening (Deposits & Loans) Cell to streamline the verification of KYC, scanning of documents, authorization of Savings, Current & Loan accounts. During the F.Y. 2024-25, total 14875 accounts were opened, out of which Savings Bank A/cs are 13268 & Current A/cs are 1607. As per RBI instructions, it is mandatory for banks to upload data & KYC documents with CKYC Registry, New Delhi. During the F.Y., total 32068 clients's data has been uploaded at CKYC Registry. The department ensures that all sanctioned conditions are met before proceeding with loan disbursement.

#### 17. Risk Management :

In an increasingly complex and dynamic financial landscape, effective risk management is paramount to the sustainability and success of bank. Our commitment to robust risk management practices is aligned with risk philosophy which states that risk management is collective responsibility of all employees. We are committed to ensure that we can navigate uncertainties while safeguarding the interests of our stakeholders, including customers, employees, shareholders, and regulators. Board serves as the highest Governing Body responsible for overseeing all aspect of risk management, and they are supported by Risk Management Committee. The Risk Management department is headed by Chief Risk Officer.

Risk Management Framework : At your Bank, we have established a comprehensive Risk Management Framework that encompasses the identification, assessment, monitoring, and mitigation of risks across all areas of our operations. This framework is designed to align

याव्दारे सुनिश्चित होते की पूर्ण बैकेत मजबूत जोखीम संस्कृती राखतो.

आमच्या जोखीम व्यवस्थापन फ्रेमवर्कचे मुख्य घटक: जोखीम ओळख आणि मूल्यांकन: आम्ही कर्ज जोखीम, बाजार जोखीम, व्यवहार जोखीम, तरलता जोखीम आणि अनुपालन जोखीम यासह विविध प्रकारचे जोखीम सातत्याने ओळखतो आणि मूल्यांकन करतो. आमच्या जोखीम मूल्यांकन प्रक्रियेमध्ये आमच्या आर्थिक कामगिरी आणि प्रतिष्ठेवरील संभाव्य परिणामांचे मूल्यांकन करण्यासाठी गुणात्मक आणि परिमाणात्मक दोन्ही विश्लेषणांचा समावेश आहे.

जोखीम क्षमता विधान: आमची जोखीम क्षमता विधान आमच्या धोरणात्मक उद्दीष्टांचा पाठपुरावा करण्यासाठी आपण स्वीकारण्यास तयार असलेल्या जोखमीची पातळी स्पष्ट करते. हे विधान आमच्या निर्णय प्रक्रियेस मार्गदर्शन करते आणि जोखीम घेणे आमच्या एकूण व्यवसाय धोरणाशी सुसंगत आहे याची खात्री करते.

जोखीम कमी करण्यासाठी धोरणे: आम्ही आपल्यासमोरील विशिष्ट जोखीमांनुसार जोखीम कमी करण्याच्या धोरणांची श्रेणी वापरतो. या धोरणांमध्ये आमच्या पोर्टफोलिओमध्ये विविधता आणणे, मजबूत अंतर्गत नियंत्रणे लागू करणे आणि संभाव्य तोटा शोषून घेण्यासाठी पुरेसा भांडवली साठा राखणे समाविष्ट आहे.

देखरेख आणि रिपोर्टिंग: आम्ही एक कठोर देखरेख आणि अहवाल प्रणाली स्थापित केली आहे जी आमच्या जोखीम एक्सपोजरवर वेळेवर आणि अचूक माहिती प्रदान करते. नियमित जोखीम अहवाल संचालक मंडळ आणि वरिष्ठ व्यवस्थापनास सादर केले जातात, ज्यामुळे माहितीपूर्ण निर्णय घेणे आणि सक्रिय जोखीम व्यवस्थापन सक्षम होते.

अनुपालन आणि नियामक पालन: आम्ही सर्व लागू नियामक आवश्यकता आणि उद्योग सर्वोत्तम पद्धतींचे पालन करण्यास वचनबद्ध आहोत. विकसित होणारे नियम आणि मानकांचे अनुपालन सुनिश्चित करण्यासाठी आमच्या जोखीम व्यवस्थापन पद्धतींचे नियमितपणे पुनरावलोकन आणि अद्ययावत केले जाते.

जोखीम संस्कृती आणि प्रशिक्षण आमचा असा विश्वास आहे की प्रभावी जोखीम व्यवस्थापनासाठी मजबूत जोखीम संस्कृती आवश्यक आहे. या संस्कृतीला चालना देण्यासाठी, आम्ही आमच्या कर्मचारी यांच्यासाठी नियमित प्रशिक्षण आणि विकास कार्यक्रम प्रदान करतो, हे सुनिश्चित करते की त्यांना जोखीम व्यवस्थापनाचे महत्त्व आणि जोखीम-जागरूक वातावरण राखण्यात त्यांची भूमिका समजते.

with our strategic objectives and regulatory requirements, ensuring that we maintain a strong risk culture throughout the organization.

**Key Components of Risk Management Framework: Risk Identification and Assessment:** We continuously identify and assess various types of risks, including credit risk, market risk, operational risk, liquidity risk, and compliance risk. Our risk assessment processes involve both qualitative and quantitative analyses to evaluate potential impacts on our financial performance and reputation.

**Risk Appetite Statement:** Our Risk Appetite Statement articulates the level of risk we are willing to accept in pursuit of our strategic goals. This statement guides our decision-making processes and ensures that risk-taking is aligned with our overall business strategy.

**Risk Mitigation Strategies:** We employ a range of risk mitigation strategies tailored to the specific risks we face. These strategies include diversifying our portfolio, implementing robust internal controls, and maintaining adequate capital reserves to absorb potential losses.

**Monitoring and Reporting:** We have established a rigorous monitoring and reporting system that provides timely and accurate information on our risk exposure. Regular risk reports are presented to the Board of Directors and senior management, enabling informed decision-making and proactive risk management.

**Compliance and Regulatory Adherence:** We are committed to adhering to all applicable regulatory requirements and industry best practices. Risk management practices are regularly reviewed and updated to ensure compliance with evolving regulations and standards.

**Risk Culture and Training :** We believe that a strong risk culture is essential for effective risk management. To foster this culture, we provide ongoing training and development programs for our employees, ensuring that they understand the importance of risk management and their role in maintaining a risk-aware environment.

## 18. लेखापरिक्षण व इन्सपेक्शन :

आर्थिक वर्ष 2023-24 या कालावधीसाठी आरबीआयने तपासणी केली होती. वैधानिक लेखापरीक्षकांची नियुक्ती/पुनर्नियुक्ती करण्यापूर्वी पूर्वपरवानगी घेण्याच्या सूचना आरबीआयने दिल्या आहेत. 2024-25 साठी वैधानिक लेखापरीक्षण M/s VPH & Associates LLP यांनी केले आहे. बँक आरबीआय अधिकारी व वैधानिक लेखापरीक्षकांचेमोलाचे मार्गदर्शनाबद्दल आभार मानते. 42 शाखांसाठी समवर्ती लेखापरीक्षणासाठी 13 चार्टर्ड अकाउंटंटची नियुक्ती करण्यात आली असून त्यांना तज्ज्ञ मार्गदर्शन प्रदान करण्यात आले आहे.

आरबीआय मार्गदर्शक तत्वांनुसार, जोखमीवर आधारित अंतर्गत लेखापरीक्षण (RBIA) 2022-23 पासून अंमलात आणण्यात आले असून 42 शाखांचे लेखापरीक्षण जोखमीच्या वर्गीकरणानुसार पूर्ण झाले आहे. त्यावरील रु. 50.00 लाखांहून अधिक रकमेचे सिक्क्युअर्ड कॅश क्रेडिट व खेळत्या भांडवलासाठी मंजूर केलेल्या कर्जाच्या आर्थिक वर्ष 2024-25 मध्ये मालमत्ता लेखापरीक्षण करण्यात आले आहे. VAPT आणि IS लेखापरीक्षणासाठी M/s Swati R. Jain and Associates, नागपूर या बाह्य संस्थेची नियुक्ती करण्यात आली आहे. याव्यतिरिक्त, CIC डेटा लेखापरीक्षण M/s Jayesh Desale & Co., नाशिक यांनी 2024-25 साठी केले आहे.

## 19. को-ऑपरेटीव ओम्बडस्मन :

ऑगस्ट 2023 मध्ये सुधारीत एमएससीएस अॅक्ट 2002 अंतर्गत, सहकारी लोकपाल कार्यालयाची स्थापना करण्यात आली आहे. कार्यालयाचा पत्ता 9 वा मजला, टॉवर-ई, वर्ल्ड ट्रेड सेंटर, नौरोजी नगर, नवी दिल्ली, असा आहे. बँकेसंदर्भात काही तक्रार असल्यास सभासद त्यांच्या तक्रारी सदर लोकपाल यांचेकडे करू शकतात.

## 20. बचत गट (आर्थिक समावेश) :

आर्थिक वर्ष 2024-25 मध्ये बचत गट विभागाने 250 नविन बचत गटांची खाती सुरू केली असून अंदाजे 2000 चे वर बचत गट आहेत व कर्जांमध्ये 48% वाढ होऊन एकूण कर्जे ₹19.68 कोटी झाली आहेत. बँकेच्या बचत गटाचे कार्य जळगाव जिल्हयापुरतेच मर्यादीत न राहता पुणे, कल्याण, डोंबिवली व वाशी येथे विस्तार करण्यात आला. तसेच पारोळा, नायगाव, आडगाव, धामणगाव, माळोद, फुपनगरी, वडनगरी, जळगाव खुर्द, मोहाडी, खेडी व शिरसोली या ठिकाणी महिलांसाठी विविध सामाजिक कार्यक्रम घेऊन त्यांना बँकेशी जोडण्यात आपल्याला यश आले.

बचत गटांतील सदस्यांना उत्पादन विक्रीसाठी व्यासपीठ मिळावे आणि अर्थार्जन व्हावे या उद्देशाने डोंबिवली येथे पापड महोत्सवाचे आयोजन करण्यात आले.

## 18. Audit &amp; Inspection :

The inspection for the period 2023-24 was conducted by the RBI. RBI has instructed obtaining prior permission before the appointment/reappointment of the Statutory Auditor. The Statutory Audit for 2024-25 was conducted by M/s VPH & Associates LLP. The Bank expresses its gratitude to the RBI officials and Statutory Auditors for their valuable guidance. We have appointed 13 Chartered Accountants for the Concurrent Audit of 42 branches and provided them with expert guidance.

As per RBI guidelines, Risk-Based Internal Audit (RBIA) has been implemented since 2022-23, and our Internal Auditors have completed RBIA for 42 branches based on risk categorization. For Hypothecation and Secured Cash Credit Limits for work orders of Rs. 50.00 lakhs and above, stock audits have been conducted during FY 2024-25. For VAPT and IS audits, we have appointed an external firm, M/s Swati R. Jain and Associates, Nagpur. Additionally, the CIC data audit was conducted by M/s Jayesh Desale & Co., Nasik for FY 2024-25.

## 19. Co-operative Ombudsman :

Co-operative Ombudsman office has been formed under MSCS Act 2002 as amended in August 2023. The address of the office is 9th Floor, Tower-E, World Trade Centre, Nauroji Nagar, New Delhi. Members can file their complaints related Bank, if any, to ombudsman.

## 20. Self Help Group (Financial Inclusion) :

In the financial year 2024-25, the Self-help group department has opened 250 new self-help group accounts and there are approx. 2000 self-help groups & loans total amounting to ₹19.68 Crore with growth of 48%. The work of the bank's self-help group was not limited to Jalgaon district but was expanded to Pune, Kalyan, Dombivali and Vashi. We have also been successful in connecting women with the bank by organizing various social programs in Parola, Naigaon, Adgaon, Dhamangaon, Malod, Phupnagari, Vadnagari, Jalgaon Khurd, Mohadi, Khedi and Shirisoli.

A Papad Festival was organized at Dombivali with the aim of providing a platform for the members of the self-help groups to sell their products and contribute financially through self-employment.

बचत गट सभासदांना केवळ आर्थिक व्यवहारापर्यंत मर्यादित न ठेवता त्यांचा सर्वांगीण विकास व्हावा या उद्देशाने महिलांसाठी विविध सामाजिक उपक्रमांचा लाभ अनेक बचत गट सभासदांनी घेतला. पुणे येथे गृहउद्योग करणाऱ्या होतकरू आणि वेळेवर कर्ज भरणाऱ्या महिला उद्योजकांसाठी कर्ज मेळाव्याचे आयोजन करण्यात आले होते व मेळाव्याच्या माध्यमातून महिला उद्योजकांना ₹1.50 कोटी पर्यंतचे कर्ज वितरण करण्यात आले, त्याद्वारे त्यांनी काहीनी व्यवसायवृद्धी केली तसेच काहीनी स्वतःचे गृहउद्योग सुरू केले. सदर कर्जवितरण करतांना विमा सुद्धा काढण्यात आला आहे. जेणेकरून काही अप्रिय घटना घडल्यास कुटूंबाचा आर्थिक भार कमी व्हावा व कर्ज वसुली व्हावी.

जागतिक पर्यावरण दिनानिमित्त 'एक गट एक झाड' ही संकल्पना कार्यान्वित करण्यात आली आणि त्यात 25 गटांनी सहभाग नोंदविला व 25 झाडे लावून त्यांचे संगोपन करण्याची जबाबदारी देण्यात आली. बचत गट सभासदांसाठी आणि बचत गट विभागात कार्यरत नवीन सहयोगिनींसाठी बचत संकल्पना, जमाखर्च प्रशिक्षण व बँकींग अवेअरनेस प्रोग्राम घेण्यात आला. उद्योग प्रशिक्षण निशुल्क देण्यात आले.



डोंबिवली शाखेत खान्देश पापड महोत्सवास भेट देतांना महिला.

Women visting Khandesh Papad Mahotsav at Dombivali Branch.

खान्देश पापड महोत्सव शुभारंभप्रसंगी डावीकडून - बँकेचे अधिकारी श्री.सुधीर इखे, जनसंपर्क अधिकारी श्री.गोविंद खांदे, डोंबिवली शाखेचे तत्कालीन शाखाधिकारी श्री.अतुल आठवले, क्लस्टर हेड-मुंबई विभाग श्री.पंकज महाजन, एमडी व सीईओ श्री.रोहित भुजबळ, कर्मचारी श्री.शरद नेवेवाणी व बचत गट विभाग प्रमुख सौ.शुभश्री दप्तरी.

At the inauguration of the Khandesh Papad Festival, from left - Bank officer Mr. Sudhir Ikhe, PRO Mr. Govind Khande, then Branch Officer of Dombivali Branch Mr. Atul Athawale, Cluster Head-Mumbai Division Mr. Pankaj Mahajan, MD and CEO Mr. Rohit Bhujbal, employee Mr. Sharad Nevevani and Self-Help Group Department Head Mrs. Shubhshri Daptari.





महिला दिनानिमित्त बँक आयोजित व नाबार्ड प्रायोजित 'पिंगा' कार्यक्रमात बचत गटाचा सत्कार करतांना मध्यभागी डावीकडून मा.सौ.शुभश्रीजी दप्तरी, प्रमुख अतिथी मा.डॉ.तिलोत्तमाजी गाजरे व जिल्हा विकास प्रबंधक मा.श्री.अमितजी तायडे व बचत गट महिला सदस्य.

While felicitating the self-help groups at the 'Pinga' program organized by the bank and sponsored by NABARD on the occasion of Women's Day, from the middle left, Hon. Mrs. Shubhshreeji Daptari, Chief Guest Hon. Dr. Tilottamaji Gajare and District Development Manager Hon. Shri. Amitji Tayde and women members of the self-help groups.



मंगळगौरीच्या कार्यक्रमात सहभागी बचत गट महिला सदस्य.

Self Help Group women members participated in Mangalagauri program.

महिलांना असलेल्या कलागुणांना वाव मिळण्यासाठी लोणचे स्पर्धा, रांगोळी स्पर्धा, मोदक स्पर्धा व मंगळगौर या स्पर्धा घेण्यात आल्या. तसेच पारितोषिक मिळालेल्या गटाला बँकेतर्फे मोदक बनवून देण्याची ऑर्डर देण्यात आली.

To recognize the talents of women, pickle competitions, rangoli competitions, modak competitions and Mangalagaur competitions were organized. The bank also gave an order to make modaks for the winning group.

बँकेतर्फे आयोजित आणि नाबार्ड प्रायोजित पाच दिवसीय 'ग्रामीण संक्रांती महोत्सव' यामध्ये महाराष्ट्रातून जवळजवळ 50 गाव-शहरांतून महिला आपले उत्पादन विक्री साठी घेऊन आल्या होत्या. बाहेरगावांहून आलेल्या 50 स्टॉलधारकांची राहण्याची व जेवणाची तसेच वाहन व्यवस्था मोफत करण्यात आली होती. महोत्सवात मनोरंजनाचे कार्यक्रम, मुकबधिरांसाठी आणि शालेय विद्यार्थ्यांसाठी चित्रकला स्पर्धा आयोजित करण्यात आली होती. सदर महोत्सवाला अंदाजे 10,000 नागरिकांनी भेट दिली आणि महोत्सवाची उलाढाल ₹50.00 लाख इतकी होती.

In the five-day 'Gramin Sankranti Mahotsav' organized by the bank and sponsored by NABARD, women from about 50 villages and towns from Maharashtra brought their products for sale. Free accommodation, food and transport arrangements were made for 50 stall holders from outside the villages. The festival featured entertainment programs, a painting competition for the deaf & dumb and school students. Approximately 10,000 citizens visited the festival and the turnover of the festival was ₹50.00 lakhs.



1 सप्टेंबर 2024

**गुणवंत विद्यार्थी सत्कार सोहळा:****Felicitation of meritorious students :**

दरवर्षीप्रमाणे शालांत माध्यमिक, उच्च माध्यमिक, पदवी परिक्षांमध्ये उत्तम गुण मिळवलेल्या सभासदांच्या गुणवंत पाल्यांना बँकेतर्फे गौरविण्यात आले.

As every year's practice, the bank honoured the meritorious children of members who scored excellent marks in secondary, higher secondary & graduation exams.

डावीकडून-सत्कार स्वीकारतांना पाल्य कु. युक्ता दिपक पाटील व पालक, बँकेचे व्हा.चेअरमन मा. सीए डॉ.प्रकाशजी कोठारी, कार्यक्रमाचे प्रमुख अतिथी निवृत्त शिक्षणाधिकारी मा.श्री. नीळकंठजी गायकवाड, मा.प्रा.डॉ.सागरजी धनगर, बँकेचे चेअरमन मा.श्री.अनिकेतजी पाटील, सदस्य-व्यवस्थापन मंडळ मा.श्री.भुषणजी चौधरी व संचालक मा.श्री.ज्ञानेश्वरजी मोरारकर.

From left- Ms.Yukta Dipak Patil with her parent receiving prize, along with Bank's Vice Chairman Hon.CA Dr. Prakashji Kothari, chief guest of the program Retd. Education Officer Hon.Mr.Nilkanthji Gaikwad, Hon.Prof.Dr. Sagarji Dhngar, Bank's Chairman Hon.Mr.Aniketji Patil, Member-BOM Hon.Mr. Bhushanji Chaudhari & Director Hon.Mr. Dnyaneshwarji Morankar.



मान्यवरांसोबत सर्व गुणवंत विद्यार्थी-विद्यार्थिनी.

All meritorious students with the dignitaries.



23 डिसेंबर 2024

**वर्धापनदिनानिमित्त सदृच्छा भेट :**

बँकेच्या 92 व्या वर्धापन दिनाचे औचित्य साधून खासदार मा.श्रीमती स्मिताताई उदय वाघ यांनी बँकेस सदृच्छा भेट दिली.

त्याप्रसंगी डावीकडून- मा.श्री. अपुर्वजी पलांडे (उपाध्यक्ष- भारतीय जनता युवा मोर्चा, महाराष्ट्र), मा.श्रीमती स्मिताताई उदय वाघ, (खासदार- जळगाव लोकसभा व उपाध्यक्ष- भारतीय जनता पार्टी, महाराष्ट्र), मा.श्री.भालचंद्रजी पाटील (चेअरमन- व्यवस्थापन मंडळ व संचालक) व मा.श्री. अनिकेतजी पाटील (चेअरमन)

**Visit on the anniversary of the bank:**

MP Hon. Smt.Smitatai Uday Wagh has visited the Bank on the occasion of Bank's 92nd Anniversary.

From left - Hon. Mr.Apurvaji Palande (Vice President- Bharatiya Janata Yuva Morcha, Maharashtra), Hon. Smt.Smitatai Uday Wagh, (MP- Jalgaon Lok Sabha & Vice President- Bharatiya Janata Party, Maharashtra), Hon.Mr.Bhalchandraji Patil (Chairman- Board of Management and Directors) and Hon.Mr.Aniketji Patil (Chairman).



बँकेच्या वर्धापनदिनी बँकेचे मा.चेअरमन व मा.चेअरमन- व्यवस्थापन मंडळ व संचालक यांचेसोबत बँकेचा कर्मचारी वृंद.

The bank's employees along with the bank's Hon.Chairman & Hon.Chairman- Board Management & Director on the bank's anniversary.



16 ते 20 जानेवारी 2025

### बचत गटांचा 'ग्रामीण संक्रांती प्रदर्शन व विक्री महोत्सव' :

बचत गटांनी बनवलेल्या उत्पादनांची विक्री करण्यासाठी, बँक त्यांना विविध व्यासपीठ उपलब्ध करून देत असते. त्याचाच एक भाग म्हणून, नाबार्ड प्रायोजित व बँक आयोजित 'ग्रामीण संक्रांती प्रदर्शन व विक्री महोत्सव' या पाच दिवसीय कार्यक्रमाचे जळगाव येथे आयोजन करण्यात आले.

सदर महोत्सवाचा शुभारंभ करतांना मा.खासदार श्रीमती स्मिताताई वाघ, सोबत (डावीकडून) बँकेच्या बचत गट प्रमुख मा.सौ.शुभश्रीजी दसरी, बँकेचे चेअरमन मा.श्री.अनिकेतजी पाटील, चेअरमन-व्यवस्थापन मंडळ व संचालक मा.श्री.भालचंद्रजी पाटील, मा.श्री.अमितजी तायडे (जिल्हा विकास प्रबंधक नाबार्ड), व्यवस्थापन मंडळ सदस्य मा.श्री.भुषणजी चौधरी व इतर.

### 'Gramin Sankranti Exhibition & Sale Mahotsav' of SHGs :

The bank provides various platforms to the SHGs to sell their products. As a part of this, a five-day program, 'Gramin Sankranti Exhibition and Sale Festival', sponsored by NABARD & was organized by your Bank in Jalgaon.

Hon'ble Member of Parliament Smt. Smitatai Wagh inaugurating the event, along with (from left) Bank's Self Help Group Head Hon.Mrs. Shubhashriji Daptari, Bank's Chairman Hon.Mr. Aniketji Patil, Chairman-Board of Management & Director Hon. Mr.Bhalchandrajji Patil, Hon.Mr. Amitji Tayde (District Development Manager- NABARD), Board of Management- Member Hon.Mr. Bhushanji Chaudhari and others.



मान्यवरांसोबत ग्रामीण संक्रांती महोत्सवात सहभागी बचत गट महिला सदस्य.

Self Help Groups participated in Gramin Sankranti Mahotsav alongwith the dignitaries



### दिनदर्शिका वितरण शुभारंभ :

19 डिसेंबर 2024

दरवर्षी बँक आपल्या सभासदांसाठी नवीन वर्षाची दिनदर्शिका छापून घेत असते. त्या अनुषंगाने यावर्षीच्या दिनदर्शिकेचे प्रकाशन बँकेचे मान्यवर सभासद यांच्या शुभहस्ते करण्यात आले.

डावीकडून - संचालक मा.श्री.ज्ञानेश्वरजी मोराणकर, मा.श्री.चंदनजी अत्तरदे, व्यवस्थापन मंडळ सदस्य मा.श्री.भुषणजी चौधरी, संचालक मा.श्री.राजेशजी परमार, मा.श्री.प्रविणजी खडके, एमडी-सीईओ मा.श्री.रोहितजी भुजबळ, प्रमुख अतिथी मा.श्री.जोहरसिंगजी जाधव, मा.श्री.अंबादासजी काकडे, मा.अॅड.सुशिलजी अत्रे, मा.डॉ.अर्जुनजी भंगाळे, मा.अॅड.प्रविणजी जंगले, चेअरमन मा.श्री.अनिकेतजी पाटील, चेअरमन (व्यवस्थापन मंडळ) व संचालक मा.श्री.भालचंद्रजी पाटील, प्रमुख अतिथी मा.डॉ.सौ.वर्षाताई पाटील, मा.सौ.मिराबाई धनगर, मा.श्रीमती पुष्पाताई खडके, संचालक मा.सौ.स्मिताताई पाटील, मा.डॉ.सुहासजी महाजन व व्हा.चेअरमन सीए मा.डॉ.प्रकाशजी कोठारी.

### Calendar Distribution Ceremony :

Every year, the bank prints a New Year's calendar for its members. Accordingly, this year's calendar was released with the auspicious hands of the esteemed members of the bank.

From left : Bank's Director Hon.Mr. Dnyaneshwarji Morankar, Hon.Mr. Chandanji Attarde, Member-Board of Management Hon.Mr. Bhushanji Chaudhari, Director Hon.Mr. Rajeshji Parmar, Hon.Mr. Pravinji Khadke, MD & CEO Hon.Mr. Rohitji Bhujbal, Chief Guests Hon.Mr. Joharsingji Jadhav, Hon.Mr. Ambadasji Kakade, Hon.Adv. Sushilji Atre, Hon.Dr. Arjunji Bhangale, Mr. Adv.Pravinji Jangale, Chairman Hon.Mr.Aniketji Patil, Chairman- Board of Management & Director Hon.Mr.Bhalchandraji Patil, Chief Guests Hon.Dr. Mrs.Varshatai Patil, Hon.Mrs.Mirabai Dhangar, Hon.Smt.Pushpatai Khadke, Director Hon.Mr. Smitatai Patil, Hon.Dr.Suhasji Mahajan & Vice- Chairman Hon. CA Dr. Prakashji Kothari.



जळगाव जिल्हा पोलीस दल व शहर वाहतुक शाखा यांच्यातर्फे राबविण्यात आलेल्या 'रस्ता सुरक्षा अभियान 2025' या उपक्रमांतर्गत बँकेतर्फे सहकार्य केल्याबद्दल पोलीस अधीक्षक मा.श्री.महेश्वरजी रेड्डी (भा.पो.से.) यांचे शुभहस्ते सत्कार स्वीकारतांना बँकेचे अधिकारी मा.श्री.अनिलजी वाणी व मा.श्री.महेशजी पाटील, सोबत उपविभागीय पोलीस अधिकारी मा.श्री.संदीपजी गावित.

Bank officers Anilji Wani and Maheshji Patil, received the felicitation of Superintendent of Police Hon. Shri. Maheshwarji Reddy (I.P.S.) along with Sub-Divisional Police Officer Sandeepji Gavit, for the cooperation of the bank under the initiative 'Road Safety Campaign 2025' implemented by the Jalgaon District Police Force and City Transport Branch.



कर्मचारी सत्कार :

8 मार्च 2025

**Felicitation of Employee :**

महाराष्ट्र कामगार कल्याण मंडळ जळगाव यांचेतर्फे जागतिक महिला दिनानिमित्त कर्तृत्ववान कामगार महिलांचा सन्मान याअंतर्गत बँकेच्या शिपाई कर्मचारी मा.श्रीमती सुरेखा महाजन यांचा 'उत्कृष्ट शिपाई कर्मचारी' म्हणून सत्कार करण्यात आला.

On the occasion of International Women's Day, Maharashtra Workers Welfare Board Jalgaon felicitated Hon.Smt.Surekha Mahajan as 'Best Peon Employee', as part of the felicitation of accomplished working women.

**22. सामाजिक बांधिलकी :**

**पोलीस विभागास फूड पॅकेट वितरण :**

गणपती विसर्जनाच्या दिवशी ड्युटीवर असलेले पोलीस कर्मचारी व अधिकारी, होमगार्ड, ट्रॅफीक पोलीस कर्मचारी, राखीव दलातील पोलिस बंधुभगिनी यांना बँकेतर्फे ड्युटीच्या जागेवर जाऊन सकाळ व संध्याकाळ या दोन्ही वेळी उत्कृष्ट दर्जाचे जेवण हवाबंद डब्यात देण्यात आले.

**22. Corporate Social Responsibility :**

**Food Packet Distribution to Police Department :**

On Ganpati Visarjan day, Lunch & Dinner was provided through air-packed food packets to Police Officers, Home Guards, Traffic Police on duty.



17 सप्टेंबर 2024

मध्यभागी बँकेतर्फे सत्कार करतांना बँकेचे चेअरमन मा.श्री.अनिकेतजी पाटील व पोलीस अधिक्षक मा.डॉ.महेश्वरजी रेड्डी. सोबत (डावीकडून) एमडी सीइओ मा.श्री.रोहितजी भुजबळ, चेअरमन-व्यवस्थापन मंडळ व संचालक मा.श्री.भालचंद्रजी पाटील, अप्पर पोलीस अधिक्षक मा.श्री.अशोकजी नखाते, संचालक मा.श्री.सुनिलजी पाटील, सदस्य-व्यवस्थापन मंडळ मा.श्री.भुषणजी चौधरी, संचालक मा.श्री.प्रविणजी खडके, संचालक मा.श्री.ज्ञानेश्वरजी मोराणकर, संचालक मा.डॉ.विलासजी बोरोले, मा.डॉ.सी.बी.चौधरी व उपविभागीय पोलीस अधिकारी मा.श्री. संदीपजी गावित.

In the middle, Bank's Chairman Hon.Mr.Aniketji Patil felicitating Superintendent of Police Hon.Dr. Maheshwarji Reddy. Along with (from left) MD CEO Hon.Mr.Rohitji Bhujbal, Chairman (Board of Management) & Director Hon.Mr.Bhalchandrajji Patil, Upper Superintendent of Police Hon.Mr.Ashokji Nakhate, Director Hon.Mr. Sunilji Patil, Member (Board of Management) Hon.Mr.Bhushanji Chaudhari, Director Hon.Mr.Pravinji Khadke, Hon.Mr. Dnyaneshwarji Morankar, Hon. Dr. Vilasji Borole, Hon.Dr. C.B. Chaudhari & Sub-Divisional Police Officer Hon.Mr.Sandeepji Gavit.



शालेय साहित्य वाटप :

15 ते 19 जुलै 2024

School Accessories Distribution :

बँकेतर्फे दरवर्षी हुशार, गरीब-होतकर विद्यार्थ्यांना शालेय साहित्याचे विनामुल्य वाटप करण्यात येते. यावर्षी सुद्धा जळगाव पब्लिक स्कूल, श्रीमती कुसुमताई मधुकरराव चौधरी विद्यालय फैजपुर, श्रवण विकास मंदीर सावखेडा, हरीजन कन्या छात्रालय जळगाव, काशिबाई ऊखाजी कोल्हे विद्यालय जळगाव, आदर्श विद्यालय व कनिष्ठ महाविद्यालय कानळदा, अभिमान महादु वारके महाविद्यालय विदगाव, दादासो दामु पांडु पाटील माध्यमिक विद्यालय सुनसगाव, न्यु इंग्लिश स्कूल नशिराबाद, जयहिंद विद्यालय कडगाव, सार्वजनिक विद्यालय असोदा, श्रीमती काशिबाई दामु भोळे प्राथमिक विद्यामंदीर असोदा, महात्मा गांधी विद्यालय भादली, जळगाव शहर महानगरपालिका प्राथमिक शाळा क्र.48 पिंग्राळा, सर्वोदय माध्यमिक विद्यालय नशिराबाद व प्राथमिक विद्या मंदीर खेडी बु, या शाळांमध्ये शालेय साहित्यसंचाचे विनामुल्य वाटप करण्यात आले.

Notebook & other educational material was distributed to clever, poor- needy students in Jalgaon at- Jalgaon Public School, Smt.Kusumtai Madhukarrao Chaudhari Vidyalay Faizpur, Shravan Vikas Mandir Savkheda, Harijan Kanya Chhatralay Jalgaon, Kashibai Ukhaji Kolhe Vidyalay Jalgaon, Adarsh Vidyalay & Junior College Kanalda, Abhiman Mahadu Warke Mahavidyalay Vidgaon, Dadasaheb Damu Pandu Patil Madhyamik Vidyalay Sunasgaon, New English School Nashirabad, Jaihind Vidyalay Kadgaon, Sarvajanic Vidyalay Asoda, Smt.Kashibai Damu Bhole Prthamik Vidya Mandir Asoda, Mahatma Gandhi Vidyalay Bhadli, Jalgaon City MNC Primary School No.48 Pimprala, Sarvoday Madhyamik Vidyalay Nashirabad & Prathamik Vidya Mandir Khedi Bu.



होतकर विद्यार्थ्यांना शालेय साहित्याचे विनामुल्य वाटप करण्यात आले. विद्यार्थ्यांनीस शालेय साहित्य संचाचे वाटप करतांना बँकेचे चेअरमन मा.श्री.अनिकेतजी पाटील, सोबत डावीकडून संचालिका मा.सौ.स्मिताजी पाटील, सदस्य (व्यवस्थापन मंडळ) मा.श्री.भुषणजी चौधरी, संचालक मा.श्री.प्रविणजी खडके व मा.श्री.सुनिलजी पाटील आणि इतर.

## कर्मचारी कौतुक सोहळा - 1मे 2025



### शाखा व विभाग पारितोषिके -

1. सर्वोत्कृष्ट शाखा- ए कॅटेगरी (रू 100 कोटीवर व्यवसाय)	प्रथम पारितोषिक	पाचोरा शाखा
2. सर्वोत्कृष्ट शाखा- ए कॅटेगरी (रू 100 कोटीवर व्यवसाय)	व्दितीय पारितोषिक	महाबळ शाखा
3. सर्वोत्कृष्ट शाखा- बी कॅटेगरी (रू 100 कोटीपेक्षा कमी व 40 कोटीपर्यंत व्यवसाय)	प्रथम पारितोषिक	नाशिक उंटवाडी शाखा
4. सर्वोत्कृष्ट शाखा- बी कॅटेगरी (रू 100 कोटीपेक्षा कमी व 40 कोटीपर्यंत व्यवसाय)	व्दितीय पारितोषिक	धुळे शाखा
5. सर्वोत्कृष्ट शाखा- सी कॅटेगरी (रू 40 कोटीपेक्षा कमी व्यवसाय)	प्रथम पारितोषिक	नंदुरबार शाखा
6. सर्वोत्कृष्ट शाखा- सी कॅटेगरी (रू 40 कोटीपेक्षा कमी व्यवसाय)	व्दितीय पारितोषिक	रावेर शाखा
9. कर्जे मोबिलायझेशन	उत्कृष्ट शाखा	धुळे शाखा
10. चालु खाते मोबिलायझेशन	उत्कृष्ट शाखा	पाचोरा शाखा
11. बचत खाते मोबिलायझेशन	उत्कृष्ट शाखा	महाबळ शाखा
12. विमा व्यवसाय खाते मोबिलायझेशन	उत्कृष्ट शाखा	मुख्य शाखा

### वैयक्तीक पारितोषिके -

1. चेअरमन अवार्ड		राहुल कदम
2. सर्वोत्कृष्ट कर्मचारी		शरद बोरसे व सागर बारी
3. सर्वोत्कृष्ट शाखा व्यवस्थापक	प्रथम पारितोषिक	प्रिती पोतदार
4. सर्वोत्कृष्ट शाखा व्यवस्थापक	व्दितीय पारितोषिक	राहुल कदम
5. सर्वोत्कृष्ट विभाग	प्रथम पारितोषिक	डाटा अॅनॅलिटिक्स व MIS
6. सर्वोत्कृष्ट विभाग	व्दितीय पारितोषिक	पेमेंट अॅन्ड सेटलमेंट विभाग
7. उत्कृष्ट सपोर्ट ऑफिसर कर्मचारी		नाजिम पिंजारी
8. उत्कृष्ट सपोर्ट शिपाई कर्मचारी		गोविंदा माळी
9. सर्वोत्कृष्ट क्लस्टर हेड	प्रथम पारितोषिक	निलेश कुळकर्णी
10. सर्वोत्कृष्ट क्लस्टर हेड	व्दितीय पारितोषिक	सुधीर भलवतकर
11. उत्कृष्ट कार्यासाठी प्रशंसा प्रमाणपत्र	भुषण बिन्हाडे, प्रशांत पाटील, प्रतिक पाटील, लोकेश खडके.	
12. पिंपळ नूरीशर - डिपॉझीट मोबिलायझेशन	प्रथम पारितोषिक	पाचोरा शाखा
13. पिंपळ नूरीशर - डिपॉझीट मोबिलायझेशन	व्दितीय पारितोषिक	नंदुरबार शाखा
14. इम्पॅक्ट परफॉर्मर ऑफ द इयर	प्रथम पारितोषिक	हेमंत भट
15. इम्पॅक्ट परफॉर्मर ऑफ द इयर	व्दितीय पारितोषिक	मुकुंद बुरांडे

## - सक्षम विलिनीकरण -

### अंजनगाव सुर्जी नागरी सहकारी बँकेचे

### दि जळगाव पीपल्स कोऑपरेटिव्ह बँकेत विलिनीकरण

2024-25 या वित्तीय वर्ष मध्ये, दि जळगाव पीपल्स को-ऑपरेटिव्ह बँकेने अंजनगाव सुर्जी नागरी सहकारी बँक लि. सोबत यशस्वीपणे विलिनीकरण पूर्ण केले. हा निर्णय सहकारी बँकिंग क्षेत्राला मजबुती देणे आणि सर्वसमावेशक वित्तीय सेवा प्रदान करण्याच्या बँकेच्या संचालक मंडळाच्या दीर्घकालीन दृष्टीकोनाशी सुसंगत होता.

हे विलिनीकरण, रिझर्व्ह बँक ऑफ इंडिया (RBI) यांच्या मंजूरीनुसार आणि सहकार आयुक्त कार्यालय, पुणे यांच्या मार्गदर्शनाखाली व भागधारकांच्या सहकार्याने दिनांक 1 जानेवारी 2025 रोजी झाले.

दि अंजनगाव नागरी सहकारी बँक लि. ही बँक अडचणीत येण्याचे प्रमुख कारण, जसे की वाढती थकबाकी, भांडवली अपुरेपणा आणि कार्यक्षमतेत कमतरता यांमुळे आर्थिक अडचणीत होती. अंजनगाव सुर्जी येथील ग्राहक सेवा अखंडपणे सुरू राहणे, ठेवीदारांचे हित जपणे व ठेवीदारांचे पैसे सुरक्षित राहतील आणि सहकारी बँकिंग क्षेत्रातील जनतेचा विश्वास टिकून राहील व सहकारी बँकिंग क्षेत्रात स्थिरता राखणे या उद्देशाने विलिनीकरण करण्याचे दि जळगाव पीपल्स को-ऑप. बँकेच्या संचालक मंडळाने ठरवले व दि जळगाव पीपल्स को-ऑप. बँकेने अधिग्रहणाची / विलिनीकरणाची जबाबदारी स्वीकारली आणि या माध्यमातून आपली सेवा, ग्राहक आधार आणि सहकारी बँकिंग प्रणालीवरील विश्वास वाढवण्याची संधी ओळखली व विलिनीकरण पारदर्शकपणे करण्यात आले, ज्यामुळे ग्राहक व कर्मचाऱ्यांना फारसा त्रास न होता विलिनीकरण यशस्वीरित्या झाले.

विलिनीकरणाची ठळक वैशिष्ट्ये:

- 1) सर्व ठेवीदारांच्या संपूर्ण ठेवी सुरक्षित करण्यात आल्या.
- 2) सर्व ग्राहकांना यशस्वीरित्या कोअर बँकिंग प्रणालीमध्ये समाविष्ट करण्यात आले.
- 3) दि अंजनगाव सुर्जी नागरी सहकारी बँकेमधील सर्व कर्मचाऱ्यांचे समायोजन करण्यात आले.
- 4) दि अंजनगाव सुर्जी नागरी सहकारी बँक या भागात 43 वी शाखा जळगाव पीपल्स बँकेच्या सेवेत समाविष्ट झाली.

या आधी, बँकेने 2010 मध्ये, धुळे अर्बन सहकारी बँक व 2023 मध्ये अकोला मर्चंट को-ऑप. बँकेचे सक्षम विलिनीकरण केलेले आहे.

विलिनीकरणानंतर जळगाव पीपल्स बँकेने शासन व्यवस्थेत सुधारणा, मजबूत जोखीम व्यवस्थापन प्रणाली लागू करणे आणि डिजिटल पायाभूत सुविधा प्रदान करण्यासाठी काम केले. हे विलिनीकरण दि जळगाव पीपल्स को-ऑप. बँकेने सामाजिक जबाबदारी आणि सहकारी क्षेत्रात स्थैर्य प्रदान करणारी संस्था म्हणून भूमिका पार पाडण्यासाठी केले. हा विलिनीकरण उपक्रम सहकारी बँकिंग क्षेत्राला बळकट करण्यासाठी आणि ठेवीदारांच्या हितांचे संरक्षण करण्यासाठी एक महत्त्वपूर्ण टप्पा ठरला.

## **- Successful Merger -**

### **Merger of Anjangaon Surji Nagari Sahakari Bank in The Jalgaon Peoples Co-operative Bank Ltd.**

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In the financial year 2024–25, The Jalgaon Peoples Co-Operative Bank Ltd. successfully completed the merger with Anjangaon Surji Nagari Sahakari Bank Ltd. This strategic decision aligns with the long-term vision of the bank’s Board of Directors to strengthen the cooperative banking sector and provide inclusive financial services.

The merger was executed with the approval of the Reserve Bank of India (RBI) and under the guidance of the Office of the Commissioner for Cooperation, Pune, with the cooperation of all shareholders. It officially came into effect on January 1, 2025.

The Anjangaon Surji Nagari Sahakari Bank was facing financial difficulties primarily due to increasing non-performing assets, inadequate capital, and operational inefficiencies. In order to continue uninterrupted services to customers in Anjangaon Surji, protect depositors’ interests, ensure the safety of their funds, and maintain public trust and stability in the cooperative banking system, the Board of The Jalgaon Peoples Co-Op. Bank Ltd. resolved to take over and merge the said bank. Recognizing this as an opportunity to expand its services, customer base, and credibility in the cooperative banking ecosystem, the merger was carried out in a transparent manner, ensuring minimal inconvenience to customers and staff.

Key Highlights of the Merger:

1. All deposits were fully secured.
2. All customers were successfully integrated into the core banking system.
3. All employees of Anjangaon Surji Nagari Sahakari Bank were accommodated.
4. Anjangaon Surji branch became the 43rd branch under The Jalgaon Peoples Bank's network.

Previously, the bank had successfully merged Dhule Urban Co-Operative Bank in 2010 and Akola Merchant Co-Op. Bank in 2023. Following the merger, The Jalgaon Peoples Co-Op. Bank has focused on improving governance, implementing robust risk management systems, and enhancing digital infrastructure. This merger reflects the bank’s commitment to social responsibility and its role as a stabilizing institution in the cooperative banking sector. It marks a significant step towards strengthening cooperative banking and safeguarding depositor interests.

## अंजनगांव सुर्जी शाखा शुभारंभ सोहळा



अंजनगाव सुर्जी शाखा शुभारंभ सोहळा दि.06 जानेवारी 2025 सोमवार रोजी सकाळी 11.00 वाजता अनंत श्रीविभूषित आचार्य स्वामी माननीय श्री.जितेंद्रनाथजी महाराज (श्रीनाथ पीठाधीश्वर, देवनाथ मठ, श्री क्षेत्र अजनीग्राम सुर्जी) यांच्या पावन हस्ते व मा.श्री.राजेश यादव (सहाय्यक निबंधक, सहकारी संस्था, अमरावती आणि प्रशासक अंजनगाव सुर्जी नागरी सहकारी बँक) यांच्या प्रमुख उपस्थितीत चावडी चौक, अंजनगाव सुर्जी येथे संपन्न झाला.

शुभारंभ सोहळ्याच्या सुरवातीस मा.सौ.उज्वला व श्री.डॉ.संजय आत्मराम होरे, मा.सौ.प्रतिभा व श्री.राजेंद्र बाबाराव थडकर, मा.सौ.प्रमिला व श्री.रमाकांत महादेवराव लाडोळे, मा.सौ.संध्या व श्री.मनोहर काशिनाथ असलमोल, मा.सौ.तारिका व श्री.अभिजीत उमाकांत नायडु या मान्यवरांच्या हस्ते श्री सत्यनारायण पुजेचे आयोजन करण्यात आले व त्यानंतर शाखा शुभारंभ व उद्घाटन सोहळा मान्यवरांच्या हस्ते व अंजनगाव सुर्जी येथील ग्राहकांच्या प्रमुख उपस्थितीत पार पडला.

सदर सोहळ्यास बँकेचे चेअरमन मा.श्री.अनिकेत पाटील व्हा. चेअरमन मा.सीए डॉ.प्रकाश कोठारी, चेअरमन- व्यवस्थापन मंडळ व संचालक मा.श्री.भालचंद्र पाटील, मा.श्री.सुनिल पाटील, मा.डॉ.विलास बोरोले मा.श्री.प्रविण खडके मा.श्री.ज्ञानेश्वर मोराणकर, तज्ञ संचालक मा.श्री.तरल शाह, तसेच व्यवस्थापन मंडळ सदस्य मा.श्री.भुषण चौधरी बँकेचे एम.डी. व सीईओ मा.श्री.रोहित भुजवळ आणि बँकेचे अधिकारी स्वाती सारडा, शुभश्री दत्तरी, सुधीर भलवतकर, गोविंद खांदे, दिपक खडसे, सागर बारी, शरद बोरसे इ. उपस्थित होते.

The inauguration ceremony of the Anjangaon Surji branch was held on Monday, January 6, 2025, at 11:00 AM at Chawdi Chowk, Anjangaon Surji. The ceremony was graced by the divine presence of Acharya Shri Jitendranathji Maharaj (Peethadheeshwar, Devanath Math, Ajneegraam Surji) and Hon.Mr. Rajesh Yadav (Assistant Registrar, Co-op. Societies, Amravati and Administrator of Anjangaon Surji Nagari Sahakari Bank).

The opening ceremony began with a Shri Satyanarayan Puja conducted by respected local dignitaries/ bank customers Mrs.Ujwala and Mr. Dr. Sanjay Atmaram Hore, Ms. Pratibha and Mr. Rajendra Babarao Thadkar, Ms. Pramila and Mr. Ramakant Mahadevrao Ladole, Ms. Sandhya and Mr. Manohar Kashinath Aslamol, Ms. Tarika and Mr. Abhijit Umakant Naidu; followed by the formal inauguration in the presence of customers and local residents.

The ceremony was attended by Chairman Hon.Mr. Aniket Patil, Vice Chairman Hon.CA Dr. Prakash Kothari, Chairman-Board of Management & Director Hon.Mr. Bhalchandra Patil, Hon.Mr. Sunil Patil, Hon.Dr. Vilas Borole, Hon.Mr. Pravin Khadke, Hon.Mr. Dnyaneshwar Morankar Expert Director Hon.Mr. Taral Shah, BOM Member Hon.Mr. Bhushan Chaudhari, MD & CEO Hon. Mr. Rohit Bhujbal, along with bank employees Swati Sarada, Shubhashri Daptari, Sudhir Bhalwatkar, Govind Khande, Deepak Khadse, Sagar Bari, Sharad Borse etc.

## अंजनगांव सुर्जी शाखा शुभारंभ सोहळा



आचार्य स्वामी माननीय मा.श्री.जितेंद्रनाथजी महाराज यांना बँकेचा लोगो प्रदान करतांना बँकेचे चेअरमन मा.श्री. अनिकेतजी पाटील.

Chairman of the bank Hon.Mr.Aniketji Patil, presenting the bank's logo to Acharya Swami Honorable Shri. Jitendranathji Maharaj.



दीप प्रज्वलन प्रसंगी प्रमुख अतिथीसोबत बँकेचे संचालक मंडळ व अधिकारी वर्ग.

Board of Directors & Officers of the Bank with Chief Guests at the Deep Prajwalan.



अंजनगांव सुर्जी शाखा शुभारंभ प्रसंगी उपस्थित मान्यवर डावीकडून- बँकेचे कर्मचारी श्री. मनोज बारी, श्री. दिलीप महाजन, श्री. दिपक खडसे, श्री. सुनिल पाटील, श्री. शरद बोरसे, श्री. सचिन चौधरी, श्री. गोविंद खांदे, श्री. सुधीर भलवतकर, सौ. शुभश्री दसरी, श्री. रोहित भुजवळ, श्री. ज्ञानेश्वर मोरणकर, श्री. अनिकेत पाटील, श्री. तरल शहा, आचार्य स्वामी श्री. जितेंद्रनाथ महाराज, श्री. सागर बारी, श्री. भालचंद्र पाटील, श्री. भुषण चौधरी, श्री. सुनिल पाटील, डॉ. विलास बोरोले, डॉ. प्रकाश कोठारी, श्री. राकेश पाटील, श्री. प्रविण खडके, श्रीमती स्वाती सारडा, सौ. अनिता वाघ.

**23. सभासद कल्याण योजना :**

(1) पितामह अमृत सिध्दी योजना : बँकेच्या अमृत महोत्सवानिमित्त सुरु केलेल्या योजनेअंतर्गत हयात असलेल्या ज्या सभासदांनी आपल्या वयाची 75 वर्ष पूर्ण केलेली आहेत अशा सभासदांना (एकदा) बँकेतर्फे रक्कम ₹1001/- चा धनादेश दिला जातो. अहवाल वर्षात या योजनेचा लाभ 44 सभासदांनी घेतलेला आहे.

(2) कुटुंब नियोजन शस्त्रक्रिया : कुटुंब नियोजनाचे महत्त्व लक्षात घेवून सभासद व त्यांचे पती/पत्नी यास आपल्या पसंतीच्या डॉक्टरांकडून कुटुंब नियोजन शस्त्रक्रिया करून घेता यावी यासाठी बँक ₹2000/- चे अर्थसहाय्य करते.

(3) डोळ्यांची शस्त्रक्रिया : अ)सभासदांच्या आरोग्य सेवेचा एक भाग म्हणून मोती-बिंदू, काच-बिंदू, तिरळेपणा निर्मूलन शस्त्रक्रियेसाठी प्रभाकर पाटील हॉस्पिटलमध्ये शस्त्रक्रिया केल्यास ₹3,500/- चे अनुदान देण्यात येते. या योजनेअंतर्गत स्वतः पुरुष सभासद, सभासदाची आई-वडील व पत्नी तसेच स्त्री सभासद स्वतः, सासू, सासरे व पती, 25 वर्षाखालील मुलगा व अविवाहीत मुलगी यांची अनुदानीत तत्वावर शस्त्रक्रिया केली जाते. प्रभाकर पाटील हॉस्पिटल व्यतिरिक्त केलेल्या शस्त्रक्रियेस अनुदान दिले जात नाही, सभासदांनी कृपया याची नोंद घ्यावी. अधिक माहितीसाठी शस्त्रक्रिया करण्या अगोदर बँकेचे शेअर विभाग, मुख्य कार्यालय अथवा प्रभाकर पाटील हॉस्पिटलमध्ये संपर्क साधावा, ही नम्र विनंती. अहवाल वर्षात 73 सभासदांनी या योजनेचा लाभ घेतलेला आहे.

ब) रेटिना शस्त्रक्रियेसाठी ₹3500/- चे अनुदान दिले जाते. या योजनेअंतर्गत स्वतः पुरुष सभासद, सभासदाची आई-वडील व पत्नी तसेच स्त्री सभासद स्वतः, सासू, सासरे व पती, 25 वर्षाखालील मुलगा व अविवाहीत मुलगी यांची अनुदानीत तत्वावर शस्त्रक्रिया केली जाते. ही शस्त्रक्रिया दुसऱ्या हॉस्पिटलमध्ये केली तरी मदत दिली जाते. अहवाल वर्षात 1 सभासदाने या योजनेचा लाभ घेतलेला आहे.

(4) बहिरेपण निर्मूलन शस्त्रक्रिया : या योजनेअंतर्गत स्वतः पुरुष सभासद, सभासदाची आई-वडील व पत्नी तसेच स्त्री सभासद स्वतः, सासू, सासरे व पती, 25 वर्षाखालील मुलगा व अविवाहीत मुलगी यांना शस्त्रक्रियेसाठी अनुदान दिले जाते. कानाच्या बहिरेपण निर्मूलन शस्त्रक्रियेसाठी एका सभासदास ₹3,000/- ची मदत करण्यात येते. अहवाल वर्षात 1 सभासदाने या योजनेचा लाभ घेतलेला आहे.

(5) किडनी डायलेसिस व प्रत्यारोपण : किडनी डायलेसिससाठी सभासदास ₹15,000/- ची मदत केली जाते. या योजनेचा लाभ फक्त स्वतः सभासदास घेता येतो.

(6) हृदयरोग शस्त्रक्रिया आणि कॅन्सर शस्त्रक्रिया : हृदयरोग शस्त्रक्रिया, एंजिओप्लास्टी, कायम पेस मेकर, व्हॉल्व रिप्लेसमेंट या प्रकारच्या कुठल्याही एका शस्त्रक्रियेसाठी आणि कॅन्सर शस्त्रक्रिया/ केमोथेरपी या प्रकारच्या कुठल्याही एका शस्त्रक्रियेसाठी बँक एकदाच ₹20,000/- ची मदत करीत असते. या योजनेअंतर्गत सभासद स्वतः, तिचा पती/त्याची पत्नी, अविवाहीत मुलगी व 25 वर्षाखालील मुलगा, पुरुष सभासदाची अविवाहीत बहीण यांना लाभ घेता येतो. अहवाल वर्षात 22 सभासदांनी या योजनेचा लाभ घेतलेला आहे.

**23. Shareholder Welfare Scheme :**

(1) Pitamah Amrut Siddhi Yojana : This scheme is for existing shareholders of our Bank who have completed 75 years of age. They are eligible for cheque of ₹1001/-(one time). 44 shareholders have been benefitted during the year.

(2) Family Planning Operation : Shareholder & his/her wife/ husband gets financial assistance of ₹2000/- for family planning operation done in any hospital.

(3) Eye Surgery : A) Cataract/Glucoma/Squint - Male Shareholders, his parents & wife. Female Share holders, her husband & in laws, son below 25 years & unmarried daughter get financial assistance of ₹3500/-. Financial assistance is payable only if operation is performed in Prabhakar Patil Hospital. For more information, Members are requested to contact Share Department, Head Office or at Prabhakar Patil Hospital prior to operation. During the year 73 shareholders are benefitted by the Scheme.

B] Retina - Male Shareholders, his parents and wife. Female Shareholders, her husband and in-Laws, son below 25 years and unmarried daughter get financial assistance of ₹3,500/-. Even if the operation is performed in any other hospital, financial assistance is payable. During the year 1 shareholder is benefitted by the Scheme.

(4) Deafness surgery : Male Shareholders, his parents & wife, Female Shareholders, her husband & in laws, son below 25 years & unmarried daughter are eligible under this scheme. Bank gives financial assistance of ₹3000/- to its shareholders each. During the year 1 shareholder is benefitted by the Scheme.

(5) Kidney Dialysis & Kidney Transplant : Only shareholder himself gets financial assistance of ₹15,000/.

(6) Heart & Cancer Operation : Heart Operation/ Angioplasty/ Pace Maker, Valve Replacement, Cancer operation/Chemotherapy. Bank gives financial assistance of ₹20,000/- for any one surgery only at once. Benefit is available to shareholder himself & his/her husband/wife, unmarried sister of male shareholder, unmarried daughter & son below 25 age years. 22 shareholders are benefitted during the year.

(7) गुडवे रिप्लेसमेंट शस्त्रक्रिया : सदर शस्त्रक्रियेसाठी एका सभासदास ₹10,000/- ची मदत केली जाते. या योजनेअंतर्गत स्वतः पुरुष सभासद, सभासदाची आई-वडील व पत्नी तसेच स्त्री सभासद स्वतः, सासू-सासरे व पती यांना शस्त्रक्रियेसाठी अनुदान दिले जाते. अहवाल वर्षात 4 सभासदांनी या योजनेचा लाभ घेतलेला आहे..

(8) कन्याजन्मोत्सव : स्त्री भ्रुण हत्या विरोध या दृष्टीने, बँकेच्या सभासदास/ सभासदाच्या मुलास अथवा मुलीस - मुलगी जन्माला आल्यास बँकेतर्फे त्या मुलीचे नावे ₹1001/- ची ठेव पावती देण्यात येते. या वर्षात सदर ठेव पावती 10 मुलींच्या पालकांना देण्यात आली आहे.

(9) अपघात विमा संरक्षण : बँकेने आपल्या सभासदांसाठी ₹3.00 लाखापर्यंतची अपघात विमा संरक्षण योजना कार्यान्वित केलेली आहे. ज्या सभासदांनी बँकेने केलेल्या आवाहानानुसार सभासद माहिती फॉर्म मुदतीत भरून दिले त्या सभासदांना विमा कंपनीचे नियम व अटीस पात्र राहून सदर विमा संरक्षण योजनेत समाविष्ट केले आहे. इतर सभासदांपैकी कोणाचे अपघाती निधन झाल्यास त्यांचे वारसांना बँकेकडून ₹15,000/-ची मदत देण्याची योजना सुरु आहे.

(10) रक्त पिशवी पुरवठा : इंडियन रेडक्रॉस सोसायटी च्या सहाय्याने बँकेच्या माननीय सभासद व कर्मचारी यांच्या कुटुंबियांना गरज भासल्यास वर्षातून एकदा एक रक्तपिशवी विनाअनुदान पुरविण्यात येणार आहे. रक्तपिशव्यांची संख्या मर्यादीत आहे, कृपया याची नोंद घ्यावी. अहवाल वर्षात 13 व्यक्तींनी सदर योजनेचा लाभ घेतलेला आहे.

(11) गुणवंत विद्यार्थी योजना : या पारितोषिक योजनेत सभासद यांचा उत्तीर्ण झालेला मुलगा-मुलगी, नात-नातू (मुलाचा/मुलीचा-मुलगा व मुलगी) यांचा समावेश आहे. या योजनेत खालील शालांत परिक्षा व पदव्यांचा समावेश आहे.

1. शालांत शिष्यवृत्ती इ.5वी व इ.8 वी.
2. इ.10 वी व इ.12 वी.
3. एम.टी.एस./एन.टी.एस. (मेरीट लिस्ट नुसार)\*
4. एम.ए./एम.कॉम/एम.एस्सी.
5. बी.ई./बी.टेक
6. एम.ई./एम.टेक./एम.एस.
7. एम.बी.बी.एस./एम.एस./एम.डी.
8. पी.एच.डी.
9. सी.ए./आय.सी.डब्ल्यू.ए./सी.एस.

\* फक्त मॉडर्न एज्युकेशन सोसायटी, नौरोजी वाडीया कॉलेज, पुणे यांचे तर्फे घेण्यात येणारे.

(12) वरील सर्व योजनांतर्गत बँकेने अहवाल वर्षात सभासद कल्याण निधीतून सभासदांसाठी केलेल्या खर्चाची एकुण रक्कम प्रति सभासद ₹78.76 इतकी आहे.

(7) Knee Replacement Surgery : Bank gives financial assistance of ₹10,000/- for the surgery. Benefit is available to male shareholders, his parents & wife, female shareholders, her in-laws and husband. 4 shareholders are benefitted during the year.

(8) Kanya Janmotsav : The said scheme is initiated against Female foeticide. At the birth of Girl child of shareholder/shareholder's son/daughter, deposit of ₹1001/- is being made in the name of girl child by the bank. During this year, 10 parents have received the deposit receipt.

(9) Accidental Insurance : Bank has taken Accidental Insurance cover of ₹3.00 Lakhs for shareholders. Shareholders who have submitted shareholder information forms & who are eligible as per Insurance Company's norms are being benefitted under the scheme. Shareholders who have not submitted shareholder information forms or who are not eligible as per norms of Insurance Co. in such case, for accidental death/ disability, financial assistance of ₹15,000/- is being given to heirs of deceased shareholder.

(10) Blood Bag Supply : With the help of Indian Red Cross Society, Shareholder/ Employee of the bank can avail One Blood Bag free of cost, once in a year. The number of bags available is limited, so please take note of this. During year, 13 people have availed the facility.

(11) Felicitation of meritorious students : Son, Daughter, Grandson & Grand daughter of the members are eligible under this scheme. Students passing following examination with defined marks are eligible for felicitation:

1. Scholarship Std.5th & 8th.
2. Std. 10th & 12th.
3. M.T.S./N.T.S. (According to Merit list)\*
4. M.A./M.Com./M.Sc.
5. B.E./B.Tech
6. M.E./M.Tech./M.S.
7. M.B.B.S./M.S./M.D.
8. Ph.D.
9. C.A./I.C.W.A./C.S.

\* Conducted by Modern Education Society, Nowrosjee Wadia College, Pune only.

(12) Including all schemes, our bank has spent ₹78.76 per shareholder from Share Holders Welfare Funds.

वर्ष Year	प्रती सभासद खर्च Per Member Exp.
2024 - 2025	₹78.76
2023 - 2024	₹80.49

**24. वार्षिक सभेची सूचना व अहवाल :**

भारत सरकारच्या ग्रीन इनिशिएटिव तत्वास अनुसरून, बँक सुद्धा पेपर्सचा वापर कमी करण्याचा प्रयत्न करीत आहे. वार्षिक सभेची सूचना व वार्षिक अहवालाची प्रत सभासदांना पुढीलपैकी कोठल्याही एका पद्धतीने पाठविली जाईल.

- अ. सभासदाच्या नोंदणीकृत ई-मेल आयडी वर.  
ब. बँकेच्या वेबसाईट [www.jpccb.com](http://www.jpccb.com) वर.  
क. जवळच्या शाखेत.  
ड. सभासदाने लेखी विनंती केल्यास छापील प्रत.

सभासदांना विनंती की, आपले ई-मेल आयडी बँकेच्या शेअर विभागास कळवावेत.

**25. श्रद्धांजली :**

पहलगाम येथील दहशतवादी हल्ल्यात मृत्युमुखी पडलेल्या निष्पाप नागरिकांना आणि ऑपरेशन सिंदूर मध्ये शहिद झालेल्या जवानांना भावपूर्ण श्रद्धांजली.

अहवाल वर्षात राष्ट्रीय-आंतरराष्ट्रीय कीर्तीच्या व्यक्ती तसेच ज्ञात-अज्ञात व्यक्ती, बँकेचे ज्येष्ठ सभासद व हितचिंतक दिवंगत झालेत त्यांना विनम्र श्रद्धांजली! दिवंगत झालेले मान्यवर- कानळदा शाखा सल्लागार समिती सदस्य प्रभाकर पुंडलिक राणे, प्रेरणादायी उद्योगपती रतन टाटा, माजी पंतप्रधान डॉ.मनमोहन सिंग, राजनेता सुशीलकुमार मोदी, सिताराम येचुरी, नटवर सिंग, रामोजी ग्रुपचे रामोजी राव, दिग्दर्शक श्याम बेनेगल, डेव्हिड लिंच, अभिनेता जिन हॅकमन, फॅशन डिझायनर रोहित बाल इ. आणि इतर ज्ञात-अज्ञात व्यक्ती ज्यांनी जगावर सकारात्मक व महत्त्वपूर्ण प्रभाव टाकला आहे अशा सर्व दिवंगत मनःपूर्वक श्रद्धांजली वाहता.

**26. समारोप :**

सन्माननीय सभासद, ग्राहक व कर्मचारी यांचे बँकेला असलेले सहकार्य व संचालक मंडळावर त्यांनी दर्शविलेला विश्वास याबद्दल संचालक मंडळ त्यांची आभारी आहे. बँकेला वेळोवेळी मार्गदर्शन व सहकार्य केल्याबद्दल रिझर्व्ह बँकेचे सर्व स्तरावरील अधिकारी व पदाधिकारी, केंद्रीय निबंधक-सहकारी संस्था-दिल्ली, सहकार आयुक्त व निबंधक-सहकारी संस्था (महाराष्ट्र राज्य) पुणे, जिल्हा निबंधक व पदाधिकारी; दि महाराष्ट्र राज्य को-ऑप. बँक्स असोसिएशन व महाराष्ट्र स्टेट को-ऑप. अर्बन बँक्स फेडरेशन मुंबई, बँक शाखांचे सल्लागार, कायदा सल्लागार, लेखापरीक्षक, स्थानिक वृत्तपत्रे/मुद्रित व इलेक्ट्रॉनिक प्रसिध्दी माध्यमे, कार्यक्रमांचे आयोजक व ज्यांचे बँकेला प्रत्यक्ष/अप्रत्यक्ष सहाय्य लाभले अशा सर्व व्यक्ती/संस्था या सर्वांची बँक ऋणी आहे. बँकेचे संचालक मंडळ आपल्या कर्मचाऱ्यांचे त्यांनी बँकेसाठी दिलेल्या योगदानाबद्दल कौतुक करते. धन्यवाद ! येणाऱ्या काळात उत्तमोत्तम व सातत्यपूर्ण प्रगती करून यशाची नवी शिखरे गाठण्यासाठी आपली बँक सदैव प्रयत्नशिल राहील, असे संचालक मंडळ सर्व सभासदांना आश्वस्त करू इच्छिते.

संचालक मंडळाच्या वतीने  
अनिकेत भालचंद्र पाटील - चेअरमन

**24. Notice of Annual General Meeting & Annual Report:**

In Support of Government's Green Initiative, your Bank is reducing the use of paper. Notice of Annual General Meeting & Annual Report of the Bank will be delivered by one of the following:

- a. On registered e-mail ID of the shareholder.  
b. On bank's website [www.jpccb.com](http://www.jpccb.com)  
c. At nearest branch.  
d. Printed copy as per specific request from the shareholder.

All shareholders are requested to communicate their e-mail ID to the Bank's Share Department.

**25. Obituary :**

Heartfelt tribute to the innocent civilians who died in the terrorist attack in Pahalgam and the soldiers who were martyred in Operation Sindoor.

The Board of Directors offer their sincere condolence to various dignitaries who have left for heavenly abode during the year. Homage to-Kanalda Branch Advisory Committee Member Prabhkar Pundalik Rane, Iconic Industrialist Ratan Tata, Former Prime Minister Dr. Manmohan Singh, Politician Sushil Kumar Modi, Sitaram Yechury, Natwar Singh, Ramoji Rao, Director Shyam Benegal, David Lynch, Actor Gene Hackman, Fashion Designer Rohit Bal etc. We also pay humble obituary to known-unknown persons all over the world who have left positive & significant impacts on the mother earth.

**26. Gratitude :**

Board of Directors wish to thank all members, customers & employees for their trust towards the Board of Directors of the bank. We would like to place on the record our deep sense of gratitude to the Reserve Bank of India and all their officials. Central Registrar of Co-op. Societies, Delhi, Commissioner for Co-operation & Registrar Co-op. Societies, Maharashtra State, Pune, District Registrar and their officials for valuable guidance, support and co-operation; The Maharashtra State Co-op. Banks Association Ltd, Mumbai, The Maharashtra State Co-op. Urban Banks Federation, Mumbai, Branches Advisory Board, Advocates, Auditors, Newspapers, print media, non print media and event organisers. Your Board is also proud to acknowledge the contribution of Human Resources at all levels of the Bank and deserve appreciation. Thanks! The Board of Directors would like to assure all the members that our bank will always strive to achieve new heights of success by making excellent and consistent progress in the coming period.

For & on behalf of the Board of Directors  
Aniket Bhalchandra Patil - Chairman

## CORPORATE GOVERNANCE

( Forming part of the Directors' Report for the year 2024 - 2025 )

### 1. Philosophy on Code of Governance :

The Bank is an institution of trust. And the decisions of Board of Directors & Management have impact on all its shareholders, depositors, customers, vendors, service providers, employees, corresponding banks & members of society. The Bank's philosophy on Corporate Governance is towards :

- A. A high degree of transparency.
- B. Commitment to its values.
- C. Ethical business practices.
- D. Accountability & protection of interest of stakeholders.

### 2. Board of Directors :

The general superintendence, direction and management of the business is vested with the Board of Directors. The responsibilities of the Board include formulation of Policies, new initiatives, performance review, control and sanction cases falling beyond the powers delegated to various functionaries of the Bank. The Board has constituted committees and delegated powers in different functional areas.

The Board ensures adequate disclosures & effective decision making to achieve corporate objectives, transparency in business transaction, statutory & legal compliances and commitment to values of ethical conduct of business.

### 3. Committees of Directors :

The Board of Directors of the Bank has constituted 8 committees. Policy formulation & control function vests with the Board, whereas operational matter & recommending authority vests with the committee.

No.	Name of Committee	No. of Meetings held
01	Audit Committee	11
02	Credit Committee	11
03	Recovery Committee	10
04	Information Technology Committee	11
05	Risk Management Committee	06
06	Special Committee for monitoring of High Value Frauds	00
07	Special Committee for monitoring of frauds	05
08	Nomination & Remuneration Committee	00

### 4. Attendance of Directors at Board Meetings :

During the year 21 Board Meetings and 54 various Committee meetings were held. Details of Attendance of Directors at Board Meeting and Committee Meeting is as under :

No.	Name	Designation	Board Meeting	Committee
01.	Mr. Aniket Bhalchandra Patil	Chairman	13	14
02.	CA Dr. Prakash Mangilal Kothari	Vice Chairman/ Acting Chairman	18	52
03.	Mr. Bhalchandra Prabhakar Patil	Director	13	15
04.	Dr. Chandrakant Baliram Chaudhari	Director	L.O.A.	L.O.A.
05.	Mr. Sunil Prabhakar Patil	Director	21	15
06.	Mrs. Smita Prakash Patil	Director	21	N.A.
07.	Dr. Vilas Chudaman Borole	Director	21	15
08.	Mr. Chandan Sudhakar Attarde	Director	20	32
09.	Mr. Rajesh Dhirajlal Parmar	Director	20	22
10.	Dr. Suhas Baburao Mahajan	Director	05 (P), 16 (O)	05 (O)
11.	Mr. Pravin Vasudev Khadke	Director	20	27
12.	Mr. Dnyaneshwar Eknath Morankar	Director	21	11
13.	CAMr. Jagdish Mannalal Agrawal	Expert Co-opted Director	21	17
14.	CAMr. Taral Narendrakumar Shah	Expert Co-opted Director	20	20

Note : (L.O.A.) Leave of absence of concerned Director. (P) Present & (O) Online Present

5. Remuneration to Directors :

Directors are entitled to receive traveling allowance, daily allowance and sitting fees. However, Hon.Chairman, Vice Chairman and Directors of the Bank in upholding high standard of cooperation, choose not to accept any of these benefits.

6. Last 3 Annual General Meetings were held as follows :

AGM	Day & Date	Time	Location
90 <sup>th</sup>	Sunday 30 <sup>th</sup> June 2024	8.30 am	Yashwantrao Muktangan, Neri Naka, Jalgaon.
89 <sup>th</sup>	Sunday 30 <sup>th</sup> July 2023	8.30 am	Yashwantrao Muktangan, Neri Naka, Jalgaon.
88 <sup>th</sup>	Sunday 7 <sup>th</sup> Aug. 2022	8.30 am	Yashwantrao Muktangan, Neri Naka, Jalgaon.

7. Dividend history of last 3 years :

F.Y.	Rate of Dividend	Declaration Date	Date of payment
2024-25	N.A.	N.A.	N.A.
2023-24	N.A.	N.A.	N.A.
2022-23	N.A.	N.A.	N.A.

The Reserve Bank of India has not granted approval for distribution of dividend.

8. Classification of Shareholders as on 31<sup>st</sup> March 2025 :

Individual Members	40925
Firms	412
Others	608
Total	41945

9. Share Transfers :

No. of shares transferred/transmitted during the last 3 years as under :

	2024-25	2023-24	2022-23
No. of shares transferred	64	39	51
No. of shares transmitted	86	86	107

**INDEPENDENT STATUTORY AUDITORS REPORT FOR THE YEAR ENDED ON 31-03-2025**

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

**Report on the Audit of Financial Statements**

Opinion- We have audited the accompanying financial statements of, The Jalgaon Peoples Co-op Bank Ltd. ("the Bank"), as at 31-03-2025 which comprise the Balance Sheet as at 31-03-2025, and Profit and Loss Account and Cash Flow statement for the year then ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information (the "financial statements")

In our opinion and to the best of our information and according to the explanations given to us, the financial statements together with the notes thereon, subject to our comments and observations contained in the Long Form Audit Report attached to this report, give the information required by the Banking Regulation Act 1949 (as applicable to co-operative societies), as amended by the Banking Regulation (Amendment) Act, 2020 as well as Multi State Co-operative Societies Act 2002 and rules made thereunder and the guidelines issued by Reserve Bank of India, in the manner so required for the Urban Co-operative Banks and give true and fair view in conformity with the accounting principles generally accepted in India.

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

**Basis for Opinion**

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 Multi-State Co-operative Societies Act, 2002 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 Financial Statements and Auditor's Report Thereon**

The Bank's management and Board of Directors are responsible for the preparation of the other information. The other information comprises the information included in the Bank's Annual report by the Board of Directors, but does not include the financial statements and our auditor's report thereon. The 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 do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information identified above 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 Annual Report 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.

### **Responsibilities of the Management and those charged with Governance for the Financial Statements**

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 Multi State Cooperative Societies Act, 2002 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.

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 responsible for overseeing the Bank's financial reporting process.

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

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 Requirements**

1. Balance Sheet and Profit & Loss account have been drawn up in Form "A" and "B" respectively of the Third Schedule to the Banking Regulation Act, 1949 and the Multi State Co-operative Societies Act, 2002, the Multi State Co-operative Societies Rules, 2002.
2. As required by section 73(4) of the Multi State Co-operative Societies Act 2002, the rules framed thereunder and the Banking Regulation Act, 1949, (As applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020, we report that:
  - a. We have obtained all the information and explanations which to the best of our knowledge and belief, were necessary for the purpose of our audit and have found them to be satisfactory.
  - b. In our opinion, proper books of account as required by the said Acts, Rules framed thereunder and the Bye-Laws have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purpose of our audit have been received from the branches and offices not visited by us.
  - c. No separate audit of the branches has been conducted under the Multi-State /Co-operative Societies Act, 2002 and therefore no other auditor's report has been received by us.
  - d. The Balance Sheet, Profit & Loss Account and the Cash Flow Statement dealt with by this report, are in agreement with the books of account and the returns subject to MOC

e. The transactions of the Bank, which have come to our notice have been within the powers of the Bank.

f. The Profit & Loss account shows a true balance of profit for the period covered by such account.

**3. As required by Rule 27(2) of the Multistate Co-operative Societies Rules, 2002, we report that:**

a. In our opinion and according to information and explanations given to us, there has been no material impropriety or irregularity in the expenditure or in the realisation of money due to the Bank;

b. In our opinion and according to information and explanations given to us, the guidelines issued by the Reserve Bank, to the extent applicable to the Bank, have generally been adhered to.

**4. As required by Rule 27(3) of Multi State Co-operative Societies Rules 2002, we report on the matters specified in clause (a) to (f) of the said rules to the extent applicable to the Bank as under :-**

a. Transactions which appear to be contrary to the provisions of the Act, rules, or the bye-laws of the Bank Rule 27(3) (b) - Part of the building is leased to the tenants since long time, for which court cases are pending for final decision.

b. During the course of our audit, we have not come across material and significant transactions which appear to be contrary to the guidelines issued by the Reserve Bank of India and National Bank for Agriculture and Rural Development, to the extent applicable to the Bank;

c. The following monies due to the Bank appear to be doubtful of recovery (Advances categorised as doubtful and loss assets as per prudential norms are considered as doubtful of recovery)

Category	Amount outstanding as on 31-03-2025
Doubtful Assets	Rs. 3883.19 lakh
Loss Assets	Rs. 0.00 lakh
Total	Rs. 3883.19 lakh

a) As per information provided to us and to the best of our knowledge, there are no credit facilities sanctioned by the Bank to members of the Board and their relatives which are prohibited by RBI as on 31st March, 2025.

b) During the course of our audit, we have generally not come across any violations of guidelines, conditions etc. issued by the Reserve Bank of India to the extent applicable to the bank.

c) To the best of our knowledge, no other matters have been specified by the Central Registrar, which require reporting under this rule.

5. In terms of our engagement letter, we have annexed herewith our report on the additional verifications and certifications done for the purpose of submission to Reserve Bank of India.

Place : Jalgaon

Date : 19.05.2025

**For, VPH & Associates LLP**  
**Chartered Accountants**  
**Firm Regi.No. 123573W/W100703**  
**CA Punit More**  
**(Partner)**  
**M.No. 164229**  
**UDIN 25164229BMLJGA4439**

## Form A - Balance Sheet as on 31.03.2025

(Amount in ₹ '000)

Particulars	तपशील	Schedule No.	As at March 31, 2025 (Current year)	As at March 31, 2024 (Previous year)
<b>Capital and Liabilities</b>	<b>भांडवल व देणी</b>			
Capital	भाग भांडवल	1	3,93,804.00	3,71,789.05
Reserves and surplus	गंगाजळी व इतर निधी	2	25,12,683.93	22,28,276.50
Deposits	ठेवी व इतर खाती	3	1,97,74,235.20	1,92,91,814.88
Borrowings	घेतलेली कर्जे	4	99,045.00	1,02,042.00
Deferred Tax Liability	विलंबीत कर देणी		517.77	0.00
Other liabilities and provisions	इतर देणी व तरतूदी	5	4,16,874.36	4,18,577.70
<b>Total</b>	<b>एकूण</b>		<b>2,31,97,160.25</b>	<b>2,24,12,500.14</b>
<b>Assets</b>	<b>मालमत्ता</b>			
Cash and balances with Reserve Bank of India	रिझर्व बँक ऑफ इंडिया मधील रोख व शिल्लक	6	18,64,996.62	14,85,935.49
Balances with banks and money at call and short Notice	बँकांतील शिल्लक व मागणी करताच मिळणाऱ्या वा अल्प नोटीसने मिळणाऱ्या ठेवी	7	30,14,083.91	26,41,150.32
Investments	गुंतवणूक	8	44,67,343.18	46,53,235.32
Advances	दिलेली कर्जे	9	1,26,03,221.02	1,21,14,763.29
Fixed Assets	कायम जिंदगी	10	7,49,489.67	7,74,768.69
Deferred Tax Asset	विलंबीत कर मालमत्ता		----	28,617.41
Other assets	इतर मालमत्ता	11	4,98,025.85	7,14,029.63
<b>Total</b>	<b>एकूण</b>		<b>2,31,97,160.25</b>	<b>2,24,12,500.14</b>
Contingent liabilities	संभाव्य देणी	12	3,86,522.99	4,93,001.21
Bills for collection	वसुलीसाठी पाठविलेली बीले		----	----

As per our report of even date.

For, VPH & Associates LLP  
Chartered Accountants  
Firm Regi.No. 123573W/W100703  
CA Punit More  
Partner  
M.No. 164229  
UDIN 25164229BMLJGA4439

Place : Jalgaon  
Date : 19.05.2025

Rohit Bhujbal  
MD & CEO

Pravin Khadke  
Director

Dnyaneshwar Morankar  
Director

CA Dr. Prakash Kothari  
Vice Chairman

Aniket Patil  
Chairman

Schedule to Balance Sheet as on 31.03.2025

(Amount in ₹ '000)

Particulars	तपशील	As at March 31, 2025 (Current year)	As at March 31, 2024 (Previous year)
<b>Schedule 1 - Capital</b>	<b>शेड्युल 1 - भांडवल</b>		
a) Authorised share capital (1,20,00,000 shares of ₹50 each)	अ) अधिकृत भाग भांडवल (प्रत्येकी ₹50 प्रमाणे 1,20,00,000 शेअर्स)	6,00,000.00	6,00,000.00
b) Issued share capital (78,76,080 shares of ₹50 each)	ब) इश्युड भाग भांडवल (प्रत्येकी ₹50 प्रमाणे 78,76,080 शेअर्स)	3,93,804.00	3,71,789.05
c) Subscribed share capital (78,76,080 shares of ₹50 each)	क) सबस्क्राइड भाग भांडवल (प्रत्येकी ₹50 प्रमाणे 78,76,080 शेअर्स)	3,93,804.00	3,71,789.05
d) Called-up share capital (78,76,080 shares of ₹50 each)	ड) कॉलड-अप भाग भांडवल (प्रत्येकी ₹50 प्रमाणे 78,76,080 शेअर्स)	3,93,804.00	3,71,789.05
e) Paid-up share capital (78,76,080 shares of ₹50 each)	इ) पेड-अप भाग भांडवल (प्रत्येकी ₹50 प्रमाणे 78,76,080 शेअर्स)	3,93,804.00	3,71,789.05
		<b>3,93,804.00</b>	<b>3,71,789.05</b>
<b>Schedule 2 - Reserves and surplus</b>	<b>शेड्युल 2 - राखीव निधी व अधिशेष</b>		
<b>I) Statutory Reserve</b>	वैधानिक गंगाजळी		
i) Opening balance	आरंभीची शिल्लक	4,56,457.92	4,31,681.25
ii) Additions during the year	वर्षभरातील भर	11,715.50	24,776.66
iii) Deductions during the year	वर्षभरातील वजावट	32,000.05	-
iv) Closing balance	शेवटची शिल्लक	<b>4,36,173.36</b>	<b>4,56,457.92</b>
<b>II) Capital Reserve</b>	राखीव भांडवल	-	-
<b>III) Share Premium</b>	शेअर प्रिमिअम	-	-
<b>IV) Revenue &amp; Other Reserves</b>	गंगाजळी व इतर निधी		
<b>a) Building Fund</b>	इमारत निधी		
i) Opening balance	आरंभीची शिल्लक	3,70,315.59	3,69,344.59
ii) Additions during the year	वर्षभरातील भर	1,945.01	971.00
iii) Deductions during the year	वर्षभरातील वजावट	-	-
iv) Closing balance	शेवटची शिल्लक	<b>3,72,260.60</b>	<b>3,70,315.59</b>
<b>b) Revaluation reserve</b>	पुनर्मुल्यांकन निधी		
i) Opening balance	आरंभीची शिल्लक	3,58,570.02	3,58,570.02
ii) Additions during the year	वर्षभरातील भर	-	-
iii) Deductions during the year	वर्षभरातील वजावट	-	-
iv) Closing balance	शेवटची शिल्लक	<b>3,58,570.02</b>	<b>3,58,570.02</b>

Schedule to Balance Sheet as on 31.03.2025

(Amount in ₹ '000)

Particulars	तपशील	As at March 31, 2025 (Current year)	As at March 31, 2024 (Previous year)
<b>c) Investment fluctuation reserve</b>	<b>रोखे अवमुल्यन निवारण निधी</b>		
i) Opening balance	आरंभीची शिल्लक	62,314.50	59,564.50
ii) Additions during the year	वर्षभरातील भर	4,008.38	2,750.00
iii) Deductions during the year	वर्षभरातील वजावट	-	-
iv) Closing balance	शेवटची शिल्लक	<b>66,322.88</b>	<b>62,314.50</b>
<b>d) Reserves for Bad &amp; Doubtful Debts</b>	<b>बुडीत व संशयीत कर्ज निधी</b>		
i) Opening balance	आरंभीची शिल्लक	1,36,014.66	2,21,095.17
ii) Additions during the year	वर्षभरातील भर	2,37,249.35	5,550.00
iii) Deductions during the year	वर्षभरातील वजावट	-	90,630.51
iv) Closing balance	शेवटची शिल्लक	<b>3,73,264.01</b>	<b>1,36,014.66</b>
<b>e) Technology Upgradation Fund</b>	<b>तंत्रज्ञान अपग्रेडेशन निधी</b>		
i) Opening balance	आरंभीची शिल्लक	244.00	121.00
ii) Additions during the year	वर्षभरातील भर	-	123.00
iii) Deductions during the year	वर्षभरातील वजावट	-	-
iv) Closing balance	शेवटची शिल्लक	<b>244.00</b>	<b>244.00</b>
<b>f) Dividend Equalization Fund</b>	<b>लाभांश समीकरण निधी</b>		
i) Opening balance	आरंभीची शिल्लक	1,437.64	402.00
ii) Additions during the year	वर्षभरातील भर	643.55	1,035.64
iii) Deductions during the year	वर्षभरातील वजावट	2,081.19	-
iv) Closing balance	शेवटची शिल्लक	-	<b>1,437.64</b>
<b>g) Reserve for Restructured debts</b>	<b>रिस्ट्रक्चर्ड कर्जावरील संभाव्य तरतूद</b>		
i) Opening balance	आरंभीची शिल्लक	3,000.00	6,000.00
ii) Additions during the year	वर्षभरातील भर	-	-
iii) Deductions during the year	वर्षभरातील वजावट	1,000.00	3,000.00
iv) Closing balance	शेवटची शिल्लक	<b>2,000.00</b>	<b>3,000.00</b>
<b>h) Member Welfare Fund</b>	<b>सभासद कल्याण निधी</b>		
i) Opening balance	आरंभीची शिल्लक	5,405.27	613.27
ii) Additions during the year	वर्षभरातील भर	2,468.69	7,171.39
iii) Deductions during the year	वर्षभरातील वजावट	880.94	2,379.39
iv) Closing balance	शेवटची शिल्लक	<b>6,993.02</b>	<b>5,405.27</b>

Schedule to Balance Sheet as on 31.03.2025

(Amount in ₹ '000)

Particulars	तपशील	As at March 31, 2025 (Current year)	As at March 31, 2024 (Previous year)
<b>i) Charitable Fund</b>	<b>धर्मदाय निधी</b>		
i) Opening balance	आरंभीची शिल्लक	1,132.20	1,070.84
ii) Additions during the year	वर्षभरातील भर	526.99	61.36
iii) Deductions during the year	वर्षभरातील वजावट	-	-
iv) Closing balance	शेवटची शिल्लक	<b>1,659.19</b>	<b>1,132.20</b>
<b>j) Contingency Reserve</b>	<b>संभाव्य निधी</b>		
i) Opening balance	आरंभीची शिल्लक	90,048.72	84,082.85
ii) Additions during the year	वर्षभरातील भर	1,696.49	6,000.00
iii) Deductions during the year	वर्षभरातील वजावट	157.75	34.14
iv) Closing balance	शेवटची शिल्लक	<b>91,587.46</b>	<b>90,048.72</b>
<b>k) Special Reserve as per Income Tax Act</b>	<b>आयकर कायद्यांतर्गत विशेष निधी</b>		
i) Opening balance	आरंभीची शिल्लक	33,955.00	33,700.00
ii) Additions during the year	वर्षभरातील भर	500.00	255.00
iii) Deductions during the year	वर्षभरातील वजावट	-	-
iv) Closing balance	शेवटची शिल्लक	<b>34,455.00</b>	<b>33,955.00</b>
<b>l) Co-operative Education Fund</b>	<b>सहकार शिक्षण निधी</b>		
i) Opening balance	आरंभीची शिल्लक	4,797.26	4,797.26
ii) Additions during the year	वर्षभरातील भर	144.41	598.00
iii) Deductions during the year	वर्षभरातील वजावट	144.41	598.00
iv) Closing balance	शेवटची शिल्लक	<b>4,797.26</b>	<b>4,797.26</b>
<b>m) ARC Reserve A/c</b>	<b>एआरसी राखीव निधी</b>		
i) Opening balance	आरंभीची शिल्लक	4,913.98	4,913.98
ii) Additions during the year	वर्षभरातील भर	-	-
iii) Deductions during the year	वर्षभरातील वजावट	-	-
iv) Closing balance	शेवटची शिल्लक	<b>4,913.98</b>	<b>4,913.98</b>
<b>n) Provision for Security Receipts-ARC</b>	<b>सिक्युरिटी रिसीटसं साठी तरतूद</b>		
i) Opening balance	आरंभीची शिल्लक	5,96,800.00	2,91,500.00
ii) Additions during the year	वर्षभरातील भर	37,162.83	3,05,300.00
iii) Deductions during the year	वर्षभरातील वजावट	62,839.00	-
iv) Closing balance	शेवटची शिल्लक	<b>5,71,123.83</b>	<b>5,96,800.00</b>

Schedule to Balance Sheet as on 31.03.2025

(Amount in ₹ '000)

Particulars	तपशील	As at March 31, 2025 (Current year)	As at March 31, 2024 (Previous year)
<b>o) Provision for Non Performing Invst.</b>	<b>अनुत्पादीत गुंतवणूकीसाठी तरतूद</b>		
i) Opening balance	आरंभीची शिल्लक	56,556.59	55,022.00
ii) Additions during the year	वर्षभरातील भर	51.03	4,901.00
iii) Deductions during the year	वर्षभरातील वजावट	6,723.90	3,366.41
iv) Closing balance	शेवटची शिल्लक	<b>49,883.72</b>	<b>56,556.59</b>
<b>p) Investment Depreciation Fund</b>	<b>गुंतवणूक घसारा निधी</b>		
i) Opening balance	आरंभीची शिल्लक	3,184.43	1,958.93
ii) Additions during the year	वर्षभरातील भर	4,640.19	7,625.50
iii) Deductions during the year	वर्षभरातील वजावट	7,500.00	6,400.00
iv) Closing balance	शेवटची शिल्लक	<b>324.62</b>	<b>3,184.43</b>
<b>q) Chrt. Co-Operative Education Fund</b>	<b>धर्मार्थ सहकार शिक्षण निधी</b>		
i) Opening balance	आरंभीची शिल्लक	3.00	3.00
ii) Additions during the year	वर्षभरातील भर	-	-
iii) Deductions during the year	वर्षभरातील वजावट	3.00	-
iv) Closing balance	शेवटची शिल्लक	-	<b>3.00</b>
<b>V) Balance in profit and loss account</b>	नफातोटापत्रक खात्याची शिल्लक	<b>1,38,110.97</b>	<b>43,125.71</b>
<b>Total</b>	एकूण	<b>25,12,683.93</b>	<b>22,28,276.50</b>
<b>Schedule 3 - Deposits</b>	<b>शेड्युल 3 - ठेवी</b>		
<b>I) Demand Deposits</b>	<b>मागणी ठेवी</b>		
i) From banks	बँकांतील	-	-
ii) Form Others	इतर	18,71,712.51	17,40,742.41
<b>Sub-total (a)</b>	एकूण (ए)	<b>18,71,712.51</b>	<b>17,40,742.41</b>
Note:- Demand Deposit includes Lien marked	टीप: मागणी ठेवींमध्ये लिन मार्क समाविष्ट आहे	38,564.65	26,058.18
<b>II) Savings Deposits</b>	<b>बचत ठेवी</b>		
i) From banks	बँकांतील	-	-
ii) Form Others	इतर	56,73,382.31	59,17,727.23
<b>Sub-total (b)</b>	एकूण (बी)	<b>56,73,382.31</b>	<b>59,17,727.23</b>
Note:- Savings Deposit includes Lien marked	टीप: बचत ठेवींमध्ये लिन मार्क समाविष्ट आहे	1,20,454.73	97,631.32

Schedule to Balance Sheet as on 31.03.2025

(Amount in ₹ '000)

Particulars	तपशील	As at March 31, 2025 (Current year)	As at March 31, 2024 (Previous year)
<b>III) Term Deposits</b>	<b>मुदत ठेवी</b>		
i) From banks	बँकांतील	-	-
ii) Form Others	इतर	1,22,29,140.37	1,16,33,345.24
<b>Sub-total c)</b>	एकूण (सी)	<b>1,22,29,140.37</b>	<b>1,16,33,345.24</b>
Note: Term Deposit includes Lien marked	टीप: मुदत ठेवींमध्ये लिन मार्क समाविष्ट	1,62,513.74	933.14
<b>Total (a+b+c)</b>	आहे	<b>1,97,74,235.20</b>	<b>1,92,91,814.88</b>
<b>Schedule 4 - Borrowings</b>	<b>शेड्युल 4 - कर्जे</b>		
<b>I) Borrowings in India</b>	भारतातील कर्जे		
a) Reserve Bank of India	रिझर्व बँक ऑफ इंडिया	-	-
b) Other Banks	इतर बँका	-	-
c) Other institutions and agencies	इतर संस्था व एजन्सी	-	-
d) Other (LTD & LTSB)	इतर (LTD & LTSB)	99,045.00	1,02,042.00
<b>Total</b>	एकूण	<b>99,045.00</b>	<b>1,02,042.00</b>
<b>Schedule 5 - Other Liabilities and Provisions</b>	<b>शेड्युल 5 - इतर देणी व तरतूदी</b>		
I) Bills payable (Pay Order)	देय बीले (पे ऑर्डर)	12,937.60	40,585.49
II) Inter-branch adjustment (net)	शाखांमधील जुळवणी (निव्वळ)	-	-
III) Interest accrued	जमा झालेले व्याज	1,16,027.03	1,10,254.11
IV) Others (Please specify)	इतर (नमूद करा)	-	-
Provisions for standard assets	मानक मालमत्तांसाठी तरतूदी	52,626.00	50,032.00
Expenses Payable	देय खर्च	2,257.81	340.00
Audit Fees Payable	देय लेखापरिक्षण शुल्क	9,470.25	1,434.15
Stale DD	जुने डीडी	10,483.02	9,486.92
TDS at Source Int. on FD	कपात केलेला टीडीएस ठेवीवरील व्याज	3,157.72	2,977.19
Subsidy Reserve Fund Account	सबसिडी राखीव निधी खाते	23,641.64	19,589.36
Staff Expenses Payable	देय कर्मचारी खर्च	2,600.00	-
GST Input Payable	देय जीएसटी इनपुट	3,334.14	3,674.13
Advance BG / LC Commission	बीजी/एलसी चे आगारु कमीशन	4,847.04	3,215.27
Tax Payable on Cash Payment	रोख पेमेंटवरील देय कर	2,571.45	1,579.32

Schedule to Balance Sheet as on 31.03.2025

(Amount in ₹ '000)

Particulars	तपशील	As at March 31, 2025 (Current year)	As at March 31, 2024 (Previous year)
Sundry Creditors	विविध क्रेडीटर्स	2,331.32	1,916.56
Leave Encashment Obligation	रजांचे रोखीकरण करणे	547.12	-
Provision for Receivables	येणी तरतूदी	2,211.28	282.33
Overdue Interest Reserve	राखीव थकीत व्याज	1,62,726.04	1,66,686.99
Other Liabilities	इतर देणी	5,104.91	6,523.89
<b>Total</b>	<b>एकूण</b>	<b>4,16,874.36</b>	<b>4,18,577.70</b>
<b>Schedule 6 - Cash and Balances with Reserve Bank of India</b>	<b>शेड्युल 6 - रिझर्व बँक ऑफ इंडिया कडे असलेली रोख व शिल्लक</b>		
I) Cash in hand	रोख शिल्लक	95,055.44	1,11,308.82
II) Balances with Reserve Bank of India	रिझर्व बँक ऑफ इंडियाकडील शिल्लक		
i) In current account	चालू खात्यातील	17,69,941.18	13,74,626.67
ii) In other accounts	इतर खात्यातील	-	-
<b>Total</b>	<b>एकूण</b>	<b>18,64,996.62</b>	<b>14,85,935.49</b>
<b>Schedule 7 - Balances with Banks and Money at Call and Short Notice</b>	<b>इतर बँकांतील शिल्लक व मागणी करताच मिळणाऱ्या वा अल्प नोटीसने मिळणाऱ्या ठेवी</b>		
I) Balances with Banks (In India)	बँकांतील ठेवी (भारतातील)	-	-
i) In current account	चालू खात्यातील	12,09,412.71	7,81,800.32
ii) In other deposit accounts	इतर ठेवी खात्यातील	18,04,671.20	18,59,350.00
II) Money at Call and Short Notice	मागणी करताच व अल्प नोटीस वरील	-	-
i) With banks	बँकांतील	-	-
ii) With other institutions	इतर संस्थांमधील	-	-
<b>Total</b>	<b>एकूण</b>	<b>30,14,083.91</b>	<b>26,41,150.32</b>
<b>Schedule 8 - Investments</b>	<b>शेड्युल 8 - गुंतवणूक</b>		
I) Government securities	सरकारी रोखे	37,28,147.75	36,82,754.85
ii) Other approved securities	इतर मंजूर रोखे	70,263.10	78,226.59
iii) Shares	भाग	74.03	23.00
iv) Debentures and bonds	कर्जरोखे आणि रोखे	-	-
v) Subsidiaries and/or joint ventures	उपकंपन्या आणि/किंवा संयुक्त उपक्रम		
vi) Others	इतर		
Investment ARC Security Receipts	एआरसी रिसीट्स गुंतवणूक	6,68,858.31	8,92,230.88
<b>Total</b>	<b>एकूण</b>	<b>44,67,343.18</b>	<b>46,53,235.32</b>

Schedule to Balance Sheet as on 31.03.2025

(Amount in ₹ '000)

Particulars	तपशील	As at March 31, 2025 (Current year)	As at March 31, 2024 (Previous year)
<b>Schedule 9 - Advances</b>	<b>शेड्युल 9 - कर्जे</b>		
a) i) Bill purchased and bills discounted	खरेदी बीले व सवलतीची बीले	3,915.14	4,313.37
ii) Cash credits, overdrafts and loans repayable on demand	रोख कर्जे, ओव्हरड्राफ्ट आणि मागणीवर परतफेड करण्यायोग्य कर्जे	51,15,809.64	50,96,789.66
iii) Term loans	मुदत कर्जे	71,90,734.23	67,10,985.81
iv) Others	इतर	2,92,762.01	3,02,674.45
Total (a)	एकूण	<b>1,26,03,221.02</b>	<b>1,21,14,763.29</b>
b) i) Secured by tangible assets	निश्चित मालमत्तेद्वारे सुरक्षित	1,17,53,042.38	1,13,39,012.89
ii) Covered by bank/Govt. guarantee	बँकांद्वारे संरक्षित/ सरकारी हमी	11,368.48	-
iii) Unsecured	असुरक्षित	8,38,810.16	7,75,750.41
Total (b)	एकूण	<b>1,26,03,221.02</b>	<b>1,21,14,763.29</b>
<b>C.I.</b>			
<b>Advances in India</b>	<b>भारतातील कर्जे</b>		
(I) Priority Sectors	प्राधान्य क्षेत्र	82,32,666.49	83,25,146.79
(ii) Public Sector	सार्वजनिक क्षेत्र	0.00	0
(iii) Banks	बँका	0.00	0
(iv) Others	इतर	43,70,554.53	3789616.50
TOTAL	एकूण	<b>1,26,03,221.02</b>	<b>1,21,14,763.29</b>
<b>C.II.</b>			
<b>Advances outside India</b>	<b>भारताबाहेरील कर्जे</b>		
(i) Due from banks	बँकांकडून देय	-	-
(ii) Due from others	इतरांकडून देय	-	-
(a) Bills purchased and discounted	खरेदीची व सवलतीची बीले	-	-
(b) Syndicated loans	सिंडीकेटेड कर्जे	-	-
c) Others	इतर	-	-
TOTAL	एकूण	-	-
<b>Schedule 11 - Other Assets</b>	<b>शेड्युल 11 - इतर मालमत्ता</b>		
I) Inter-branch adjustments (net)	शाखांमधील जुळवणी (निव्वळ)	-	-
II) Interest accrued	जमा झालेले व्याज	2,14,091.34	2,11,780.55
III) Tax Paid in Advance/ tax deducted at source	आगाऊ अदा केलेला कर/ स्रोतातून वजा केलेला कर	52,766.88	52,290.55

Schedule to Balance Sheet as on 31.03.2025

(Amount in ₹ '000)

Particulars	तपशील	As at March 31, 2025 (Current year)	As at March 31, 2024 (Previous year)
IV) Stationery and Stamp	साहित्य व शिक्के	1,257.29	1,772.81
V) Non-banking assets acquired in satisfaction of claims	दाव्यांच्या समाधानात मिळवलेली नॉन बँकिंग मालमत्ता	12,250.42	2,14,455.52
VI) Others (to be specified)	इतर (नमूद करणे)	-	-
Prepaid Expenses	प्रीपेड खर्च	5,507.09	3,721.25
Security Deposit with M.S.E.D	एमएसइडी मधील सुरक्षा ठेव	1,336.06	1,307.21
Telephone Security Deposit	टेलिफोन सुरक्षा ठेव	360.14	360.94
Security Deposit	सुरक्षा ठेव	9,045.70	8,845.70
DEAF Claim Receivable From RBI	RBI कडून प्राप्तयोग्य डीइएएफ दावे	53.98	27.38
Sundry Debtors	विविध डेटर्स	2,671.05	5,738.69
Locker Rent Receivable	प्राप्त होणारे लॉकर भाडे	2,207.04	786.06
Income Tax Refund Due	देय आयकर परतावा	29,939.91	29,235.83
Gratuity Funded Asset	ग्रच्युइटी निधी असलेली मालमत्ता	2,997.92	12,765.22
Leave Encashment Funded Asset	रजा रोखीकरण निधी असलेली मालमत्ता	-	4,254.93
Interest Receivable on NPA Advances	एनपीए अॅडव्हान्सवर मिळण्यायोग्य व्याज	1,62,726.04	1,66,686.99
MSE Refinance Fund with SIDBI	SIDBI मधील पुनर्वित्त निधी	815.00	-
Total	एकूण	<b>4,98,025.85</b>	<b>7,14,029.63</b>
<b>Schedule 12: Contingent Liabilities</b>	<b>शेड्युल 12 : संभाव्य देणी</b>		
I) Claims against the bank not acknowledged as debts	बँकेविरुद्धचे दावे कर्ज म्हणून स्वीकारले जात नाही	5,284.10	5,534.10
II) Liability for partly paid Investment	अंशतः देय गुंतवणुकीची जबाबदारी	-	-
III) Liability on accounts of outstanding forward exchange contract	थकबाकी असलेल्या फॉरवर्ड एक्सचेंज कराराच्या खात्यांवरील दायित्व	-	-
IV) Guarantees given on behalf of constituents	कॉस्टीट्युण्टच्या वतीने देण्यात आलेल्या हमी	-	-
a) In India	भारतातील	1,65,382.89	1,87,601.74
b) Outside India	भारताबाहेरील	-	-
V) Acceptances, endorsements and other obligations	स्वीकृती, मान्यता आणि इतर दायित्वे	-	20,620.72
VI) Other items for which the bank is contingently liable	बँक ज्या बाबींसाठी आकस्मिकपणे जबाबदार आहे	-	-
I) Income Tax Demand	आयकर मागणी	1,55,741.18	2,29,775.04
ii) DEAF	डीइएएफ	60,114.82	49,469.61
Total	एकूण	<b>3,86,522.99</b>	<b>4,93,001.21</b>

## Schedule to Balance Sheet as on 31.03.2025 | Schedule 10 : Fixed Asset

(Amount in ₹ '000)

No.	Particulars	Gross Block				Accumulated Depreciation				Net Block	
		As at March 31, 2024 (Previous year)	Additions / Adjustments	Deductions/ Adjustments	As at March 31, 2025 (Current year)	As at March 31, 2024 (Previous year)	Deductions/ Adjustments	For the year	As at March 31, 2025 (Current year)	As at March 31, 2024 (Previous year)	As at March 31, 2025 (Current year)
	<b>TANGIBLE ASSETS</b>										
<b>A</b>	<b>Land</b>										
I	Owned Premises										
a)	Land Cost	34,934.51	---	---	34,934.51	---	---	---	---	34,934.51	34,934.51
b)	Land Revaluation	2,12,308.86	---	---	2,12,308.86	---	---	---	---	2,12,308.86	2,12,308.86
II	Leased Premises										
a)	Leasehold Land Midc	1,14,645.59	---	---	1,14,645.59	---	2,447.95	8,372.98	8,372.98	1,08,720.56	1,06,272.61
	Land Total	<b>3,61,888.97</b>	---	---	<b>3,61,888.97</b>	---	<b>2,447.95</b>	<b>8,372.98</b>	<b>8,372.98</b>	<b>3,55,963.93</b>	<b>3,53,515.98</b>
<b>B</b>	<b>Building</b>										
I	Owned Premises										
a)	Building Cost	1,75,157.29	---	---	1,75,157.29	---	2,762.26	39,806.77	39,806.77	1,38,112.78	1,35,350.53
b)	Building Revaluation	2,58,145.66	---	---	2,58,145.66	---	2,866.72	1,17,676.43	1,17,676.43	1,43,335.95	1,40,469.23
II	Leased Premises										
a)	Lease Hold Bld Pachora	2,551.45	---	---	2,551.45	---	41.88	1,368.22	1,368.22	1,225.12	1,183.24
b)	Leasehold Building Midc	18,493.88	---	---	18,493.88	---	394.89	1,350.67	1,350.67	17,538.09	17,143.21
	Building Total	<b>4,54,348.29</b>	---	---	<b>4,54,348.29</b>	---	<b>6,065.75</b>	<b>1,60,202.08</b>	<b>1,60,202.08</b>	<b>3,00,211.95</b>	<b>2,94,146.20</b>
<b>C</b>	<b>Computer Hardware</b>	46,425.25	---	---	46,425.25	---	4,561.28	46,166.56	46,166.56	4,819.97	258.69
<b>D</b>	<b>Office Equipment</b>	50,693.28	---	---	50,693.28	---	2,272.51	37,815.71	37,815.71	15,150.08	12,877.57
<b>E</b>	<b>Furniture And Fixture</b>										
a)	Furniture And Fix New	70,176.30	33.59	-56.71	70,153.18	-48.03	2,402.19	48,468.79	48,468.79	24,061.68	21,684.39
b)	Furniture & Fix Old	71,559.97	270.89	---	71,830.86	---	2,334.08	50,620.04	50,620.04	23,274.01	21,210.82
	Furniture & Fixture Total	<b>1,41,736.27</b>	<b>304.47</b>	<b>-56.71</b>	<b>1,41,984.03</b>	<b>-48.03</b>	<b>4,736.27</b>	<b>99,088.82</b>	<b>99,088.82</b>	<b>47,335.69</b>	<b>42,895.21</b>
<b>F</b>	<b>Vehicles</b>										
a)	Car	1,749.76	---	---	1,749.76	---	66.16	1,374.88	1,374.88	441.03	374.88
b)	Honda Activa	54.45	---	---	54.45	---	0.84	49.69	49.69	5.60	4.76
	Vehicles Total	<b>1,804.21</b>	---	---	<b>1,804.21</b>	---	<b>66.99</b>	<b>1,424.56</b>	<b>1,424.56</b>	<b>446.63</b>	<b>379.64</b>
<b>G</b>	<b>Other Assets</b>										
a)	Cash Deposit Machine	400.00	---	---	400.00	---	---	400.00	400.00	---	---
b)	Batteries	5,619.77	15.95	---	5,635.71	---	694.80	4,581.50	4,581.50	1,733.07	1,054.22
c)	Electric Fitting	34,780.66	---	---	34,780.66	---	1,164.93	24,296.33	24,296.33	11,649.25	10,484.33
d)	Any Where Banking	8,449.34	---	---	8,449.34	---	90.16	7,938.42	7,938.42	601.08	510.91
e)	Lift	4,211.63	---	---	4,211.63	---	87.56	3,715.47	3,715.47	583.72	496.17
f)	Note Sorting Mac	4,606.65	---	---	4,606.65	---	57.89	4,490.85	4,490.85	173.68	115.80
g)	Library	279.10	---	---	279.10	---	8.67	229.95	229.95	57.83	49.15
	Others Total	<b>58,347.14</b>	<b>15.95</b>	---	<b>58,363.09</b>	---	<b>2,104.01</b>	<b>45,652.52</b>	<b>45,652.52</b>	<b>14,798.64</b>	<b>12,710.57</b>
	<b>INTANGIBLE ASSETS</b>										
a)	Computer Software	23,618.47	---	---	23,618.47	---	2,327.23	23,029.19	23,029.19	2,916.51	589.28
b)	Technical Know-How	58,794.39	7,412.00	---	66,206.39	---	8,420.76	34,089.86	34,089.86	33,125.29	32,116.53
	Total of Intangible Asset	<b>82,412.86</b>	<b>7,412.00</b>	---	<b>89,824.86</b>	---	<b>10,747.98</b>	<b>57,119.05</b>	<b>57,119.05</b>	<b>36,041.80</b>	<b>32,705.81</b>
	<b>GRAND TOTAL</b>	<b>11,97,656.26</b>	<b>7,732.42</b>	<b>-56.71</b>	<b>12,05,331.97</b>	<b>-48.03</b>	<b>33,002.75</b>	<b>4,55,842.29</b>	<b>4,55,842.29</b>	<b>7,74,768.69</b>	<b>7,49,489.67</b>

## Form B - Profit &amp; Loss Account as on 31.03.2025

(Amount in ₹ '000)

Particulars	तपशील	Schedule No.	Year ended on March 31, 2025 (Current year)	Year ended on March 31, 2024 (Previous year)
<b>I. Income</b>	<b>उत्पन्न</b>			
Interest earned	मिळालेले व्याज	13	15,83,313.81	15,34,268.18
Other income	इतर उत्पन्न	14	3,07,060.12	2,00,802.75
Total	एकूण		<b>18,90,373.94</b>	<b>17,35,070.93</b>
<b>II. Expenditure</b>	<b>खर्च</b>			
Interest Expended	दिलेले व्याज	15	9,46,744.55	9,14,861.15
Operating Expenses	कार्यकारी खर्च	16	5,87,565.63	5,44,372.47
Provision and Contingencies	तरतूदी व आकस्मिक खर्च		2,12,289.31	2,55,986.42
Total	एकूण		<b>17,46,599.50</b>	<b>17,15,220.04</b>
<b>III. Profit/Loss</b>	<b>नफा/तोटा</b>			
Net profit/loss(-) before Tax for the year	आर्थिक वर्षाचा कर आकारणी पुर्व निव्वळ नफा/तोटा(-)		1,43,774.44	19,850.89
Provision for Tax Current	सद्यस्थितीतील करासाठी तरतूद		-78.50	-
Provision for Tax Deferred	विलंबीत करासाठी तरतूद		-29,135.18	-5,410.26
Net profit/loss(-) after Tax for the year	आर्थिक वर्षाचा कर आकारणी पश्चात निव्वळ नफा/तोटा(-)		1,14,560.76	14,440.63
Add:Profit / (Loss) Brought Forward	अधिक: नफा/(तोटा) पुढे घेतलेला		43,125.71	59,783.08
Less:Loss of ASNSB Amalgamation	वजा: ASNSB विलिनीकरण तोटा		-8,786.09	-
Profit Before Appropriation	विनियोग पुर्व नफा		1,48,900.38	74,223.71
<b>Appropriations</b>	<b>विनियोग</b>			
i. Transfer to Statutory Reserves	वैधानिक राखीव निधीत हस्तांतरण		-3,700.00	-15,000.00
ii. Transfer to Other Reserves	इतर राखीव निधीत हस्तांतरण		-39,089.41	-16,098.00
iii. Transfer from Reserve Fund	राखीव निधीतून हस्तांतरण		32,000.00	-
iv. Transfer to Government/ Proposed dividend	शासनाकडे हस्तांतरण/ प्रस्तावित लाभांश		-	-
v. Balance carried over to balance sheet	ताळेबंदात पुढे घेतलेली शिल्लक		1,38,110.97	43,125.71

As per our report of even date.

For, VPH &amp; Associates LLP

Chartered Accountants

Firm Regi.No. 123573W/W100703

CA Punit More - Partner

M.No. 164229

UDIN 25164229BMLJGA4439

Place : Jalgaon

Date : 19.05.2025

Rohit Bhujbal  
MD & CEOPravin Khadke  
DirectorDnyaneshwar Morankar  
DirectorCA Dr. Prakash Kothari  
Vice ChairmanAniket Patil  
Chairman

**Schedule to Profit & Loss Account for the tear ended on 31.03.2025** (Amount in ₹ '000)

Particulars	तपशील	As at March 31, 2025 (Current year)	As at March 31, 2024 (Previous year)
<b>Schedule 13 - Interest Earned</b>	<b>शेड्युल 13 - मिळालेले व्याज</b>		
a) Interest /discount on advances/bills	कर्जावरील/बीलांवरील व्याज/सवलत	11,65,158.01	11,13,730.26
b) Interest on investments	गुंतवणूकीवरील व्याज	2,62,679.44	2,72,051.49
c) Interest on balances with RBI and other Inter-bank funds	RBI कडील शिल्लक व इतर बँकांमधील निधी वरील व्याज	1,55,476.36	1,48,486.43
d) Other	इतर	---	---
Total	एकूण	<b>15,83,313.81</b>	<b>15,34,268.18</b>
<b>Schedule 14 - Other Income</b>	<b>शेड्युल 14 - इतर उत्पन्न</b>		
I) Commission, exchange and brokerage	कमिशन, देवाणघेवाण व दलाली	13,528.58	18,656.89
II) Profit on sale of investments	गुंतवणुकीच्या विक्रीवरील नफा	20,788.57	24,164.72
Less: Loss on sale of investments	वजा: गुंतवणुकीच्या विक्रीवरील तोटा		
III) Profit on revaluation of investments	गुंतवणुकीच्या पुनर्मुल्यांकनावरील नफा	---	---
Less: Loss on revaluation of investments	वजा: गुंतवणुकीच्या पुनर्मुल्यांकनावरील तोटा		
IV) Profit on sale of land, buildings and other assets	जमीन, इमारती आणि इतर मालमत्तांच्या विक्रीवरील नफा	---	152.47
Less: Loss on sale of land, buildings and other assets	वजा: जमीन, इमारती आणि इतर मालमत्तांच्या विक्रीवरील तोटा	-8.68	---
V) Profit on exchange transactions	देवाणघेवाण व्यवहारांवरील नफा	---	---
Less: Loss on exchange transactions	वजा: देवाणघेवाण व्यवहारांवरील तोटा		
VI) Income earned by way of dividends etc from subsidiaries/ companies and/or joint ventures abroad/in India	परदेशात/भारतात उपकंपन्या/कंपन्या व/किंवा संयुक्त उपक्रमांमधून लाभांश इत्यादींद्वारे मिळवलेले उत्पन्न	---	---
VII) Miscellaneous Income	किरकोळ उत्पन्न		
Rent Received Bank Building Ho	मुख्य कार्यालय इमारतीवरील प्राप्त भाडे	37.20	37.20
Rent Received From Locker	लॉकर वरील प्राप्त भाडे	24,788.15	15,487.39
Atm Card Maintainance Charges	एटीएम कार्ड देखभाल शुल्क	12,595.50	11,127.20
S M S Charges	एसएमएस शुल्क	11,092.18	9,072.93
Process Fees	प्रक्रिया शुल्क	33,474.54	33,760.77
Incidental Charges	प्रासंगिक शुल्क	15,091.92	19,935.52
Penal Charges On Advances	कर्जावरील दंड शुल्क	12,540.17	-
Recovery- Bad debts Written Off	वसुली- बुडीत कर्ज रिटन ऑफ	12,648.97	2,404.14
Profit on Sale of NBA	एनबीए विक्रीवरील नफा	41,592.18	836.92
Reversal Of Provisions	तरतूदी परावर्तन	78,146.48	41,400.00
Other Miscellaneous Income	इतर किरकोळ उत्पन्न	30,744.36	23,766.60
Total	एकूण	<b>3,07,060.12</b>	<b>2,00,802.75</b>

Schedule to Profit & Loss Account as on 31.03.2025

(Amount in ₹ '000)

Particulars	तपशील	As at March 31, 2025 (Current year)	As at March 31, 2024 (Previous year)
<b>Schedule 15 - Interest Expended</b>	<b>शेड्युल 15 - व्याज खर्च</b>		
a) Interest on deposits	ठेवीवरील व्याज	9,37,369.68	9,04,748.06
b) Interest paid on RBI and Inter-bank borrowings	RBI आणि बँकांतील कर्जावर अदा केलेले व्याज	---	---
c) Others	इतर	9,374.87	10,113.09
Total	एकूण	<b>9,46,744.55</b>	<b>9,14,861.15</b>
<b>Schedule 16 - Operating Expenses</b>	<b>शेड्युल 16 - कार्यकारी खर्च</b>		
I) Payments to and provisions for Employees	कर्मचाऱ्यांचे पेमेंट व तरतूदी	3,26,405.42	2,88,622.44
II) Rent, taxes and lighting	भाडे, कर आणि प्रकाशयोजना	77,402.02	76,516.31
III) Printing and stationery	छपाई व छपाई साहित्य	9,227.67	4,543.16
IV) Advertisement and publicity	जाहिरात व प्रसिद्धी	2,271.60	5,239.51
V) Depreciation on bank's property	बँक मालमत्तेवरील घसारा	33,002.75	33,130.85
VI) Director's fees, allowances & expenses	संचालकांचे शुल्क, भत्ते व खर्च	---	---
VII) Statutory Auditors' fees & expenses	वैधानिक लेखापरिक्षकांचे शुल्क व खर्च	2,435.34	2,001.97
VIII) Law charges	विधी खर्च	1,831.88	1,984.33
IX) Postages, Telegrams, Telephones etc	टपाल, टेलिग्राम, टेलिफोन इ.	10,270.19	8,357.00
X) Repairs and maintenance	दुरुस्ती व देखभाल	12,721.17	11,071.41
XI) Insurance	विमा	27,301.69	25,551.17
XII) Other expenditure	इतर खर्च.	---	---
Other Audit Fees	इतर लेखापरिक्षण शुल्क	3,369.57	1,477.86
Service Charges Paid by HO	मुख्य कार्यालयास अदा केलेले सेवा शुल्क	41,444.82	35,989.32
Travelling Expenses	प्रवास खर्च	3,664.85	4,042.17
Office Work Expenses	कार्यालयीन कामकाज खर्च	2,770.19	2,328.43
Miscellaneous Expenses	किरकोळ खर्च	3,798.09	3,294.11
Recovery Expenses	वसुली खर्च	3,320.68	3,289.90
Security Charges	सुरक्षा शुल्क	4,316.51	3,782.98
Management Fees Paid To Omkar	ओंकार ला अदा केलेला व्यवस्थापन खर्च	3,931.44	16,023.00
Bad Debts Written Off	बुडीत खर्च रिटन ऑफ	6,047.70	1,635.32
Other expenditure	इतर खर्च	12,032.06	15,491.25
Total	एकूण	<b>5,87,565.63</b>	<b>5,44,372.47</b>

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

**I] BACKGROUND :**

1) THE JALGAON PEOPLES CO-OPERATIVE BANK LTD., was incorporated on 23rd December, 1933. The Bank is a Multi-State Scheduled Co-operative Bank w.e.f. 13th November, 2013 and provides services through 43 Branches and Head Office. The area of operation is in Maharashtra & Madhya Pradesh.

**2) BASIS OF PREPARATION :**

The financial statements have been prepared and presented under the historical cost convention on accrual basis, unless otherwise stated and comply with generally accepted accounting principles in India. The Bank has prepared these financial statements as stipulated under the Reserve Bank of India (Financial Statements-Presentation and Disclosures) Directions 2021, to comply in all material respects with the accounting standards issued by the Institute of Chartered Accountants of India (ICAI) to the extent applicable, applicable statutory provisions under the Banking Regulation Act, 1949 (as applicable to Co-operative Societies) & Multi State Co-operative Societies Act, 2002, Multi State Co-operative Societies Rules, 2002, circulars and guidelines issued by the Reserve Bank of India ('RBI') from time to time, the Accounting Standards (AS) issued by the Institute of Chartered Accountants of India (ICAI) and current practices prevalent in the co-operative banking sector in India.

The financial statements have been prepared following the going concern concept on the accrual basis under the historical cost convention. The accounting policies adopted in the current year are consistent with those of previous year except otherwise specified

**3) USE OF ESTIMATES**

The presentation of the financial statements requires estimates and assumptions to be made that affect the reported amount of assets and liabilities as on the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. The Management believes that the estimates used in the preparation of financial statements are prudent and reasonable. Difference between the actual results and estimates are recognized in the period in which the results are known / materialized.

**II] SIGNIFICANT ACCOUNTING POLICIES :**

**1) Accounting Convention :**

The financial statements are drawn up keeping in mind the historical cost and going concern concept and in accordance with generally accepted accounting principles and practices prevailing in the Banking Industry in India, except otherwise stated. The accounting policies adopted in the current year are consistent with those of previous year except otherwise specified.

**2) Revenue Recognition (AS 9):**

Income :

- a. Revenue is recognized to the extent that it is probable that the economic benefits will flow to the bank and the revenue can be reliably measured.
- b. As per RBI Directives, in respect of account classified as Standard, Interest and Other income on Advances is recognized in the profit & loss statement on time proportionate accrual basis. These are accounted as receivables in the Balance Sheet on the date of accrual.

In the case of non-performing assets, Interest Income is recognized upon realisation as per recovery policy approved by the Board of Directors.

- c. Interest on Government Securities, debentures, other fixed income securities and Locker Rent is calculated on time proportionate basis and recognized on accrual basis. Income on discounted instruments is recognized over the tenor of the instrument on a straight-line basis.

- d. Dividend on investment, incidental charges, services charges are accounted on receipt basis.
- e. Expenditure: -  
All expenses are accounted on accrual basis. Provision is made for all known losses and liabilities. Further provision is made on standard as well as NPA advances and Non Performing Investments as per RBI Guidelines.

### 3) Investments :

#### 3.1 Categorization of Investments -

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

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

#### 3.2 Classification of Investments -

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

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

#### 3.3 Shifting of investments between categories -

Shifting of investments between different categories i.e. Held to Maturity, Held for Trading and Available for Sale is undertaken as per extant RBI guidelines. Such transfer is done at the acquisition cost / Book-value / Market-value on the date of transfer, whichever is the least and the depreciation, if any, is fully provided for.

#### 3.4 Valuation of Investments -

- i) 'Held to Maturity' – These investments are carried at their acquisition cost less amortization. Any premium on acquisition is amortised over the period remaining to maturity.
- (ii) 'Held for Trading' – The individual scrip in the HFT category is marked to market at monthly intervals or at more frequent intervals. The net resultant depreciation in each classification (as mentioned in Para 3.2 above) 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 (as mentioned in Para 3.2 above) 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 prices periodically declared by FBIL for valuation at year-end. In case of unquoted Government Securities, market price or fair value is determined as per the rates published by FBIL.
- (v) Market value of other approved securities is determined based on the yield curve and spreads provided by FBIL / FIMMDA.
- (vi) Urban Co-operative banks are prohibited from direct investment in Equity shares. As regards, investment in shares of Co-operative Institution, Bank is guided by RBI Master Circular on Investments by Primary (Urban) Co-operative Banks - Ref. No. RBI/2022-23/05 DOR.MRG. REC.10/21.04.141/2022-23 Dated 1st April 2022. Thus, Equity shares are valued at cost or the closing quotes on a recognized stock exchange (wherever applicable), whichever is lower.
- (vii) Treasury Bills, Certificate of Deposits & Commercial Papers being discounted instruments, are valued at carrying cost which includes discount accrued over the period to maturity.
- (viii) In case of bonds & debentures where interest is not received regularly (i.e. overdue beyond 90 days), the valuation is in accordance with prudential norms as prescribed by RBI.
- (ix) 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. In case of funds with a lock-in period, or where repurchase price/market quote is not available, units could be valued at Net Asset Value (NAV). If NAV is not available, then these could be valued at cost, till the end of the lock-in period.
- (x) Security Receipts-
  - a) Investment in Security Receipts (SRs) are valued as per the NAV declared by the issuing Asset Reconstruction Company (ARC) or net book value of loans transferred whichever is lower.

- b) Further, in case of investment in SRs issued against loans transferred by it is more than 10 percent of all SRs issued against the transferred asset, then the valuation of the SRs on the books of the transfer or is lower of the following:
1. value arrived at in terms of clause (x) a) above; and
  2. face value of the SRs reduced by the notional provisioning rate applicable if the loans had continued on the books of the transfer or
- (xi) Broken period interest on debt instruments is treated as a revenue item. Brokerage, commission, etc. pertaining to investments paid at the time of acquisition is charged to P&L Account
- (xii) Interest on non-performing investments is not recognized in the Profit and Loss Account until received.

### 3.5 Disposal of Investments -

Investments classified under the HTM category: The Bank does not resort to sale of securities held in HTM category pursuant to RBI Master Circular on Investments by Primary (Urban) Co-operative Banks - Ref. No. RBI/2022-23/05 DOR.MRG. REC.10/21.04.141/2022-23 Dated 1st April 2022. However, if due to liquidity stress, if securities from HTM portfolio are sold with prior approval of 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

### 3.6 Accounting for Repo/ Reverse Repo transactions (including transactions under the Liquidity Adjustment Facility (LAF) / Standing Deposit Facility 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 as per RBI guidelines.

## 4) Advances and Overdue Interest Reserve :

- 4.1 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 this, a general provision on standard assets is made @ 0.40% of the outstanding amount on a portfolio basis except in case of direct advances to Agricultural and SME sector @ 0.25%, advances to Commercial Real Estate @ 1% and Commercial Real Estate- Residential House Sector @ 0.75%. In respect of restructured advances, including advances restructured under the COVID Regulatory package, adequate provisioning has been made in accordance with the RBI guidelines issued from time to time.
- 4.2 The overdue interest in respect of non-performing advances is shown separately under "Overdue Interest Reserve" as per the directives issued by RBI

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

The net Profit or Loss for the period comprises the following components, each of which is disclosed on the face of the Profit and Loss account statement:

- (a) Profit or Loss from ordinary activities; and
- (b) extraordinary items

Extraordinary Items - Extraordinary items are disclosed in the Profit and Loss account statement as a part of net Profit or Loss for the period. The nature and the amount of each extraordinary item is separately disclosed in the notes to Profit and Loss account statement in a manner that its impact on current Profit or Loss can be perceived.

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

Changes in Accounting Estimates - As a result of the uncertainties inherent in business activities, many financial statement items cannot be measured with precision but can only be estimated. The estimation

process involves judgments based on the latest information available. Estimates may be required, for example, of bad debts, inventory obsolescence or the useful lives of depreciable assets. The use of reasonable estimates is an essential part of the preparation of financial statements and does not undermine their reliability.

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

**6) Segmental Reporting (AS – 17) -**

- a) The bank organized its business into treasury, corporate/wholesale banking, retail banking and other banking operations. Treasury, primarily comprising of trading/investments in Government Securities. Other Banking operations, primarily comprising of business other than loans & advances and treasury
- b) The above segments are based on the currently identified segments taking into the nature of services provided, the risks and returns and overall organisation structure of the bank and internal financial reporting system.
- c) The Bank's operating businesses are organized and managed separately according to the nature of the services provided, with each segment representing a different business unit.
- d) Income and expenses in relation to the segments are categorized based on the items that are individually identifiable to the segments
- e) Deposits, interest paid/payable on deposits, Borrowings and interest paid/payable on borrowings are allocated in the ratio of average investments to average advances in the segments Treasury, Corporate/Wholesale Banking, Retail Banking and other banking operations respectively.
- f) Unallocated expenses include general corporate income and expense items which are not allocated and specifically identified to any business segment.
- g) Assets and liabilities that cannot be allocated to specifically identifiable segments are grouped under unallocated assets and liabilities.

**7) Related Party Disclosures (AS 18) -**

The Bank is a Co-operative Society under the Multi State Co-operative Societies Act, 2002 and there are no related party requiring disclosure under the AS 18 issued by the ICAI, other than the Key Management Personnel. However, having regard to the RBI Circular DOR.ACC.REC. No.45/21.04.018/2021-22 dated 30th August 2021 as Updated as on April 01, 2025, the KMP being the single party coming under the category and no disclosure is required to be given as per the extant Circular.

**8) Operating Leases (AS 19) -**

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

**9) Earnings per Share (AS 20) -**

- a. Earnings per share are calculated by dividing the net profit for the period after tax attributable to shareholders (before appropriation) by the weighted average number of shares outstanding during the period.
- b. 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.

**10) Intangible Assets (AS 26) -**

Intangible assets consist of acquisition, development, amendments / modifications / customization in software applications, tools developed by the Bank.

Computer Software

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 ie 33.33%.

**Technical Knowhow** - The Bank follows the principle of recognition and amortization in respect of cost towards implementation of Finacle Software which includes Software Cost, Training Cost, Salaries of Staff involved in implementation of Software, amount paid to Infosys for Technical Knowhow and other costs incurred for the same. The same are amortized over the period of Ten years.

#### 11) Impairment of Assets (AS 28) -

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

#### 12) Taxes on Income (AS 22) -

- i) 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 and applicable Income Computation and Disclosure Standards (ICDS) issued by Central Board of Direct Taxes (CBDT).
- ii) Deferred Tax is recognised, subject to consideration of prudence, on timing difference, representing the difference between taxable incomes and accounting income that originated in one period and is capable of reversal in one or more subsequent periods. Deferred tax assets and liabilities are measured using tax rates and tax laws that have been enacted or substantially enacted on the Balance Sheet date as per AS- 22.

#### 13) Property, Plant and Equipments (AS 10) -

- a) Fixed Assets including intangible assets, other than those that have been revalued, are carried at historical cost less amortization / depreciation accumulated thereon. Cost comprises of purchase price, including non-refundable taxes and any directly attributable cost of bringing the asset to its working condition for intended use. Any trade discount and rebates are deducted in arriving at the purchase price.
- b) Revalued assets are carried at revalued amounts less amortization/depreciation accumulated thereon. Surplus arising out of revaluation is reflected under Revaluation Reserve in the Balance Sheet
- c) Leasehold premises is valued at cost less accumulated amortization. The cost is amortized over period of the lease, from the year in which the asset is put to use.
- d) Other Fixed Assets are stated at cost less accumulated depreciation.
- e) Profit / Loss on sale of assets is recognized in the year of sale / disposal.
- f) Depreciation on fixed assets purchased during the year is charged as per norms of AS-10 Accounting Standards Property, Plant and Equipment. Depreciation is not charged on the assets which are sold during the year.
- g) No subsidy has been received during the year against Fixed Assets.
- h) Impairment: The Carrying amounts of assets are reviewed at each balance sheet date for any indication of impairment based on internal/external factors. An impairment loss is recognized wherever the carrying amount of an asset exceeds its recoverable amount. The recoverable amount is the greater of the asset's net selling price and value in use.
- i) Depreciation on Fixed Assets is charged on written down value (WDV) basis as per depreciation policy decided by the management except in the case of computer hardware & computer software where the depreciation is charged at the rate of 33.33% on Straight Line method as stipulated in RBI circular. The rates of depreciation are as under-

No.	Name of Fixed Assets	Rate of Depreciation
01)	Buildings/Premises	2 %
02)	Furniture & Fixtures	10%
03)	Electrical Fitting & Fixtures	10%
04)	Motor Car	15%
05)	Scooter	15%
06)	Library Books	15%
07)	Any Where Banking	15%
08)	Office Equipment's	15%
09)	Note Sorting Machine & Cash Deposit Machine	33.33%
10)	Lift	15%
11)	Computer - Hardware & software	33.33% (SLM)
12)	Batteries	40%

#### 14) Provisions, contingent liabilities and contingent assets (AS 29) -

- a) A provision is recognized when the Bank has a present obligation as a result of past event where it is probable that an outflow of resources will be required to settle the obligation, in respect of which a reliable estimate can be made. Provisions are not discounted to its present value and are determined based on best estimate required to settle the obligation at the balance sheet date. These are reviewed at each balance sheet date and adjusted to reflect the current best estimates.
- b) When there is a possible or a present obligation in respect of which the likelihood of outflow of resources is remote, no provision or disclosure is made.
- c) Contingent Assets are not recognized 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 recognized in the period in which the change occurs
- d) Contingent Liabilities are disclosed when there is a possible obligation arising from a past event, the existence of which will be confirmed by occurrence or non-occurrence of one or more uncertain future events not within the control of the Bank or any present obligation arising from past event which is not recognized since it is not probable that an outflow of resources will be required to settle the obligation or a reliable estimate of the amount of such obligation cannot be made.

#### 15) Employee Benefit (AS – 15) -

##### Employee Benefits

Employee benefits include provident fund, gratuity, and compensated absences.

##### Defined contribution plan:

The Company's contributions to provident fund are considered as defined contribution plan and are charged as an expense as they fall due based on the amount of contribution required to be made when the services are rendered by the employees.

##### Defined Benefits Plan:

For defined benefit plans in the form of gratuity, the cost of providing benefits is determined using the Projected Unit Credit method, with actuarial valuations being carried out at each Balance Sheet date. Actuarial gains and losses are recognized in the Profit and Loss Account in the period in which they occur. Past service cost is recognized immediately to the extent that the benefits are already vested while otherwise, it is amortized on a straight-line basis over the average period until the benefits become vested. The retirement benefit obligation recognized in the Balance Sheet represents the present value of the defined benefit obligation as adjusted for unrecognized past service cost, as reduced by the fair value of plan assets.

##### Short term Employee benefits:

The undiscounted amount of short-term employee benefits expected to be paid in exchange for the services rendered by employees are recognized during the year when the employees render the service. These benefits include performance incentive and compensated absences which are expected to occur within twelve months after the end of the period in which the employee renders the related service. The cost of such compensated absences is accounted as under:

- i. in case of accumulated compensated absences, when employees render the services that increase their entitlement of future compensated absences; and
- ii. in case of non-accumulating compensated absences, when the absences occur.

##### Long term Employee benefits:

The Company accrues the liability for compensated absences based on actuarial valuation as at the Balance Sheet date conducted by an independent actuary which includes assumptions about demographics, early retirement, salary increases, interest rates and leave utilisation. The net present value of the Company's obligation is determined using the Projected Unit Credit Method as at the Balance Sheet date. Actuarial gains/losses are recognised in the Profit and Loss Account in the year in which they arise.

# Notes Forming Part of the Balance Sheet and Profit & Loss Account

## I] Disclosure in financial statements

### 1) Regulatory Capital : a) Composition of Regulatory Capital

(Amount in ₹ crore)

No.	Particulars	Current Year 31.03.2025	Previous Year 31.03.2024
i)	Common Equity Tier 1 capital (CET 1) / Paid up share capital and reserves (net of deductions, if any)	158.39	145.96
ii)	Additional Tier 1 capital / Other Tier 1 capital	-	-
iii)	Tier 1 capital (i + ii)	158.39	145.96
iv)	Tier 2 capital	24.19	22.24
v)	Total capital (Tier 1+Tier 2)	182.58	168.20
vi)	Total Risk Weighted Assets (RWAs)	1203.68	1265.20
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs) / Paid-up share capital and reserves as percentage of RWAs	13.16%	11.53%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	13.16%	11.53%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	2.01%	1.76%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	15.17%	13.29%
xi)	Leverage Ratio	N.A	N.A
xii)	Percentage of the shareholding of a) Government of India b) State Government (specify name) c) Sponsor Bank	N.A	N.A
xiii)	Amount of paid-up equity capital raised during the year	4.87	7.53
xiv)	Amount of non-equity Tier 1 capital raised during the year, of which: Give list 7 as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	-	-
xv)	Amount of Tier 2 capital raised during the year, of which Give list 8 as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	0.46 (LTSB)	9.43 (LTSB)

### b) Draw down from Reserves -

(Amount in ₹ Crore)

No.	Particulars	31.03.2025	Remarks
1	Contingency Reserve	0.02	Transfer to DEA Fund
2	Member Welfare Fund	0.08	Amount Spent towards welfare of the members.
3	Reserve Fund	3.20	As per RBI Circular DOR.CAP.REC.No.27/ 09.18.201/ 2024-25 dated 02nd August 2024, BDDR created out of appropriation of Profit has been transferred from Reserve Fund as one time measure.
4	Div. Equalization. Fund	0.21	As per RBI Circular RBI/2024-2025/57DOR.CAP.REC. No. 30/09.18.201/2024-25 dated 30th July 2024, Balance in Dividend Equalization Fund has been transferred to Reserve Fund as one time measure

## 2) Asset Liability Management

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

(Amount in ₹ crore)

Particulars	1 Day	2 to 7 Days	8 to 14 Days	15 to 28 Days	29 Days and upto 3 Months	Over 3 Months and upto 6 Months	Over 6 Months and upto 1 Year	Over 1 Year and upto 3 Years	Over 3 Years and upto 5 Years	Over 5 Years	Total
Deposits	44.03	59.25	25.04	47.38	183.3	227.87	500.39	850.43	16.8	22.94	<b>1977.42</b>
Advances	8.55	8.33	10.3	19.86	122.28	128.61	251.37	221.26	207.65	282.11	<b>1260.32</b>
Investment	-	14.96	-	19.91	-	-	0.25	15.46	113.34	282.81	<b>446.73</b>
Borrowings	0.02	-	-	-	-	-	-	-	-	9.89	<b>9.89</b>
Foreign	-	-	-	-	-	-	-	-	-	-	-
Currency assets											
Foreign	-	-	-	-	-	-	-	-	-	-	-
Currency liabilities											

## 3) Investments: -

a) Composition of Investment portfolio as at 31.03.2025

Investments in India							(Amount in ₹ Crore)
	Govt. Securities	Other Approved Securities	Shares	Debentures & Bonds	Subsidiaries &/or joint ventures	Others	Total investments in India
<b>Held to Maturity</b>							
Gross	336.28	0.00	0.00	0.00	0.00	0.00	336.28
Less: Provision for non-performing investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	336.28	0.00	0.00	0.00	0.00	0.00	336.28
<b>Available for Sale</b>							
Gross	36.53	0.00	0.0074	7.03	0.00	66.89	110.46
Less: Provision for depreciation and NPI	0.00	0.00	0.0074	4.98	0.00	57.60	62.59
Net	36.53	0.00	0.00	2.05	0.00	9.29	47.87
<b>Held for Trading</b>							
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
<b>Total Investments</b>	372.81	0.00	0.0074	7.03	0.00	66.89	446.74
Less: Provision for non-performing investments	0.00	0.00	0.0074	4.98	0.00	57.60	62.59
Less: Provision for depreciation & HPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	372.81	0.00	0.00	2.05	0.00	9.29	384.15

Composition of Investment portfolio as at 31.03.2024

Investments in India							(Amount in ₹ Crore)
	Govt. Securities	Other Approved Securities	Shares	Debentures & Bonds	Subsidiaries &/or joint ventures	Others	Total investments in India
<b>Held to Maturity</b>							
Gross	333.39	0.00	0.00	0.00	0.00	0.00	333.39
Less: Provision for non-performing investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	333.39	0.00	0.00	0.00	0.00	0.00	333.39
<b>Available for Sale</b>							
Gross	34.89	0.00	0.0023	7.82	0.00	89.22	131.93
Less: Provision for depreciation and NPI	0.00	0.00	0.0023	5.74	0.00	60.17	65.91
Net	34.89	0.00	0.00	2.08	0.00	29.05	66.02
<b>Held for Trading</b>							
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
<b>Total Investments</b>	368.28	0.00	0.0023	7.82	0.00	89.22	465.32
Less: Provision for non-performing investments	0.00	0.00	0.0023	5.65	0.00	60.17	65.82
Less: Provision for depreciation	0.00	0.00	0.00	0.09	0.00	0.00	0.09
Net	368.28	0.00	0.00	2.08	0.00	29.05	399.41

**b) Movement of provisions for Depreciation and Investment Fluctuation reserve** (Amount in ₹ Crore)

No.	Particulars	31.03.2025	31.03.2024
<b>i)</b>	<b>Towards Depreciation on Investment</b>		
a.	Opening Balance	0.32	0.20
b.	Add:- Addition during the year	0.46	0.26
c.	Less:- Reduction during the year	0.75	0.14
d.	Closing Balance	0.03	0.32
<b>ii)</b>	<b>Towards Investment Fluctuation Reserve</b>		
a.	Opening Balance	6.23	5.96
b.	Add:- Addition during the year	0.40	0.28
c.	Less:- Reduction during the year	-	-
d.	Closing Balance	6.63	6.23
<b>iii)</b>	<b>% of IFR with AFS/HFT Investment</b>	6.00	4.72

**c) Non-SLR Investment portfolio -**

**I) Non-performing Non-SLR Investments** (Amount in ₹ Crore)

Particulars	2024-25	2023-24
Opening Balance	5.66	5.99
Additions during the year since 1st April	-	-
Reduction during the above period	0.67	0.34
Closing Balance	4.98	5.66
Total Provision held	4.98	5.66

ii) Issuer Composition of Non SLR Investments: - Year 2024 - 25 (Amount in ₹ Crore)

Sr. No.	Issuer	Amount	Extent of below investment grade securities	Extent of unrated securities	Extent of unlisted securities
(1)	(2)	(3)	(4)	(5)	(6)
1	PSUs	-	-	-	-
2	Fis	-	-	-	-
3	Banks	-	-	-	-
4	Private/Corporate Bonds				
	IL & FS- 2022	3.98	3.98	-	-
	Edu. Comp. Solutions	1.00	1.00	-	-
	Piramal Capital	2.05	-	-	-
5	Shares of MSC & DCC Bank	0.0074	-	-	0.0074
6	Others- Security Receipts ARC	66.89	-	-	66.89
7	Provision Held towards Depreciation	0.03	-	-	-
8	Total	73.92	4.98	-	66.89

Issuer Composition of Non SLR Investments: - Year 2023 - 24 (Amount in ₹ Crore)

Sr. No.	Issuer	Amount	Extent of below investment grade securities	Extent of unrated securities	Extent of unlisted securities
(1)	(2)	(3)	(4)	(5)	(6)
1	PSUs	-	-	-	-
2	Fis	-	-	-	-
3	Banks	-	-	-	-
4	Private/Corporate Bonds				
	IL & FS- 2022	4.65	4.65	-	-
	Edu. Comp. Solutions	1.00	1.00	-	-
	Primal Capital	2.17	-	-	-
5	Shares of MSC & DCC Bank	0.0023	-	-	0.0023
6	Others- Security Receipts ARC	89.22	-	-	89.22
7	Provision Held towards Depreciation	0.10	-	-	-
8	Total	97.05	5.65	-	89.22

Repo transactions (in face value and market value terms)

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

**Government Security Lending (GSL) transactions (in market value terms)**

Particulars	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Outstanding as on March 31
Securities lent through GSL transactions				
Securities borrowed through GSL transactions		---- Nil ----		

**4 a) Asset Quality- Classification of advances and provisions held during the FY 2024- 25 (₹ in Crore)**

Particulars	Standard	Non-Performing			Total Non Performing Adv.	Total
	Total Std. Advances	Sub Standard	Doubtful	Loss		
<b>Gross Standard Advances and NPAs</b>						
Opening Balance	1153.85	24.60	33.02	–	57.62	1211.48
Add: Additions during the year	262.22	--	--	--	45.19	
Less: Reductions during the year*	216.52	--	--	--	42.04	
Closing balance	1199.55	21.94	38.83	--	60.77	1260.32
*Reductions in Gross NPAs due to:						
i) Upgradation & Transfer to ARC	--	--	--	--	42.04	42.04
ii) Recoveries (excluding recoveries from upgraded accounts)	--	--	--	--	15.64	15.64
iii) Technical/ Prudential16 Write-offs	--	--	--	--	26.40	26.40
iv) Write-offs other than those under (iii) above	--	--	--	--	-	-
<b>Provisions (excluding Floating Provisions)</b>						
Opening balance of provisions held	5.15	2.53	11.07	--	13.60	18.75
Add: Fresh provisions made during the year	0.51	4.00	22.74	--	26.74	27.25
Less: Excess provision reversed/ Write-off loans	0.40	--	3.01	--	3.01	3.41
Closing balance of provisions held	5.26	6.53	30.80	--	37.33	
<b>Net NPAs</b>						42.59
Opening Balance	--	22.07	21.95	--	44.02	
Add: Fresh additions during the year	--	--	--	--	--	
Less: Reductions during the year	--	--	--	--	--	
Closing Balance	--	15.41	8.03	--	23.44	
<b>Floating Provisions</b>						
Opening Balance	--	--	--	--	--	
Add: Additional provisions made during the year	--	--	--	--	--	
Less: Amount drawn down <sup>18</sup> during the year	--	--	--	--	--	
Closing balance of floating provisions	--	--	--	--	--	
<b>Technical write-offs and the recoveries made thereon</b>						14.75
<b>Opening balance of Technical/ Prudential written-off a/cs</b>						-
Add: Technical/ Prudential write-offs during the year						0.22
<b>Addition in Write-off Accounts due to Merger of The Anjangaon Surji Nagri Sahakari Bank Ltd</b>						1.27
Less: Recoveries made from previously technical/ prudential written-off accounts during the year						
<b>Closing balance</b>						<b>13.70</b>

**Ratios in Percent (%) :**

Particulars	Current Year	Previous Year
Gross NPA to Gross Advances	4.82%	4.76%
Net NPA to Net Advances	1.92%	3.68%
Provision coverage ratio	61.42%	23.60%

**b) Sector-wise Advances & Gross NPAs**

(Amount in ₹ Crore)

No.	Sector	Current Year			Previous Year		
		Outstanding Total Advances	Gross NPA	% of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPA	% of Gross NPAs to Total Advances in that sector
i)	<b>Priority Sector</b>						
a	Agriculture & Allied Services	51.51	0.04	0.08%	54.11	0.03	0.06%
b	Advances to industries sector eligible as priority sector lending	211.77	28.04	13.24%	254.35	20.92	8.22%
c	Services	436.27	18.70	4.29%	398.06	24.82	6.24%
d	Personal loans	123.72	0.97	0.78%	125.99	0.04	0.03%
	<b>Sub-Total (i)</b>	<b>823.27</b>	<b>47.75</b>	<b>5.80%</b>	<b>832.51</b>	<b>45.81</b>	
ii)	<b>Non Priority Sector</b>						
a	Agriculture & Allied Services	-	-	-	-	-	0.00%
b	Industries Sector	45.18	1.87	4.14%	49.65	2.17	4.37%
c	Services	-	-	-	-	-	0.00%
d	Personal loans	391.87	11.15	2.84%	329.31	9.64	2.93%
	<b>Sub-Total (ii)</b>	<b>437.05</b>	<b>13.02</b>	<b>2.98%</b>	<b>378.96</b>	<b>11.81</b>	
	<b>Total (i + ii)</b>	<b>1260.32</b>	<b>60.77</b>	<b>4.82%</b>	<b>1211.47</b>	<b>57.62</b>	

**c) Particulars of Restructuring : i) Details of accounts subjected to restructuring.**

Particulars		Agriculture & allied services		Corporates (Excl. MSME)		MSME		Retailers (Excl. Agri & )		Total	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
<b>Standard</b>	Number of borrowers	--	--	--	--	--	--	--	--	--	--
	Gross Amt. (Rs.Cr.)	--	--	--	--	--	--	--	--	--	--
	Provision held (Rs.Cr.)	--	--	--	--	--	--	--	--	--	--
<b>Sub-Standard</b>	Number of borrowers	--	--	--	--	--	--	--	--	--	--
	Gross Amt. (Rs.Cr.)	--	--	--	--	--	--	--	--	--	--
	Provision held (Rs.Cr.)	--	--	--	--	--	--	--	--	--	--
<b>Doubtful</b>	Number of borrowers	--	--	--	--	--	--	--	--	--	--
	Gross Amt. (Rs.Cr.)	--	--	--	--	--	--	--	--	--	--
	Provision held (Rs.Cr.)	--	--	--	--	--	--	--	--	--	--
<b>Total</b>	<b>Number of borrowers</b>	--	--	--	--	--	--	--	--	--	--
	<b>Gross Amt. (Rs.Cr.)</b>	--	--	--	--	--	--	--	--	--	--
	<b>Provision held (Rs.Cr.)</b>	--	--	--	--	--	--	--	--	--	--

**d) Divergence in asset classification and provisioning**

Banks shall make suitable disclosures as tabulated as tabulated below, if either or both of the following conditions are satisfied:

- The additional provisioning for NPAs assessed by Reserve Bank of India as part of its supervisory process, exceeds five per cent of the reported profit before provisions and contingencies for the reference period  
- NIL
- The additional Gross NPAs identified by the Reserve Bank of India as part of its supervisory process exceed five per cent of the reported incremental Gross NPAs for the reference period.  
- NIL

Provided that in the case of UCBs, the threshold for the reported incremental Gross NPAs shall be 15 per cent for the present. This threshold shall be reduced progressively in a phased manner, after review.

No.	Particulars	(₹ in Crore)	Amount
1	Gross NPAs as on March 31, 2024 as reported by the bank		57.62
2	Gross NPA as on March 31, 2024 as assessed by Reserve Bank of India		57.62
3	Divergence in Gross NPAs (2-1)		-
4	Net NAPs as on March 31, 2024 as reported by the bank		44.02
5	Net NPAs as on March 31, 2024 as assessed by Reserve Bank of India		44.02
6	Divergence in Gross NPAs (5-4)		-
7	Provisions for NPAs as on March 31, 2024 as reported by the bank		13.60
8	Provisions for NPAs as on March 31, 2024 as assessed by Reserve Bank of India		19.23
9	Divergence in Provision NPAs (8-7)		5.63
10	Reported Profit before Provisions and contingencies for the year ended March 31, 2024		32.95
11	Reported Net Profit after Tax (PAT) for the year ended March 31, 2024		1.44
12	Adjusted (notional) Net Profit after Tax (PAT) for the year ended March 31, 2024 after considering the divergence in provisioning		(4.19)

#### e) Disclosure of transfer of loan exposures

Lenders should make appropriate disclosures in their financial statements, under 'Notes to Accounts', relating to the total amount of loans not in default / stressed loans transferred and acquired to / from other entities as prescribed below, on a quarterly basis starting from the quarter ending on December 31, 2021:

- i) In respect of loans not in default that are transferred or acquired, the disclosures should cover, inter alia, aspects such as weighted average maturity, weighted average holding period, retention of beneficial economic interest, coverage of tangible security coverage, and rating wise distribution of rated loans. Specifically, a transferor should disclose all instances where it has agreed to replace loans transferred to transferee(s) or pay damages arising out of any representation or warranty. The disclosures should also provide break-up of loans transferred / acquired through assignment / novation and loan participation.  
- NIL
- ii) In the case of stressed loans transferred or acquired, the following disclosures should be made :

#### Details of stressed loans transferred (NPA) to ARCs

(Amount ₹ in Crore)

No.	Particulars	2024- 25	2023- 24
a	No. of Accounts	—	5
b	Aggregate principal outstanding of loans transferred	—	14.02
c	Weighted average residual tenor of the loans transferred	—	--
d	Net book value of loans transferred (at the time of transfer)	—	9.80.
e	Aggregate Consideration	—	14.05
f	Additional consideration realized in respect of accounts transferred in earlier years	—	—

#### iii) Investments in Security Receipts (SRs)

(Amount in ₹ Crore)

No.	Particulars	SRs issued within past 5 years	SRs issued more than 5 years ago but within past 8 years	SRs issued more than 8 years ago
	<b>2024 - 25</b>			
a	Book Value of SRs where NPAs sold by the bank are the underlying	66.89	--	-
b	Book Value of SRs where NPAs sold by other banks/ Fin.Inst./ NBFCs are the underlying	--	--	--
	<b>Total (a) + (b)</b>	<b>66.89</b>	--	--
	<b>2023 - 24</b>			
a	Book Value of SRs where NPAs sold by the bank are the underlying	89.22	--	--
b	Book Value of SRs where NPAs sold by other Banks/ Fin.Inst./ NBFCs are the underlying	--	--	--
	<b>Total (a) + (b)</b>	<b>89.22</b>	--	--

**f) Fraud Accounts :**

Particulars	Current Year 2024- 2025	Previous Year 2023- 2024
Number of frauds reported	13	08
Amount involved in fraud (₹. Crore)	0.076	1.35
Amount of provision made for such frauds (₹ Crore) (100% Provision made as account marked NPA Amt. ₹ 1.16 Crore for previous year 2023-24)	–	1.16
Amount of Unamortized provision debited from 'other reserves' as at the end of the year (₹. Crore)	--	–

g) As per RBI Guidelines vide circular dated 06/08/2020, we have provided Resolution Framework for COVID-19 related stressed loan accounts as under-

**Format for Disclosure to be made half Yearly Starting 30.09.2024**

(Amount ₹ in Crore)

Type of Borrower	Exposure to accounts classified as standard consequent to implementation on of resolution plan-position as at the end of the previous half Year (A)	of (A) aggregate debt that slipped into NPA during the half year (B)	Of (A) Amount written Off during the half year (C)	Addition under Resolution Plan-2 (D)	Of(A) Amount paid by the borrowers during the half year (D)	Exposure to accounts classified as standard consequent to implementation of resolution plan-position as at the end of this Half year
Personal Loans	12.33	-	-	-	-	8.84
Corporate Persons*	-	-	-	-	-	-
<b>Of which</b>						
MSMEs	11.15	-	-	-	3.39	7.76
Others	1.18	-	-	-	0.10	1.08
Total	12.33	-	-	-	3.49	8.84

**Format for Disclosure to be made half Yearly Starting 31.03.2025**

Type of Borrower	Exposure to accounts classified as standard consequent to implementation on of resolution plan-position as at the end of the previous half Year (A)	of (A) aggregate debt that slipped into NPA during the half year (B)	Of (A) Amount written Off during the half year (C)	Addition under Resolution Plan-2 (D)	Of(A) Amount paid by the borrowers during the half year (D)	Exposure to accounts classified as standard consequent to implementation of resolution plan-position as at the end of this Half year
Personal Loans	8.84	-	-	-	-	8.40
Corporate Persons*	-	-	-	-	-	-
<b>Of which</b>						
MSMEs	7.76	-	-	-	0.41	7.35
Others	1.08	-	-	-	0.36	1.05
Total	8.84	-	-	-	0.77	8.40

## 5] Exposures - a) Exposure to real estate sector

	Category	Current Year	Previous Year
1.	<b>Direct Exposure</b>		
	<b>a) Residential Mortgage</b>	183.24	152.90
	Priority Sector Housing (already added in Residential Mortgage)	121.67	98.80
	Lending Fully Secured by mortgage on residential property that is or will be occupied by the borrower or that is tented.	-	-
	Individual housing loan eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non -fund based (NFB limits)	-	-
	<b>b) Commercial Real Estate</b>	61.45	58.66
	Lending Secured by mortgage on commercial real estate (office building, retails Space, Multipurpose commercial premises, multifamily residential building, multi tenanted commercial premises, industrial or warehouse space, hotel land Acquisition, Development & Construction etc. Exposure would also include Non fund Based (NFB) limits.	-	-
	<b>C) Investment in mortgage-backed Securities (MBS) &amp; other Securitized Exposures</b>	-	-
	i) Residential		
	ii) Commercial real Estate		
2.	<b>Indirect Exposure</b>		
	Fund Based & non-fund Based exposures on national Housing Bank & Housing Finance Companies		
	Total Exposure to Real Estate Sector	<b>244.69</b>	<b>211.56</b>

### b) Unsecured Advances

(Amount ₹ in Crore)

Particulars	Current Year	Previous Year
Total Unsecured advances of the Bank	83.88	77.57
Out of above, amount of advances for which intangible securities such as charge over the right, licenses, authority etc. have been taken.	0.00	0.00
Estimated value of such intangible securities	0.00	0.00

### c) Exposure to capital market :

No. Particulars	Current Year	Previous Year
i) Direct investment in equity shares, convertible bonds, convertible debentures and units of equity oriented mutual funds the corpus of which is not exclusively invested in corporate debt;	--	--
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;	--	--
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;	--	--
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;	--	--
v) Secured and unsecured advances to stockbrokers and guarantees issued on behalf of stockbrokers and market makers;	--	--
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;	--	--
vii) Bridge loans to companies against expected equity flows / issues	--	--
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;	--	--
ix) Financing to stockbrokers for margin trading;	--	--
x) All exposures to Venture Capital Funds (both registered and unregistered)	--	--
Total exposure to capital market	--	--

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

(Amount ₹ in Crore)

**a) Concentration of Deposits :**

Particulars	Current Year	Previous Year
Total deposits of the twenty largest depositors	123.61	119.20
Percentage of deposits to twenty large depositors to total deposits of the bank	6.25%	6.18%

**b) Concentration of Advances:**

Particulars	Current Year	Previous Year
Total advances of the twenty largest borrowers	230.52	237.09
Percentage of advances to twenty largest borrowers	18.29%	19.57%

**c) Concentration of Group Exposures :**

Particulars	Current Year	Previous Year
Total exposures to the twenty largest borrowers	171.03	184.59
Percentage of exposures to twenty largest borrowers	13.57%	15.24%

**d) Concentration of NPAs :**

Particulars	Current Year	Previous Year
Total exposure to the top twenty NPA accounts	56.13	56.70
Percentage of exposure to the twenty largest NPA exposure to total Gross NPAs	92.36%	98.40%
Percentage of exposure to the twenty largest NPA exposure to total advances of the bank	4.45%	1.60%

**Provision for BDDR -**

The opening provision for BDDR as on 1/4/2024 stood at Rs. 1360.15 lakhs. During the year the bank had made additional net provision for BDDR of Rs. 2372.49 lakh. The closing balance of provision for NPA stood at Rs. 3732.64 lakhs as on 31/3/2025 against required provision of Rs. 1544.68 lakhs.

**7) Derivatives:**

Bank has not entered any transactions of Interest rate Derivatives, exchange rate derivatives, credit risk derivatives or any other derivatives, forward rate / interest rate swaps in the current and/or previous years.

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

(Amount ₹ in Crore)

No.	Particulars	Current Year 31.03.2025	Previous Year 31.03.2024
I	Opening balance of amounts transferred to DEA Fund	4.95	4.64
ii	Add: Amounts transferred to DEA Fund during the year (Including ₹0.43 Cr for ASNSB)	1.15 0.09	0.88 0.57
iii	Less: Amounts reimbursed by DEA Fund towards claims	6.01	4.95
iv	Closing balance of amounts transferred to DEA Fund (Including ₹0.43 Cr for ASNSB)		

## 9) Disclosure of complaints :

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

No	Particulars	Previous Year 2023-24	Current Year 2024-25
1	Complaints received by the bank from its customers		
1	Number of complaints pending at beginning of the year	-	1
2	Number of complaints received during the year	53	254
3	Number of complaints disposed during the year	52	251
3.1	Of which, number of complaints rejected by the bank	-	-
4	Number of complaints pending at the end of the year	1	3
	Maintainable complaints received by the bank from OBOs		
5	Number of maintainable complaints received by the bank from OBOs	1	8
5.1	Of 5, number of complaints resolved in favour of the bank by BOs	1	6
5.2	Of 5, number of complaints resolved through conciliation/ mediation/ advisories issued by BOs	-	2
5.3	Of 5, number of complaints resolved after passing of Awards by BOs against the bank	-	-
6	Number of Awards unimplemented within the stipulated time (other than those appealed)	-	-

Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in BO Scheme 2006 and covered within the ambit of the Scheme.

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

Grounds of complaints (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/ decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
<b>Current Year</b>					
Ground -1	-	124		-	5
Ground -2	-	99		2	11
Ground -3	-	23		-	-
Ground -4	-	3		-	-
Ground -5	-	3		-	1
Ground -6	-	0		-	-
Ground -7	-	1		1	-
Ground -8	-	1		-	-
<b>Total</b>		<b>254</b>	<b>379.25%</b>	<b>3</b>	<b>17</b>
<b>Previous Year</b>					
Ground -1	-	25		-	-
Ground -2	-	17		1	-
Ground -3	-	4		-	-
Ground -4	-	3		-	-
Ground -5	-	2		-	-
Ground -6	-	1		-	-
Ground -7	-	1		-	-
Ground -8	-	-		-	-
<b>Total</b>		<b>53</b>	<b>165.00%</b>	<b>1</b>	<b>-</b>

"All complaints received by the Bank have been duly attended to and responded to, however, they are remaining pending for closure on the respective portal"

**10) Disclosure of penalties imposed by the Reserve Bank of India**

No Penalty has been imposed by Reserve Bank of India during the year 2024-25 and / or in the previous year 2023-24.

**11) Disclosure On Remuneration To KMP :-**

The bank does not have whole time director, instead bank has Managing Director. So disclosure related to Key Management Personnel of Mr. Rohit Pandurang Bhujbal, as Managing Director & Chief Executive Officer is given in the format below.

M. D. & C. E. O. :- MR. ROHIT PANDURANG BHUJBAL- Gross Salary Details (Amount in ₹ Crore)

Particulars	2024 - 25	2023 - 24
Gross Salary	0.56	0.50

**12) Other disclosures : a) Business Ratios**

No.	Particulars	2024- 2025	2023-2024
i)	Interest income as a percentage of working funds	7.09%	7.19%
ii)	Non-interest income as a percentage of working funds	1.37%	1.18%
iii)	Operating profit as a percentage of working funds	1.27%	1.10%
iv)	Return on Assets	0.51%	0.07%
v)	Cost of Deposits	5.00%	4.99%
vi)	Net Interest Margin	3.52%	3.63%
vii)	Business per employee (in ₹ Crore)	7.90	8.29
viii)	Profit per employee (in ₹ Crore)	0.03	0.004

**b) Bancassurance business : (Amount in ₹ Crore)**

No.	Particulars of Income	2024-2025	2023-2024
1	Life Insurance Policies	0.43	0.60
2	General Insurance Policies	0.39	0.24
3	Health Insurance Policies	0.27	0.30
	<b>Total</b>	<b>1.09</b>	<b>1.14</b>

**c) Provisions and Contingencies : ( Amount ₹ in Crore)**

	Provision debited to Profit & Loss Account	2024-25	2023-2024
i)	Provision for NPI	-	0.15
ii)	Provision towards NPA	16.74	-
iii)	Provision made towards Income Tax	-	-
iv)	Other Provisions and Contingencies	4.49	30.78
a)	Special Reserve	0.05	0.02
b)	Depreciation on shifting of G.Sec.	0.46	-
c)	Provision for Standard Assets	0.23	0.23
d)	Provision for Restructured Assets	-	-
e)	Provision for Security Receipts (ARC)	3.72	30.53
f)	Provision for other assets	0.03	-

**d) Payment of DICGC Insurance Premium: (₹ in Crore)**

No.	Particulars	2024- 25	2023- 24
i	Payment of DICGC Insurance Premium	2.49	2.36
ii	Arrears in payment of DICGC Premium	--	--

**e) Disclosures regarding Priority Sector Lending Certificates (PSLCs)**

Details of Priority Sector Lending Certificates (PSLC) purchased by the Bank as per RBI circular FIDD.CO.Plan. BC.23/04.09.01/2015-16 dated 7th April, 2016, are set out below:

No.	Category	31.03.2025	31.03.2024
1	PSLC – Small & Marginal Farmers	--	--
2	PSLC – General	--	--
3	PSLC – Micro Enterprises	--	--
	<b>Total</b>	--	--

**Details of PSLCs sold by the Bank are set out below**

No.	Category	31.03.2025	31.03.2024
1	PSLC – General	–	–

**f) Marketing and distribution:**

There are no Income earned from Marketing and Distribution activity by the Bank.

**g) Disclosure of facilities granted to directors and their relatives:**

No facilities were granted to directors and their relatives except Loan against Deposit amounting to Rs.0.04 crore as on 31-03-2025 (Previous year Rs. 0.05 crore)

**h) Payments to Micro, Small, Medium Enterprises:**

Suppliers/Service providers covered under Micro, Small, Medium Enterprises Development Act, 2006, has not furnished the information regarding filing of necessary memorandum with the appropriate authority. Therefore, information relating to cases of delays in payments to such enterprises or of interest payments due to delays in such payments, cannot be ascertained.

**ii) Letters of Comfort (LoCs) issued by banks – Nil**

**13) Market Risk in Trading Book as on 31.03.2025**

**a) Qualitative Disclosures**

Market Risk is the risk that the value of investments may undergo change over a given time period, simply because of economic changes or other events that impact the financial markets. In other words, Market Risk is calculated for both, adverse movement in the price of an individual security owing to factors related to the individual issuer as well as interest rate risk in the portfolio.

**Methodology** - The Bank follows the Standardized Duration Approach for calculation of Market Risk. The Bank manages the Market Risk in the books on an ongoing basis and ensures that the capital requirement for Market Risk is being maintained on a periodical basis.

**Scope and Nature of risk reporting and / or measurement systems:** In respect of domestic business, the guidelines stipulated by RBI for managing Market Risk is followed such as – Preparation of Interest Rate Sensitivity Statements on a monthly basis.

Various Prudent measures have been put in respect of market borrowing and lending in conformity with RBI guidelines for monitoring

**II] Other Disclosures forming part of Notes to Accounts**

**1) Property, Plant and Equipment's (AS 10):** Premises are stated at cost upon acquisition. Banks owned 18 Premises out of which 2 premises are taken on lease. Banks have revalued the owned premises in the financial year 2022-23.

**Revaluation Reserve :**

(Amount ₹ in Crore)

No.	Particulars	Building (₹)	Land (₹)	Total (₹)
1	Opening Balance of Revaluation Reserve 01.04.24	14.63	21.23	35.86
2	Add: Revaluation Done during F.Y. 2024-25	-	-	-
3	Closing Balance of Revaluation Reserve on 31.03.25	14.63	21.23	35.86

## 2) Prior Period Items & Extra ordinary items (AS – 5):-

### Write-back to profit & loss account of provisions: -

During F.Y.2024-25, excess I.D.R. of ₹. 75.00 lakh, excess provision for restructured asset of ₹10.00 lakh, excess provision for SR of ₹. 628.39 lakh & excess provision for NPI of ₹. 67.24 lakh was written back in profit & loss account.

During F.Y.2023-24, excess B.D.D.R. provision of ₹906.31 lakh, excess I.D.R. of ₹14.00 lakh & excess provision for restructured asset of ₹. 30.00 lakh was written back in profit & loss account.

## 3) Recovery of Bad Debts & Non Banking Asset :-

During the year, amount ₹.127.32 lakh (previous year ₹. 24.04 lakh) including interest has been recovered from Bad debts written off in past and same has been credited to Profit and Loss account.

Further, amount of Rs. 2084.12 lakh (previous year ₹.8.37 Lakh) has been recovered from Sale of Non Banking Asset and Profit of Rs. 415.92 lakh has been earned on the said sale.

During the year the bank has transferred one NPA Borrower account to NBA amounting to ₹ 122.50 lakh (Previous Year NIL).

## 4) Bad debts & Non Banking Asset written off:-

NBA of ₹. 60.48 lakh (P.Y. 10.55 lakh) was written off during F.Y. 24-25 on account of completion of 7 years.

## 5) Disposal of Assets: -

During the year the Bank have realized the Net loss on Sale of asset of Rs.0.09 Lakh (Previous Year Profit ₹1.53 Lakh).

## 6) Employee Benefit (AS – 15): -

### a. Defined benefit plans

**Gratuity** - The gratuity plan provides a lump sum payment to vested employees at retirement, resignation or on termination of employment based on respective employee's salary and years of employment with the Company considering the ceiling of gratuity amount of Rs. 20 Lakhs in line with the Payment of Gratuity Act, 1972.

Reconciliation of opening and closing balance of present value of defined benefit obligation for gratuity benefits as per AS-15 "Employee Benefits" is given below:

"AS 15 Notes as received form Actuary".

a) **Defined Benefit Plan** : The liability in respect of "Gratuity" have been provided on the basis of Actuarial Valuation.

(Amount ₹ in Crore)

No.	Particulars	FY 2024-25	FY 2023-24
<b>I</b>	<b>Assumption used in accounting for gratuity plan</b>		
1	Discount rate	6.65%	7.22%
2	Salary Escalation rate	7.00%	7.00%
3	Retirement Age	58 Years	58 Years
<b>II</b>	<b>Changes in benefit obligation during the year</b>		
1	Liability at the beginning of the year	13.71	11.75
2	Interest cost	0.99	0.88
3	Current Service Cost	0.59	0.58
4	Liability Transferred in / Acquisitions	-	0.16
5	Benefits paid	-0.75	-1.09
6	Actuarial (gains) / losses on Obligations	0.70	1.43
7	Liability at the end of the year	15.90	13.71

(Contd)

No.	Particulars	FY 2024-25	FY 2023-24
<b>III</b>	<b>Changes in plan assets during the year</b>		
1	Plan assets at the beginning of the year	13.71	11.75
2	Expected return of the plan assets	0.99	0.88
3	Contributions	0.79	3.26
4	Assets Transferred in / Acquisitions	-	0.16
5	Benefits paid	-0.75	-1.09
6	Actuarial (gains) / losses on Plan Assets	0.06	0.03
7	Plan assets at the end of the year	16.21	14.99
<b>IV</b>	<b>Fair Value of Plan Assets</b>		
1	Fair Value of Plan assets at the beginning of the year	13.71	11.75
2	Actual return on Plan Assets	0.99	0.91
3	Contributions	0.79	3.26
4	Benefits paid	-0.75	-1.09
5	Fair Value of Plan assets at the end of the year	16.21	14.99
6	Funded Status	1.28	1.28
7	Excess of Actual over estimated return on Plan Assets	15.90	13.71
<b>V</b>	<b>Actuarial Gain / (Loss) recognized</b>		
1	Actuarial Gain / (Loss) for the year - Obligation	0.80	1.43
2	Actuarial Gain / (Loss) for the year - Plan Assets	0.06	-0.03
3	Total Gain / (Loss) for the year	1.29	1.40
4	Actuarial Gain / (Loss) recognized in the year	1.29	1.40
<b>VI</b>	<b>Net assets (Liability) recognized in Balance Sheet</b>		
1	Present Value of Obligations as at the end of the year	-13.71	-13.71
2	Fair value of Plan assets at the end of the year	14.99	14.99
3	Funded Status	0.30	1.28
4	Net Assets/(Liability) recognized in the Balance Sheet	0.30	1.28
<b>VII</b>	<b>Expenses recognized in the statement of P&amp;L A/c</b>		
1	Current service cost	0.59	0.58
2	Interest cost	0.99	0.88
3	Expected return on plan assets	-0.99	-0.88
4	Net Actuarial (gain)/losses recognized in the year	1.29	1.40
5	Total expenses as per actuarial valuation	1.79	1.99
<b>VIII</b>	<b>Category of Assets</b>		
	Insurance Fund	16.21	14.99

**b) Defined Contribution Plan :**

**Provident fund** - The Company makes Provident Fund contributions to a defined contribution retirement benefit plans for qualifying employees. Under the schemes, the Company is required to contribute a specified percentage of the payroll costs to the Employee's Provident Fund to fund the benefits.

The Company has recognized INR 0.86 crore (Previous year INR 0.79 crore) for provident fund contributions in the Profit and Loss Account. The contributions payable to these plans by the Company are at rates specified in the rules of the schemes.

Contribution to defined contribution plan, recognized as expenses for the year is as under -

No.	Particulars	FY 2024-25	FY 2023-24
1	Contribution to Provident & Other Funds - Employers Contribution to Employee Provident Fund	0.83	0.86
2	Employers Contribution to Labour welfare fund	0.0001	0.001
		0.83	0.86

#### b) Compensated absences

The Company has provided for compensatory leaves which can be availed and not encashed as per policy of the Company as present value obligation of the benefit at related current service cost measured using the Projected Unit Credit Method based on an actuarial valuation.

(Amount ₹ in Crore)

No.	Privilege Leave Balance	FY 2024-25	FY 2023-24
1	Expense / (Income) for the period for Privilege Leave including amount paid during the year.	1.63	1.41
2	(Employer's Contribution to LIC Fund)	(1.17)	(1.83)
3	Closing Net Liability / (Asset) Recognized	0.005	(0.43)

#### 7) Segmental Reporting (AS – 17):

**Part A: Business Segment** - For the purpose of segment reporting, the reportable segments are identified as Treasury, Corporate/Wholesale Banking, Retail Banking and Other Banking Business, in accordance with the RBI guidelines. Brief description of activities of each segment and revenue attributable thereto is as under -

Bank has defined its Primary Reportable Segments as under - March 2025

(Amount ₹ in Crore)

Business Segment	Treasury		Corporate/Wholesale Banking		Retail Banking		Other Banking Business		Total	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
<b>Segmental Revenue</b>	36.16	29.76	55.86	29.23	42.31	68.30	51.64	41.93	185.97	169.22
<b>Result</b>	35.60	29.42	44.22	22.49	39.36	62.04	50.78	41.59	169.96	155.54
Add : Unallocated Income									3.07	9.09
Less : Unallocated Expenses									158.65	162.64
<b>PBT</b>									14.38	1.99
Less: Income Tax, DTL/Add: DTA									2.92	0.54
Extraordinary Profit									-	-
<b>Net Profit</b>									11.46	1.45
<b>Other Information</b>										
<b>Segment Assets</b>	575.80	577.21	658.27	422.26	525.03	756.72	166.09	145.03	1925.19	1901.21
Add : Unallocated Assets									394.52	362.77
<b>Total Assets</b>									2319.71	2263.99
<b>Segment Liabilities</b>	11.65	12.21	365.82	375.71	1656.98	1622.21	2.54	5.19	2036.98	2015.32
Add : Unallocated Liabilities									282.73	248.67
<b>Total Liabilities</b>									2319.71	2263.99

Notes:

- "Treasury" operation includes the entire investment portfolio.
- "Corporate & Wholesale Banking" operations includes all other advances to Sole proprietorship firm, trust, partnership firms, companies and statutory bodies which are not included under "Retail Banking". In other words, it includes MSME & Other loans having aggregate exposure exceed Rs.0.58 crores, Overdraft facilities given to Co-operative societies.
- "Retail Banking" operation includes loan product like housing loan, education loan, Vehicle loan, Overdraft against LIC, KVP, NSC, FD & RD (Exclu. OD to Co-Op. Societies), Gold loan and other loans. Individual housing loan is also included in Retail Banking Operation.

- 4] "Other Banking" Business included all other banking operations not covered under Treasury, Corporate/Wholesale & Retail Banking segment. It Includes all other residual operations such as para banking transactions/activities. It includes all type of staff loans, CRE & Mortgage (LAP) loan, Consumption & Personal loans, SHG loans, Other Income, etc.
- 5] There is re-grouping of assets & liabilities wherever & whenever necessary. The assets, liabilities, income/revenue & expenditure which cannot be specifically identifiable under any of the above segments has been included in Unallocable segment.
- 6] Geographical statement: The Bank Functions as a single unit within India and does not have any Branches or units located in Foreign countries, therefore, Geographical segment has not been provided.
- 7] Segment assets of Other banking operations includes some items in Other assets such as Stamp on hand, prepaid expenses, Stationery Stock in Hand, DEAF A/c Receivable from RBI, IMPS VAS TO SARVATRA, Locker Rent Receivable, EX Gratia Claims Receivable.
- 8] Unallocated Income includes only Excess B.D.D.R. Provision Written Back.

#### 8) Related Party Disclosure (AS – 18) :-

The bank does not have whole time director, instead bank has Managing Director & CEO. So disclosure related to Key Management Personnel of Mr. Rohit Pandurang Bhujbal, as Managing Director & CEO is given in the format.

(Amount in ₹ Crore)

Items/-Related Party	Parent (As per Ownership or control)	Subsidiaries	Associate/ Joint Ventures	Key Management Personnel	Relatives of Key Management Personnel	Total
Borrowings	-	-	-	-	-	-
Deposits	-	-	-	-	-	-
Placement of deposits	-	-	-	-	-	-
Advances	-	-	-	-	-	-
Investments	-	-	-	-	-	-
Non-funded commitment	-	-	-	-	-	-
Leasing /HP arrangements availed	-	-	-	-	-	-
Leasing/HP arrangements provided	-	-	-	-	-	-
Purchase of fixed assets	-	-	-	-	-	-
Sale of fixed assets	-	-	-	-	-	-
Interest paid	-	-	-	0.01	-	-
Interest received	-	-	-	-	-	-
Rendering of services.	-	-	-	-	-	-
Receiving of services.	-	-	-	-	-	-
Management contracts	-	-	-	-	-	-

#### 9) Leases (AS – 19) :-

The Pachora Branch has been taken on lease w.e.f. 1st July 2003 for a period of 50 years. Bank has incurred cost of Rs. 20.94 Lakh towards initial lease premium. The same has to be written off over leased period to the tune of Rs. 0.42 lakh (P.Y. Rs. 0.42 lakh) annually. The outstanding lease premium as on 31st March 2025 is Rs. 11.83 Lakh (P. Y. Rs. 12.25 Lakh). The bank is paying a recurring annual lease rent of Rs.0.26 lakh. Further, the bank had incurred a cost of Rs.1251.32 upto 31/3/2021 on lease property in MIDC. The same was put to use during FY 2021-22. The amount is to be amortized over a period of lease i.e 44 years. An amount of Rs. 28.43 lakh has been amortized during the year. Apart from the Above, the Bank have obtained certain premises on Rental Basis. The Breakup of Future Rent Payable is as under-

Particulars	(Amount ₹ in Crore)	31.03.2025	31.03.2024
Future Lease Rental Payable as at the end of the year			
-Not Later than one year		2.76	2.69
-Later than one year and not later than five years		8.18	8.52
-Later than Five Years		3.28	3.60
Total of Minimum lease payments recognized in the Profit & Loss a/c for the year		2.73	2.92
Total of Future Minimum Lease sub-lease payment expected to be received under non-cancelable sub-lease		-	-
Sub-lease payments recognized in the Profit & Loss account for the year.		-	-

**10) Earning Per Share (AS-20) :**

(Amount in ₹ )

No.	Particulars	2024-25	2023-24
a)	Net profit available to Shareholders	11,45,60,758	1,44,40,629
b)	No of shares at end of Year	78,76,080	74,35,781
c)	Weighted Average No. of Shares	76,55,931	69,02,650
d)	Basic & Diluted Earning Shares	14.96	2.09
e)	Nominal value per share	50	50

**11) Deferred Tax (AS-22) :**

(Amount ₹ in Crore)

No.	Particulars	As on 31.03.2024	Tax Effect of 2024-25	As on 31.03.2025
<b>A</b>	<b>Deferred Tax Liability</b>			
1	Tax effect on Depreciation	3.33	-0.09	3.24
2	BDDR Provisions	7.55	-0.83	6.72
3	Special Reserve as Per Income Tax Act	7.18	1.53	8.72
	<b>Total</b>	<b>18.06</b>	<b>0.62</b>	<b>18.68</b>
<b>B</b>	<b>Deferred Tax Assets</b>			
1	Tax Effect on Losses c/fd	20.92	-2.29	18.63
2	Rounding Off Diff.	0	0	0.01
	<b>Total</b>	<b>20.92</b>	<b>-2.29</b>	<b>18.64</b>
<b>C</b>	<b>Net Deferred Tax Liability/(Asset) (A+B)</b>	<b>(2.86)</b>	<b>2.91</b>	<b>0.05</b>

**12) Intangible Assets (AS – 26) :**

Intangible assets consist of computer software. As per circular issued by Reserve Bank of India, software are depreciated (amortized) @ 33.33%. Part of software is classified under head Computer Software in the Balance sheet.

**Computer Software**

No.	Particulars	2024-2025	2023-2024	(Amount ₹ in Crore)
1	Gross Block (At opening of Year)	2.36	2.04	
2	Add:- Additions during the year	0.00	0.32	
3	Less:- Deletion during the year	0.00	0.00	
4	Gross Block (At Closing of Year) (1+2-3)	2.36	2.36	
5	Less:- Amortization done till the date	2.30	2.07	
6	Net Block (at end of Year) (4-5)	0.06	0.29	

**Technical Knowhow :**

During financial year 2019-20 the bank had started the process of implementing “Finacle” software. The WDV of which as on 31/3/2023 is ₹. 384.22 lakhs. The said amount includes salaries of staff involved in implementation of software, software training cost, amount paid to Infosys for the know-how, amount paid to Cosmos e-solutions for implementation of software and other costs incurred for the same. The said software along with the other expenses incurred on implementation have been classified under “Technical Knowhow”. The amount incurred on the said software and any further additions is to be amortized over a remaining period of 10 years from the initial acquisition . An amount of ₹. 84.21 lakhs has been amortized during FY 2024-25.

No.	Particulars	2024-2025	2023-2024	(Amount ₹ in Crore)
1	Gross Block (At opening of Year)	5.88	5.81	
2	Add:- Additions during the year	0.74	0.07	
3	Less:- Deletion during the year	--	--	
4	Gross Block (At Closing of Year) (1+2-3)	6.62	5.88	
5	Less:- Amortization done till the date	3.41	2.57	
6	Net Block (at end of Year) (4-5)	3.21	3.31	

### 13) Impairment of Assets (AS – 28) :-

The bank has ascertained that there is no material impairment of any of its assets except unsecured portion of NPA advance and Investments, against which necessary provision is made in line with the RBI guidelines.

### 14) Fixed Deposits with Banks :- Fixed Deposit with Banks include FDs with other banks which are subject to lien as per details below: - (Amount ₹ in Crore)

No.	Bank Name	FDR amount ₹	Purpose for which FDR Lien Marked	OD amount
1	IDBI Bank Ltd	9.99	For Bank Guarantee/ LC	–
2	Suryoday Small Fin Bank Ltd	5.00	Overdraft Facility	–
3	Jalgaon Janata Sahakari Bank Ltd	0.45	For Bank Guarantee	–
4	MSC Bank Ltd	15.00	Overdraft Facility	–
5	RBL Bank Ltd	11.80	Overdraft Facility	–
6	Ujjivan Small Fin Bank	32.70	Overdraft Facility	–
7	Equitas Small Fin. Bank	22.71	Overdraft Facility	–
8	AU Small Fin Bank Ltd.	25.02	Overdraft Facility	–
	<b>Total</b>	<b>122.67</b>		–

### 15) Long Term Subordinated Bonds :

In terms of approval received for issuance of Long Term Subordinated Bonds (LTSBs) by the Reserve Bank of India letter on dated 01 August 2023, the bank has issued Long Term Subordinated Bond amounting to ₹. 9.43 Crore in FY 2023-24 and further ₹. 0.46 Crore in FY 2024-25 for the period of 10 years with the interest @ 9.50% p.a., payable at half yearly rest at the option of depositor.

### 16) Contingent Liabilities (AS-29) :-

#### 1. Disputed Demand under Income Tax Act (Amount ₹ in Crore)

No.	Assessment Year	Amount (Including Interest)	Nature	Forum where Pending
1	2015-16	6.98	Scrutiny Assessment	ITAT
2	2018-19	3.18	Penalty	CIT (Appeals)
3	2016-17	0.25	Scrutiny Assessment	CIT (Appeals)
4	2017-18	1.05	Scrutiny Assessment	CIT (Appeals)
5	2018-19	5.15	Scrutiny Assessment	ITAT
6	2020-21	3.95	Scrutiny Assessment	CIT (Appeals)
	<b>Total</b>	<b>20.56</b>		

The bank is disputing the demand and has preferred an appeal with higher appropriate authority against the said order. Hence no provision has been made for the said demand, pending disposal of appeal.

2. Contingent liabilities are consisting of Bank Guarantee and In land letters of Credit. The Liabilities there on are dependent on terms of contractual obligations, demand raised by concern parities and amount being called up by the concern parities. The Bank holds margin and other collateral securities against the said liabilities. The summary is as under -

(Amount ₹ in Crore)

No.	Particulars	31.03.2025	31.03.2024
<b>a)</b>	<b>Bank Guarantees and Letter of Credits</b>		
i)	For Bank guarantees issued	16.54	18.76
ii)	For Inland letter of Credits issued	-	2.06
<b>b)</b>	<b>Claims not acknowledged as Debts</b>		
i)	For Suit by Union Bank of India for Recovery on basis of 1st Charge	0.16	0.16
ii)	For Insurance claim	-	-
iii)	Under Consumer Protection Act	0.37	0.40
	Total :	0.53	0.55
c)	Amount transferred under DEAF	6.01	4.95
d)	Income Tax demand	20.56	22.98
	<b>Total</b>	<b>43.64</b>	<b>49.31</b>

## 17) AS 14-ACCOUNTING OF MERGER UNDER POOLING OF INTEREST METHOD

Merger of The Anjangaon Surji Nagari Sahakari Bank Ltd (ASNSB), Anjangaon Surji, Dist. Amravati with The Jalgaon Peoples Co Operative Bank Ltd (JPCB) -

During the year, Anjangaon Nagari Sahakari Bank Ltd., Anjangaon Surji, Dist. Amravati was merged with The Jalgaon Peoples Co operative Bank Ltd (JPCB). The scheme of amalgamation as approved by the respective Banks was prepared and submitted to the Reserve Bank of India. The RBI vide its letter dated 4th December, 2024 has approved the scheme of amalgamation. The merger has been accounted under pooling of interest method as all the conditions of Amalgamation in the nature of Merger are satisfied as prescribed in AS 14. The effective date of amalgamation was fixed as 1st January, 2025.

ASNSB was having positive net worth of ₹ 68.35 Lakhs as on the date of amalgamation. As per the scheme of amalgamation, the swap ratio was fixed at below -

<b>Swap Ratio</b>	31st December, 2024	For F.V. of Shares of ₹1000/- each of Anjangaon Surji Bank - 4.11 Shares of Amalgamating Bank for 1 share of Amalgamated Bank.
	31st December, 2024	For F.V. of Shares of ₹.25/- each of Anjangaon Surji Bank - 0.10 Shares of Amalgamating Bank for 1 share of Amalgamated Bank.

Based on the Calculation of Swap Ratio of The Anjangaon Bank and JPCB, the amount due to fraction entitlement shares of JPCB as against their existing holding in ASNSBL are to be refunded totaling to ₹6,95,745/- to the Share holders of ASNSBL. Further the Balance in Share Capital Account which is not to be allocated to the Shareholder considering the Swap Ratio has to be transferred to Reserve Fund Account amounting to ₹ 20,74,530/-.

The Statutory Audit of ASNSBL as on one day prior to the date of Merge ie as on 31st December 2024 is Obtained by the bank for Merger. The Individual account wise integration has not been done due to

- KYC of Customers are not available with the Bank and we are in process of obtaining KYC from the Customers and Borrowers.
- The existing Software used by ASNSBL is not equipped to generate the reports for account level integration for individual customer and Borrower account and hence individual accounts migration cannot be executed.
- The Bank has resorted to Line by Line consolidation of GL and PL Balance on daily basis in the CBS Software.
- Bank has followed the extant IRAC norms for classification of the loans and advances taken over from ASNSBL.
- There is no loss arising from scheme amalgamation and hence amortisation of losses is not applicable

## 18) Previous year comparative figures

Figures for previous year have been re-grouped wherever necessary to make them comparable with the current year.

**ADDITIONAL DISCLOSURE AS PER RBI CIRCULAR NO. UBD.CO.BP.PCB.20/ 16.45.00/ 2002-03., BDT. 30.10.02. Ref. No. B.P.38/16.45.00/2002-03 dtd. 06.03.2003.\***

### I) Investments

(Amount ₹ in Crore)

Particulars	2024-2025	2023-2024
Investments		
a) Book Value	446.73	465.32
b) Face Value	455.64	466.91
c) Market Value	447.12	470.92

**2) Disclosure of SR's received from ARCs**

No.	Particulars	Date of Issue	Original No. of SR	Original Face Value (In Crore)	SR Redeemed Upto 31.03.2025	O/S Balance (In Crore) 31.03.2025	Rating as on 31/03/2025
1)	SR- ENCORE ARC	29/02/2020	5,88,710	58.87	49.58*	9.30	RR 1
2)	SR- ASREC ARC	26/03/2020	7,65,000	76.50	19.53	56.97	IVR RR1
3)	SR- OMKARA ARC	17/03/2022	2,55,000	25.50	24.88	0.62	IVR RR 2
	<b>Total</b>		<b>16,08,710</b>	<b>160.87</b>	<b>93.98</b>	<b>66.89</b>	

\* Includes ₹1.53 Crore put back of Assets by ARC.

**For The Jalgaon Peoples Co-operative Bank Limited**

**Rohit Bhujbal**  
MD & CEO

**Pravin Khadke**  
Director

**Dnyaneshwar Morankar**  
Director

**CA Dr. Prakash Kothari**  
Vice Chairman

**Aniket Patil**  
Chairman

**For, VPH & Associates LLP**  
Chartered Accountants  
Firm Regi.No. 123573W/W100703  
CA Punit More  
Partner  
M.No. 164229  
UDIN 25164229BMLJGA4439

Place : Jalgaon

Date : 19.05.2025

# Cash Flow Statement for the year ended 31<sup>st</sup> March 2025

(Amount in ₹000)

No.	Particulars	2024 - 25	2023 - 24
<b>A]</b>	<b>Cash Flow from Operating Activities</b>		
	Net Profit after Tax	1,14,560.76	14,440.63
	Adjustments - Add / (Less) :		
	<b>Add :</b>		
	Depreciation	33,002.75	33,130.85
	Provision for Deferred Tax Liability (Asset)	29,135.18	5,410.26
	Provision for Current tax	78.50	-
	Provision for Bad & Doubtful Debt Reserve	1,67,353.85	(53,630.51)
	Provision for Special Reserve as per IT Act	500.00	200.00
	Provision for Non Performing Investment	1.00	1,534.59
	Provision for Depreciation on investment	4,640.19	-
	Provision for Standard Asset	2,300.00	2,300.00
	Provision for Security Receipts - ARC	37,162.83	3,05,300.00
	(Profit)/ Loss on Sale of Fixed Asset	8.68	152.47
	Amortisation of Premium on Securities	1,016.66	1,890.30
	Bad Debts Written Off	6,047.70	-
	<b>Less :</b>		
	Provisions Written Back	(78,062.90)	(41,400.00)
	Exceptional/ Extraordinary items Expenses/(Income)	-	-
	<b>Operating Profit before Working Capital changes</b>	<b>3,17,745.21</b>	<b>2,69,328.59</b>
	<b>Changes in Working Capital</b>		
	Increase / (Decrease) in Funds	38,251.70	17,608.03
	Increase / (Decrease) in Deposits	4,82,420.31	19,27,632.40
	Increase / (Decrease) in Interest Payable	5,772.92	26,817.81
	Increase / (Decrease) in Other Liabilities	(3,515.31)	50,445.45
	(Increase) / Decrease in Investments	1,82,575.48	2,75,770.11
	(Increase) / Decrease in Long Term FDR	54,678.80	(2,37,627.84)
	(Increase) / Decrease in Advances	(4,88,457.73)	(11,14,846.46)
	(Increase) / Decrease in Interest Receivable	(2,310.79)	(29,937.00)
	(Increase) / Decrease in Other Assets	13,328.92	(1,09,366.45)
	(Increase) / Decrease in Non Banking Assets	1,96,157.40	7,255.34
	Cash Flow from operating activities before Tax	7,96,646.91	10,83,079.98
	Direct Taxes paid	(1,258.92)	(8,203.02)
	Cash Flow from operating activities before Prior adjustments	7,95,388.00	10,74,876.96
	Extraordinary /exceptional Item (Expense)/ Income	-	-
	<b>Net Cash Flow (used in) / generated from Operating Activities</b>	<b>7,95,388.00</b>	<b>10,74,876.96</b>
<b>B]</b>	<b>Cash Flow from Investment Activities</b>		
	Add / (Less) :		
	Purchases of Fixed Assets	(7,732.42)	(15,921.51)
	Sale of Fixed Assets	-	525.82
	<b>Net Cash (used in) / generated from Investing Activities</b>	<b>(7,732.42)</b>	<b>(15,395.69)</b>
<b>C]</b>	<b>Cash Flow from Financing Activities</b>		
	Proceeds of Share Capital Issue	22,014.95	53,313.05
	Dividend Paid	-	-
	Increase / (Decrease) in Borrowings	(2,997.00)	(5,06,958.00)
	Net Cash (used in) / generated from Financing Activities	19,017.95	(4,53,644.95)
	<b>Net Increase/(Decrease) in Cash &amp; cash equivalents (A+B+C)</b>	<b>8,06,673.53</b>	<b>6,05,836.32</b>
	a) Cash and Cash equivalents at the beginning of the year	22,67,735.80	16,61,899.48
	b) Cash and Cash equivalents at the end of the year	30,74,409.33	22,67,735.80
	<b>c) Net Increase / (Decrease) in Cash &amp; Cash Equivalents ( c = b - a)</b>	<b>8,06,673.53</b>	<b>6,05,836.32</b>

As per our report of even date

For, VPH & Associates LLP  
Chartered Accountants

Firm Regi.No. 123573W/W100703

CA Punit More -Partner- M.No. 164229

UDIN 25164229BMLJGA4439

Place : Jalgaon   Rohit Bhujbal   Pravin Khadke   Dnyaneshwar Morankar   CA Dr. Prakash Kothari   Aniket Patil  
Date : 19.05.2025   MD & CEO   Director   Director   Vice Chairman   Chairman

# Income Expenditure Budget for the year 2025- 26 [ Annexure 'B' ]

(₹ in lakh)

No.	उत्पन्न	INCOME	2024 - 25 Budgeted अनुमानीत उत्पन्न	2024 - 25 Actual प्रत्यक्ष उत्पन्न	Increase/ Decrease वाढ/ घट	2025 - 26 Budgeted अनुमानीत उत्पन्न
01.	कर्जावरील व्याज	Interest on Advances	12178.00	11651.58	-526.42	12675.00
02.	गुंतवणूकीवरील व्याज	Interest on Investment	4644.00	4181.56	-462.44	4560.00
03.	इतर उत्पन्न	Other Income	2400.00	2289.14	-110.86	2400.00
04.	तरतूदीचे प्रत्यावर्तन	Reversal of provisions	0.00	781.46	781.46	0.00
	एकूण	<b>Total</b>	<b>19222.00</b>	<b>18903.74</b>	<b>-318.26</b>	<b>19635.00</b>
	खर्च	EXPENDITURE	2024 - 25 Budgeted अनुमानीत खर्च	2024 - 25 Actual प्रत्यक्ष खर्च	Increase/ Decrease वाढ/ घट	2025 - 26 Budgeted अनुमानीत खर्च
01.	ठेवीवरील व्याज	Interest on Deposits	10152.00	9467.45	-684.55	10040.00
02.	कमिशन	Commission	1.00	0.00	-1.00	1.00
03.	पगार, भत्ते व भविष्य निर्वाह निधी	Salary, Allowances & Provident Fund	3325.00	3264.05	-60.95	3750.00
04.	संचालक मंडळ भत्ता	Director Allowance	0.00	0.00	0.00	0.00
05.	भाडे, दर व कर	Rent, Rates & Taxes	1075.00	774.02	-300.98	890.00
06.	लिगल चार्जेस	Legal Charges	30.00	18.32	-11.68	35.00
07.	पोस्टेज, टेलिफोन, कनेक्टिव्हिटी	Postage, Telephone, Connectivity	210.00	102.70	-107.30	118.00
08.	लेखापरीक्षण फी	Audit Fee	40.00	58.05	18.05	65.00
09.	फिक्स्ड असेट्स वरील घसारा	Depreciation on Fixed Assets	375.00	330.03	-44.97	375.00
10.	बॅड डेट्स/ एनबीए/ रिटन ऑफ	Bad Debts/NBA/ Written off	0.00	60.47	60.47	0.00
11.	अमॉर्टायझेशन	Amortization	35.00	10.17	-24.83	25.00
12.	मालमत्तेवरील दुरुस्ती	Repairs to Assets	130.00	127.21	-2.79	145.00
13.	स्टेशनरी, छपाई व जाहिरात खर्च	Stationery, Printing & Advertisement	110.00	92.28	-17.72	105.00
14.	एनपीए, एनपीआय व स्टॅण्डर्ड असेट वरील तरतूद	Provision for NPA, NPI & Std. Asset	1600.00	1673.55	73.55	900.00
15.	विशेष निधी	Special Reserve	5.00	5.00	0.00	5.00
16.	गुंतवणूकीवरील घसारा	Depreciation on Investment	60.00	46.40	-13.60	60.00
17.	इतर खर्च	Other Expenses	950.00	1038.35	88.35	1195.00
18.	नॉन बँकींग असेट विक्रीवरील तोटा	Loss on sale of Non Banking asset	5.00	0.00	-5.00	5.00
19.	इतर तरतूदी	Other provisions	300.00	397.94	97.94	310.00
20.	करपूर्व नफा	Profit Before Tax	819.00	1437.75	618.75	1611.00
	एकूण	<b>Total</b>	<b>19222.00</b>	<b>18903.74</b>	<b>-318.26</b>	<b>19635.00</b>

**Notes :**

1. Income received on loans was less than expected & interest paid on deposits was also less than expected due to reduction in interest rates on loans and reduction in ROI on deposit.
2. Other expenses were increased due to management fees paid to ARC on recovery & increase in other expenses.

## Proposed Amendment in Existing Bye-laws (Annexure 'C')

Bye-law No. पोटनियम क्र.	Existing Words सध्याचे शब्दांकन	Proposed Amendment प्रस्तावित सुधारणा	Text of Bye-law after amendment वाढीव/ सुधारणेनंतर पोटनियम	Reason कारण
No. 02	The Bank shall have a principal place of business which shall be Registered Office of the Bank. The Registered Office of the Bank shall be at 152, Polan Peth, Dana Bazar, Jalgaon – 425 001, State Maharashtra. Any change in the address shall be notified to the Central Registrar within 15 days of its change and also published in local newspaper and shall be made by an amendment of its bye-laws after following the procedures laid down in Section 11 of the Multi-State Co-operative Societies Act, 2002. Website of the Bank is www.jpccb.com.	After website of the add - “The Registered Email ID of the Bank is <b>jaljpcb@jpccb.com</b>	The Bank shall have a principal place of business which shall be Registered Office of the Bank. The Registered Office of the Bank shall be at 152, Polan Peth, Dana Bazar, Jalgaon – 425 001, State Maharashtra. Any change in the address shall be notified to the Central Registrar within 15 days of its change and also published in local newspaper and shall be made by an amendment of its bye-laws after following the procedures laid down in Section 11 of the Multi-State Co-operative Societies Act, 2002. Website of the Bank is www.jpccb.com. The Registered Email ID of the Bank is <b>jaljpcb@jpccb.com</b>	In line with provision of Section 10 (2) (a) MSCS Amendment Act 2023.
No. 04 (g)	Definitions: Co-operative Year means the period from 1 <sup>st</sup> April to 31 <sup>st</sup> March.	Instead of Co-operative Year substitute word Financial Year.	Financial Year means the period from 1st April to 31st March.	In line with provision of Section 3 (ka) of MSCS Amendment Act 2023.
No. 04 (z)	Definitions New Insertion	Non voting shares means the shares which don't confer any interest in the management of the Bank including right to vote, to be elected as the Director of the Board or participate in the General Body meeting of the Bank and which are granted/ allotted by the Board of Directors pursuant to the provision of the Act and shall be issued in accordance with guidelines of Reserve Bank India from time to time. These shares are non-transferable.	Non voting shares means the shares which don't confer any interest in the management of the Bank including right to vote, to be elected as the Director of the Board or participate in the General Body meeting of the Bank and which are granted/ allotted by the Board of Directors pursuant to the provision of the Act and shall be issued in accordance with guidelines of Reserve Bank India from time to time. These shares are non-transferable.	In line with provision of Section 26 of MSCS Amendment Act 2023.

Bye-law No. पोटनियम क्र.	Existing Words सध्याचे शब्दांकन	Proposed Amendment प्रस्तावित सुधारणा	Text of Bye-law after amendment वाढीव/ सुधारणेनंतर पोटनियम	Reason कारण
No. 09 (d)	Insertion	Nominal or Associate members can be issued Non-Voting Shares which may not confer any interest in the management of Bank including right to vote, to be elected as Director of the Board or participate in the General Body Meeting of the Bank. These shares shall be granted/ allotted/ issued by the Board of Directors pursuant to provision of the Act and as per guidelines of Reserve Bank of India from time to time. The Board of Directors shall decide terms of issue of such non-voting shares. These shares are non-transferable.	Nominal or Associate members can be issued Non-Voting Shares which may not confer any interest in the management of Bank including right to vote, to be elected as Director of the Board or participate in the General Body Meeting of the Bank. These shares shall be granted/ allotted/ issued by the Board of Directors pursuant to provision of the Act and as per guidelines of Reserve Bank of India from time to time. The Board of Directors shall decide terms of issue of such non-voting shares. These shares are non-transferable.	As per section 26 of MSCS Amendment Act 2023.
No. 14	<p>Withdrawal from Membership</p> <p>Any member of the Bank may withdraw from membership of the Bank only after approval of the Board of Directors of the Bank. The approval shall not be given while such a member is indebted, either as a borrower or surety or otherwise to the Bank or within one year of his becoming member of the Bank.</p> <p>During any co-operative year the aggregate withdrawals shall not exceed 10 per cent of the total paid-up share capital as at 31st March of the preceding year provided the real or exchangeable value of paid up share capital and reserve does not stand reduced to less than amount as prescribed under section 11 (1) of the Banking Regulation Act, 1949 (As applicable to Co-operative Societies) as a result of such withdrawals</p>	<p>Addition -</p> <p>Subject to provisions of BR Act as amended from time to time, other regulatory condition as to maintenance of Capital to Risk weighted Assets (CRAR) of the Bank subject to prior approval of the Board of Directors, the bank may refund share capital to members. Holders of Non Voting Shares may redeem their shares after payment of dues according to the terms of issue of such Non Voting Shares.</p> <p>Deletion - or within one year of his becoming member of the Bank.</p>	<p>Withdrawal from Membership / Redemption of Shares -</p> <p>Any member of the Bank may withdraw from membership of the Bank only after approval of the Board of Directors of the Bank. The approval shall not be given while such a member is indebted, either as a borrower or surety or otherwise to the Bank.</p> <p>During any financial year the aggregate withdrawals shall not exceed 10 per cent of the total paid-up share capital as at 31st March of the preceding year provided the real or exchangeable value of paid up share capital and reserve does not stand reduced to less than amount as prescribed under section 11 (1) of the Banking Regulation Act, 1949 as a result of such withdrawals. Subject to provisions of BR Act as amended from time to time. other regulatory condition as to maintenance of</p>	In line with provision of Section 35 of M S C S Amendment Act 2023.

Bye-law No. पोटनियम क्र.	Existing Words सध्याचे शब्दांकन	Proposed Amendment प्रस्तावित सुधारणा	Text of Bye-law after amendment वाढीव/ सुधारणेनंतर पोटनियम	Reason कारण
			Capital to Risk weighted Assets (CRAR) of the Bank subject to prior approval of the Board of Directors, the bank may refund share capital to members.  Holders of Non Voting Shares may redeem their shares after payment of dues according to the terms of issue of such Non Voting Shares.	
No. 15 (iii)	Expulsion of a Member-  No member of the Bank, who has been expelled shall be eligible for readmission as a member of the Bank, for a period of one year from the date of such expulsion.	Substitute three years for one year.	No member of the Bank, who has been expelled shall be eligible for readmission as a member of the Bank, for a period of three years from the date of such expulsion	In line with provision of Section 30 of M S C S Amendment Act, 2023
No. 25	Restriction on holding of shares -  Individual shareholding of Member is restricted to 5% of the total paid up share capital of the bank.	Insertion-  Relative or associate enterprise or all of them together.	Shareholding of individual or his relative or associate enterprise or all of them together is restricted to 5% of total paid up share capital of the Bank.	As per Section 12 B of Banking Regulation Act 1949.
No. 36 (1) (a)	Has been adjudged by a competent court to be insolvent or of unsound mind.	After word - insolvent - add words- or has been Director of an insolvent company.	Has been adjudged by a competent court to be insolvent or has been Director of an Insolvent Company or of unsound mind.	In line with Section 43(a) of the MSCS Amendment Act 2023.
No. 36 (1) (n)	Insertion	Absents himself from three consecutive general body meetings and such absence has not been condoned by the members in general body.	Absents himself from three consecutive general body meetings and such absence has not been condoned by the members in general body.	In line with Section 43 (n) of the MSCS Amendment Act 2023.
No. 36 (1) (o)	New Insertion	Insertion - is the Director of any other bank.	Is Director of any other bank.	As per Section 16 of Banking Regulation Act 1949.

Bye-law No. पोटनियम क्र.	Existing Words सध्याचे शब्दांकन	Proposed Amendment प्रस्तावित सुधारणा	Text of Bye-law after amendment वाढीव/ सुधारणेनंतर पोटनियम	Reason कारण
No. 36 (2)	<p>Disqualifications for being a Member of Board :</p> <p>1. A person shall not be eligible for being elected as a member of the Board of a Bank for a period of five years, if the Board fails –</p> <p>a.To conduct elections of the Board under Section 45 of the Act or.</p> <p>b.To call the annual general meeting under Section 39 of the Act or</p> <p>c.To prepare the financial statement and present the same in the Annual General Meeting.</p>	<p>Substitute existing sub-clause (a) with the following-</p> <p>a.To provide information, documents, personnel, funds or expenses or any other assistance as required by the Co-operative Election Authority for conducting elections under this Act in such manner as may be prescribed; or</p> <p>After subclause c add following -</p> <p>d. to make contribution to the co-operative education fund referred to in clause (b) of subsection (1) of Section 63 or the Co-operative Rehabilitation, Reconstruction and Development Fund established under Section 63-A; or</p> <p>e. to file annual return specified in Section 120 within the time specified therein; or</p> <p>f. to get the audit of the society conducted within six months of the close of the financial year to which such account relate</p>	<p>Disqualifications for being a Member of Board :</p> <p>1.A person shall not be eligible for being elected as a member of the Board of a Bank for a period of five years, if the Board fails –</p> <p>a.To provide information, documents, personnel, funds or expenses or any other assistance as required by the Co-operative Election Authority for conducting elections under this Act in such manner as may be prescribed; or</p> <p>b.To call the annual general meeting under Section 39 of the Act or</p> <p>c.To prepare the financial statement and present the same in the Annual General Meeting.</p> <p>d. to make contribution to the co-operative education fund referred to in clause (b) of subsection (1) of Section 63 or the Co-operative Rehabilitation, Reconstruction and Development Fund established under Section 63-A; or</p> <p>e.To file annual return specified in Section 120 within the time specified therein; or</p> <p>f. To get the audit of the society conducted within six months of the close of the financial year to which such account relate</p>	<p>In line with provision of Section 43(2) of the MSCS Amendment Act 2023.</p>


Bye-law No. पोटनियम क्र.	Existing Words सध्याचे शब्दांकन	Proposed Amendment प्रस्तावित सुधारणा	Text of Bye-law after amendment वाढीव/ सुधारणेनंतर पोटनियम	Reason कारण
No. 38	<p>Vacancy in Board of Directors :</p> <p>Vacancies in the Board of Directors occurring through death, resignation, disqualification, removal for any reason shall be filled-in by holding election, if post is not kept vacant. The elected director shall have voting rights after being elected. The tenure of such elected director will be coextensive with the tenure of other members of the Board. Provided further that, the Board may fill the casual vacancy on the Board by nomination out of the same class of members in respect of which the Casual Vacancy has arisen, if the term of office of the Board is less than half of its original term.</p>	<p>Substitute the existing bye law with the following wording -</p> <p>The Board may fill casual vacancies up to one-third of number of elected directors on the board by nomination out of the same class of members in respect of which the casual vacancy has arisen, if the term of office of the board is less than half of its original term :</p> <p>Provided further that in case the number of such casual vacancies in the same term of the board exceeds one-third of number of elected directors, such vacancies shall be filled by elections.</p> <p>Provided further that, if remainder period of the Board is more than half period. Casual vacancies arising upto 3 board members, may also be filled by noimination out of same class of members.</p>	<p>The Board may fill casual vacancies up to one-third of number of elected directors on the board by nomination out of the same class of members in respect of which the casual vacancy has arisen, if the term of office of the board is less than half of its original term :</p> <p>Provided further that in case the number of such casual vacancies in the same term of the board exceeds one-third of number of elected directors, such vacancies shall be filled by elections.</p> <p>Provided further that, if remainder period of the Board is more than half period. Casual vacancies arising upto 3 board members, may also be filled by noimination out of same class of members.</p>	<p>In line with provision of Section 45 (j) (5) the MSCS Amendment Act 2023 and also to avoid administrative cost involved in case period is more than half of remain ing period.</p>
No. 41 (ii)	<p>The election of member of the Board shall be held by as per provisions of the Multi-State Co-operative Societies Act, 2002 and the rules made thereunder.</p>	<p>Substitute - Multi-State Co-operative Societies Amendment Act 2023.</p>	<p>The election of member of the Board shall be held by as per provisions of the Multi-State Co-operative Societies Amendment Act 2023 and the rules made thereunder.</p>	<p>In line with provision of M S C S Amendment Act 2023.</p>
No. 41 (iii)	<p>The superintendence, direction and control of preparation of electoral rolls for and conduct of all elections of Bank shall vest in such authority or body as may be provided by the Multi State Co-operative Societies Act.</p>	<p>After word- authority- add words- Co-op. Election Authority and add - Multi-State Co-operative Societies Amendment Act 2023.</p>	<p>The superintendence, direction and control of preparation of electoral rolls for and conduct of all elections of Bank shall vest with Co-operative Election Authority as per Multi State Co-operative Societies Amendment Act 2023.</p>	<p>In line with provision of M S C S Amendment Act 2023.</p>

Bye-law No. पोटनियम क्र.	Existing Words सध्याचे शब्दांकन	Proposed Amendment प्रस्तावित सुधारणा	Text of Bye-law after amendment वाढीव/ सुधारणेनंतर पोटनियम	Reason कारण
No. 44 (2) (ii)	To elect Chairman and Vice Chairman of the Bank.	Addition- To elect the Chairman and Vice Chairman from amongst elected members of the Board in accordance with directions of authority. Provided that, certificate of elections shall be issued by Chief Executive Officer of the Bank after conclusion of Resolution of the Board.	To elect the Chairman and Vice Chairman from amongst elected members of the Board in accordance with directions of authority. Provided that, certificate of elections shall be issued by Chief Executive Officer of the Bank after conclusion of Resolution of the Board.	In line with provision of Section 49 2 ( a a ) of M S C S Amendment Act 2023.
No. 45	The Board of Directors may constitute an Executive Committee and other Committees / Sub-committees as may be considered necessary, provided that other committees or sub-committees other than the Executive Committee shall not exceed three. The Board may delegate any of its powers and functions mentioned in Bye-Law No.44 to an Executive Committee. The composition of other Committees / Sub-Committees, their functions, quorum, days of notice etc., shall be decided by the Board of Directors	The Board of Directors may constitute Executive Committee or other Committees or Sub-Committees of Directors consisting of suitable numbers and composition of Directors including the Chairman and/or Vice Chairman appointed by the Board of Directors for respective committee and the Chief Executive Officer and delegate to such sub-committees such powers as it may deem. The composition of committees/ sub-committees, their functions, quorum, days of notice etc. shall be decided by the Board of Directors.	The Board of Directors may constitute Executive Committee or other Committees or Sub-Committees of Directors consisting of suitable numbers and composition of Directors including the Chairman and/or Vice Chairman appointed by the Board of Directors for respective committee and the Chief Executive Officer and delegate to such sub-committees such powers as it may deem. The composition of committees/ sub-committees, their functions, quorum, days of notice etc. shall be decided by the Board of Directors.	In line with provision of Section 53 of M S C S Amendment Act 2023.
No. 50 (xix)	Powers and Functions of the Chief Executive Officer - To present the draft annual report and financial statements for the approval of the Board.	Add words - 'within 45 days of closure of financial year'	To present the draft annual report and financial statements for the approval of the Board within 45 days of closure of financial year.	In line with provision of Section 52 J of M S C S Amendment Act 2023.

Bye-law No. पोटनियम क्र.	Existing Words सध्याचे शब्दांकन	Proposed Amendment प्रस्तावित सुधारणा	Text of Bye-law after amendment वाढीव/ सुधारणेनंतर पोटनियम	Reason कारण
No. 56 (ii)	Credit one percent of its net profit to the Co-operative education fund maintained by the National Co-operative Union of India.	Substitute words - National Co-operative Union of India with Central Government.	Credit one percent of its net profit to the Co-operative education fund maintained by the Central Government.	In line with provision of Section 63 of M S C S Amendment Act 2023.
No. 76	New insertion	Cooperative Information Officer - Bank shall appoint a Co-operative Information Officer to provide the information related to the details of member's own transactions and records.	Cooperative Information Officer - Bank shall appoint a Co-operative Information Officer to provide the information related to the details of member's own transactions and records.	In line with provision of Section 106 of M S C S Amendment Act 2023

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# दि जळगाव पीपल्स कोऑपरेटीव बँक लि. जळगाव – शाखा संपर्क

## - जळगाव -

अ.क्र.	शाखा	शाखेचा पत्ता	फोन/ मोबाइल क्रमांक
01	मुख्य कार्यालय व मुख्य शाखा	152, पोलन पेठ, दाणा बाजार, जळगांव 425001.	(0257) 2227711 ते 16, फॅ.2227719, 9422209569.
02	एमआयडीसी	प्लॉट नं. ए-21 ते ए-27, अजिंठा रोड, एमआयडीसी, जळगांव 425003.	2272811 ते 13, 9422209606.
03	जिल्हा पेठ	रिंगरोड, शिक्षक वाडी, जळगांव 425001.	2240646, 8975753905.
04	विठ्ठल पेठ	सिटी सर्व्हे.नं.159/3अ, विठ्ठल पेठ, जळगांव 425001.	2227718, 9422209041.
05	गणेशवाडी	7, दीक्षितवाडी, तोल काटयासमोर, गणेशवाडी, जळगांव 425001.	2237714/18, 9422773521.
06	गणेश कॉलनी	बालाजी संकुल, युनिटी चेंबर समोर, गणेश कॉलनी, जळगांव 425001.	2252704, 9422773513.
07	लेवा बोर्डिंग	लेवा बोर्डिंग शॉपिंग कॉम्प्लेक्स, स्टेडीयम रोड, जळगांव 425001.	2240649.
08	एम.जे.कॉलेज	एम.जे.कॉलेज परिसर, जळगांव 425002.	2227703, 7798266118.
09	महाबळ	स.नं.468/1बी/3, महाबळ पोलीस चौकीजवळ, महाबळ कॉलनी, जळगांव 425001.	2261512, 9422209620.

अ.क्र.	शाखा	शाखेचा पत्ता	फोन/ मोबाइल क्रमांक
10	असोदा	मु. पो. असोदा, ता. व जि. जळगांव 425 101.	9422773523.
11	भादली	मु. पो. भादली, ता. व जि. जळगांव 425 102	(0257) 2465629.
12	कानळदा	मु. पो. कानळदा, ता. व जि. जळगांव 425 002.	(0257) 2467212.
13	नशिराबाद	मु. पो. नशिराबाद, ता. व जि. जळगांव 425 309.	(0257) 2356254, 7030717999.
14	भुसावळ	शॉप नं.1 ते 4, निसर्ग प्लाझा, पांडूरंग टॉकीज जवळ, जामनेर मार्ग, भुसावळ 425201.	(02582) 229988, 9168003030.
15	पाचोरा	शॉप क्रं.15, लक्ष्मी प्लाझा, भडगांव रोड, पाचोरा, जि.जळगांव 424201.	7757807558, 7499916592.
16	चोपडा	भारतरत्न डॉ.बाबासाहेब आंबेडकर पुतळ्याजवळ, चोपडा 425 107.	(02586) 222033/44, 9423187775.
17	अमळनेर	भुखंड नं.47/11, न्यु प्लॉट, शिवाजी उद्यान समोर, अमळनेर, ता.जि.जळगाव. 425 401.	(02587) 222082/83.
18	रावेर	सीटीएस नं.2259,2260,2260/1, भुखंड नं.12, दृष्टी हॉस्पिटल बिल्डिंग, रामबाग, स्टेशन रोड, रावेर 425 508.	(02584) 250082, 8975753907.
19	पारोळा	सिटी सर्व्हे नं. 2925, गुजराथी गल्ली, पारोळा, ता.जि.जळगाव 425 111.	(02597) 293101, 8007080081.

## - धुळे व नंदुरबार -

अ.क्र.	शाखा	शाखेचा पत्ता	फोन/ मोबाइल क्रमांक
20	धुळे	4773/क, गरूड बाग, धुळे 424 001.	(02562) 235487.
21	नंदुरबार	467, आकाश बिल्डिंग, तळमजला, पंडित दिनदयाल चौक, परदेशीपुरा, मेन रोड, अंधारे हॉस्पिटल जवळ, नंदुरबार 425 412.	(02564) 227712, 9168667331.

## - नाशिक -

अ.क्र.	शाखा	शाखेचा पत्ता	फोन/ मोबाइल क्रमांक
22	उंटवाडी रोड	शॉप नं. 30-33, मधुरा टॉवर, सेंट्रल मॉलच्या मागे, खेतवानी नगर, उंटवाडी रोड, नाशिक 422 008.	(0253)2370727/28, 8975753903.
23	नाशिक रोड	गायकवाड संकुल, ए-विंग, ग्राउंड फ्लोअर, गायकवाड माळा रोड, रेजिमेंटल प्लाझामागे, मुक्तीधाम मंदीराजवळ, देवळाली शिवार, नाशिक रोड, नाशिक. 422 101.	2463727/28, 9422216637.

**- छत्रपती संभाजीनगर (औरंगाबाद) -**

अ.क्र.	शाखा	शाखेचा पत्ता	फोन/ मोबाइल क्रमांक
24	कुशल नगर	प्लॉट नं.6, अन्नपुर्णा टॉवर, कुशल नगर, अदालत रोड, छत्रपती संभाजी नगर 431 001.	(0240)2346713 / 2344836, 9422773512.
25	हुडको	प्लॉट नं.4, एन-6/के, सर्व्हे नं.18/पी, ग्राउंड फ्लोअर, टीव्ही सेंटरजवळ, हुडको, पवन नगर, छत्रपती संभाजी नगर 431 001.	(0240) 2380144/244, 8390119998.

**- पुणे व कोल्हापूर -**

अ.क्र.	शाखा	शाखेचा पत्ता	फोन/ मोबाइल क्रमांक
26	पिंपरी	शॉप नं.1-5, अभिजित हाऊसिंग सोसायटी, प्लॉट नं. आरएम-103, जी-ब्लॉक, एमआयडीसी, शाहूनगर, चिंचवड, पुणे 411 019.	(020) 27491390/91, 9423991592.
27	हडपसर	शॉप नं. 6 व 7, भिमाशंकर भवन कोऑप.हाऊसिंग सोसा., स.नं.85/2ए/ एमपी-1, वैभव थिएटर जवळ, पुणे सोलापुर रोड, हडपसर, पुणे 411028	26812852/53.
28	पौड रोड	सिटीएस. 749, स.नं. 137/3ए व 3बी, प्लॉट नं.1, स्पेक्ट्रा शोरूम नं.2, प्रतीक नगर बस स्टॉप, मधुराज सोसायटी जवळ, पौड रोड, कोथरुड, पुणे 411 038.	25447893/95, 7588331475.
29	सांगवी	ऑकार हार्टस, सर्व्हे नं. 44, हिस्सा नं.4ए/1ए, विद्या नगर, पिंपळे-गुरव, नवी सांगवी, पुणे 411 032.	27250196/ 27254980, 9422773508.
30	आकुर्डी	शॉप नं.1, शिखा अपार्टमेंट, म्हाळसाकांत चौक, आकुर्डी, पुणे 411 044.	27651117/18, 9422209292.
31	सिंहगड रोड	शॉप नं. 1 ते 5, ग्राउंड फ्लोअर, चव्हाण मोहिते कॉम्प्लेक्स, सर्व्हे नं.12, हिस्सा नं.1, धायरी, सिंहगड रोड 411 041. जि.पुणे.	24393015/16, 9422209613.
32	कोल्हापूर	जी-01, अनंत टॉवर, सिटीएस नं.1115/के-1 व के-2, ई-वार्ड, पाच बंगलो, शहाजी लॉ कॉलेज रोड, शाहपुरी, कोल्हापूर 416 001.	(0231) 2522214.

**- मुंबई -**

अ.क्र.	शाखा	शाखेचा पत्ता	फोन/ मोबाइल क्रमांक
33	डोंबिवली	भडसावळे बंगलो, एफ वार्ड, म्युनिसिपल हाउस नं.96, सर्व्हे नं.33ए, जानकी रघुनाथ रेसीडेन्सी, आगरकर रोड, डोंबिवली (पु) 421201.	(0251) 2430166.
34	कल्याण	शॉप नं.8, ओम सुप्रिम, रामवाडी, जुना बैल बाजार, कल्याण (प.) 421301.	2306865, 9422209612.
35	पनवेल	शॉप नं. 3-7, प्लॉट नं.236, परमार हाउस, MTNL शेजारी, जुने पनवेल 410206.	(022)27453817,9552528515
36	वाशी	शॉप कम गोडाउन नं.एम-31, तळ व 1ला मजला, एपीएमसी मसाला मार्केट, फेज 2, प्लॉट नं.2, सेक्टर 19, वाशी (तुर्भे), जि.ठाणे, नवी मुंबई 400 703.	27882791/92, 9284001285.

**- विदर्भ -**

अ.क्र.	शाखा	शाखेचा पत्ता	फोन/ मोबाइल क्रमांक
37	मलकापूर	प्लॉट नं.11, वार्ड नं.13, मलकापूर, जि. बुलढाणा 443 101.	(07267) 227201/02, 9284001286.
38	बुलढाणा	प्लॉट नं.7, शिट नं.15 डी, कारंजा चौक, बुलढाणा 443 001.	(07262) 242810/11, 8390119998.
39	अमरावती	लढा मॉल, पहिला मजला, शॉप नं.39-42, प्लॉट नं.130/1, शिट नं.67 सी, वार्ड नं.46, म्युनिसिपल कॉर्पोरेशन समोर, राजकमल चौक, अमरावती 444 601.	(0721) 2569606/07, 9422776225.
40	अकोला	प्लॉट नं. 6, जवाहर नगर चौक, अकोला 444 001.	(0724) 2458092/ 2454600, 9422209597.
41	अकोट	अकोला रोड, अकोट-444 101.	(07258) 222910, 9422773519.
42	अंजनगांव सुर्जी	अंजनगांव सुर्जी शाखा- पहिला मजला, लाडोळे मार्केट, चावडी चौक, शनिवारा पेठ, अंजनगांव सुर्जी 444705, जि. अमरावती.	(07224) 242228.

**- बुरहानपुर (मध्य प्रदेश) -**

अ.क्र.	शाखा	शाखेचा पत्ता	फोन/ मोबाइल क्रमांक
43	बुरहानपुर	प्लॉट नं.44/1, 45, 46/1, 46/2, हाऊस नं.137, शाह बाजार, शास्त्री चौक, शानीमंदिराच्या समोर, बुरहानपुर (मध्य प्रदेश) 450 331.	(07325) 254218/20, 9284001284.

# Financial Highlights

(Amount in ₹ lakh)

No.	Particulars	2024 - 25	2023 - 24	2022 - 23	2021 - 22	2020-21
01	Share Capital	3938.04	3717.89	3184.76	2569.30	2385.49
02	No. of Shareholder	41945	32759	24916	22139	20442
03	Reserves	24271.99	22351.83	19719.41	15638.95	14851.13
04	Own Funds	28210.03	26069.72	22904.17	18208.25	17236.62
05	Cash & Bank Balance	48790.81	41270.86	32836.22	38580.52	33675.04
06	Deposits	197742.35	192918.15	173641.82	160578.71	160277.50
07	Advances	126032.21	121147.63	109999.17	86329.65	89941.78
08	CASA Deposit (Incl.Cr.Bal.)	75450.95	76584.70	71290.32	65058.39	60547.31
09	CASA %	38.16	39.70	41.06	40.51	37.78
10	Investment	44673.43	46532.35	49308.95	45268.99	45319.81
11	Working Capital	226942.83	220008.29	202635.99	179562.78	177915.12
12	C.D. Ratio %	63.74	62.80	63.35	53.76	56.12
13	I. D. Ratio %	22.59	24.12	28.40	28.19	28.28
14	Total Business	323774.56	314065.78	283640.99	246908.36	250219.28
15	Profit after Tax	1145.61	144.41	597.83	76.64	234.46
16	No. of Employees	410	379	357	364	365
17	No. of Branches	43	42	40	40	40
18	Business per Branch	7529.64	7477.76	7091.02	6172.71	6255.48
19	Business per Employee	789.69	828.67	794.51	678.32	685.53
20	Yield on Assets (Avg.) %	8.87	9.10	8.48	8.46	8.73
21	Cost of Fund (Avg.) %	4.35	4.40	3.63	3.63	4.27
22	Gross Margin (Avg.) %	4.52	4.69	4.85	4.83	4.66
23	Cost of Management %	1.64	1.62	1.40	1.45	1.84
24	Net Margin (Avg.) %	2.88	3.07	3.45	3.38	2.82
25	N.P.A. Gross amount	6077.01	5762.52	7980.64	7887.22	14575.88
26	N.P.A. Gross %	4.82	4.76	7.26%	9.14	16.21
27	N.P.A. Net Amount	2344.37	4402.37	5769.69	5132.33	12452.60
28	N.P.A. Net %	1.92	3.68	5.35%	6.14	14.18
29	Provision for N.P.A.	3732.64	1360.15	2210.95	2754.89	2123.28
30	CRAR %	15.17	13.29	13.27%	13.49	12.98
31	Dividend % (P.A) (*Subject to permission from Reserve Bank of India)	----	----	----	----	----

\* No permission from Reserve Bank of India for payment of dividend.

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