



जी एस महानगर को-ऑपरेटिव्ह बँक लिमिटेड (शेड्युल्ड बँक)

एक भक्कम व विश्वसनीय आधार



आंतरराष्ट्रीय सहकारी वर्ष

सहकारी संस्था एक वांगले
जग निर्माण करतात



५२

वा वार्षिक अहवाल
(२०२४-२०२५)



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आठवणी जी एस महानगर बँक परिवाराच्या



देशातील अग्रगण्य अशा अहमदनगर जिल्हा मध्यवर्ती सहकारी बँकेचे सन्माननीय अध्यक्ष व जीएस महानगर बँकेचे कर्तृत्ववान अध्यक्ष म्हणून ज्यांची इतिहासात नोंद झाली असे

स्व. मा. अँड. उदय गुलाबरावजी शेळके साहेब



आमचे स्फूर्तीस्थान

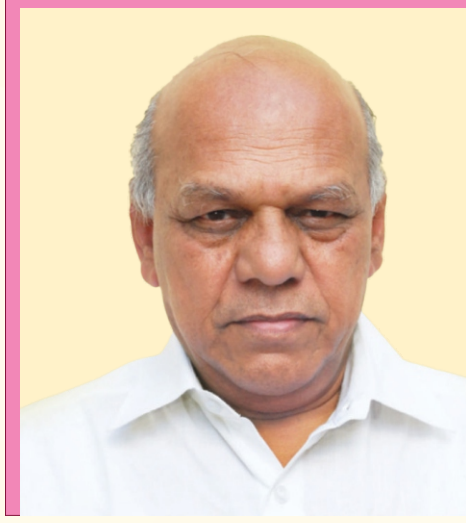


स्व. मा. सॉलिसिटर गुलाबरावजी शेळके साहेब

संस्थापक अध्यक्ष - जीएस महानगर को-ऑप. बँक लि.



संस्थापक-अध्यक्ष



स्व.मा.सॉलिसिटर गुलाबरावजी शेळके साहेब
(संस्थापक-अध्यक्ष)

विद्यमान संचालक मंडळ



श्रीमती गितांजली उदय शेळके
अध्यक्षा



श्री.भास्कर बाबाजी कवाड
उपाध्यक्ष



श्री.सतिश अनंत खणकर
संचालक



श्री.बबन भाऊ लंके
संचालक



श्री.रविंद्र दत्तात्रय बोले
संचालक



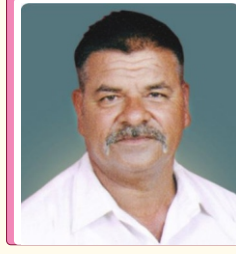
श्री.श्रीधर कोंडीराम कोठवळे
संचालक



विद्यमान संचालक मंडळ



श्री.संतोष भाऊराव रणदिवे
संचालक



श्री.विलास दगडू पालवे
संचालक



श्री.सचिन सिताराम आडसूळ
संचालक



श्री.गणेश सावकार गुंजाळ
संचालक



श्री.मंगेश नारायण खोसे
संचालक



सौ. कुंदा भास्कर खोसे
संचालिका



श्री.संतोष किसन पठरे
संचालक



श्री.शंकर पांडुरंग शिंदे
संचालक



श्री.पांडुरंग विष्णु शिंदे
संचालक



श्री.भिवाजी भागुजी थोरात
संचालक



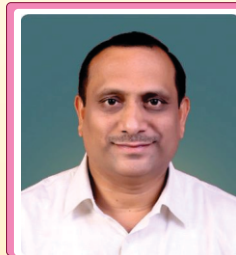
श्री.मंगलदास भाऊसाहेब थोरात
संचालक



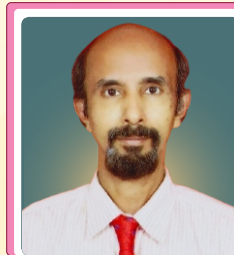
सौ. जया रामदास वाढवणे
संचालिका



श्री.अशोक एस. नवले
कार्यलक्षी संचालक



श्री.नितिन आर. खोड्डे
कार्यलक्षी संचालक



श्री. लक्ष्मीकांत एस. देसाई
प्रभारी कार्यकारी संचालक
(२०-०६-२०२५ पासून)



श्री. विकुलराव बी. पाटील
सरव्यवस्थापक
(०१-०५-२०२४ पासून)



संचालक मंडळ सन २०२४-२५
३१-०५-२०२५ पर्यंत

• श्रीमती सुमन गुलाबराव शेळके	अध्यक्षा
• श्री.भारकर बाबाजी कवाद	उपाध्यक्ष
• श्री.वसनजी धारजी देढीया	संचालक
• श्री.बन्सी चिमाजी बांगर	संचालक
• श्री.सुरेश होनाजी ढेमे	संचालक
• श्री.रामचंद्र राजाराम तिकोने	संचालक
• श्री.सतिश अनंत खणकर	संचालक
• श्री.बबन भाऊ लंके	संचालक
• श्री.विकास दामोदर उंद्रे	संचालक
• श्री.शिवाजी कोंडीबा कारखिले	संचालक
• श्री.भानुदास जनार्दन खोसे	तज्ञ संचालक
• श्री.श्रीधर कोंडीराम कोठवळे	संचालक
• श्री.रविंद्र दत्तात्रय ढेले	संचालक
• डॉ.सौ.गितांजली राजेश डेरे	संचालिका
• श्रीमती गितांजली उदय शेळके	संचालिका
• स्मिता गुलाबराव शेळके	संचालिका
• अॅड. श्री. केतन तुषार कोठवळे	तज्ञ संचालक
• श्री.नारायण शंकर कुन्हे	संचालक
• श्री.विलास दगडू पालवे	संचालक
• श्री.संतोष भाऊराव रणदिवे	संचालक
• श्री.अशोक एस. नवले	कार्यलक्षी संचालक
• श्री.नितिन आर. खोड्दे	कार्यलक्षी संचालक
• श्री.मंजूनाथा टी. कांचन	कार्यकारी संचालक (३१-०७-२०२४ पर्यंत)
• श्री.वासुदेव के. गुराम	कार्यकारी संचालक (०१-०८-२०२४ पासून)
• श्री.पुनितकुमार आर. शेटी	सरव्यवस्थापक (३०-०४-२०२४ पर्यंत)
• श्री.ज्ञानदेव एस्. मते	सरव्यवस्थापक (३१-०८-२०२४ पर्यंत)
• श्री. विठ्ठलराव बी. पाटील	सरव्यवस्थापक (०१-०५-२०२४ पासून)
• श्री. लक्ष्मीकांत एस्. देसाई	सरव्यवस्थापक (०१-०९-२०२४ पासून)



वार्षिक सर्वसाधारण सभेची सूचना

बँकेच्या सर्व सभासदांना कळविण्यात येते की, बँकेची ५२ वी वार्षिक सर्वसाधारण सभा गुरुवार दिनांक २१ ऑगस्ट २०२५ रोजी सकाळी १०.०० वाजता 'राष्ट्रीय मिल मजदुर संघ, महात्मा गांधी सभागृह, दुसरा मजला, मजदुर मंजील, ग.द.आंबेकर मार्ग, परेल-भोईवाडा, मुंबई -४०० ०१२' या ठिकाणी घेण्यात येईल. सदर सभेत खालील विषयांवर कामकाज पार पडेल.

-: विषय पत्रिका :-

१. दिनांक २४ ऑगस्ट, २०२४ रोजी झालेल्या ५१ व्या वार्षिक सर्वसाधारण सभेचे इतीवृत्त वाचून कायम करणे.
२. अ) मा.अध्यक्षांनी सादर केलेल्या सन २०२४-२५ सालचा वार्षिक अहवाल, दि. ३१ मार्च, २०२५ अखेरचे ताळेबंद व नफा- तोटा पत्रक, तसेच सन २०२४-२५ सालचे वैधानिक हिशोब तपासणी अहवाल यावर विचार करुन ते स्वीकृत करणे व सन २०२३-२४ च्या वैधानिक लेखा परीक्षण अहवालाचे बँकेने सादर केलेल्या दोष दुरुस्ती अहवालाची नोंद घेणे.
ब) संचालक मंडळाने शिफारस केल्याप्रमाणे अहवाल सालात झालेल्या नफ्याच्या वाटणीस व भागधारकांस द्यावयाचा लाभांशास मंजूरी देणे.
३. सन २०२५-२६ करिता वैधानिक लेखापरीक्षणासाठी बँकेच्या संचालक मंडळाने भारतीय रिझर्व्ह बँकेला मंजूरी करिता शिफारस केलेल्या सनदी लेखा परीक्षकांस रिझर्व्ह बँकेने दिलेल्या मंजूरीची नोंद घेणे आणि वैधानिक लेखा परीक्षकांची नेमणुक करणे व त्यांचा मेहनताना ठरविणे.
४. सन २०२५-२६ सालाकरिता बँकेने तयार केलेले अंदाजपत्रक तसेच पुढील वर्षात करण्यात येणाऱ्या कामकाजाचा आढावा घेणे.
५. महाराष्ट्र शासनाच्या नागरी सहकारी बँकासाठी एकरकमी कर्ज परतफेड योजना -२०२४ शासन निर्णय क्रं.युआरबी -१८०७ /प्र.क्र.४५९ (ब)/७- स दिनांक ०४/०७/२०२४ अंतर्गत तडजोड केलेल्या थकीत कर्जखात्यांची माहिती देणे व संचालक मंडळाने घेतलेल्या निर्णयाची नोंद घेणे.
६. भारतीय रिझर्व्ह बँकेच्या परिपत्रक क्रं.DOR.STR.REC.२०/२१.०४.०४८/२०२३-२४ दि. ०८.०६.२०२३ नुसार संचालक मंडळाने स्विकृत केलेल्या सामोपचार तडजोड योजने अंतर्गत वसुल झालेले कर्ज प्रकरणांची नोंद घेणे.
७. बँकेच्या ५२व्या वार्षिक सर्वसाधारण सभेस गैरहजर असलेल्या सभासदांच्या अनुपस्थितीस मान्यता देणे.
८. मा. अध्यक्षांच्या परवानगीने येणाऱ्या इतर विषयांवर चर्चा करणे.

श्री. लक्ष्मीकांत देसाई

प्रभारी कार्यकारी संचालक

(संचालक मंडळाच्या आदेशावरून)

दिनांक -२५/०६/२०२५

ठिकाण- मुंबई.

विशेष सूचना:-

गणसंख्येअभावी सभा तहकूब झाल्यास, ती सभा त्याच ठिकाणी, त्याच दिवशी अर्ध्या तासानंतर म्हणजे सकाळी १०.३० वाजता सुरु होईल व त्या सभेस गणसंख्या पूर्ण होण्याची आवश्यकता राहणार नाही.



महत्वाच्या सूचना

- वार्षिक सर्वसाधारण सभेचे कामकाज सुलभ होण्याच्या दृष्टीने सभासदांना हव्या असलेल्या माहिती बाबत त्यांनी सभेपूर्वी सात दिवस अगोदर आपल्या सुचना लेखी किंवा agm52@mahanagarbank.com या ई-मेल आयडीवर पाठवाव्यात आणि सभेच्या वेळी संबंधीत विषयावरील चर्चा चालू असताना त्याबाबत विचारणा करावी. आयत्यावेळी विचारलेली माहिती देणे शक्य होणार नाही.
- जे सभासद ३१ मार्च २०२५ रोजी सभासद पटावर असतील त्यांना दिनांक ३१/०३/२०२५ रोजी धारण केलेल्या भागावर सरळ व्याज दराने, तसेच दिनांक १/०४/२०२४ ते ३१/०३/२०२५ या काळात त्यांनी घेतलेल्या भाग रकमेवर गुणक पद्धतीने लाभांश रक्कम मंजुरी नंतर त्याच्या खात्यावर जमा करण्यात येईल. थकबाकीदार असलेल्या सभासदांचा व त्यांच्या जामिनदाराचा लाभांश संबंधीत कर्जखात्यात जमा केला जाईल.
- सभासदांनी आपले नवीन राहण्याचे पत्ते बदलण्याबाबत, आपल्या खात्यावरील वारस नोंद / बदल किंवा आपले खाते निष्क्रिय (Inoperative) होऊ नये म्हणून जवळच्या शाखेत अर्जाद्वारे नवीन केवायसी कागदपत्रे सादर करून आपले खाते अदयावत (operative) ठेवणे व त्यावरील दैनंदिन व्यवहारांची माहिती एसएमएस बँकींग द्वारे प्राप्त करून घेणे अत्यंत महत्वाचे आहे.
- ज्या सभासदांनी आपले भाग दाखले नेलेले नसतील त्यांनी ते संबंधीत शाखेतून त्वरीत घ्यावेत.
- सभासदांच्या खात्यावरील केवायसी:-** केवायसी करिता सभासदांनी राहण्याचे नवीन पत्ते, Email address, मोबाईल क्रमांक, पासपोर्ट साईज फोटो, आधार व पॅन कार्ड बँकेच्या दप्तरी दाखल करणे आवश्यक आहे. तसेच भारतीय रिजर्व बँकेच्या मार्गदर्शक तत्वानुसार प्रत्येक दोन / आठ व दहा वर्षांनी आपल्या खात्याची केवायसी पुन्हा अदयावत करणे बंधनकारक आहे
KYC of Account :- It is Important to submit Re-KYC documents at periodic interval to avoid any restriction being placed in the account as per RBI guidelines.
- Cyber Security संदर्भात - सभासद / खातेदारांच्या डिजिटल व्यवहारांबाबत :-** Digital Transaction बाबत सभासदांनी योग्य ती दक्षता घेवून आपला OTP व पासवर्ड इतर कोणत्याही व्यक्तीस देवू नये. कोणत्याही ऑनलाईन पद्धतीने आपल्या खात्याबाबत माहिती देणे धोक्याचे आहे. बँकेकडून आपल्या व्यवहारा संदर्भात आलेली सुचना पाहून खात्री करण्यात यावी.
- क्रियाशील सभासद पात्रता:-** कमीत कमी भागभांडवल रु. १,५००/- व ठेव रु. ७,०००/- किंवा रु. १.०० लाख रकमेपर्यंतचे कर्ज व्यवहार अशी असून सदर अट पूर्ण करणारे सभासद क्रियाशील सभासद म्हणून पात्र राहतील.
- बँकेच्या विविध सेवांबाबत आकारण्यात येणारे Minimum Balance Charges व इतर चार्जेसचे माहितीपत्रक सर्व शाखांमध्ये उपलब्ध आहे. तसेच बँकेच्या <https://mahanagarbank.net> या संकेतस्थळावर उपलब्ध आहे
- खातेदार जागरूकता (Customer Awareness):-** आपली बँक खातेदारांच्या तक्रारीची निवारण करण्यास सर्तक असून, शाखापातळीवर खातेदारांच्या तक्रारीचे निवारण न झाल्यास सदर तक्रार vigilance@mahanagarbank.com या ईमेलवर पाठवा.
- धनादेश पॉझीटीव्ह पे पध्दत (CPPS):-** भारतीय रिझर्व्ह बँकेच्या मार्गदर्शक सूचनेनुसार खातेदारांनी आपल्या खात्यातून रु. ५.०० लाख व त्यापेक्षा जास्त रकमेचा धनादेश दिल्यास मोबाईल ॲपद्वारे किंवा प्रत्यक्ष पूर्वसूचना बँकेच्या शाखेत देणे आवश्यक आहे.
- सन २०२४/२०२५ सालचा वार्षिक अहवाल बँकेची वेबसाईट <https://mahanagarbank.net> वर उपलब्ध असून प्रत्यक्ष अहवाल पाहिजे असल्यास सभासदांनी आपली ओळख पटवून जवळच्या शाखेतून घेऊन जावे.

गुणगौरव कार्यक्रम

बँकेच्या सर्व सभासदांना कळविण्यात येते की, दर वर्षाप्रमाणे या वर्षीही वार्षिक सर्वसाधारण सभेच्या वेळी मा. अध्यक्षांच्या हस्ते इयत्ता १०वी व १२वी च्या माहे फेब्रुवारी/मार्च २०२५ मध्ये झालेल्या परीक्षेमध्ये किमान ८० टक्के व त्यापेक्षा जास्त गुण मिळविलेल्या सभासदांच्या मुलांचा/मुलींचा सत्कार करून बक्षिस वाटप करण्यात येणार आहे. तरी सभासद पालकांना अशी विनंती करण्यात येत आहे, की त्यांनी आपल्या ज्या मुला/मुलींना इयत्ता १०वी किंवा १२वी मध्ये किमान ८० टक्के किंवा त्यापेक्षा जास्त गुण मिळालेले असतील तर त्यांची नावे तसेच बँकेचे सभासद अथवा त्यांची मुले UPSC/MPSC/CA/CS परीक्षेमध्ये उत्तीर्ण झालेली असतील तर त्यांचीही नावे यादीत समाविष्ट करण्यासाठी अर्ज, सभासद क्रमांक व गुणपत्रकेची साक्षांकित केलेली छायांकित प्रत (certified xerox copy) बँकेच्या प्रशासकीय कार्यालयात परस्पर अथवा नजीकच्या शाखेमार्फत दिनांक १९ ऑगस्ट २०२५ पर्यंत सादर करावी. ५२ व्या वार्षिक सभेत बँकेतर्फे त्यांचा विशेष सत्कार करण्यात येणार आहे.

५२ वा वार्षिक अहवाल, सन २०२४-२५

सन्माननीय सभासद बंधू, भगिनीनो,

बँकेच्या दि. ३१ मार्च, २०२५ अखेर पूर्ण झालेल्या आर्थिक वर्षाचा ५२ वा वार्षिक अहवाल, ताळेबंद पत्रक व नफा-तोटा पत्रक आपणासमोर सादर करताना मला आनंद होत आहे.

आर्थिक वर्ष २०२४-२५ चा एकंदरीत आढावा घेतला असता आपणांस ज्ञात आहे की, गेल्या तीन वर्षापासून जागतिक परिस्थितीतील बदलांमुळे याही अहवाल वर्षात देखील काही प्रमाणात मंदी असल्याने, सर्वच व्यवसाय व उद्योगधंद्याची वाढ अपेक्षेप्रमाणे झालेली नाही. तसेच सरकारी बँका, खाजगी बँका व स्मॉल फायनान्स बँका यांची रिटेल बँकींग मध्ये असलेली तीव्र स्पर्धा असताना देखील आपल्या बँकेने इतर नागरी सहकारी बँकांच्या तुलनेत सन २०२४-२५ मध्ये आर्थिक दृष्ट्या सर्वांगीण अशी प्रगती साधलेली आहे. आपल्या बँकेचा एकूण व्यवसाय रु. ४६०१.९३ कोटी इतका झालेला आहे. दरवर्षाप्रमाणे या वर्षीही बँकेने सहकारी बँकांसमोर असलेल्या अडचणी व तीव्र स्वरूपाच्या स्पर्धेत कामकाज करून आपल्या प्रगतीची वाटचाल ठरवून दिलेल्या उद्दिष्टांनुसार चालू ठेवलेली आहे. पुढील आकडेवारीवरून बँकेने केलेल्या प्रगतीची कल्पना आपणांस स्पष्ट दिसून येईल. याशिवाय अहवाल वर्षामध्ये बँकेने केलेल्या कामगिरीचा व प्रगतीचा खालील प्रमाणे उल्लेख मी करू इच्छिते.

अ. क्र.	तपशील	मागील वर्षाअखेरची रक्कम (रु.कोटीत)	अहवाल वर्षाअखेरची रक्कम (रु.कोटीत)
१	भाग भांडवल	६८.३१	६६.१३
२	राखीव व इतर निधी	४३७.१३	४३७.७४
३	ठेवी	२,८८४.७४	३,०२२.४८
४	कर्जे	१,५७३.५५	१,५७९.४५
५	गुंतवणुक	१,४९४.६४	१,५७६.४५
६	खेळते भांडवल	३,६२०.९२	३,७४१.३५
७	निव्वळ नफा	३६.२०	१६.२४

याशिवाय अहवाल वर्षामध्ये बँकेने केलेल्या सर्वांगीण प्रगतीचा खालीलप्रमाणे उल्लेख मी करू इच्छिते.

सभासद संख्या - ८२४८७

गतवर्षी म्हणजेच दिनांक ३१/०३/२०२४ अखेर बँकेची एकूण सभासद संख्या ८०४१० इतकी होती. अहवाल वर्षात ४१७६ नवीन सभासद झालेले असून वर्षाअखेर २०९९ इतके सभासद निवृत्त झालेले आहेत. वर्षाअखेर पटावर असलेल्या सभासदांची एकूण संख्या ८२४८७ इतकी झाली आहे.

भाग भांडवल - रुपये ६६.१३ कोटी

गतवर्षाअखेर बँकेचे एकूण भागभांडवल रु. ६८.३१ कोटी इतके होते. अहवाल वर्षात त्यात रु. २.१८ कोटीने घट झालेली आहे. अहवाल वर्षाअखेर एकूण भरणा झालेले भाग भांडवल रु. ६६.१३ कोटी इतके झालेले आहे. गतवर्षीच्या तुलनेत भाग भांडवलामध्ये शेकडा ३.१९% ने घट झालेली आहे. सदर घट होण्याचे कारण म्हणजे, भारतीय रिझर्व्ह बँकेच्या मार्गदर्शक तत्वानुसार ज्या नागरी सहकारी बँकेचे भांडवल पर्याप्तता प्रमाण (CRAR) हे १२% पेक्षा जास्त असल्यास, अशा नागरी सहकारी बँकांच्या सभासदांना देण्यात येणाऱ्या कर्जाच्या प्रमाणात भाग भांडवल रकमेची टक्केवारी / रक्कम ठरविण्याचा अधिकार संबंधीत नागरी सहकारी बँकेच्या व्यवस्थापनास दिलेला आहे. आपल्या बँकेचे गतवर्षाचे भांडवल पर्याप्तता प्रमाण (CRAR), माहे मार्च-२०२४ अखेर १७.४३% इतके असल्याने वैयक्तिक सुरक्षित कर्जदार यांना फक्त रु. १,०००/- व घरकर्ज दारांना जास्तीत जास्त रु. १०,०००/- इतके भाग भांडवल घेण्याचे ठरविण्यात आले आहे की, जेणे करून छोट्या रकमांच्या कर्जदारांमध्ये वाढ होऊन अग्रक्रम घटकाच्या कर्जाचे उद्दीष्ट साध्य होऊन बँकेच्या नफा शक्तीत वाढ होईल व नफा शक्तीत वाढ झाल्यामुळे बँकेच्या स्वनिधीत आपोआप वाढ होईल. तसेच बँकेच्या पोटनियमात पान क्र. १२ मध्ये मुद्दा क्र. २२ प्रमाणे सभासदत्वास एक वर्ष पूर्ण झाल्यानंतर सभासद बँकेच्या सभासदत्वाचा राजीनामा देवू शकतो. तसेच बँकेने महाराष्ट्र राज्य सहकार खाते यांच्या परिपत्रकाप्रमाणे एकरकमी कर्ज परतफेड योजनेचा (OTS) अवलंब केल्यामुळे, एकरकमी कर्ज परतफेड योजनेच्या (OTS) अंतर्गत भाग भांडवल वजा करता कर्ज खाते बंद होत असेल तर, सदरचे भाग भांडवल वर्ग केले जात आहे. त्यामुळे भाग भांडवल रकमेत घट झालेली आहे.



राखीव व इतर निधी - रुपये ४३७.७४ कोटी

बँकेकडे गतवर्षाअखेर एकूण रुपये ४३७.९३ कोटी इतके राखीव व इतर निधी होते. त्यामध्ये रु.००.६९ कोटी इतक्या रकमेची भर पडून अहवाल वर्षाअखेर एकूण रु.४३७.७४ कोटी इतके राखीव व इतर निधी झालेले आहेत. गतवर्षाच्या तुलनेत राखीव व इतर निधीमध्ये ०.९४% ने वाढ झालेली आहे.

ठेवी - रुपये ३०२२.४८ कोटी

बँकेकडे गतवर्षाअखेर एकूण रु.२८८४.७४ कोटी इतक्या ठेवी होत्या. त्यामध्ये रु.९३७.७४ कोटी इतक्या रकमेच्या ठेवींची वाढ होऊन अहवाल वर्षाअखेर बँकेच्या एकूण ठेवी रु.३०२२.४८ कोटी इतक्या झालेल्या आहेत. तसेच गतवर्षी ठेवीवरील व्याजाचा सरासरी दर (Average Cost of Deposit) ४.७९% इतका होता. तो चालू आर्थिक वर्षात ५.३५% इतका राखलेला आहे. गतवर्षाच्या तुलनेत चालू आर्थिक वर्षामध्ये ठेवीवरील व्याजाच्या सरासरी दर (Average Cost of Deposit) मध्ये ९९.७०% ने वाढ झालेली आहे. तर ठेवीमध्ये ४.७७% ने वाढ झालेली आहे.

कर्ज व्यवहार - रुपये ९५७९.४५ कोटी

गतवर्षाअखेर बँकेने सभासदांस विविध प्रकारच्या कर्ज योजनांद्वारे एकूण कर्ज वाटप रु.९५७३.५५ कोटी इतके केलेले होते. त्यामध्ये अहवाल वर्षात रु.५.९० कोटी इतक्या रकमेने वाढ होऊन अहवाल वर्षा अखेर एकूण कर्ज वाटप रु.९५७९.४५ कोटी इतके झालेले आहे. कर्जामध्ये गतवर्षाच्या तुलनेत ०.३७% ने वाढ झालेली आहे.

विविध प्रकारच्या कर्ज वितरणामध्ये वाढ होण्यासाठी बँकेने दि.०९/११/२०२३ पासून कर्जदारांच्या व्यवसाय व उद्योगधंद्याच्या खात्यांचे पतमापन (Credit Rating) करून पतमापनाच्या निकषाप्रमाणे सदर कर्जदारांच्या पतप्रमाणाच्या शर्तीनुसार त्यांना कमीत कमी ९.००% इतका व्याजदर लागू केलेला आहे. तसेच दि.०९.०७.२०२३ पासून “गृहलक्ष्मी घर कर्ज योजना” राबविण्यात येत आहे व त्यास उत्तम प्रतिसाद मिळत आहे. तसेच भारतीय रिझर्व्ह बँकेच्या परिपत्रकानुसार आपल्या बँकेस गृह कर्जाची कमाल मर्यादा रु. १.४० वरून रु. २.०० कोटीपर्यंत वाढविण्यात आली आहे. तसेच मुंबई स्टॉक एक्सचेंज नामांकीत कंपनी व बँकेकडून मान्यता दिलेल्या नोकरदाराचे वैयक्तिक कर्ज हप्ता कपातीचे हमीपत्र दिलेल्या सदर कर्जास अती अल्प व्याजदर ९९% इतका लागू करण्यात आलेला आहे. त्यामुळे पुढील आर्थिक वर्षामध्ये सदर कर्जामध्ये भरघोस वाढ होऊन नफा वाढ होणे अपेक्षित आहे.

गुंतवणूक - रुपये ९५७६.४५ कोटी

गतवर्षा अखेर बँकेची एकूण गुंतवणूक रु.९४९४.६४ कोटी इतकी होती.त्यामध्ये अहवाल वर्षात रु.८९.८९ कोटी इतक्या रकमेने वाढ झालेली असून अहवाल वर्षाअखेर एकूण गुंतवणूक रु.९५७६.४५ कोटी इतकी झालेली आहे. गतवर्षाच्या तुलनेत गुंतवणूकीमध्ये ५.४७% ने वाढ झालेली आहे. गुंतवणुकीवर गतवर्षी सरासरी उत्पन्न ६.८५% इतके मिळालेले होते. अहवाल वर्षात गुंतवणुकीवर सरासरी उत्पन्न ७.२६% इतके मिळालेले आहे.

खेळते भांडवल - रुपये ३७४९.३५ कोटी

गतवर्षाअखेर बँकेचे एकूण खेळते भांडवल रु.३६२०.९२ कोटी इतके होते. त्यामध्ये अहवाल वर्षात रु.९२०.४३ कोटी इतक्या रकमेने वाढ होऊन वर्षाअखेर बँकेचे एकूण खेळते भांडवल रु.३७४९.३५ कोटी इतके झालेले आहे. गतवर्षाच्या तुलनेत खेळत्या भांडवला मध्ये ३.३३% ने वाढ झालेली आहे. त्याचे कारण की, कर्ज वाढीच्या तुलनेत अहवाल वर्षात ठेवीमध्ये वाढ झाल्यामुळे खेळत्या भांडवलामध्ये वाढ झालेली आहे.

सेवक वर्ग खर्च - रुपये ५५.४६ कोटी

मागील वर्षी पगार, भत्ते व सानुग्रह अनुदान यावर रु.५३.२९ कोटी इतका खर्च झालेला होता. अहवाल वर्षात सेवक वर्गावर एकूण खर्च रु.५५.४६ कोटी इतका झालेला आहे.गतवर्षाच्या तुलनेत सेवकवर्ग खर्चामध्ये ४.०७% ने वाढ झालेली आहे. सदर वाढ होण्याचे कारण म्हणजे महागाई भत्यामधील वाढ झाल्यामुळे सेवक वर्ग खर्चामध्ये वाढ झालेली आहे.

निव्वळ नफा - रुपये १६.२४ कोटी

गतवर्षाअखेर ढोबळ नफा रु.४३.६३ कोटी इतका झालेला होता. त्यामधून तरतुदी रु.१३.६३ कोटी वजा केल्यास रु.३०.०० कोटी इतका निव्वळ नफा होता. चालू वर्षी ढोबळ नफा रु.२३.१४ कोटी मधुन आवश्यक तरतुदींची रक्कम रु.६.९२ कोटी वजा करता बँकने सुवर्ण महोत्सवी वर्षा निमित्त आर्थिक वर्षामध्ये सभासदांना ५% लाभांश व बँक कर्मचारी यांना एक महिन्याचे वेतन बक्षीस म्हणून वाटप केल्याने सदर खर्च सुवर्ण महोत्सवी निधी रक्कमे मधील वापर केल्याने बँकेचा निव्वळ नफा रु.१६.२४ कोटी शिल्लक राहतो. गतवर्षाच्या तुलनेत निव्वळ नफ्यात ४५.८७% म्हणजे रु.१३.७६ कोटीने घट झालेली आहे. चालू आर्थिक वर्षामध्ये मुदत ठेवींवर वाढीव व्याजदर देऊ केल्याने तसेच कर्ज व्यवसायामध्ये अपेक्षित वाढ न झाल्याने नफ्यात घट झालेली दिसून येत आहे.

नफा विभागणी :-

चालू वर्षाचा निव्वळ नफा रु.१६,२२,५६,६६२.८१ मध्ये सुवर्ण जयंती महोत्सव निधी मधील रु.१,३९,३८१.०० इतकी रक्कम खर्च म्हणून Draw Down Reserve केल्यामुळे वाटपासाठी निव्वळ नफा रु.१६,२३,९६,०४३.८१ इतका शिल्लक राहतो. बँकेस झालेल्या निव्वळ नफ्याची AS-4 नुसार केलेल्या विभागणीच्या नोंदीस कार्यान्तर मंजूरी द्यावी. तसेच महाराष्ट्र राज्य अध्यादेश क्र.१८ (२०२०) दिनांक ०२/११/२०२० नुसार संचालक मंडळास दिलेल्या अधिकारानुसार बँकेस सन २०२४-२५ साली झालेल्या निव्वळ नफ्याच्या खालील प्रमाणे विभागणीस मंजूरी देण्यासाठी सादर करण्यांत आलेली आहे.

अं. नं.	निधीचा तपशील	एकुण रक्कम (रुपये)
१	राखीव निधी २५ % प्रमाणे	४,०५,६५,०००.००
२	अनपेक्षित नुकसान राखीव निधी	१,६२,२६,०००.००
३	इमारत निधी	२,७४,३५,९२९.९२
४	तंत्रज्ञान विकास निधी	५०,००,०००.००
५	विशेष राखीव निधी U/S.36(i)(viii)	६२,३८,११३.८९
६	विकास निधी	५,००,०००.००
७	सभासद कल्याण निधी	३,००,०००.००
८	शिल्लक रक्कम पुढील वर्षासाठी वर्ग (*)	६,६९,३९,०००.००
	एकुण रुपये	१६,२३,९६,०४३.८१

(*)लाभांश :-

आपली बँक लाभांश वाटप करताना भागधारकांचे हित साधण्याबरोबर बँकेचे भांडवल वाढविण्याचा आलेख समप्रमाणात ठेवला असून गेले अनेक वर्ष भागधारकांना १०% लाभांश वाटपाचे धोरण राबवित आहे. बँकेची आर्थिक प्रगती व लाभांश वाटपाचे धोरण या आधारे चालू वर्षी सभासदांना १०% इतका लाभांश देण्याची शिफारस संचालक मंडळ करित आहे.

ठेवी विमा संरक्षण:-

बँकेच्या ठेवीदारांच्या रुपये ५.०० लाख पर्यंतच्या ठेवींना, 'ठेवी विमा व पत हमी महामंडळ (DICGC)' कायद्यानुसार विम्याचे संरक्षण असून त्यासाठीच्या विमा हप्त्याची रक्कम बँक नियमित भरणा करित आहे. बँकेने सप्टेंबर-२०२५ पर्यंत विमा हप्त्याची रक्कम ठेवी विमा व पत हमी महामंडळ (DICGC) यांना सदर कायद्यानुसार भरणा केलेली आहे. ठेवी विमा व पत हमी महामंडळ (DICGC) च्या नविन नियमानुसार प्रत्येक खातेदाराच्या ठेवीस रु.५.०० लाखाचे विमा संरक्षण आहे.



उत्पादन क्षमता नसलेली मालमत्ता (एन.पी.ए.) :-

मागील वर्षी बँकेची एकूण अनुत्पादक कर्जे रु.१७०.८६ कोटी इतकी होती. बँकेच्या एकूण कर्जाशी ढोबळ एनपीए चे प्रमाण १०.८६% इतके होते तर निव्वळ एनपीएचे प्रमाण ०.००% इतके होते. अहवाल वर्षात बँकेची एकूण अनुत्पादक कर्जे रक्कम रु.१०.०८ कोटीने कमी होऊन रु.१६०.७८ कोटी इतकी झालेली आहेत. बँकेच्या एकूण कर्जाशी ढोबळ एनपीए चे प्रमाण १०.१८% इतके असून निव्वळ एनपीएचे प्रमाण ०.००% इतके झालेले आहे. देशामध्ये आर्थिक व्यवस्थेतील मंदी कायम असूनही नागरी सहकारी बँकांमध्ये मंदीचे सावट असूनही, या परिस्थितीत देखील आपल्या बँकेने चांगल्या प्रकारची वसूली केलेली आहे व एनपीए चे प्रमाण हे शुन्य टक्के राखण्यात यश मिळविलेले आहे.

भांडवल पर्याप्तता प्रमाण (CRAR):-

भारतीय रिझर्व बँकेने नागरी सहकारी बँकांसाठी भांडवल पर्याप्ततेचे प्रमाण ९% इतके निश्चित केलेले आहे. परंतु भारतीय रिझर्व बँकेच्या भांडवल पर्याप्ततेच्या सुधारीत धोरणानुसार नागरी सहकारी बँकेचे एकूण चार स्तर केलेले असून आपली बँक स्तर-३ मध्ये येत आहे. स्तर-३ मध्ये रु.१००० कोटी ते रु.१०००० कोटी पर्यंत ठेवी असलेल्या बँका येत आहेत. सध्या स्तर-२ ते स्तर-४ असलेल्या नागरी सहकारी बँकांसाठी भांडवल पर्याप्ततेचे प्रमाण ३१ मार्च २०२४ पासून किमान १०% इतके, ३१ मार्च २०२५ अखेर किमान ११% इतके, ३१ मार्च २०२६ अखेर किमान १२% इतके निश्चित केलेले आहे. तसेच आर्थिक दृष्ट्या सक्षम व उत्कृष्ट व्यवस्थापन बँकांसाठी १२% इतके प्रमाण निश्चित केलेले आहे. या अहवाल वर्षाअखेर आपल्या बँकेचे भांडवल पर्याप्ततेचे प्रमाण १९.१७% इतके झालेले आहे.

निव्वळ मूल्य (Net Worth):-

गतवर्षी आपल्या बँकेचे निव्वळ मूल्य रु.२२९.२२ कोटी इतके होते. चालू वर्षा अखेर निव्वळ मूल्य रु.२५६.६४ कोटी झालेले आहे. त्यामध्ये रु.२७.४२ कोटीने वाढ होऊन सदर वाढीचे प्रमाण ११.९६% इतके येत आहे. भारतीय रिझर्व बँकेच्या निव्वळ मूल्य व भांडवल पर्याप्ततेच्या सुधारीत धोरणानुसार इतर निधी वगळून फक्त, मुक्त राखीव निधी निव्वळ मूल्य हिशोबा करीता ग्राह्य धरण्यात आलेले आहेत.

शाखा स्थलांतर:-

आपल्या बँकेच्या एकूण ४ शाखांचे स्थलांतर नवीन प्रशस्त व वातानुकूलित जागेमध्ये पुढील ठिकाणी करण्यात आलेले आहे.

- १) भिवंडी शाखेचे स्थलांतर दि.१०.१०.२०२४ रोजी, शॉप क्र.०१ व ०२ सीटीएस नं.४३४ सेंट्रल प्लाझा इमारत, कल्याण नाका रोड, टोरंट पावर ऑफीस जवळ, कनेरी, भिवंडी ४२१३०२.
- २) कोपरखैरणे शाखेचे स्थलांतर दि.०७.०२.२०२५ रोजी, शॉप नं.०५ व ०६ साई कुटीर, तळमजला प्लॉट नं.२७ सेक्टर नं.०९, कोपरखैरणे नवी मुंबई ४००७०९
- ३) खांदा कॉलनी शाखेचे स्थलांतर दि.२३.०२.२०२५ रोजी तुळशी हार्मोनी सोसायटी लि. प्लॉट नं.२६, २७ सेक्टर नं.०१ खांदा कॉलनी / नवीन पनवेल (प) नवीन मुंबई ४१०२०६.
- ४) मागाठाणे शाखेचे स्थलांतर दि.२८.०४.२०२५ रोजी तळमजल्यावरील शॉप, किटकॅट को-ऑप हौसिंग सोसायटी प्लॉट नं.४१/एफ, सीटीएस क्रं.१७५/१ ते ४ कस्तुरबा कॉस रोड नं.१ बोरीवली (पुर्व) मुंबई ४०० ०६७

नवीन शाखा शुभारंभ:-

आपल्या बँकेच्या एकूण ३ नवीन शाखांचे शुभारंभ प्रशस्त व वातानुकूलित जागेमध्ये पुढील ठिकाणी करण्यात आलेले आहे.

- १) मलकापुर शाखा दि. २७.०३.२०२५ रोजी, गट क्रं. २७७/३/१ गगनगिरी हार्टस, शिवराज ढाबा जवळ, सुयश मेडीकल शेजारी, मलकापुर, ता. कराड, जि. सातारा पिन-४१५५३९
- २) फुरसुंगी शाखा दि. २७.०३.२०२५ रोजी, सर्वे नं. १७३ शेवाळे हार्टस, पुणे सासवड रोड, पुणे महानगर पालिका वाहन तळ डेपो, समोर भेकराई नगर, फुरसुंगी, पुणे - ४१२३०८
- ३) सुपा शाखा दि. २७.०३.२०२५ रोजी, सर्वे नं. १७२४/१२, १३, १६, १८, २०, २१, तळमजला शॉप क्रं. १०३, १०४, ११०, ११४, ११८, ११९ सुपा हार्टस शेजारी, हंगा रोड, बाजारतळ, मु.पो. सुपा, ता. पारनेर, जि. अहमदनगर - ४१४३०१

सहकारी संस्थांच्या नफ्यावर कर आकारणी:-

केंद्र सरकारने आर्थिक वर्ष २००६-०७ पासून सहकारी संस्थांच्या नफ्यावर करआकारणी चालू केलेली आहे. आपल्या बँकेने चालू आर्थिक वर्ष २०२४-२५ सालासाठी रु.५६१.३१ लाख इतकी कर रक्कम तरतूद केली असून त्याचा भरणा अग्रीम कर म्हणून सरकारी तिजोरीमध्ये जमा केलेला आहे.

व्यवस्थापन मंडळ (Board of Management) :-

भारतीय रिझर्व्ह बँकेचे परिपत्रक क्र. RBI/२०१९-२०/१२८ DoR(UCB).BPD.cir.No. ८/१२०५.००२/२०१९-२० दि.३१/१२/२०१९ नुसार र.१००/- कोटीपेक्षा जास्त ठेवी असणाऱ्या नागरी सहकारी बँकाना व्यवस्थापन मंडळ (Board of Management) ची स्थापना करणे आवश्यक आहे. त्या अनुषंगाने बँकेच्या सुधारीत उपविधी क्र. ३९(२) नुसार बँकेच्या व्यवस्थापन मंडळामध्ये खालील व्यक्ती/सदस्यांची नियुक्ती केलेली असून सदर व्यवस्थापन मंडळ दिनांक ०५/०७/२०२१ पासून बँकेत कार्यरत आहे.

अ.नं.	नाव	विशेष ज्ञान व प्रत्यक्ष व्यवहारिक अनुभव असलेले क्षेत्र	शैक्षणिक पात्रता
१	श्री. योगेश पांडुरंग पाटील	हिशेबनिसाचा व्यवसाय (Chartered Accountant)	सीए
२	श्री. चिराम अमृतलाल पटेल	माहिती तंत्रज्ञान (Information Technology)	बीई कॉम्प्युटर, MS (Mis)
३	श्री. एकनाथ विठ्ठलराव काळे	बँकिंग (Ex.MD of GS Mahanagar Co-op. Bank Ltd. & Ex-DGM of RBI)	बी.कॉम.
४	श्री. केतन तुषार कोठावळे	कायदे (Law)	एलएलएम
५	श्री. किसनराव शंकरराव भोसले	बँकिंग (Ex. MD & Chief Officer of GS Mahanagar Co-op. Bank Ltd.)	बी.कॉम., डिप्लोमा इन लेबर लॉ एन्ड वेलफेअर
६	श्री. भानुदास जनार्दन खोसे	बँकिंग (Ex.MD & Chief Officer of GS Mahanagar Co-op. Bank Ltd.)	बी.कॉम

बँकेचे नूतन प्रशासकीय कार्यालय:- बँकेने स्वमालकी तत्वावर खरेदी केलेल्या सि.टी.सर्वे ७९५, माझगाव विभाग, डॉ.बाबासाहेब आंबेडकर रोड, काळाचौकी, चिंचपोकळी, मुंबई- ४०० ०३३ येथील मालकी हक्काने खरेदी केलेल्या जागेतील एकुण क्षेत्र ७१५ चौ.मीटर जागेवर बँकेचे भव्य दिव्य असे ९ मजली प्रशासकीय कार्यालयाचे बांधकाम काम पूर्ण झालेले असून MEP and Interior चे काम चालू आहे. त्यामुळे बँकेच्या नवीन वास्तूचे काम या वर्षाअखेरीस पूर्णत्वास येईल.

FSWM Bank दर्जा प्राप्त :- आर्थिक वर्ष २०२३-२४ तसेच २०२४-२५ या कालावधीत भारतीय रिझर्व्ह बँकेने ठरवून दिलेल्या मापदंडानुसार 'आर्थिक दृष्ट्या सक्षम व उत्कृष्ट व्यवस्थापित बँक (Financially Sound and Well Managed Bank)' हा दर्जा प्राप्त करण्यासाठी सर्व प्रमाणांची पूर्तता प्राप्त केलेली असून आपल्या बँकेस आर्थिक दृष्ट्या सक्षम व उत्कृष्ट व्यवस्थापित बँक (FSWM Bank) दर्जा प्राप्त झाला आहे. ही बाब बँकेच्या प्रगतीच्या दृष्टीने गौरवास्पद व अभिमानास्पद आहे.

बँकेच्या तंत्रज्ञान विकासाबाबत :-

- १) बँकेने नियमितपणे तंत्रज्ञानाची कास धरून, NEFT, RTGS, UPI, POS, IMPS, CTS या सुविधा खातेदारांना अविरत पुरवित आहे.
- २) बँकींग क्षेत्रातील नामांकीत जास्तीत जास्त मोठ्या राष्ट्रीयकृत बँका व खाजगी बँका वापरत असलेल्या Banking software Finacle मध्ये आपली बँक कार्यरत असून, बँकींग क्षेत्रातील पुढील अहवाल वर्षात Net Banking व इतर सुविधा सभासदांना अविरत देण्यास सुसज्ज झालेली आहे. सदर बाब आपल्या बँकेसाठी अभिमानास्पद आहे.

सामाजिक बांधिलकी :-

- १) प्रति वर्षाप्रमाणे बँकेने यावर्षी बँकेच्या कार्यक्षेत्रातील विविध सामाजिक, शैक्षणिक, धार्मिक संस्थांना व व्यक्तींना जाहिरात स्वरूपात मदत केलेली आहे.



- २) बँकेने सभासद कल्याण निधी उभारला असून, सभासद कल्याण निधी नियमांच्या अनुषंगाने सभासदांना सदर कल्याण निधी मधून वेळोवेळी मदत करण्यात येते.

सेवानिवृत्त कर्मचारी :-

बँकेच्या ५२ वर्षांच्या इतिहासात आजी-माजी कर्मचारी यांचे मोलाचे सहकार्य असून ही बाब बँकेच्या इतिहासात नोंदली जाईल. चालू आर्थिक वर्षात सेवानिवृत्त झालेले कर्मचार्यांनी बँकेस दिलेल्या सेवेचा अभिमानाने उल्लेख करून त्यांचे उर्वरित आयुष्य सुख व समाधानाचे जावे, ही सदिच्छा.

श्रध्दांजली :-

बँकेचे संस्थापक व बँकेच्या विकासाचे स्वप्न मनी बाळगलेले सॉलि. गुलाबराव शेळके साहेब, तसेच बँकेचे तडफदार नेतृत्व असलेले युवा नेते अॅड. उदय गुलाबराव शेळके साहेब यांनी जीएस महानगर बँक तेवढ्याच जोमाने प्रगती पथावर नेण्यासाठी वाढ व विकास यावर लक्ष केंद्रीत केले. पंरतू त्यांच्या अनंतात विलीन होण्याने पुढील ध्येयपूर्तीमध्ये काही प्रमाणात अडसर निर्माण झालेला असला तरी आपणां सर्वांच्या सहकार्याने त्यांची ध्येयपूर्ती करणे हीच उभयतांना खरी श्रध्दांजली ठरेल. त्याचप्रमाणे अहवाल सालात जे ज्ञात व अज्ञात सभासद, ठेवीदार व बँकेचे हितचिंतक यांचे निधन झालेले आहे, त्यांच्या कुटुंबियांच्या दुःखात संचालक मंडळ सहभागी असून ईश्वर त्यांच्या आत्म्यास शांती देवो. अशी मी प्रार्थना करतो.

आभार :-

- माजी केंद्रीय कृषीमंत्री मा.श्री.शरदचंद्रजी पवार साहेब, महाराष्ट्र राज्याचे मुख्यमंत्री ना. देवेंद्रजी फडणवीस साहेब, उपमुख्यमंत्री ना. श्री. एकनाथजी शिंदे साहेब व उपमुख्यमंत्री श्री. अजितदादा पवार साहेब, महसुल मंत्री चंद्रशेखर बावनकुळे, माजी महसुल मंत्री श्री. बाळासाहेब थोरात साहेब, सहकारमंत्री मा. ना. श्री. बाळासाहेब पाटील, यांनी बँकेस केलेल्या सहकार्याबद्दल मी त्यांची ऋणी आहे.
- सहकार सचिव -महाराष्ट्र राज्य - श्री.दिपक टावरे.,सहकार आयुक्त व निबंधक, सहकारी संस्था, महाराष्ट्र राज्य, पुणे - मा.श्री.अनुप कुमार., आयुक्त, महाराष्ट्र राज्य सहकारी निवडणूक प्रधिकरण - श्री. उरविंदर पालसिंग मदन., सचिव - मा.श्री. सुरेश काकाणी, तसेच अप्पर निबंधक, सहकारी संस्था (वित्त व लेखातपासणी व निवडणुक) - श्री. अनिल कवडे, सहकार अप्पर आयुक्त (प्रशासन/नागरी बँका) मा.श्री. शैलेश कोतमिरे, सहकार उपनिबंधक (नागरी बँका) मा. श्री. आनंद कटके, सहकार उपनिबंधक (लेखापरीक्षण) मा.श्री. श्रीकृष्ण वाडेकर, जिल्हा उपनिबंधक मुंबई शहर-१ मा. श्री. नितीन काळे, विभागीय सहनिबंधक मा. श्री. बाजीराव शिंदे, सहाय्यक निबंधक, एफ. साऊथ वॉर्ड मा. श्री. संजय गाडे ऋणी आहे.
- भारतीय रिझर्व्ह बँकेचे नागरी सहकारी बँकांच्या, मुंबई प्रादेशिक कार्यालयाचे मुख्य महाप्रबंधक, महाप्रबंधक, सहाय्यक महाप्रबंधक व प्रबंधक आणि इतर अधिकारी यांनी बँकेला वेळोवेळी जो सल्ला व मार्गदर्शन दिले त्याबद्दल बँक त्यांची ऋणी आहे.
- महाराष्ट्र राज्य सहकारी बँक लि., मुंबई जिल्हा मध्यवर्ती सहकारी बँक लि., अहमदनगर जिल्हा मध्यवर्ती सहकारी बँक लि., पुणे जिल्हा मध्यवर्ती सहकारी बँक लि., या बँकांचे अध्यक्ष, उपाध्यक्ष, कार्यकारी संचालक आणि अधिकारी यांनी बँकेस वेळोवेळी सहकार्य व मार्गदर्शन केले त्यांचा कृतज्ञतापूर्वक उल्लेख मी येथे करू इच्छिते.
- बँकेचे हिशोब तपासणीस मे.यार्डी प्रभु ऍन्ड असोसिएट्स एल. एल. पी. (सांविधानिक लेखा परिक्षक), तसेच अंतर्गत व कंकरंट हिशोब तपासणीस यांनी तपासणी काळामध्ये बँकेस ज्या बहुमोल सुचना व मार्गदर्शन केले त्याबद्दल मी त्यांची आभारी आहे.
- अहवाल वर्षात कर्मचारी संघटनेचे अध्यक्ष मा.खासदार श्री. आनंदराव अडसूळ साहेब, कार्याध्यक्ष मा.श्री. सुनिल साळवी साहेब, सरचिटणीस मा. श्री.नरेंद्र सावंत साहेब यांनी दिलेल्या सहकार्याबद्दल बँक त्यांची आभारी आहे.

आपल्या बँकेचे सभासद, ठेवीदार, खातेदार, हितचिंतक,अधिकारी व कर्मचारी वर्ग यांचा बँकेच्या प्रगतीमध्ये जो सहभाग आहे, तो अमूल्य असून बँकेस मिळालेल्या सहकार्याबद्दल मी त्यांची ऋणी असून यापुढेही असेच सहकार्य मिळत राहील व सर्वांच्या सक्रिय पाठिंब्याने बँकेची प्रगती पुढेही अशीच चालू राहील असा आत्मविश्वास बाळगून पुन्हा संचालक मंडळाचे वतीने सर्वांचे आभार मानते.



सभासद बंधु भगिनीनो, सन २०२४-२५ च्या अहवाला संबंधातील माहिती व अजेंडयावरील विषयानुसार ३१ मार्च २०२५ रोजीचे ताळेबंद पत्रक व नफा तोटा पत्रक व इतर विषयाबाबतचा तपशील या अहवालात स्पष्टपणे नमूद केले आहेत. आपणास सादर केलेला अहवाल, नफा तोटा, ताळेबंद पत्रक, नफा वाटणी आणि अंदाजपत्रक आपण स्विकृत करावे. तसेच बँकेच्या सर्वांगीन प्रगतीकरीता आतापर्यंत सर्वानी केलेल्या सहकार्याप्रमाणे येथून पूढेही असेच सहकार्याचा हातभार लावावा हि नम्र विनंती.

जय हिंद .. जय महाराष्ट्र ..

जय सहकार..

संचालक मंडळाचे अनुज्ञेवरून

श्रीमती. गीतांजली उदय शेळके

(अध्यक्षा)

दिनांक : २५/०६/२०२५

ठिकाण : लालबाग, मुंबई-४०००१२



संचालक मंडळ सदस्यांची उपस्थिती सन २०२४-२५

अ. क्र.	संचालक / संचालिकेचे नाव	पद	एकुण सभा	उपस्थित सभा
१	श्रीमती. सुमन गुलाबराव शेळके	अध्यक्षा	२४	२४
२	श्री. भास्कर बाबाजी कवाद	उपाध्यक्ष	२४	२२
३	श्री. वसनजी धारशी देढीया	संचालक	२४	०२
४	श्री. बन्शी चिमाजी बांगर	संचालक	२४	२०
५	श्री. सुरेश होनाजी दोमे	संचालक	२४	२४
६	श्री. रामचंद्र राजाराम तिकोने	संचालक	२४	२४
७	श्री. सतिश अनंत खणकर	संचालक	२४	२३
८	श्री. बबन भाऊ लंके	संचालक	२४	२१
९	श्री. विकास दामोदर उंद्रे	संचालक	२४	१९
१०	श्री. शिवाजी कोंडिबा कारखिले	संचालक	२४	१४
११	श्री. रविंद्र दत्तात्रय ढोले	संचालक	२४	१७
१२	डॉ. सौ. गितांजली राजेश डेरे	संचालिका	२४	२२
१३	श्रीमती गितांजली उदय शेळके	संचालिका	२४	१९
१४	सौ. स्मिता गुलाबराव शेळके	संचालिका	२४	२३
१५	श्री. नारायण शंकर कुहे	संचालक	२४	२४
१६	श्री. श्रीधर कोंडीराम कोठावळे	संचालक	२४	२४
१७	श्री. भानुदास जनार्दन खोसे	तज्ञ संचालक	२४	१३
१८	श्री. विलास दगडू पालवे	संचालक	२४	२४
१९	श्री. संतोष भाउराव रणदिवे	संचालक	२४	२१
२०	श्री. केतन तुषार कोठावळे	तज्ञ संचालक	२४	२३
२१	श्री. अशोक सुखदेव नवले	कार्यलक्षी संचालक	२४	२३
२२	श्री. नितीन रामभाऊ खोडदे	कार्यलक्षी संचालक	२४	२३
२३	श्री. मंजुनाथा थिम्मा कांचन (दि. ३१/०७/२०२४ पर्यंत)	कार्यकारी संचालक	०८	०८
२४	श्री. वासुदेव कृष्णा गुराम (दि. ०१/०८/२०२४ पासून)	कार्यकारी संचालक	१६	१६

व्यवस्थापन मंडळ सदस्यांची उपस्थिती सन २०२४-२५

अ. क्र.	सदस्यांचे नाव	पद	एकुण सभा	उपस्थित सभा
१	श्री. योगेश पांडुरंग पाटील	अध्यक्ष	२४	२४
२	श्री. चिराग अमृतलाल पटेल	सदस्य	२४	२२
३	श्री. केतन तुषार कोठावळे	सदस्य	२४	२३
४	श्री. एकनाथ विठठलराव काळे	सदस्य	२४	२४
५	श्री. किसनराव शंकरराव भोसले	सदस्य	२४	२४
६	श्री. भानुदास जनार्दन खोसे	सदस्य	२४	२४
७	श्री. मंजुनाथा थिम्मा कांचन (दि. ३१/०७/२०२४ पर्यंत)	कार्यकारी संचालक	०८	०८
८	श्री. वासुदेव कृष्णा गुराम (दि. ०१/०८/२०२४ पासून)	कार्यकारी संचालक	१६	१६

**INDEPENDENT AUDITORS' REPORT FOR THE YEAR ENDED 31st MARCH, 2025**

To
The Members,
G.S. Mahanagar Co-operative Bank Ltd.
Mumbai - 400 012

Report on Audit of the Financial Statements**Opinion:**

1. We have audited the accompanying Financial Statements of "GSMahanagar Co-Operative BankLtd"(here in after referred to as 'the Bank'), which comprise the Balance Sheet as at 31st March 2025 and the Profit and Loss Account, and the 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. There turns of Head Office and its departments (including Treasury) and 48 branches audited by us and there turns of all 70 branches are audited by the Concurrent Auditors /CAs of the respective branches are incorporated in these financial statements.
2. In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements read together with the Notes, give the information required thereon by the Banking Regulation Act, 1949 as amended by The Banking Regulation (Amendment) Act, 2020 as well as Maharashtra Co-operative Societies Act, 1960 and rules made there under, in the manner so required, for the Urban Co-operative Banks, guidelines issued by Reserve Bank of India and the Registrar of Co-operative Societies, in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:
 - (i) In the case of the **Balance Sheet**, of **state of affairs** of the Bank as at **31st March 2025**;
 - (ii) In the case of the **Profit and Loss Account**, of the **Profit** for the year ended on that date; and
 - (iii) In the case of the **Cash Flow Statement**, of the **cash flows** for the year ended on that date.

Basis for Opinion:

3. We have conducted our audit in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India (ICAI). Our responsibilities under those Standards are further described in the Auditors 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 Institute of Chartered Accountants of India together with ethical requirements that are relevant to our audit of the Financial Statements under the provision of the applicable Act and the Rules there under, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the code of ethics issued by ICAI. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Our opinion is not modified in respect of the above matters.

Information other than the Financial Statements and Auditor's Report there on

4. The Bank's management and Board of Directors are responsible for the preparation of other information. The other information comprises the information included in the Bank's Annual Report including other explanatory information but does not include financial statements and our auditors' report thereon. The Annual Report is expected to be made available to us after the date of this auditors' 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 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 based on the work we have performed, we conclude that there is material misstatement therein, we are required to communicate the matter to those charged with governance.

Responsibilities of Management and those Charged with Governance for the Financial Statement

5. The Bank's 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 accounting principles generally accepted in India, including the Accounting Standards issued by ICAI, The Banking Regulation Act, 1949 (as applicable to Co-operative Societies) and as amended by the Banking Regulation (Amendment) Act, 2020, the guidelines issued by the Reserve Bank of India and the Registrar of Co-operative Societies, Maharashtra The Maharashtra Co-operative Societies Act, 1960 & rules made there under. This responsibility also includes maintenance of



adequate records in accordance with the provisions of the Act I or safeguarding of assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgements and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that we reoperating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Financial Statements that give true and fair view and are free from material mis statement, whether due to fraud or error. In preparing the Financial Statements, management is responsible for assessing the Bank's ability to continue as a going concern d is closing ,as applicable ,matters related to going concern and using the going concern basis of accounting unless management either in tends to liquidate the Bank or to cease operations,or has no realistic alternative but to do so.Those Boards of Directors are also responsible for overseeing the Bank's financial reporting process.

6. Those charged with governance are responsible for overseeing the entity's financial reporting process.

Management's Responsibility for the Financial Statements

7. Management is responsible for the preparation of these financial statements that give true and fair view of the financial position and financial performance and cash flow of the Bank in accordance with the Banking Regulation Act 1949 (as applicable to co-operative societies)and as amended by the Banking Regulation (Amendment) Act, 2020, the guidelines issued by the Reserve Bank of India and the guidelines issued by the Registrar of Co-operative Societies, Maharashtra, the Maharashtra Co-operative Societies Act, 1960, and the Maharashtra Co-operative Societies Rules, 1961, (as applicable) and generally accepted accounting principles in India so far as applicable to the Bank. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation of the financial statements that are free from material misstatement whether due to error or fraud.

Auditors Responsibility for the Audit of Financial Statements

8. Our objectives are to obtain reasonable assurance about whether the Financial Statements as a whole are free from material mis statement,whether due to fraud or error,and to issue an auditors' 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 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.

Aspart of an audit in accordance with SAs, we exercise professional judgment 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 over ride 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 entity s internal control.
- Evaluate the appropriateness of accounting policies used and there as on ableness of accounting estimate sand related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in ou rauditors 'report to the related disclosures in the Financial Statements or,if such disclosures are in adequate,to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report.However, future eevents or conditions may cause the bank to ceaseto 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 in dependence,and where applicable, related safeguards.



Report on Other Legal and Regulatory Requirements

9. As required by Section 30 of the Banking Regulation Act, 1949 and as amended by the Banking Regulation (Amendment) Act, 2020 as applicable to the Co-Operative Societies read with the provisions of section 81 of the Maharashtra Co-Operative Societies Act 1960/ 2013, We report that:
- The Balance Sheet and the Profit and Loss Account have been drawn up in Forms "A" and "B" respectively of the Third Schedule to the Banking Regulation Act, 1949 and provisions of the Maharashtra Co-operative Societies Act, 1960/2013 and the Maharashtra Co-operative Societies Rules, 1961/2014 as applicable.
 - We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit and have found to be satisfactory;
 - In our opinion, proper books of accounts as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches/offices;
 - As required by Section 30(3) of the Banking Regulation Act, 1949, we further report that the transactions of the Bank which have come to our notice are within the powers of the Bank;
 - The Balance Sheet and the Profit and Loss Account and the Cash Flow dealt with by this report, are in agreement with the books of account and the returns;
 - The accounting standards adopted by the Bank are consistent with those laid down by accounting principles generally accepted in India so far as applicable to banks.
10. As required by the Rule 69(6) of the Maharashtra Co-operative Societies Rules, 1961, we report on the matters specified in clauses (i) to (iv) of the said Rule to the extent applicable to the Bank-
- During the course of our audit, we have generally not come across transactions which appear to be contrary to the provisions of the Act, the Rules or the Bye-Laws of the Bank.
 - During the course of our audit, we have generally not come across any sums which ought to have been but have not been brought into account by the Bank.
 - Following monies due to the Bank appear to be doubtful of recovery against which a provision of Rs. 16727.56 Lakhs is made in the accounts. Advances categorized as doubtful and loss assets as per Prudential Norms are considered as doubtful of recovery:

Category	Outstanding as on 31.03.2025 (Rs. In Lakh)
Doubtful Assets	12,819.62
Loss Assets	991.83
Total	13,811.45

Adequate provision has been made against the above advances as per RBI guidelines

- During the course of our audit we have not observed any impropriety and irregularity in expenditure or in realization of money.
 - The Bank has not received any government assistance during the year under audit.
 - During the course of the audit we have not come across any instance where personal expenditure was debited to revenue account except out of contractual obligations in respect of employees.
11. We further report that for the year 2024-25 under audit, the Bank has been awarded "A" classification.

For YARDI PRABHU & ASSOCIATES LLP
CHARTERED ACCOUNTANTS
FRN: 111727W/W100101

Audit Panel No: 14291 (Grade A1)
(V. S. Prabhu)
Partner
M. No : 41497

Place: Mumbai

Dated: 25th June 2025

UDIN: 25041497BMLKBJ7411



BALANCE SHEET AS ON 31-03-2025 दिनांक ३१ मार्च २०२५, अखेरचे ताळेबंद पत्रक (Amt. in Rs.)			
CAPITAL & LIABILITIES भांडवल व देणी	Schedule*	As on 31.03.2025 (Current year)	As on 31.03.2024 (Previous year)
Capital / भांडवल	1	66,13,08,480.00	68,30,76,440.00
Reserves and Surplus / राखीव व इतर निधी	2	444,34,96,063.33	443,96,07,255.34
Deposits / ठेवी व इतर खाती	3	3022,47,64,482.64	2884,73,70,549.00
Borrowings / कर्ज	4	0.00	0.00
Other Liabilities and Provision / इतर देणी आणि तरतुदी	5	208,39,31,669.55	223,91,13,285.59
Total Capital and Liabilities / एकुण भांडवल आणि देणी		3741,35,00,695.52	3620,91,67,529.93
ASSETS / मालमत्ता			
Cash and balances with Reserve Bank of India / रोख आणि आरबीआय शिल्लक	6	213,44,78,047.28	179,95,07,031.63
Balance with Banks and Money at call and short notice/ कॉल आणि शॉर्ट नोटीस मधील व इतर बँकेतील शिल्लक	7	556,00,43,726.69	495,14,10,944.37
Investments / गुंतवणुक	8	1035,24,86,207.00	1017,44,34,981.00
Advances / कर्ज	9	1579,44,59,408.60	1573,54,60,145.62
Fixed Assets / स्थावर मालमत्ता	10	37,43,42,243.42	38,37,41,266.41
Other Assets / इतर मालमत्ता	11	319,76,91,062.53	316,46,13,160.90
Total Assets / एकुण मालमत्ता		3741,35,00,695.52	3620,91,67,529.93
Contingent Liabilities / संभाव्य देणी	12		
Bills for Collection / वसुलीची बिले		0.00	0.00
Bank Guarantees / बँक हमी		8,75,38,762.96	10,83,05,183.70
Depositor Education and Awareness Fund Account / ठेवीदार शिक्षण आणि जागरुकता निधी		17,74,59,521.26	16,79,77,581.80
Claims against the bank not acknowledged as debts		11,00,08,464.00	1,38,97,124.00
Total Contingent Liabilities / एकुण संभाव्य देणी		37,50,06,748.22	29,01,79,889.50

AS PER OUR REPORT OF EVEN DATE
For YARDI PRABHU & ASSOCIATES LLP

CHARTERED ACCOUNTANTS

(FRN NO.111727W/W100101)

CA-V.S.PRABHU

Partner (MRN.041497)

UDIN:25041497BMLKBJ7411

(VARUN MISHRA)

AGM ACCOUNTS

(SANTOSH B. RANDIVE)

DIRECTOR

(VITTHAL PATIL)

GENERAL MANAGER

(BHASKAR B. KAWAD)

VICE-CHAIRMAN

(LAXMIKANT DESAI)

ACCT. MANAGING DIRECTOR

(GEETANJALI U. SHELKE)

CHAIRMAN

PLACE- MUMBAI

DATE -25-06-2025



PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED AS ON 31-03-2025

दिनांक ३१ मार्च २०२५, अखेरचे नफा -तोटा पत्रक

(Amt. in Rs.)

	Schedule*	As on 31.03.2025 (Current year)	As on 31.03.2024 (Previous year)
I. Income / उत्पन्न			
Interest earned / मिळालेले व्याज	13	268,01,13,499.69	267,36,07,924.35
Other income / इतर उत्पन्न	14	13,50,83,536.20	13,13,52,917.05
Total Income / एकुण उत्पन्न		281,51,97,035.89	280,49,60,841.40
II. Expenditure / खर्च			
Interest expended / दिलेले व्याज	15	159,76,72,469.32	136,21,28,678.78
Operating expenses / व्यवस्थापन खर्च	16	109,31,47,210.28	107,75,76,853.63
Total Expenditure / एकुण खर्च		269,08,19,679.60	243,97,05,532.41
Provisions and contingencies / तरतुदी आणि आकस्मिता Add :Written Back Provision			
Exp. Provision & Contingencies (IDR) / गुंतवणुक घसारा निधी		10,70,41,640.00	7,10,55,480.00
Total : Written Back Provision		10,70,41,640.00	7,10,55,480.00
Less : Provision			
a) B.D.D.R. Provision		1,00,00,000.00	3,50,00,000.00
b) Provision for Standard Assets		12,00,000.00	0.00
c) Provision for Deffered Tax		(1,01,68,666.52)	15,74,532.91
d) Provision for Income Tax		5,61,31,000.00	9,32,00,000.00
e) Other Provision / इतर तरतुदी		60,00,000.00	65,00,000.00
f) Self Assessment Tax FY 2023-24		60,00,000.00	0.00
Total Provisions / एकुण तरतुदी		6,91,62,333.48	6,52,19,052.91
III. Profit / Loss			
Net Profit for the year / निव्वळ नफा		16,22,56,662.81	30,00,36,256.08
Profit/Loss (-) brought forward from previous year		0.00	0.00
Draw Down Reserve:- a) Golden Jubilee Fund		1,39,381.00	6,19,46,541.00
Total Profit Available for Appropriation		16,23,96,043.81	36,19,82,797.08



(Amt. in Rs.)

	Schedule*	As on 31.03.2025 (Current year)	As on 31.03.2024 (Previous year)
IV. Appropriations		16,23,96,043.81	36,19,82,797.08
Transfer to Statutory Reserve Fund		4,05,65,000.00	7,50,10,000.00
Reserve Fund Unforseen Losses / अनपेक्षित नुकसान राखीव निधी		1,62,26,000.00	3,00,05,000.00
Transfer to other reserves :-			
a) Building Fund / इमारत निधी		2,74,35,929.92	12,81,84,325.19
b) Development Fund / विकास निधी		5,00,000.00	5,00,000.00
c) Members Welfare Fund / सभासद कल्याण निधी		3,00,000.00	3,00,000.00
d) Staff Arrears / कर्मचारी वेतन थकबाकी		0.00	4,84,37,358.00
e) Special Reserve U/s.36(I)(viii)		62,38,113.89	62,38,113.89
f) Technological Development Fund / तंत्रज्ञान विकास निधी		50,00,000.00	50,00,000.00
Balance carried over to Balance Sheet (Refer Notes to Accounts) for Dividend amount.		6,61,31,000.00	6,83,08,000.00

AS PER OUR REPORT OF EVEN DATE
For YARDI PRABHU & ASSOCIATES LLP

CHARTERED ACCOUNTANTS

(FRN NO.111727W/W100101)

CA-V.S.PRABHU

Partner (MRN.041497)

UDIN:25041497BMLKBJ7411

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(LAXMIKANT DESAI)

ACCT. MANAGING DIRECTOR

(GEETANJALI U. SHELKE)

CHAIRMAN

PLACE- MUMBAI

DATE -25-06-2025

Schedule 1 - Capital		(Amt. in Rs.)
	As on 31.03.2025 (Current year)	As on 31.03.2024 (Previous year)
Authorised Share Capital (10,00,00,000 Shares of Rs.10 Each)	100,00,00,000.00	100,00,00,000.00
Issued Capital (6,61,30,848 Shares of Rs.10/- Each) (Previous Year 6,83,07,644 Shares of Rs.10/-Each)	66,13,08,480.00	68,30,76,440.00
Subscribed Capital (6,61,30,848 Shares of Rs.10/- Each) (Previous Year 6,83,07,644 Shares of Rs.10/- Each)	66,13,08,480.00	68,30,76,440.00
Called-up Capital (6,61,30,848 Shares of Rs.10/- Each) (Previous Year 6,83,07,644 Shares of Rs.10/- Each)	66,13,08,480.00	68,30,76,440.00
Less: Calls Unpaid	0.00	0.00
Add : Forfeited Shares	0.00	0.00
Total	66,13,08,480.00	68,30,76,440.00



Schedule 2 - Reserve and Surplus

(Amt. in Rs.)

	As on 31.03.2025 (Current year)	As on 31.03.2024 (Previous year)
I Statutory Reserves	92,54,44,807.50	88,44,17,507.50
Opening Balance	88,44,17,507.50	80,51,83,857.50
Additions during the year	4,10,27,300.00	7,92,33,650.00
Deductions during the year	0.00	0.00
II Capital Reserves	0.00	0.00
Opening Balance	0.00	0.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
III Share Premium	0.00	0.00
Opening Balance	0.00	0.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
IV Revenue and Other Reserves	345,19,20,255.83	348,68,81,747.84
a) Dividend Equilisation Fund	0.00	40,15,000.00
b) Building Fund	83,30,07,587.84	80,55,71,657.92
c) Bad & Doubtful Debts Reserve	133,48,37,263.31	151,55,37,263.31
d) 8.50 % B.D.D.R. u/s 36 (I) (viiia)	33,79,19,111.26	33,79,19,111.26
e) Special Reserve u/s 36 (1) (viii)	19,91,68,663.07	19,29,30,549.18
f) Development Fund	80,72,037.07	75,72,037.07
g) Charity Fund	45,05,750.00	45,05,750.00
h) Staff Welfare Fund	5,97,507.38	6,22,507.38
i) Member Welfare Fund	29,86,012.69	27,86,012.69
j) Contingencies Prov. against Depreciation in Investment (IDR)	4,19,51,430.00	14,79,69,270.00
k) Contingent Provisions against Standard Assets	6,21,50,000.00	6,09,50,000.00
l) Staff Medical Assistance Fund	18,24,238.00	30,81,238.00
m) Other Provision	5,20,10,624.41	4,63,32,939.23
n) Investment Fluctuation Reserve	18,25,35,000.00	18,25,35,000.00
o) Golden Jubilee Fund	1,53,06,370.00	1,54,45,751.00
p) Election Fund 1/5	1,00,00,000.00	1,00,00,000.00
q) Educaion Fund	3,10,91,259.80	3,10,91,259.80
r) Technological Development Fund	4,25,00,000.00	3,75,00,000.00
s) General Reserve Fund	21,92,26,401.00	2,45,11,401.00
t) Provision Against Restructure of Loan	2,60,00,000.00	2,60,00,000.00
u) Reserve Fund Unforseen Losses	4,62,31,000.00	3,00,05,000.00
V Balance in Profit and Loss Account	6,61,31,000.00	6,83,08,000.00
Total (I,II,III,IV and V)	444,34,96,063.33	443,96,07,255.34



Schedule 3 - Deposits		(Amt. in Rs.)
	As on 31.03.2025 (Current year)	As on 31.03.2024 (Previous year)
A.I Demand Deposits		
(i) From Banks	0.00	0.00
(ii) From Others	322,83,04,171.31	302,93,93,914.88
II Saving Bank Deposits	798,38,25,875.30	755,21,83,478.85
III Term Deposits		
(i) From Banks	0.00	0.00
(ii) From Others	1901,26,34,436.03	1826,57,93,155.27
Total Deposit :- A (I, II and III)	3022,47,64,482.64	2884,73,70,549.00
B. (i) Deposits of branches in India	3022,47,64,482.64	2884,73,70,549.00
(ii) Deposits of branches outside India	0.00	0.00
Total :- B	3022,47,64,482.64	2884,73,70,549.00

Schedule 4 - Borrowings		(Amt. in Rs.)
	As on 31.03.2025 (Current year)	As on 31.03.2024 (Previous year)
I Borrowings in India	0.00	0.00
(a) Reserve Bank of India	0.00	0.00
(b) Other Bank	0.00	0.00
(c) Other institutions and agencies	0.00	0.00
II Borrowings out side India	0.00	0.00
Total (I and II)	0.00	0.00
Secured Borrowings included in I and II above Rs.		



Schedule 5- Other Liabilities and Provisions		(Amt. in Rs.)	
		As on 31.03.2025 (Current year)	As on 31.03.2024 (Previous year)
I	Other Bills Payable	58,14,258.48	63,12,710.28
II	Inter-office adjustment (net) (Branch Adjustments)	0.00	0.00
III	Interest accrued	1,54,61,714.24	2,67,96,842.09
IV	Others (including provisions)		
	1) Reserve for Overdues Interest	179,43,84,571.71	182,22,48,210.64
	2) Local Bills Sent for Collection	3,64,24,609.52	1,77,60,216.45
	3) GST Payable	59,83,720.86	27,05,918.65
	4) Digital Online Payments Payable	79,19,260.69	1,79,98,221.53
	5) Dividend Payable	2,37,85,178.36	1,72,49,352.36
	6) Pay Order	4,00,01,277.81	9,81,42,433.24
	7) Tender Deposit	6,96,180.00	6,66,180.00
	8) Rent, Taxes & Insurance Payable	17,08,520.00	17,08,520.00
	9) TDS on Cash Withdrawal Payable	4,64,658.48	15,59,256.36
	10) Sundry Creditors	4,27,59,660.14	4,27,87,219.08
	11) Clearing Difference Payable	3,39,569.91	2,65,069.91
	12) Online Tax Payment	30,21,447.00	39,13,272.00
	13) Audit Fees Payable	32,35,471.00	24,75,072.00
	14) T.D.S Collection A/c Payable	1,76,84,831.55	1,51,44,104.00
	15) Cost of Process	4,77,725.82	4,59,376.29
	16) Treasury Fund Adjustment	52,39,726.00	0.00
	17) Franking Commission in Advance	30,644.78	34,586.47
	18) Provision for Income Tax	6,15,34,297.00	9,86,03,297.00
	19) Share Suspenses	1,72,460.00	1,05,650.00
	20) ATM/BNA Difference Account	28,400.00	13,300.00
	21) Advance Locket Rent	76,045.00	75,029.00
	22) Loan & TD Repayment	0.00	58,012.00
	23) Pradhan Mantri Jeevan Jyoti Bima Premium	4,466.00	4,466.00
	24) Security Deposit Payable	43,88,040.00	38,88,040.00
	25) Staff Professional Tax	1,18,900.00	1,24,225.00
	26) Contingent Fund	97,58,233.20	71,46,380.24
	27) Provision for EOW Amt	24,17,302.00	24,17,302.00
	28) Insurance Company Account	0.00	13,165.00
	29) Staff Arrears	0.00	4,84,37,358.00
	30) Daily Saving Agent Account	500.00	500.00
	Total Others (including provisions)	206,26,55,696.83	220,60,03,733.22
	Total (i+ii+iii+iv)	208,39,31,669.55	223,91,13,285.59



Schedule 6 -Cash and Balances with Reserve Bank of India		(Amt. in Rs.)
	As on 31.03.2025 (Current year)	As on 31.03.2024 (Previous year)
I Cash in hand	28,87,41,016.00	34,66,31,938.00
II Balances with Reserve Bank of India		
(a) in Current Account	184,57,37,031.28	145,28,75,093.63
(b) in Other Accounts	0.00	0.00
Total (I and II)	213,44,78,047.28	179,95,07,031.63

Schedule 7 - Balances with Banks and Money at Call and Short Notice		(Amt. in Rs.)
	As on 31.03.2025 (Current year)	As on 31.03.2024 (Previous year)
I In India		
(i) Balance with Banks		
(A) Current Account		
(a) C/a with SBI & Co-operative Banks		
1) State Bank of India	47,19,183.54	3,49,76,884.06
2) Maharashtra State Co-op. Bank Ltd.	2,18,784.96	1,91,68,595.72
3) Mumbai D.C.C Bank Ltd.	2,75,004.97	2,75,712.97
4) Ahmednagar D.C.C. Bank Ltd.	1,15,55,452.50	4,17,95,135.50
5) Pune D.C.C. Bank Ltd.	1,04,37,926.32	62,52,187.32
6) Thane D.C.C Bank Ltd.	5,992.27	5,992.27
Total (A)	2,72,12,344.56	10,24,74,507.84
(B) Current Account with Nationalised & Other Banks:-		
1) Bank of Maharashtra	0.00	95,644.48
2) Union Bank of India	3,61,219.16	4,04,64,308.80
3) Bank of Baroda	0.00	12,770.03
4) HDFC Bank Ltd.	11,09,40,167.34	3,51,42,162.54
5) Indusind Bank	1,53,023.73	1,99,691.73
6) IDBI Bank Ltd.	52,02,957.40	3,21,606.48
7) ICICI Bank Ltd.	18,49,364.47	4,70,988.47
8) Axis Bank Ltd.	12,78,031.00	1,99,264.00
9) Dena Bank	16,619.03	0.00
10) RBL Bank	10,00,000.00	0.00
Total (B)	12,08,01,382.13	7,69,06,436.53
Total (a) (A+B)	14,80,13,726.69	17,93,80,944.37



(Amt. in Rs.)		
b) Other Deposit Accounts (Fixed Deposits)		
1) State Bank of India	3,00,30,000.00	30,000.00
2) Maharashtra State Co-op. Bank Ltd.	135,00,00,000.00	98,00,00,000.00
3) Ahmednagar D.C.C. Bank Ltd.	48,00,00,000.00	120,00,00,000.00
4) Pune D.C.C. Bank Ltd.	87,00,00,000.00	74,00,00,000.00
5) HDFC Bank	4,10,00,000.00	38,10,00,000.00
6) IDBI Bank	25,00,00,000.00	0.00
7) Indusind Bank	111,10,00,000.00	87,10,00,000.00
8) Axis Bank	3,00,00,000.00	0.00
9) ICICI Bank	60,00,00,000.00	0.00
10) Bandhan Bank	25,00,00,000.00	60,00,00,000.00
11) Union Bank of India	40,00,00,000.00	0.00
Total (b)	541,20,30,000.00	477,20,30,000.00
Total (i)	556,00,43,726.69	495,14,10,944.37
(ii) Money at call and short notice		
(a) with banks	0.00	0.00
(b) with other institutions	0.00	0.00
ICICI / SBI DFHI /STCI Securities (PD)	0.00	0.00
Total (ii)	0.00	0.00
Total (i and ii)	556,00,43,726.69	495,14,10,944.37
II Outside India		
(i) Balance with Banks		
(i) in Current Account	0.00	0.00
(ii) in Other Accounts	0.00	0.00
(iii) Money at Call and Short Notice	0.00	0.00
Total (i,ii and iii)	0.00	0.00
Grand Total (I and II)	556,00,43,726.69	495,14,10,944.37



Schedule 8 - Investments		(Amt. in Rs.)
	As on 31.03.2025 (Current year)	As on 31.03.2024 (Previous year)
I Investments in India in		
(i) Government Securities (Central & State)		
a) Central Government	691,02,40,345.00	731,90,04,949.00
b) State Government	344,06,33,102.00	267,38,17,272.00
c) Treasury Bills	0.00	0.00
d) Tri-party Repo Lending	0.00	0.00
e) LAF Repo Lending	0.00	18,00,00,000.00
Total (i)	1035,08,73,447.00	1017,28,22,221.00
(ii) Other Approved Securities	0.00	0.00
(iii) Shares		
a) Maharashtra S.C. Bank Ltd.	1,99,000.00	1,99,000.00
b) Mumbai D.C.C. Bank Ltd.	14,00,000.00	14,00,000.00
c) Co-Operative Housing Society	13,760.00	13,760.00
Total (iii)	16,12,760.00	16,12,760.00
(iv) Debentures and Bonds	0.00	0.00
(v) Subsidiaries and/or Joint Ventures	0.00	0.00
(vi) Others Deposits	0.00	0.00
Total	1035,24,86,207.00	1017,44,34,981.00
II Investments outside india in		
(i) Government Securities (Including Local authorities)	0.00	0.00
(ii) Subsidiaries and/or Joint Ventures abroad	0.00	0.00
(iii) Others Investments (to be specified)	0.00	0.00
Total	0.00	0.00
Grand Total (I and II)	1035,24,86,207.00	1017,44,34,981.00



Schedule 9 - Advances		(Amt. in Rs.)
	As on 31.03.2025 (Current year)	As on 31.03.2024 (Previous year)
A (i) Bills purchased and discounted	4,50,786.00	4,50,796.00
(ii) Cash credit, overdrafts and loans repayable on demand	494,50,80,021.92	488,05,94,663.30
(iii) Term loans	1084,89,28,600.68	1085,44,14,686.32
Total (A)	1579,44,59,408.60	1573,54,60,145.62
B (i) Secured by Tangible Assets	1435,74,72,444.48	1410,75,22,045.94
(ii) Covered by Bank/Government Guarantees	2,59,71,940.00	2,59,71,940.00
(iii) Unsecured	141,10,15,024.12	160,19,66,159.68
Total (B)	1579,44,59,408.60	1573,54,60,145.62
C.I. Advances in India		
(i) Priority Sectors	1051,43,71,628.31	820,76,95,276.03
(ii) Public Sectors	0.00	0.00
(iii) Banks	0.00	0.00
(iv) Others	528,00,87,780.29	752,77,64,869.59
Total (CI)	1579,44,59,408.60	1573,54,60,145.62
C.II. Advances outside India		
(i) Due from Banks	0.00	0.00
(ii) Due from others	0.00	0.00
(a) Bills purchased and discounted	0.00	0.00
(b) Syndicated loans	0.00	0.00
(c) Others	0.00	0.00
Total (C II)	0.00	0.00
Grand Total (CI and CII)	1579,44,59,408.60	1573,54,60,145.62



SCHEDULE - 10 FIXED ASSETS											(Amt. in Rs.)
Sr. No.	FIXED ASSETS	OPENING				For The Year 2024-25				Closing	
		Purchase Price (Cost)	Depreciation upto 31.03.2024	Written Down Value as on 01.04.2024	PURCHASE During the Year	SALE / DISPOSAL During the Year	Depreciation During The year	Depreciation upto 31.03.2025	Written Down Value as on 31.03.2025		
1	Land	23,00,03,259.00	0.00	23,00,03,259.00	0.00	0.00	0.00	0.00	23,00,03,259.00		
2	Office Premises	15,25,22,952.60	12,34,12,877.60	2,91,10,075.00	0.00	0.00	33,88,089.00	12,68,00,966.60	2,57,21,986.00		
3	Strong Room	1,50,84,214.92	1,47,08,087.92	4,35,913.50	0.00	0.00	1,99,991.00	1,49,08,078.92	2,35,922.50		
4	Civil Work	6,28,38,126.89	5,46,27,464.36	66,31,837.13	61,65,279.04	0.00	31,25,264.00	5,77,52,728.36	96,71,852.17		
5	Safe Furniture & Fixture	13,96,96,957.34	15,15,49,244.05	2,04,25,495.57	32,88,335.57	18,210.00	60,25,938.15	15,75,75,182.20	1,76,69,682.99		
6	Office Equipments	8,28,37,510.16	6,72,38,227.80	73,32,049.66	1,37,53,264.94	46.25	38,33,829.97	7,10,72,057.77	1,72,51,438.38		
7	Computers	21,97,60,993.75	21,42,03,779.27	8,78,35,890.55	2,12,77,287.86	50,201.90	4,56,77,184.38	25,98,80,963.65	6,33,85,792.13		
8	Motor & Vehicle	2,28,63,155.25	1,53,43,036.00	20,02,745.00	1,00,10,548.25	8.00	16,10,976.00	1,69,54,012.00	1,04,02,309.25		
9	Library Books	0.00	62,543.00	1.00	13,389.00	0.00	13,389.00	75,932.00	1.00		
	Total	92,56,07,169.91	64,11,45,260.00	38,37,77,266.41	5,45,08,104.66	68,466.15	6,38,74,661.50	70,50,19,921.50	37,43,42,243.42		
10	Deferred Expenses	1,01,08,938.00	79,40,815.00	22,30,168.00	8,43,105.00	0.00	8,58,070.00	87,98,885.00	22,15,203.00		
11	Software Development	21,47,00,598.03	17,01,95,002.97	9,35,61,935.53	4,19,35,128.50	0.00	5,32,29,480.00	22,34,24,482.97	8,22,67,584.03		
	Total	115,04,16,705.94	81,92,81,077.97	47,95,69,369.94	9,72,86,338.16	68,466.15	11,79,62,211.50	93,72,43,289.47	45,88,25,030.45		

NOTE:- Deferred Expenses and Software Development shown under Schedule 11 Other Assets



Schedule 11 - Other Assets		(Amt. in Rs.)
	As on 31.03.2025 (Current year)	As on 31.03.2024 (Previous year)
I Inter-office adjustment (net) Br Adjustment	90,165.27	48,563.63
II Interest accrued :-	204,07,92,218.57	204,44,14,455.21
i) Interest Receivable on Advances	179,43,84,571.71	182,22,48,210.64
ii) Interest Receivable on Performing Assets	5,79,06,116.82	5,33,36,633.12
iii) Interest Receivable on Investment	18,85,01,530.04	16,88,29,611.45
III Tax paid in advance / Tax deductd at source	6,70,42,592.50	10,31,70,204.43
IV Stationery and stamps :-		
a) Stock of Printing & Stationery	89,08,541.15	73,67,173.94
b) Adhesive Stamps	68,69,600.47	73,49,984.47
c) Stock of Pancard Coupan	0.00	0.00
Total (IV)	1,57,78,141.62	1,47,17,158.41
V Non-banking assets acquired in satisfaction of claims	0.00	0.00
VI Others:-		
a) GST Receivable	3,61,38,324.36	3,30,06,935.14
b) Digital Online Payments	67,19,330.46	2,55,02,904.78
c) Sundry Debtors	2,01,78,057.94	5,41,52,046.35
d) Clearing Difference Receivable	20,22,082.51	29,58,409.55
e) Deposit for Premises	5,09,29,345.00	4,71,57,606.00
f) Legal Charges Receivable	10,24,597.72	12,90,038.72
g) Telephone Deposits	3,15,486.00	3,15,486.00
h) Deposit for Water Connection	85,800.00	85,800.00
i) Advance for Adhesive Stamps No.1	15,00,000.00	24,95,000.00
j) Electric Meter Deposits	20,13,297.00	20,09,797.00
k) Software Development	8,22,67,584.03	9,35,61,935.53
l) Deferred Expenses (Stamp Duty)	22,15,203.00	22,30,168.00
m) Prepaid Expenses	1,43,74,101.90	1,14,23,321.13
n) Other Deposits	1,58,72,973.10	1,55,70,674.20
o) Deffered Tax Assets	30,12,89,434.05	29,11,20,767.53
p) TDS under GST Account	30,350.27	19,992.57
q) Receivable from EOW (Merger- Priyadarshini Bank)	24,17,302.00	24,17,302.00
r) Pre Deposit on A/c of Service Tax Appeal	1,52,772.00	1,52,772.00
s) ATM Claim Settlement Receivable	7,32,300.00	7,32,300.00
t) HO Building Work-in-Progress	53,37,09,603.23	41,60,59,522.72
Total Others (VI)	107,39,87,944.57	100,22,62,779.22
Total (I, II, III, IV, V and VI)	319,76,91,062.53	316,46,13,160.90



Schedule 12- Contingent Liabilities		(Amt. in Rs.)
	As on 31.03.2025 (Current year)	As on 31.03.2024 (Previous year)
I Claims against the bank not acknowledged as debts	11,00,08,464.00	1,38,97,124.00
II Liability for partly paid investments	0.00	0.00
III Liability on account of outstanding forwards exchange contracts	0.00	0.00
IV 1) Guarantees given on behalf of constituents		
(a) In India	8,75,38,762.96	10,83,05,183.70
(b) Outside India	0.00	0.00
2) Letter of Credit		
(a) In India	0.00	0.00
(b) Outside India	0.00	0.00
V Acceptance, endorsements and other obligations	0.00	0.00
VI Other items for which the bank is contingently liable		
a) Depositor Education Awareness Fund Account	17,74,59,521.26	16,79,77,581.80
TOTAL	37,50,06,748.22	29,01,79,889.50

Schedule 13 - Interest Earned		(Amt. in Rs.)
	As on 31.03.2025 (Current year)	As on 31.03.2024 (Previous year)
I Interest /discount on advances / bills	148,14,30,604.36	157,05,28,679.16
II Income on investments	119,86,82,895.33	110,30,79,245.19
III Interest on balances with Reserve Bank of India and other inter-bank funds	0.00	0.00
IV Others	0.00	0.00
TOTAL	268,01,13,499.69	267,36,07,924.35



Schedule 14 - Other Income		(Amt. in Rs.)	
		As on 31.03.2025 (Current year)	As on 31.03.2024 (Previous year)
I	Commission, Exchange and Brokerage	1,22,35,132.51	1,10,85,191.33
	Exchange Commission & Brokerage	72,76,402.92	61,08,532.04
	Commission on Franking	22,09,283.21	24,00,792.16
	Commission on Life Ins. & General Ins. Busi-ness	13,75,402.38	25,54,837.13
	Commission Recd. for Bank Guarantee	13,51,374.00	780.00
	Commission Received On Foreign Currency	22,670.00	20,250.00
II	Profit on Sale of Investment	31,14,392.00	11,73,912.00
	Less: Loss on sale of Investments	(1,250.00)	0.00
III	Profit on revaluation of Investment	0.00	0.00
	Less: Loss on revaluation of Investment	0.00	0.00
IV	Profit on Sale of Land, Building and Other Assets	45,11,447.61	10,68,995.24
	Less : Loss on sale of land, building and other assets	(47,142.00)	0.00
V	Profit on exchange transaction	0.00	0.00
	Less : Loss on exchange transaction	0.00	0.00
VI	Income earned by way of dividend, etc. from subsidiaries/companies and/ or joint ventures abroad/in India	19,900.00	90,600.00
VII	Miscellaneous Income:-		
	1) Locker Rent Received	1,25,11,667.51	1,26,49,328.54
	2) Encoding Service Charges	35,99,328.63	17,43,086.18
	3) Other Receipts	3,79,50,936.03	4,95,94,235.74
	4) NPCI Switching Fees Rebate Amount	8,08,429.86	8,02,132.45
	5) RTGS Charges Received	24,87,049.80	23,69,028.68
	6) Demat Charges Received	32,450.00	29,265.00
	7) NEFT Charges Received	9,19,584.32	13,73,004.03
	8) ECS Return Charges Received	1,24,181.54	1,04,330.90
	9) ATM Transaction Charges Received	2,87,90,079.08	2,77,32,498.84
	10) Commitment Charges Received	13,19,136.55	18,54,992.44
	11) Incidental Charges	78,35,824.99	26,71,506.27
	12) SMS Charges Received	54,99,192.66	0.00
	13) IMPS Transaction Approval Fees Received	4,71,071.30	5,72,555.90
	14) Pradhanmantri Jeevanjyoti & Suraksha Bima Commission	18,546.00	57,739.10
	15) ACH Debit Processing Charges	1,62,668.51	1,85,038.10
	16) UPI Approved Fees Received	41,48,329.84	34,00,876.32
	17) NFS Charges Received	35,51,143.66	1,01,51,852.95
	18) Cibil Charges	16,47,497.00	5,82,870.00
	19) MMS Charges Received	37,189.64	51,860.00
	20) ECS Credit Processing Charges Received	38,008.86	11,593.28
	21) Legal Charges Received	27,08,756.30	19,24,423.76
	22) Write Off Acc Recovery	2,49,380.00	72,000.00
	23) IMPS txt charges received	3,40,604.00	0.00
	Total Miscellaneous Income	11,52,51,056.08	11,79,34,218.48
	Total Other Inome (I,II, III, IV, V, VI and VII)	13,50,83,536.20	13,13,52,917.05



Schedule 15 - Interest Expended

(Amt. in Rs.)

	As on 31.03.2025 (Current year)	As on 31.03.2024 (Previous year)
I Interest on Deposits	159,76,72,469.32	136,16,09,335.49
II Interest on Reserve Bank of India/Inter-Bank borrowing	0.00	5,19,343.29
III Others	0.00	0.00
TOTAL	159,76,72,469.32	136,21,28,678.78

Schedule 16 - Operating Expenses

(Amt. in Rs.)

	As on 31.03.2025 (Current year)	As on 31.03.2024 (Previous year)
I Payment to and provisions for employees		
Salaries and allowances	51,51,15,651.66	50,77,38,391.35
Staff gratuity expenses	1,70,23,337.00	1,42,02,288.00
Staff leave encashment expenses	2,24,53,479.00	1,09,65,165.00
Total I	55,45,92,467.66	53,29,05,844.35
II Rent, taxes and lighting	13,08,84,573.51	11,47,02,386.06
III Printing and stationery	1,11,94,596.22	97,30,070.91
IV Advertising and publicity	16,82,017.40	25,59,246.66
V Depreciation on bank's property	6,47,32,730.53	4,80,21,964.00
VI Director's sitting fees, allowances and expenses	27,73,483.00	24,88,310.00
VII Auditor's fees and expenses (including branch auditors)	48,79,500.94	43,65,171.16
VIII Law charges	58,41,510.50	1,00,59,831.98
IX Postage, telegrams, telephones, etc	83,18,988.18	72,18,565.70
X Repairs and maintenance	4,87,25,485.45	4,43,32,592.74
XI Insurance expenses	5,49,955.45	26,27,084.05
XII Other expenditure:-		
1) Commission on Daily Savings	1,46,34,842.36	1,52,58,226.27
2) Conveyance expenses	13,13,089.00	14,18,553.00
3) Fuel & Maintenance expenses	30,70,301.12	38,78,178.81
4) Subscription	14,09,727.01	15,25,562.99
5) Professional Charges	1,67,39,334.93	99,14,785.29
6) CTS West Grid clearing house charges	9,56,751.00	11,29,489.00
7) Commission & Brokerage	20,872.20	35,937.55
8) NFS/IMPS/POD/UPI CHRGS	2,57,17,074.73	2,63,36,628.98
9) Investment service charges	2,51,614.00	1,49,863.00
10) Gunman security expenses	3,05,06,612.54	3,14,50,376.29
11) Sundry expenses	51,75,722.14	45,94,313.75
12) PSLC Certificate Premium	5,25,000.00	4,50,000.00
13) ECS Debit processing charges	0.00	1,846.27
14) NEFT clg Process charges	30,000.00	30,000.00
15) NSDL service charges	2,37,182.75	3,28,215.83
16) Premium paid on DICGC A/c.	3,55,20,695.00	3,48,32,551.00
17) Ammortisation in Investment	2,34,73,774.00	2,72,56,149.00
18) Software Development Written off	5,32,29,480.00	3,76,68,293.00
19) Stamp Duty & Registration charges	2,20,400.00	53,898.00
20) Annual General Meeting expenses	17,61,419.32	14,20,178.40
21) Bank charges paid	16,07,215.83	4,33,600.58
22) GST expenses account	31,73,785.00	24,27,628.58



	As on 31.03.2025 (Current year)	As on 31.03.2024 (Previous year)
23) GST Write off account	1,94,82,072.96	1,41,83,857.37
24) Recovery Sundry & Legal expenses	54,20,037.05	70,50,110.06
25) MMS charges	11,567.83	13,580.00
26) House Keeping expenses	97,33,134.67	1,01,41,339.00
27) BOM Sitting, Travelling and Meeting Exp.	10,77,615.00	9,85,922.00
28) Premium on Redumption.	0.00	20,04,500.00
29) Golden Jubilee Expenses.	1,39,381.00	6,19,46,541.00
30) Election Expenses.	5,00,000.00	0.00
31) Education Expenses.	5,17,950.00	96,200.00
32) Staff Medical Assistance Expenses.	11,15,250.00	0.00
33) Int Paid on Statutory Dues	0.00	15,49,461.00
34) Expend on Prov and Contingent	14,00,000.00	0.00
Total other expenditure XII	25,89,71,901.44	29,85,65,786.02
Total Operating Expenses (I, II, III, IV, V, VI, VII, VIII, IX, X, XI and XII)	109,31,47,210.28	107,75,76,853.63
Total Expenditure	269,08,19,679.60	243,97,05,532.41
Provision and Contingencies		
Add: Writtern Back Provision		
a) Excess Provision & Contingencies (IDR)	10,70,41,640.00	7,10,55,480.00
Total: Writtern Back Provision	10,70,41,640.00	7,10,55,480.00
Less : Provisions		
a) B.D.D.R. Provision	1,00,00,000.00	3,50,00,000.00
b) Provision for Standard Assets	12,00,000.00	0.00
c) Provision for Deffered Tax	(1,01,68,666.52)	15,74,532.91
d) Provision for Income Tax	5,61,31,000.00	9,32,00,000.00
e) Other Provision	60,00,000.00	65,00,000.00
f) Self Assessment Tax FY 2023-24	60,00,000.00	0.00
Total : Provisions	6,91,62,333.48	13,62,74,532.91
Total Provision and Contingencies	3,78,79,306.52	6,52,19,052.91
Net Profit		
Net Profit for the Year	16,22,56,662.81	30,00,36,256.08
Draw Down Reserve		
a) Golden Jubilee Fund	1,39,381.00	6,19,46,541.00
Net Profit brought forward	16,23,96,043.81	36,19,82,797.08

AS PER OUR REPORT OF EVEN DATE

For YARDI PRABHU & ASSOCIATES LLP

CHARTERED ACCOUNTANTS

(FRN NO.111727W/W100101)

CA-V.S.PRABHU

Partner (MRN.041497)

UDIN:25041497BMLKBJ7411

(VARUN MISHRA)

AGM ACCOUNTS

(SANTOSH B. RANDIVE)

DIRECTOR

(VITTHAL PATIL)

GENERAL MANAGER

(BHASKAR B. KAWAD)

VICE-CHAIRMAN

(LAXMIKANT DESAI)

ACCT. MANAGING DIRECTOR

(GEETANJALI U. SHELKE)

CHAIRMAN

PLACE- MUMBAI

DATE -25-06-2025



SIGNIFICANT ACCOUNTING POLICIES AND NOTES FORMING PART OF THE ACCOUNTS FOR THE YEAR ENDED 31ST MARCH, 2025

I. OVERVIEW:

GS Mahanagar Co-op Bank Ltd. ("the Bank") was incorporated in 07.08.1973 and has entered into 52 year of providing wide range of Banking & Financial Services including Corporate Banking, Retail Banking and Treasury Operations.

SIGNIFICANT ACCOUNTING POLICIES:

1. ACCOUNTING CONVENTION:

The accompanying financial statements have been prepared following the going concern concept on a historical cost basis under accrual system of accounting and conform to the generally accepted accounting practices and the applicable statutory provisions prevailing as per Master Direction of Reserve Bank of India applicable to Urban Co-operative Banks and as under The Maharashtra Co-operative Societies Act, 1960 except otherwise stated, the Accounting Standards (AS) issued by The Institute of Chartered Accountants of India (ICAI) and current practices prevailing within the Banking Industry in India.

2. USE OF ESTIMATES:

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

3. REVENUE RECOGNITION:

Income is accounted on accrual basis as and when it is earned except:

- Income on Advances classified as Sub-Standard, Doubtful or Loss Assets recognised on realisation. The unrealised interest in these cases is accounted as interest receivable, and in case of NPA accounts has been disclosed as Reserve for Overdues Interest.
- Dividend received from shares of Co-operative Institutions is accounted on receipt basis.
- Bank Guarantee Commission, Locker Rent and other Service Charges are accounted for on receipt basis.

Expenses are accounted for, in the period for which they are incurred except:

- Ex-gratia payable to employees, are accounted on cash basis.
- Software expenses are amortized over a period of 3 years.
- Stamp duty and registration fees paid or payable on agreements of leased premises are amortized over a period of five years and are being shown under Deferred Revenue Expenditure.

4. GOODS & SERVICE TAX (GST):

Goods and Service Tax (GST) has been implemented with effect from 1st July 2017. Accordingly, GST collected is accounted in GST on Income Account and GST paid to Vendor is accounted in GST on Expenses Account. Out of the GST on Expenses Account, eligible Input Tax Credit is availed as set off. In case, eligible Input Tax Credit remains unutilized, the same is carried forward and set off subsequently. The Input Tax Credit which is not allowable to be setoff is written off in the Profit & Loss account.

5. MONEY AT CALL & SHORT NOTICE:

Amount invested in TREPS (Tri-party Repo (Dealing) System) and Reverse Repo are shown under the head 'Money at Call & Short Notice'.

6. INVESTMENTS:

- Investments portfolio of the Bank is classified, in accordance with Reserve Bank of India guidelines into:
 - 'Held for Trading' comprising of investments acquired with the intention to trade.
 - 'Held to Maturity' comprising of investments acquired with the intention to hold them till maturity
 - 'Available for Sale' comprising of investment not covered by (a) and (b) above i.e. those investments which are not acquired for trading purpose & not being held till maturity.

For disclosure in the Balance Sheet, Investments are classified as under:

- Government Securities (Central & State)
- Other Approved Trustee Securities
- Share in Co-operative Institutions

- (ii) Investments in Central and State Government Securities are valued as per the directives issued by the Reserve Bank of India from time to time and in line with the prices published by Financial Benchmark India Ltd. (FBIL) with FIMMDA being the calculating agent as per FIMMDA circular FIMCIR/2019-20/26 dated 26th March 2021.
- (iii) Investments in 'Available for Sale' and 'Held for Trading' categories are valued scrip wise and net depreciation is provided for, while net appreciation, if any, is ignored in accordance with RBI guidelines.
- (iv) Profit made on sale of securities under Held to Maturity (HTM) Category is first credited to Profit and Loss Account and thereafter transferred to Investment Fluctuation Reserve as an appropriation from the Profit and Loss Account in accordance with RBI guidelines.
- (v) Charges of Clearing Corporation of India Limited (CCIL) and Bank Charges at the time of acquisition of securities is recognised as expense.
- (vi) Broken Period Interest at the time of acquisition of securities is recognized as Revenue Expense.
- (vii) Transfer between categories:

Reclassification of investments from one category to another, is done in accordance with RBI guidelines and any such transfer is accounted for at the acquisition cost/book value/market value, which is lower, as at the date of transfer. Depreciation, if any, on such transfer is fully provided for. No reclassification of investments from one category to another is done during the FY 2024-25.

7. **ADVANCES:**

- (i) Advances are classified into standard, sub-standard, doubtful and loss assets in accordance with the Income Recognition, Assets classification & provisioning norms prescribed by the Reserve Bank of India. In case of restructured advances, including advances restructured under the COVID Regulatory package, adequate provision has been made in accordance with the RBI guidelines issued from time to time.
- (ii) Provision on advances categories under Sub-Standard, Doubtful and Loss Assets is made in accordance with the guidelines issued by the RBI. In addition, a general provision has been made on all standard assets as per RBI directives.
- (iii) The overdue interest in respect of NPA advances is provided separately under "Overdue Interest Reserve" as per the directives issued by the Reserve Bank of India.

8. **FIXED ASSETS AND DEPRECIATION (AS 10):**

- (i) Fixed Assets are stated at cost, net of accumulated depreciation. Cost comprises of purchase price and cost of bringing the assets to its working condition for intended use.
- (ii) Depreciation is calculated on straight- Line Method on fixed assets.
- (iii) Fixed assets are depreciated / amortised at the rate considered appropriate by the Management as under-

Assets	Rate
Premises	5%
Furniture	10%
Vehicles	20%
Computers and Software	33.33%
Office Equipments	20%
Strong Room	10%
Civil Works	20%
Land	NA

- (iv) Depreciation on additions to assets is provided for the full year if the assets are purchased on or before 30th September, at 100% of normal rates and for half year if the assets are purchased after 30th September, at 50% of normal rate. No depreciation is provided in case asset is sold / disposed off before 30th September and depreciation is provided at 50% of normal rate of Depreciation in case asset is sold / disposed of after 30th September.
- (v) Fixed Assets which have been fully depreciated but are still in use are carried in the books at Re. 1/-.

9. **EMPLOYEES BENEFITS(AS-15):**

- (i) Retirement Benefit in the form of Gratuity is a Defined Benefit Plan. Provision for liability towards gratuity is accounted for as per the actuarial valuation carried by LIC of India. The Bank has covered gratuity liability under the Employees group gratuity scheme of LIC of India. Contributions to LIC of India under the scheme are charged to the Profit and Loss Account for the year when the contribution is made.
- (ii) Bank has covered Leave Encashment liability under Employee's Group Leave Encashment Scheme of LIC of India.



- (iii) Current year's bank contribution towards gratuity and leave encashment is as under: -

(Rs In Lakhs)

Particular	2024-25	2023-24
Gratuity	170.23	142.02
Leave encashment	224.53	109.65

The retirement benefit in the form of provident fund is a defined contribution scheme. The contributions to the provident fund are charged to Profit & Loss Account for the year in when the contributions are due.

10. **SEGMENT REPORTING (AS-17):**

The Business Segments is considered as primary reporting format and the Bank does not have any geographical segment.

- Treasury includes all Investment Portfolio, Profit/Loss on sale of investments (Bonds and Government Securities) money market operations. The expenses of this segment consist of interest expenses on funds borrowed from external / internal sources and depreciation/ amortisation of premium on Held to Maturity investments.
- Other Banking operations include all other operations not covered under Treasury Operations. It primarily comprises of Loans and Advances to wholesale and retail customers and other Banking services to customers. The revenue consists of interest earned on loans and advances and fee income on various services.

11. **OPERATING LEASES (AS-19):**

Leases where the lessor effectively retains substantially all the risks and benefits of ownership of the leased asset are classified as Operating Leases. Operating Lease payments are recognised as an expense in the Profit and Loss Account during the year as per the lease agreement.

12. **EARNING PER SHARE (EPS (AS 20):**

Basic & Diluted earnings per share are calculated by dividing the Net Profit for the period by the weighted average number of equity shares outstanding during the year. The weighted average numbers of equity shares are calculated on monthly basis.

13. **TAXATION (AS-22):**

Tax expenses comprise current and deferred tax. Current tax is measured at the amount expected to be paid to the authorities in accordance with Income Tax Act, 1961.

Deferred tax reflects the impact of current year timing differences between taxable income and accounting income for the year and reversal of timing differences of earlier years.

Deferred tax is measured based on the tax rate and tax laws enacted or substantially enacted at the balance sheet date. Deferred tax assets are recognized only to the extent that there is reasonable / virtual (as applicable) certainty that sufficient future taxable income will be available against which such deferred tax assets can be realized.

14. **IMPAIRMENT OF ASSETS (AS-28):**

At each Balance Sheet date, the Bank reviews the carrying amounts of its assets to determine whether there is any indication that those assets suffered any impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of impairment loss. The recoverable amount is the higher of an asset's net selling price and value in use. In assessing the value in use, the estimated future cash flows expected from the continuing use of the asset and from its disposal are discounted to its present value using a discount rate that reflects the current market assessment of the time value of money and the risks specific to the asset. An impairment loss is recognised whenever the carrying amount of an asset exceeds its recoverable amount. The reversal of impairment loss is recognised immediately as income in the Profit & Loss Account.

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

Provision is recognised when the bank has a present obligation as a result of past events and it is probable that the outflow of resources will be required to settle the obligation and in respect of which reliable estimates can be made. A disclosure for contingent liability is made when there is a possible obligation, which may, but probably will not require an outflow of resources. When there is a possible obligation or a present obligation in respect of which the likelihood of outflow of resources is remote, no provision/ disclosure is made. Contingent assets are not recognised in the financial statements. Provisions and Contingencies are viewed at each balance sheet date and adjusted to reflect the correct management estimates.

16. **TRANSFER OF LONG OUTSTANDING MISCELLANEOUS LIABILITIES:**

- Dividend remaining unclaimed for 3 years, Entrance fees and Nominal Membership fees outstanding at the year-end is directly credited to Statutory Reserve Fund at the year end in accordance with bye laws of the bank.
- Unclaimed amounts of excess cash over three year, & Pay orders, Transit payables, Tender deposits, clearing differences, Sundry creditors & others bills payable over three years are transferred to Contingent Fund.

NOTES FORMING PART OF THE ACCOUNTS OF GS MAHANAGAR CO-OPERATIVE BANK LTD (hereinafter referred to as the Bank) FOR THE YEAR ENDED 31ST MARCH, 2025.

1. APPROPRIATION OF PROFIT:

The bank has given effect for following appropriation of profits for the year ended March 31, 2025 in the financial statements, subject to approval of the shareholders at the AGM.

Statement of Appropriations 31.03.2025

(Rs. In Lakhs)

Particulars	Amount
Net profit for the year ended 31 st March, 2025	1,622.57
Drawn Down Golden Jubilee Fund	1.39
Previous year balance	0.00
Total Profit available for appropriation	1,623.96
<u>Appropriations :</u>	
Statutory Reserve Fund	405.65
Proposed Dividend to Shareholders 10%(*)	661.31
Building Fund	274.36
Development Fund	5.00
Members Welfare Fund	3.00
Technological Development Fund	50.00
Special Reserve u/s 36(i)(viii)	62.38
Reserve Fund for unforeseen Losses	162.26
Total	1,623.96
Balance carried forward to Balance sheet	0.00

(*) Bank has proposed dividend to shareholders of Rs.661.31 lakh for the financial year 2024-25 and the said amount is retained in the Profit & Loss account under balance sheet.

In terms of provision of AS- 4 issued by ICAI, effective from the accounting period commencing on 01.04.2019 towards, dividend which is subject to approval by the shareholders at the Annual General Meeting has not been included as a liability in these financial statements.



2. AS-10 ACCOUNTING FOR FIXED ASSETS AND DEPRECIATION:

(Rs. In Lakhs)

Sr. No.	Name Of Assets	WDV As On 31.03.2024	Purchase During The Year	Transfer between Branch	Sale/ Disposal During The Year	Depreciation During The Year	Balance as on 31.03.2025
1	2	3	4	5	6	7	8
1	OFFICE PREMISES	291.10	0.00	0.00	0.00	33.88	257.22
2	STRONG ROOM	4.36	0.00	0.00	0.00	2.00	2.36
3	CIVIL WORK	66.32	61.65	0.00	0.00	31.25	96.72
4	SAFE FUNITURE & FIXTURE	204.26	32.88	0.00	0.18	60.26	176.70
5	OFFICE EQUIPMENTS	73.32	137.53	0.00	0.00	38.33	172.52
6	COMPUTERS	878.01	213.02	0.00	0.50	456.66	633.87
7	MOTOR & VEHICLE	20.02	100.10	0.00	0.00	16.11	104.02
8	LIBRARY BOOKS	0.00	0.13	0.00	0.00	0.13	0.00
9	LAND	2,300.03	0.00	00.00	0.00	0.00	2,300.03
	TOTAL	3,837.42	545.31	0.00	0.68	638.62	3,743.43
10	DEFFERED EXPENSES	22.30	8.43	0.00	0.00	8.58	22.15
11	SOFTWARE DEVELOPMENT	935.62	419.35	0.00	0.00	532.29	822.68
	Grand Total:-	4,795.34	973.09	0.00	0.68	1,179.49	4,588.26

Cost of stamp duty & incidental charges in case of acquisition of premises is capitalised. However, in case of Leasehold Premises it is not considered as part of cost but is amortized as deferred revenue expenditure over the period of 5 years.

The GST paid (CGST/SGST) while purchasing the software is capitalised fully i.e. 100% in the cost of the Software Development and ITC is not being availed on the same. The Depreciation on Software Development is charged on entire amount capitalised which is inclusive of GST paid while purchasing the Software.

**3. AS-15 EMPLOYEE BENEFITS- GRATUITY & LEAVE ENCASHMENT:**

i) The following table sets out the status of the Gratuity Plan as required under AS-15. Reconciliation of opening and closing balances of the present value of the defined benefit obligation:

(Rs. in Lakhs)

Sr. No.	Particulars	Gratuity Funded	
		31.03.2025	31.03.2024
I	Principal actuarial assumptions as at balance sheet date		
	Discount Rate	7.25%	7.25%
	Salary Escalation	3.00%	3.00%
II	Changes in present value of obligation		
	Opening Defined Benefit Obligation	1,781.48	1,723.14
	Interest Cost	129.16	124.92
	Current Service Cost	89.18	85.14
	Actuarial (Gains) / Losses	114.75	14.70
	Benefits paid	(232.86)	(166.44)
	Closing Defined Benefit Obligation	1,881.72	1,781.14
III	Changes in fair value of Plan Assets		
	Fair value of Plan Assets at beginning of year	1,999.20	1,891.56
	Expected return on Plan Assets	144.93	138.64
	Contributions	164.52	135.44
	Benefits paid	(232.86)	(166.44)
	Actuarial gains/(losses)	NIL	NIL
	Fair value of Plan Assets at the end of the year	2,075.79	1,999.19
IV	Fair Value of Plan Assets		
	Fair value of Plan Assets at beginning of year	1,999.20	1,891.56
	Actual return on plan assets	144.93	138.64
	Contributions	164.52	135.44
	Benefits paid	(232.86)	(166.44)
	Funded Status	194.08	217.71
	Fair Value of Plan Assets at the end of the year	2,075.79	1,999.19
	Excess of Actual over estimate return on plan assets	NIL	NIL
V	Actuarial Gain / loss recognized		
	Actuarial (Gain) / loss for the year – Obligation	(114.75)	(14.70)
	Actuarial (Gain) / loss for the year – Plan Assets	NIL	NIL
	Actuarial (Gain) / loss for the year – Obligation	114.75	14.70
	Actuarial (Gain) / loss recognized in the year	114.75	14.70
VI	Amount to be recognized in Balance Sheet and Profit and loss Account		
	Fair value of Plan Assets as at the end of the year	2,075.79	1,999.19
	Present value of obligation as at the end of the year	1,881.72	1,781.14
	Funded Status	194.07	217.71
	Net Asset / (Liability) not recognized in the Balance Sheet	194.07	217.71
VII	Expenses Recognized in Profit and Loss Account		
	Current Service Cost	89.18	85.14
	Interest Cost	129.15	124.92
	Net Actuarial (Gain)/loss recognized in the year	114.75	14.70
	Less- Expected return on Plan assets	(144.93)	(138.64)
	Expenses Recognized in Profit and Loss Account	188.15	86.13



- (ii) The following table sets out the status of the Leave Encashment as required under AS-15. Reconciliation of opening and closing balances of the present value of the defined benefit obligation

(Rs. In Lakhs)

Sr. No.	Particulars	Leave Encashment	
		31.03.2025	31.03.2024
I	Principal actuarial assumptions as at balance sheet date		
	Discount Rate	7.25%	7.25%
	Salary Escalation	3.00%	3.00%
II	Changes in present value of obligation		
	Opening Defined Benefit Obligation	1,289.09	1,251.64
	Interest Cost	93.45	90.74
	Current Service Cost	128.31	119.83
	Actuarial (Gains) / Losses	217.69	(60.98)
	Benefits paid	(180.62)	(112.14)
	Closing Defined Benefit Obligation	1,547.93	1,289.08
III	Changes in fair value of Plan Assets		
	Fair value of Plan Assets at beginning of year	1,518.59	1,418.77
	Expected return on Plan Assets	112.80	105.05
	Contributions	222.23	106.91
	Benefits paid	(180.62)	(112.14)
	Actuarial gains/(losses)	NIL	NIL
	Fair value of Plan Assets at the end of the year	1,673.01	1,518.59
IV	Fair Value of Plan Assets		
	Fair value of Plan Assets at beginning of year	1,518.59	1,418.77
	Actual return on plan assets	112.80	105.05
	Contributions	222.23	106.91
	Benefits paid	(180.62)	(112.14)
	Funded Status	125.08	229.50
	Fair Value of Plan Assets at the end of the year	1,673.01	1,518.59
	Excess of Actual over estimate return on plan assets	NIL	NIL
V	Actuarial Gain / loss recognized		
	Actuarial (Gain) / loss for the year – Obligation	(217.70)	60.98
	Actuarial (Gain) / loss for the year – Plan Assets	NIL	NIL
	Actuarial (Gain) / loss for the year – Obligation	217.70	(60.98)
	Actuarial (Gain) / loss recognized in the year	217.70	(60.98)
VI	Amount to be recognized in Balance Sheet and Profit and loss Account		
	Fair value of Plan Assets as at the end of the year	1,673.01	1,289.08
	Present value of obligation as at the end of the year	1,547.93	1,518.59
	Funded Status	125.07	229.50
	Net Asset / (Liability) not recognized in the Balance Sheet	125.07	229.50
VII	Expenses Recognized in Profit and Loss Account		
	Current Service Cost	128.31	119.83
	Interest Cost	93.45	90.74
	Net Actuarial (Gain)/loss recognized in the year	217.69	(60.98)
	Less- Expected return on Plan assets	(112.80)	(105.05)
	Expenses Recognized in Profit and Loss Account	326.67	44.53

**4. PRIMARY SEGMENT REPORTING (BY BUSINESS SEGMENTS) AS-17 AS ON 31.03.2025:**

				(Rs. In Lakh)
Sr. No.	Particulars	Treasury	Other Banking Operations	Total as on 31.03.2025
A	Revenue	12,018.17	16,133.80	28,151.97
B	Result	3,043.24	(898.67)	2,144.57
	Unallocated Expenses			62.38
	Net profit before Tax			2,082.19
	Provision for income tax			561.31
	Deferred Tax			(101.69)
	Extraordinary Profit & loss account			0.00
	Net profit after Tax			1,622.57
C	OTHER INFORMATION			
	Segment Assets	1,59,530.18	2,11,475.39	3,71,005.57
	Unallocated Assets			3,129.44
	Total Assets			3,74,135.01
	Segment Liabilities	1,65,024.29	1,74,947.53	3,39,971.82
	Unallocated Liabilities			34,163.19
	Total Liabilities			3,74,135.01

- The bank operates as a single unit in India, hence separate information regarding geographical segment is not given.
- The bank is organized into two main business segments namely: -
 - a. Treasury:- Primarily comprising of dealing room operation, trading/investment in bonds and government securities as well as fixed deposits in cooperative, nationalised and private banks;
 - b. Other banking operations: - Primarily comprising of loan and advances to corporate and retail loans & advances to other customers.
- The above segments are based on the currently identified segments taking into account the nature of services provided, the risks and returns, overall organization structure of the bank and the internal financial reporting system.
- Segment revenue, results, assets and liabilities includes respective amounts identifiable to each of the segment and amounts apportioned /allocated on reasonable basis.

5. AS-18 RELATED PARTIES & DISCLOSURES:

Name of the related parties and their relationship with bank under Accounting Standard-18 issued by the Institute of Chartered Accountants of India.

(i) Subsidiaries: Nil

(ii) Associates: Nil

Key Management Personnel:

The Bank is registered under Maharashtra Co-operative Societies Act 1960 and there are no related parties requiring a disclosure under AS-18 issued by ICAI.

6. AS-19 LEASES:

Bank has cancellable operating leases and the disclosures under Accounting Standard-19 on leases issued by ICAI are as under. Lease rent debited to profit & Loss account in the current year amounting to Rs.809.86 lakhs (P.Y Rs. 843.93 lakhs).

The Lease Agreements entered into, pertain to use of premises for the branches. The lease agreements do not have any undue restrictive or onerous clauses other than those normally prevalent in similar agreements regarding use of assets, lease escalations, renewals and a restriction on sub- leases.



7. AS-20 EARNING PER SHARE (EPS):-

(Rs. In Lakhs)

Particulars	2024-25	2023-24
Net profit /(Loss) after income tax	1,622.57	3,000.36
(*) Weighted average number of shares	675.62	698.96
Nominal Value of Shares (Rs.)	10	10
EPS - Basic & Diluted (Rs.)	2.40	4.29

(*) Monthly Weighted average number of shares

8. AS- 22 ACCOUNTING FOR TAXES ON INCOME:

- Application of Accounting Standard-22 'Accounting for Taxes on Income' issued by The Institute of Chartered Accountants of India has been mandatory for the bank.
- The Bank has complied with deferred tax as required by Accounting Standard-22 on accounting for income tax issued by the Institute of Chartered Accountants of India.

The major components of Deferred Tax Assets / Liabilities (Net) arising on account of timing differences between book profit and taxable profits as at March 31, 2025 are as follow:

(Rs. in Lakhs)

Particulars	As on 31-03-2024	During 2024-25	As on 31-03-2025
	A	B	C
Deferred Tax Assets			
Provision for Advances/BDDR	2,760.66	0.00	2,760.66
Provision for Leave Encashment	0.00	0.00	0.00
Depreciation	191.88	117.39	309.27
Total (A)	2,952.54	117.39	3,069.93
DTL ON ACCOUNT OF:			
Deferred Gratuity Payment	0.00	0.00	0.00
Deduction for Special Reserve	41.36	15.71	57.07
Total (B)	41.36	15.71	57.07
NET DEFERRED TAX ASSET (A)-(B)	2,911.18	101.68	3,012.86
Last Year Adjustment	0.00	0.00	0.00
Total	2,911.18	101.68	3,012.86

9. AS-26 INTANGIBLE ASSETS:

Details of computer software are included in other assets in accordance with Accounting Standard-26 on Intangible Assets issued by the ICAI are as under.

Computer Software:

Particulars	Rs.In Lakhs
Opening Balance as on 01.04.2024	935.62
Additional during the year	419.35
Deletion during the year	0.00
Less: Depreciation/Amortised	532.29
Closing Balance as on 31.03.2025	822.68

10. AS-29 PROVISIONS, CONTINGENT LIABILITIES & CONTINGENT ASSETS:**i) Provision :-****Income Tax Matters:-**

The bank has received notice under sec 201 for short deduction of TDS for the FY 2018-19. The bank was supposed to deduct the TDS and deposit it with the Income Tax Department. The bank is still in process of deducting the same and that the liability is still outstanding for the payment to the income tax department. Accordingly provision for the same along with the interest for late payment of Rs. 15,60,000/- has been made in the books of accounts in FY 2022-2023, FY 2023-24 & Rs. 13,36,512 FY 2024-25. We have received order u/s 156 of the Income Tax Act, 1961 on 31.12.2024 for payment of outstanding demand of Rs. 13,36,512/- and payment of penalty u/s 271H. On 31.03.2025, we received regarding total default on account of non-deduction of TDS Rs. 7,90,835 and show cause in respect of levy of penalty u/s 271C of the IT Act, 1961.

- (ii) Contingent Liabilities on account of Bank Guarantees, Letter of Credit, Amount transferred to DEAF, Claims against Banks not acknowledged as Debts are as follows:

(Rs in Lakhs)		
PARTICULARS	31.03.2025	31.03.2024
Bank Guarantees	875.39	1,083.05
Foreign Letters of Credit	0.00	0.00
DEAF	1,774.60	1,679.78
Claims against banks not acknowledged as debts	1,100.08	138.97
TOTAL	3,750.07	2,901.80

(A) Contingent Liability – Mesne profit:

For Chembur branch bank had taken premises on lease from Sodality Investment area admeasuring 3200 sq. ft. from 01/07/1991 to 30/06/2001 but however, bank vacated the said premises on 01/09/2005. M/s Sodalities Investment filed suit against bank on 19/01/2010 for mesne profit for the period 01/10/2003 to 31/08/2005 before Small Causes Court, Mumbai. After the hearing, Small Causes Court allowed application on 26/03/2019 and gave following direction to the bank:.. The Bank shall pay the mesne profit of the office premises building known as Tolaram Shopping Centre for the period from 01/10/2003 to 31/08/2005 to Sodalities Investment @ Rs. 83/- per sq. ft. per month i.e. amounting to Rs. 2,65,600/- per month along with interest @ 8.80% p.a. on the mesne profit from 01/10/2003 till realization of principle sum. Accordingly, as per court order total amount payable is Rs. 1,38,97,124/-. On 30/04/2019 bank has filed appeal against the said order before Small Cause Appeal Court-Appeal forum, Mumbai, and court has given direction to the bank to deposit at least 50% of amount payable, as per the said direction bank has deposited amount vide DD dated 21/01/2021 of Rs. 33,23,187.20 and DD dated 25/03/2021 of Rs. 36,25,374.75.

(B) Contingent Liability under Income Tax Matters:-

- (i) The Bank has filed an appeal with CIT(A)2, Mumbai against the order passed under section 143(3) of the Income Tax Act 1961 for disallowing of deduction of Rs. 39,24,481 u/s 36(1)(vii)(a) for the provision for Bad and Doubtful debts claimed by the Bank for the assessment year 2007-08. However, the CIT(A) has dismissed the above appeal filed by the Bank and confirmed the AO's demand of Rs. 21,51,472 by passing order dated 06/11/2012. Against this order of CIT(A), the bank has filed an appeal with ITAT. Honourable, ITAT vide its order dated 02/11/2018 has remanded back the matter to CIT(A) for verification of Bank's claim for deduction u/s. 36 (1) (vii) of Rs. 39,24,481 for A.Y. 2007-08. We have received order u/s 250 of the Income Tax act, 1961 on 27.08.2024 regarding disallowed claim of Rs. 39,24,481/- u/s 36(1)(vii) of the Act. The assessment was completed for assessing income of Rs. 5,51,51,630/- and payment of tax liability of Rs. 11,34,478/-. As per Income Tax Portal, total tax due of Rs. 19,41,737/-. We filed appeal to ITAT on 20.03.2025 against notice received on 31.12.2024 for recovery of outstanding demand as per CIT (A) order dated 27.08.2024. The matter is still pending for hearing before ITAT.



- (ii) As per notice received from the Income Tax Department for the A Y 2023-24, there is inconsistency in Amount disallowable under section 40 (a)(i)(ia), on account of non-compliance with the provisions of Chapter XVII-B claimed in return Rs. 14,49,661 and audit report Rs.9,38,33,844. Therefore proposed adjustment made of Rs.92,384,183 on account of non-deduction of TDS u/s 194N on cash withdrawals of Rs.3,07,947,279 by customers exceeding specified limit in the section and raising outstanding demand of Rs.2,78,67,510 on 09.08.2024 and 03.03.2025. Regarding the said notice we have submitted rectification on 06.03.2025, bank has not claimed any expenses in respect of such transactions and non-deduction of TDS on cash withdrawals would not amount to deemed income of the Bank. Thus, we are not agreeing with the proposed addition. We received order u/s 154 of the I T Act, 1961 for recovery of outstanding demand of Rs. 2,81,02,090/- on 17.05.2025.

(C) Contingent Liability-Nashik Cidco Branch:-

PAN AADAT4526G had erroneously been obtained by Nashik – CIDCO Branch, same error has already been communicated to the department vide letter MCBL/ACCT/4673/2016-17 dated 10th March 2017. The current account no – 10980247460 maintained with the State Bank of India was initially opened under PAN - AADAT4526G and also communicated to the bank vide letter dated 26th June 2019 for modification of PAN from AADAT4526G to their centralized PAN - AAAAM3138Q. Assessing officer has inadvertently considered the cash withdrawal from the current account number 10980247460 maintained with State Bank of India as cash deposited in that account. The above transaction is accurately reflected in Form 26AS, confirming its nature as a cash withdrawal from a current account with the State Bank of India. A.O has initiated the assessment u/s 147 of the Act based on the wrong fact that the assessee has deposited the cash of Rs. 3,99,00,000 which is in fact cash withdrawal of Rs. 3,39,00,000 /- from the current account maintained with the State Bank of India. AO had made disallowance on the grounds of unexplained money u/s 69A r.w.s. 115BBE of the Income Tax Act 1961. The cash that is withdrawn by the Nashik CIDCO branch from the State Bank of India current account is the amount transferred from the head office for legitimate banking use and to fulfill the legitimate banking obligation of the branch. Aggrieved by the assessment order passed u/s 147 r.w.s. 144 r.w.s. 144B of the Act for A.Y. 2018-19, we preferred an appeal before the honorable CIT Appeal authority. The above matter was getting ex-parte order due to non compliance of the income tax notice which was communicated to us on registered email-id. Afterwards the department issued the computation sheet as per order date 22.02.2024 u/s 147 r.w.s 144 which shows the amount as per current order is 6,62,78,860/- inclusive of tax liability, interest payable u/s 234A, 234B and 234F respectively. bank filed appeal on 22.02.2024 before the CIT appeal and final order is yet to be receive from the appellate authority post our earlier submission made on 02.08.2024. We have made payment of 20% of outstanding demand Rs.1,32,56,000 /as pre-deposit appeal on 23.01.2025 and 80% of outstanding demand Rs.5,30,22,855/- Shown under contingent liability.

(D) Contingent Liability under Tax deducted at source:-

Total TDS outstanding demand under centralized TAN –Head Office amount of Rs.60,11,238 for the F Y 2022-23 to F Y 2024-25 due to short deduction of TDS and PAN Aadhar Inoperative status and under separate TAN of branches for the F Y 2007-08 to 2023-24 of Rs. 70,33,420/- due to short deduction of TDS and PAN Aadhar Inoperative status shown under contingent liability.

**(E) Contingent Liability - DEAF:**

In accordance with the "The Deposit Education and Awareness Fund Scheme, 2014" formulated by RBI, the Bank has identified and transferred Rs.1,774.60 lakhs to the Depositor Education and Awareness Fund till 31st March 2025. The details of the same are as below:

(Rs in Lakhs)		
Particulars	F.Y. 2024-25	F.Y. 2023-24
Opening balance of amounts transferred to DEAF	1,680.01	949.01
Add: Amounts transferred to DEAF during the year	109.45	766.00
Less: Amounts reimbursed by DEAF towards claims	14.63	35.00
Closing balance of amounts transferred to DEAF	1,774.60	1,680.01

11. Previous year's figures are regrouped or rearranged, wherever necessary, to confirm to the layout of the accounts of the current year.

AS PER OUR REPORT OF EVEN DATE
For YARDI PRABHU & ASSOCIATES LLP

CHARTERED ACCOUNTANTS
 (FRN NO.111727W/W100101)
 CA-V.S.PRABHU
 Partner (MRN.041497)
 UDIN:25041497BMLKBJ7411

(VARUN MISHRA)
AGM ACCOUNTS

(SANTOSH B. RANDIVE)
DIRECTOR

(VITTHAL PATIL)
GENERAL MANAGER

(BHASKAR B. KAWAD)
VICE-CHAIRMAN

(LAXMIKANT DESAI)
ACCT. MANAGING DIRECTOR

(GEETANJALI U. SHELKE)
CHAIRMAN

PLACE- MUMBAI
DATE -25-06-2025



Disclosure as per RBI Master Direction DOR.ACC. REC. NO. 45 / 21.04.018 / 2021 - 22

Dated 30.08.2021 (updated as on 01.04.2024)

1. Regulatory Capital

a) Composition of Regulatory Capital

(Amount in crore)

Sr. No.	Particulars	31.03.2025	31.03.2024
i)	Common Equity Tier 1 capital (CET 1) / Paid up share capital and reserves (net of deductions, if any)	232.21	205.71
ii)	Additional Tier 1 capital*/ Other Tier 1 capital	0.00	0.00
iii)	Tier 1 capital (i + ii)	232.21	205.71
iv)	Tier 2 capital	35.72	35.55
v)	Total capital (Tier 1+Tier 2)	267.93	241.26
vi)	Total Risk Weighted Assets (RWAs)	1,397.58	1,384.11
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs) / Paid-up share capital and reserves as percentage of RWAs	16.62	14.86
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	16.62	14.86
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	2.56	2.57
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	19.17	17.43
xi)	Percentage of the shareholding of Government of India	0.00	0.00
xii)	Amount of paid-up equity capital raised during the year	1.67	2.40

Particulars	2024-25	2023-24
Amount of Tier 2 Capital raised during the year of which:	0.00	0.00
a) Perpetual Cumulative Preference Share	0.00	0.00
b) Redeemable Non-Cumulative Preference Share	0.00	0.00
c) Other	0.00	0.00

b) Draw down from Reserves

- 1) Golden Jubilee Fund Rs.1.39 Lakhs as per Permission received from RBI.
- 2) Excess IDR provision of Rs 1070.42 Lakhs written back.

C. Funds Transfer: -

- 1) As per RBI circular RBI/2024-25/58, DOR.CAP.REC.No.27/09.18.201/2024-25 dated 02-August-2024, bank has transferred Rs.19.07 Crore From Bad & Doubtful Reserve to General Reserve by creating new head BDDR-2024. This BDDR amount Rs.19.07 Crores was created below the line provision during the financial year 2015-16 to 2019-20.
- 2) As per RBI circular RBI/2024-25/57, DOR.CAP.REC.No.30/09.18.201/2024-25 dated 30-July-2024, bank has transferred dividend equalisation fund balance of Rs.40.15 Lakhs to General Reserve Fund account of bank on 14 – August- 2024.

**2. Asset Liability Management**Maturity pattern of certain items of assets and liabilities as on 31st March, 2025

(Amount in crore)

	1 Day	2 to 7 Days	8 to 14 Days	15 to 30 Days	31 Days and upto 2 Months	Over 2 Months 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
Title	bucket1	bucket2	bucket3	bucket4	bucket5	bucket6	bucket7	bucket8	bucket9	bucket10	bucket11	Total
1. Deposits	39.48	78.78	119.40	120.93	165.83	129.95	371.84	535.40	1,447.04	11.94	1.88	3,022.47
2. Advances	120.18	2.69	12.46	19.86	44.20	32.40	82.61	246.27	128.08	189.56	701.15	1,579.45
3. Investment	37.06	238.37	274.53	43.00	150.01	59.99	72.16	223.28	117.29	91.59	269.17	1,576.45
4. Borrowing	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5. Foreign Currency Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6. Foreign Currency Liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Maturity pattern of certain items of assets and liabilities as on 31st March, 2024

(Amount in crore)

	1 Day	2 to 7 Days	8 to 14 Days	15 to 30 Days	31 Days and upto 2 Months	Over 2 Months 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
Title	bucket1	bucket2	bucket3	bucket4	bucket5	bucket6	bucket7	bucket8	bucket9	bucket10	bucket11	Total
1. Deposits	27.28	29.04	82.11	16.80	22.30	89.51	284.21	636.10	1,671.48	22.04	3.88	2,884.75
2. Advances	22.76	11.11	0.34	0.98	2.55	10.77	9.57	36.29	460.56	322.56	696.05	1,573.54
3. Investment	52.50	222.03	251.53	53.00	90.01	65.01	57.14	217.13	156.16	41.12	289.02	1,494.65
4. Borrowing	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5. Foreign Currency Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6. Foreign Currency Liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00



3. Investments

Composition of Investment Portfolio as at 31.03.2025

(Amount in crore)

Particulars	Investments in India						Total investments in India
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	
Held to Maturity							
Gross	746.41	0.00	0.16	0.00	0.00	0.00	746.57
Less: Provision for non- performing investments (NPI)	0.00	0.00	0.14	0.00	0.00	0.00	0.14
Net	746.41	0.00	0.02	0.00	0.00	0.00	746.43
Available for Sale							
Gross	288.68	0.00	0.00	0.00	0.00	0.00	288.68
Less: Provision for depreciation and NPI	4.06	0.00	0.00	0.00	0.00	0.00	4.06
Net	284.62	0.00	0.00	0.00	0.00	0.00	284.62
Held for Trading							
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Investments	1,035.09	0.00	0.16	0.00	0.00	0.00	1,035.25
Less: Provision for non- performing investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	4.06	0.00	0.14	0.00	0.00	0.00	4.20
Net	1,031.03	0.00	0.02	0.00	0.00	0.00	1,031.03

Composition of Investment Portfolio as at 31.03.2024

(Amount in crore)

Particulars	Investments in India						Total investments in India
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	
Held to Maturity							
Gross	666.05	0.00	0.16	0.00	0.00	0.00	666.21
Less: Provision for non- performing investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	666.05	0.00	0.16	0.00	0.00	0.00	666.21
Available for Sale							
Gross	333.23	0.00	0.00	0.00	0.00	0.00	333.23
Less: Provision for depreciation and NPI	14.80	0.00	0.00	0.00	0.00	0.00	14.80
Net	318.43	0.00	0.00	0.00	0.00	0.00	318.43
Held for Trading							
Gross	18.00	0.00	0.00	0.00	0.00	0.00	18.00
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	18.00	0.00	0.00	0.00	0.00	0.00	18.00
Total Investments	1,071.28	0.00	0.16	0.00	0.00	0.00	1,071.44
Less: Provision for non- performing investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	14.80	0.00	0.00	0.00	0.00	0.00	14.80
Net	1,002.48	0.00	0.16	0.00	0.00	0.00	1,002.64

Bank has no investment outside India as on 31.03.2025 and 31.03.2024.

b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(Amount in crore)

Particulars	31.03.2025	31.03.2024
i) Movement of provisions held towards depreciation on investments		
Opening balance	14.80	21.76
Add: Provisions made during the year	0.00	0.00
Less: Write off / write back of excess provisions during the year	10.74	6.96
Closing balance	4.06	14.80
ii) Movement of Investment Fluctuation Reserve		
Opening balance	18.25	18.25
Add: Amount transferred during the year	0.00	0.00
Less: Drawdown	0.00	0.00
Closing balance	18.25	18.25
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	6.32%	5.20%

c) Sale and transfers to/from HTM category

The value of sales and transfers of securities to/from HTM Category has not exceeded 5% of the book value of Investment held in HTM category at the beginning of the year.

d) Non-SLR investment portfolio**i) Non-performing non-SLR investments**

(Amount in crore)

Sr. No.	Particulars	31.03.2025	31.03.2024
a)	Opening balance	0.00	0.14
b)	Additions during the year since 1st April	0.14	0.00
c)	Reductions during the above period	0.00	0.14
d)	Closing balance	0.14	0.00
e)	Total provisions held	0.14	0.00



ii) Issuer composition of non-SLR investments

(Amount in crore)

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
		Current year	Previous Year	Current year	Previous Year	Current year	Previous Year	Current Year	Previous Year	Current year	Previous Year
(1)	(2)	(3)		(4)		(5)		(6)		(7)	
a)	PSUs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b)	FIs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c)	Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d)	Private Corporates	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
e)	Subsidiaries/ Joint Ventures	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
f)	Others (Shares with Co. op. Institution)	0.16	0.16	0.00	0.00	0.00	0.00	0.16	0.16	0.16	0.16
g)	Provision held towards depreciation	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	0.16	0.16	0.00	0.00	0.00	0.00	0.16	0.16	0.16	0.16

e) Repo transactions (in face value terms)

(Amount in crore)

		Minimum outstanding during the year	Maximum outstanding during the year	Daily Average outstanding during the Year	Outstanding as on March 31
i) Securities sold under repo					
a)	Government securities	0.00	0.00	0.00	0.00
b)	Corporate debt securities	0.00	0.00	0.00	0.00
c)	Any other securities	0.00	0.00	0.00	0.00
ii) Securities purchased under reverse repo					
a)	Government securities	0.00	0.00	0.00	0.00
b)	Corporate debt securities	0.00	0.00	0.00	0.00
c)	Any other securities	0.00	0.00	0.00	0.00

4) Asset Qualitya) Classification of advances and provisions held as on 31.03.2025

(Amount in crore)

Particulars	Standard	Non Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing	
Gross Standard Advances and NPAs						
Opening Balance	1,402.69	12.72	148.01	10.13	170.86	1,573.55
Add: Additions during the year					23.14	
Less: Reductions during the year*					33.22	
Closing balance	1,418.67	22.66	128.20	9.92	160.78	1,579.45
*Reductions in Gross NPAs due to:						
i) Upgradation					2.25	
ii) Recoveries (excluding recoveries from upgraded accounts)					19.30	
iii) Technical/ Prudential Write-offs					0.00	
iv) Write-offs other than those under (iii) above					0.00	
Provisions (excluding Floating Provisions)						
Opening balance of provisions held		1.53	173.69	10.13	185.35	185.35
Add: Fresh provisions made during the year					1.00	
Less: Excess provision reversed/ Write-off loans					19.07	
Closing balance of provisions held		1.53	173.69	10.13	167.28	
Net NPAs						
Opening Balance		0.00	0.00	0.00	0.00	
Add: Fresh additions during the year					0.00	
Less: Reductions during the year					-6.50	
Closing Balance		0.00	0.00	0.00	0.00	0.00



b) Classification of advances and provisions held as on 31.03.2024

(Amount in crore)

Particulars	Standard	Non Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing	
Gross Standard Advances and NPAs						
Opening Balance	1,339.35	35.78	169.51	10.27	215.56	1,554.91
Add: Additions during the year					12.86	
Less: Reductions during the year*					57.56	
Closing balance	1,402.69	12.72	148.01	10.13	170.86	1,573.55
*Reductions in Gross NPAs due to:						
i) Upgradation					7.56	
ii) Recoveries (excluding recoveries from upgraded accounts)					50.00	
iii) Technical/ Prudential Write-offs					0.00	
iv) Write-offs other than those under (iii) above					0.00	
Provisions (excluding Floating Provisions)						
Opening balance of provisions held		3.58	168.00	10.27	181.85	181.85
Add: Fresh provisions made during the year					3.50	
Less: Excess provision reversed/ Write-off loans					0.00	
Closing balance of provisions held		1.53	173.69	10.13	185.35	185.35
Net NPAs						
Opening Balance		32.2	1.51	0	33.71	33.71
Add: Fresh additions during the year					0	
Less: Reductions during the year					-33.71	
Closing Balance		0.00	0.00	0.00	0.00	0.00

(in per cent)

Ratios	31/03/2025	31/03/2024
Gross NPA to Gross Advances	10.18%	10.86%
Net NPA to Net Advances	0.00%	0.00%
Provision coverage ratio	104.04%	108.48%



c) Sector-wise Advances and Gross NPAs

(Amount in crore)

Sr. No.	Sector	31-03-2025			31-03-2024		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
i)	Priority Sector						
a)	Agriculture and allied activities	40.26	2.35	0.15	16.91	2.20	0.14
b)	Advances to industries sector eligible as priority sector lending	423.45	88.40	5.60	487.26	92.78	5.90
c)	Services	41.19	6.95	0.44	37.70	1.24	0.08
d)	Personal loans	250.87	26.92	1.70	278.90	35.43	2.25
	Subtotal (i)	755.77	124.62	7.89	820.77	131.65	8.37
ii)	Non-priority Sector						
a)	Agriculture and allied activities	0.00	0.00	0.00	0.00	0.00	0.00
b)	Industry	0.00	0.00	0.00	0.00	0.00	0.00
c)	Services	0.00	0.00	0.00	0.00	0.00	0.00
d)	Personal loans	823.67	36.15	2.29	752.78	39.20	2.49
	Sub-total (ii)	823.67	36.15	2.29	752.78	39.20	2.49
	Total (I + ii)	1,579.44	160.77	10.18	1,573.55	170.85	10.86

d) Overseas assets, NPAs and revenue

(Amount in crore)

Particulars	31.03.2025	31.03.2024
Total Assets	0.00	0.00
Total NPAs	0.00	0.00
Total Revenue	0.00	0.00

e) Particulars of resolution plan and restructuring

(Amount in crore)

Particulars		Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total (Cumulative Outstanding)	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
		2025	2024	2025	2024	2025	2024	2025	2024	2025	2024
Standard	Number of borrowers	0	0	0	0	12	14	0	0	12	14
	Gross Amount	0.00	0.00	0.00	0.00	16.52	17.74	0.00	0.00	16.52	17.74
	Provision held	0.00	0.00	0.00	0.00	2.60	2.60	0.00	0.00	2.60	2.60
Sub-standard	Number of borrowers	0	0	0	0	0	0	0	0	0	0
	Gross Amount	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Provision held	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Doubtful	Number of borrowers	0	0	0	0	0	0	0	0	0	0
	Gross Amount	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Provision held	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	Number of borrowers	0	0	0	0	12	14	0	0	12	14
	Gross Amount	0.00	0.00	0.00	0.00	16.52	17.74	0.00	0.00	16.52	17.74
	Provision held	0.00	0.00	0.00	0.00	2.60	2.60	0.00	0.00	2.60	2.60



f) Divergence in asset classification and provisioning

(Amount in crore)

Sr. No.	Particulars	Amount
1.	Gross NPAs as on March 31, 2024 as reported by the bank	170.86
2.	Gross NPAs as on March 31, 2024 as assessed by Reserve Bank of India	170.86
3.	Divergence in Gross NPAs (2-1)	0.00
4.	Net NPAs as on March 31, 2024 as reported by the bank	0.00
5.	Net NPAs as on March 31, 2024 as assessed by Reserve Bank of India	0.00
6.	Divergence in Net NPAs (5-4)	0.00
7.	Provisions for NPAs as on March 31, 2024 as reported by the bank	185.56
8.	Provisions for NPAs as on March 31, 2024 as assessed by Reserve Bank of India	185.56
9.	Divergence in provisioning (8-7)	0.00
10.	Reported Profit before Provisions and Contingencies for the year ended March 31, 2024	36.19
11.	Reported Net Profit after Tax (PAT) for the year ended March 31, 2024	30.00
12.	Adjusted (notional) Net Profit after Tax (PAT) for the year ended March 31, 2024 after considering the divergence in provisioning	30.00

g) Disclosure of transfer of loan exposures

Details of transfer of loan exposure-In the case of stressed loans transferred or acquired:

Details of stressed loans transferred during the year (to be made separately for loans classified as NPA and SMA)			
(all amounts in crore)	To ARCs	To permitted transferees	To other transferees (please specify)
No: of accounts	Nil	Nil	
Aggregate principal outstanding of loans transferred	Nil		
Weighted average residual tenor of the loans transferred	Nil		
Net book value of loans transferred (at the time of transfer)	Nil		
Aggregate consideration	Nil		
Additional consideration realized in respect of accounts transferred in earlier years	Nil		
Details of loans acquired during the year			
(all amounts in crore)	From SCBs, RRBs, UCBs, StCBs, DCCBs, AIFIs, SFBs and NBFCs including Housing Finance Companies (HFCs)		From ARCs
Aggregate principal outstanding of loans acquired	Nil		
Aggregate consideration paid			
Weighted average residual tenor of loans acquired			

a) Fraud accounts

Particulars	2024-25	2023-24
Number of frauds reported	01	12
Amount involved in fraud (Crore)	0.61	0.52
Amount of provision made for such frauds (Crore)	0.61	0.52
Amount of Unamortized provision debited from 'other reserves' as at the end of the year (Crore)	0.00	0.00

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

Format for disclosures to be made half yearly starting March 31, 2025

(Amounts in crore)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan– Position as at the end of the previous half-year (A)	Of (A), aggregate debt that slipped into NPA during the half- year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half- year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year (31-03-2025)
Personal Loans	0	0	0	0	0
Corporate persons	12.61	0	0	0.71	11.90
Of which MSMEs	12.61	0	0	0.71	11.90
Others	0	0	0	0	0
Total	12.61	0	0	0.71	11.90

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

Format for disclosures to be made half yearly starting September 30, 2024

(Amounts in crore)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan– Position as at the end of the previous half-year (A)	Of (A), aggregate debt that slipped into NPA during the half- year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half- year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year (30-09-2024)
Personal Loans	0	0	0	0	0
Corporate persons	13.53	0	0	0.92	12.61
Of which MSMEs	13.53	0	0	0.92	12.61
Others	0	0	0	0	0
Total	13.53	0	0	0.92	12.61

5. Exposures

a) Exposure to real estate sector

(Amount in crore)

Category	2024-2025	2023-2024
i) Direct exposure		
Residential Mortgages – Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.	256.06	207.16
Commercial Real Estate – Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits; Investments in Mortgage-Backed Securities (MBS) and other securitized exposures – Residential Commercial Real Estate	139.41	146.68
ii) Indirect Exposure Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.		
Total Exposure to Real Estate Sector	395.47	353.64



- b) Exposure to capital market – Nil (Previous Year- Nil)
c) Risk category-wise country exposure - Nil (Previous Year- Nil)
d) Unsecured advances

(Amounts in crore)

Particulars	2024-25	2023-24
Total unsecured advances of the bank	151.78	160.20
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	NIL	NIL
Estimated value of such intangible securities	NIL	NIL

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

a) Concentration of deposits

(Amount in Crore)

Particulars	2024-25	2023-24
Total deposits of the twenty largest depositors	332.89	337.20
Percentage of deposits of twenty largest depositors to total deposits of the bank	11.01%	11.69%

b) Concentration of advances

(Amount in Crore)

Particulars	2024-25	2023-24
Total advances to the twenty largest borrowers	216.88	203.88
Percentage of advances to twenty largest borrowers to total advances of the bank	13.73%	12.96%

(Term loan outstanding & actual balance in CC A/c), Total Adv-1579.44

c) Concentration of exposures

(Amount in crore)

Particulars	2024-25	2023-24
Total exposure to the twenty largest borrowers/customers	225.14	208.91
Percentage of exposures to the twenty largest borrowers / customers to the total exposure of the bank on borrowers/ Customers (Exposure Rs.1747.55)	12.88%	11.79%

d) Concentration of NPAs

(Amount in crore)

Particulars	2024-25	2023-24
Total Exposure to the top twenty NPA accounts	84.31	85.96
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs. (Gross NPA 160.77)	52.44%	50.31%

7. Derivatives

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

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

(Amount in crore)

Sr. No.	Particulars	2024-25	2023-24
i)	Opening balance of amounts transferred to DEA Fund	16.80	9.49
ii)	Add: Amounts transferred to DEA Fund during the year	1.09	7.66
iii)	Less: Amounts reimbursed by DEA Fund towards claims	0.15	0.35
iv)	Closing balance of amounts transferred to DEA Fund	17.74	16.80

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

Sr. No		Particulars	Previous year 2023-2024	Current year 2024-2025
Complaints received by the bank from its customers				
1.		Number of complaints pending at beginning of the year	09	21
2.		Number of complaints received during the year (Digital including ATM)	341	476
3.		Number of complaints disposed during the year (Digital including ATM)	329	472
	3.1	Of which, number of complaints rejected by the bank	0	0
4.		Number of complaints pending at the end of the year	21	25
Maintainable complaints received by the bank from Office of Ombudsman				
5.		Number of maintainable complaints received by the bank from Office of Ombudsman	08	03
	5.1.	Of 5, number of complaints resolved in favor of the bank by Office of Ombudsman	08	03
	5.2	Of 5, number of complaints resolved through conciliation/mediation/ advisories issued by Office of Ombudsman	0	01
	5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	0	0
6.		Number of Awards unimplemented within the stipulated time (other than those appealed)	0	0

Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in Integrated Ombudsman Scheme, 2021 (Previously Banking Ombudsman Scheme, 2006) and covered within the ambit of the Scheme.



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

Grounds of complaints (i.e.complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% Increase decrease of complaints Received over the previous year	Number of complaints pending at the end of the year	Of 5, Number of complaints pending beyond 30 days
1	2	3	4	5	6
Current Year 2024-2025					
Digital Payment	21	392	81.48%	25	0
ATM / DEBIT CARDS	0	76	-25.49%	0	0
Deposit	0	0	0	0	0
Advances	0	4	33.33%	0	0
Branch Service	0	2	0	0	0
Other	0	2	-89.47%	0	0
Total	21	476	39.59%	25	0
Previous Year 2023-2024					
Digital Payment	09	216	+14.28%	21	0
ATM / DEBIT CARDS	0	102	-18.40%	0	0
Deposit	0	01	0%	0	0
Advances	0	03	0%	0	0
Branch Service	0	0	0	0	0
Other	0	19	+46.15%	0	0
Total	09	341	-1.15%	21	0

10. **Penalties imposed by the Reserve Bank of India**

No penalty imposed.

11. **Other Disclosures**

a) **Business ratios**

	Particular	31.03.2025	31.03.2024
i)	Interest Income as a percentage to Working Funds	7.53%	7.77%
ii)	Non-interest income as a percentage to Working Funds	0.38%	0.38%
iii)	Cost of Deposits	5.35%	4.79%
iv)	Net Interest Margin	3.42%	4.35%
v)	Operating Profit as a percentage to Working Funds	0.65%	1.26%
vi)	Return on Assets	0.43%	1.02%
vii)	Business (deposits plus advances) per employee (Amount in crore)	6.52	7.70
viii)	Profit per employee (Amount in crore)	0.02	0.06

b) **Bancassurance business**

(Amount in crore)

Bancassurance business	31.03.2025	31.03.2024
Total Commission Received from Life & General Insurance	0.14	0.25

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

The amount of PSLCs Purchased Rs. 525.00 Crores in General Category, during financial year 2024-25

d) Provisions and contingencies

(Amount in crore)

	Provision debited to Profit and Loss Account	31.03.2025	31.03.2024
i)	BDDR Provision	1.00	3.50
ii)	Expenditure Provisions & Contingencies (Investment Depreciation Reserve)	-10.70	-7.10
iii)	Provision for Non Performing Investment	0.00	0.00
iv)	Provision Against Restructure of Loan	0.00	0.00
v)	Provision for Income Tax	5.61	9.32
vi)	Other Provision	0.60	0.65
vii)	Special Reserve u/sec 36(I)(viii)	0.00	0.00
viii)	1% Rebate on Standard Loan Interest	0.00	0.00
ix)	Deferred Tax Assets	(1.01)	0.16
x)	Standard Asset Provision	0.12	0.00
xi)	Self Assessment Tax F.Y. 2023-24	0.60	0.00

e) Payment of DICGC Insurance Premium

(Amount in crore)

Sr. No.	Particulars	31.03.2025	31.03.2024
i)	Payment of DICGC Insurance Premium	3.55	3.48
ii)	Arrears in payment of DICGC premium	0.00	0.00

f) Disclosure of facilities granted to directors and their relatives -

The Bank has complied with the Reserve Bank of India guidelines and No Secured, Unsecured loan and Non-Funded facility has been extended to the directors and their relatives, companies or firms in which they are interested in financial year 2023-24 and 2024-25

g) Previous Year figures:-

The Bank has reclassified and rearranged previous year figures to confirm to this year's classification wherever required.

AS PER OUR REPORT OF EVEN DATE
For YARDI PRABHU & ASSOCIATES LLP
CHARTERED ACCOUNTANTS

(FRN NO.111727W/W100101)

CA-V.S.PRABHU

Partner (MRN.041497)

UDIN:25041497BMLKBJ7411

(VARUN MISHRA)

AGM ACCOUNTS

(SANTOSH B. RANDIVE)

DIRECTOR

(VITTHAL PATIL)

GENERAL MANAGER

(BHASKAR B. KAWAD)

VICE-CHAIRMAN

(LAXMIKANT DESAI)

ACCT. MANAGING DIRECTOR

(GEETANJALI U. SHELKE)

CHAIRMAN

PLACE- MUMBAI

DATE -25-06-2025



विषय क्र.४ :- सन २०२५-२६ सालाकरिता बँकेने तयार केलेले अंदाजपत्रक तसेच पूढील वर्षात करण्यात येणाऱ्या विकास कामांची नोंद घेणे.

सन २०२५-२६ सालाचे अंदाजपत्रक

(रु.लाखात)

तपशील	अंदाजपत्रित ३१.०३.२०२५	प्रत्यक्ष ३१.०३.२०२५	प्रत्यक्ष वाढ (%) (३१.०३.२०२४ च्या तुलनेत)	अंदाजपत्रित ३१.०३.२०२६	अंदाजपत्रित वाढ (%) (प्रत्यक्ष ३१.०३.२०२५ च्या तुलनेत)
भागभांडवल	७,८५५.३७	६६९३.०८	-३.९९	६,७७८.४९	२.५० %
राखीव व अन्य निधी	४८,८६२.२८	४४,४३४.९६	०.०३	४८,८७८.४६	१०.०० %
ठेवी	३,४६,९६८.४५	३,०२,२४७.६४	४.७७	३,४५,६४७.६४	१४.३६ %
गुंतवणूक/मुदत ठेवी	१,७९,३५७.५८	१,५७,६४५.९६	५.४७	१,६९,३३८.२३	३.०० %
कर्जे	१,८८,८२५.५२	१,५७,९४४.५९	०.३७	१,९८,९४४.५४	२५.०० %
खेळते भांडवल	३,७८,२५६.९२	३,७४,९३५.०९	३.३३	४,२०,७०७.४२	१२.४५ %
दोबळ उत्पन्न	५,२३५.८३	२,३९४.९९	-४६.९६	२,२९०.८६	२०.०० %
निव्वळ नफा (करोत्तर)	३,३९७.८९	१,६२३.९६	-५५.९४	१,५२५.००	१०.०० %

विषय क्र.५ :- महाराष्ट्र शासनाच्या नागरी बँकासाठी एकरकमी कर्ज परतफेड योजना -२०२४ शासन निर्णय क्र.युआरबी -१८०७/प्र. क्र. ४५९(ब)/७- स दिनांक ०४/०७/२०२४ अंतर्गत तडजोड केलेल्या थकीत कर्जखत्यांची माहिती देणे व संचालक मंडळाच्या निर्णयाची नोंद घेणे.(कालावधी ०१/०४/२०२४ ते ३१/०३/२०२५)

दि.०४/०७/२०२४ रोजीच्या शासन निर्णयानुसार महाराष्ट्र शासनाने, नागरी सहकारी बँकांच्या अनुत्पादक कर्जांच्या प्रभावी वसुलीसाठी एकरकमी कर्ज परतफेड योजनेस मुदतवाढ देऊन दि.३१/०३/२०२३ या तारखेस अनुत्पादित झालेल्या कर्जदारांना सदर योजना लागू केली. त्या तारखे अखेरीस अनुत्पादित असलेल्या कर्जदारांची यादी संचालक मंडळ सभेने नियमानुसार मंजूर करून, बँकेच्या सर्व शाखांमध्ये प्रसिद्ध केली होती. तसेच सदर योजना प्रभावीपणे राबविण्यासाठी व निःपक्षपणे अंमलबजावणी करण्यासाठी सदरची प्रकरणे बँकेचे अधिकृत यादीतील लेखा परिक्षकाकडून तपासणी करून व तडजोड समितीने केलेल्या शिफारशीनुसार, संचालक मंडळ सभेत मंजूर करण्यात आली. त्यानुसार अंशतः व पुर्ण वसुल झालेल्या एक रकमी कर्ज परतफेड योजनेमधील कर्जांची सविस्तर माहिती खालील प्रमाणे सादर करण्यात येत आहे.

अ.क्र	तपशील	कर्जखाती संख्या व रक्कम रु.
१	तडजोड झालेल्या खात्यांची संख्या (मे २०२३ ते मार्च २०२४):- ४०(सन २०२३ मध्ये मंजूर होऊन सन २०२४-२०२५ मध्ये बंद झालेली खाती संख्या :- ४०) तडजोड झालेल्या खात्यांची संख्या (जुलै २०२४ ते मार्च २०२५):- १७६	२९६
२	कर्ज मंजूर रक्कम (२०२३-२०२४):- २,९२,३८,०००.०० कर्ज मंजूर रक्कम (२०२४-२०२५):- ५४,८९,८७,०००.००	५६,९४,२५,०००.००



३	तडजोड खात्यांची येणे रक्कम (लेजर प्रमाणे) (२०२३-२०२४):-	मुददल :- ८१,१८,१५८.२० व्याज :- १,५७,६८,७१२.४७	९०,०१,९५,४४९.४१
		२,३८,८६,८७०.६७	
	तडजोड खात्यांची येणे रक्कम (लेजर प्रमाणे) (२०२४-२०२५):-	मुददल :- ३६,८२,४९,५०६.०० व्याज :- ५०,८०,५९,०७२.७४	
		८७,६३,०८,५७८.७४	
४	तडजोड खात्यांची सवलतीनुसार येणे रक्कम (२०२३-२०२४)	मुददल :- ८१,१८,१५८.२० व्याज :- ३१,९८,०१३.५५	५१,५२,०८,२८६.१६
		१,१३,१६,१७१.७५	
	तडजोड खात्यांची सवलतीनुसार येणे रक्कम (२०२४-२०२५)	मुददल :- ३६,८२,४९,५०६.०० व्याज :- १३,५६,४२,६०८.४१	
		५०,३८,९२,११४.४१	
५	तडजोड खात्यांची वसुल झालेली रक्कम :- अंशतः वसुली रक्कम (८९):- १०,८२,१२,७२२.३४ बंद झालेली कर्ज खाती वसुली रक्कम (१२७):- ४,०३,००,८५३.३६		१४,८५,१३,५७५.७०
६	बंद झालेल्या तडजोड खात्यांना व्याजात दिलेली सुट (१२७)		४,५३,५०,८८५.६०

तरी सर्व सभासदांनी वरील बाबीची नोंद घेऊन ज्या सभासदांची कर्जे एकरकमी कर्ज परतफेड योजनेमध्ये मंजूर झालेले आहेत, त्यांनी त्यांची उर्वरित देय रक्कम शासनाने दिलेल्या विहित मुदतीत भरणा करून या योजनेचा लाभ घ्यावा.

विषय क्र.६ :- भारतीय रिझर्व्ह बँकेच्या परीपत्रक क्र. DOR.STR.REC.२०/२१.०४.०४८/२०२३-२४ दि. ०८.०६.२०२३ नुसार संचालक मंडळाने स्विकृत केलेल्या सामोपचार तडजोड योजने अंतर्गत वसुल झालेले कर्ज प्रकरणांची नोंद घेणे.

अ.क्र	तपशिल	कर्जखाती संख्या व रक्कम रु.
१	तडजोड झालेल्या एकुण कर्जखात्यांची संख्या (एप्रिल - २०२४ ते मार्च - २०२५)	९८
२	तडजोड झालेल्या खात्यामधील एकुण कर्ज मंजूर रक्कम	९,५०,५०,०००.००
३	तडजोड झालेल्या खात्यांची एकुण येणे रक्कम (लेजर प्रमाणे) (मुददल + व्याज) (४,४४, ८४, २२५.०८ + ३,२७,१९,३२८.९९)	७,७२,०३,५५४.०७
४	तडजोड खात्यांची सवलतीनुसार येणे रक्कम (मुददल + व्याज) (४,४४,८४,२२५.०८ + १,४४,८५,७३३.३१)	५,८९,६९,९५८.३९
५	तडजोड खात्यांची वसुल झालेली रक्कम	५,९९,७९,७११.८६
६	बंद झालेल्या तडजोड खात्यांना व्याजात दिलेली सुट	१,७२,२३,८४२.२१



परिशिष्ट 'अ'

संचालक मंडळ सदस्य व त्यांचे नातेवाईक यांना दिलेल्या कर्जाची माहिती

(दिनांक ०१/०४/२०२४ ते दिनांक ३१/०३/२०२५ पर्यंत)

(रु.लाखात)

क्र.	संचालक मंडळ सदस्य संख्या व त्यांचे नातेवाईक की, ज्यांनी बँकेकडून कर्ज घेतलेले आहे त्यांची संख्या	वाटप झालेल्या कर्जापैकी वर्षाच्या सुरुवातीला येणे असलेल्या कर्जाची रक्कम	दिनांक ०१/४/२०२४ ते दिनांक ३१/०३/२०२५ कालावधीत वाटप केलेले कर्ज (कर्ज खाती नावे पडलेल्या व्याजासह)	दिनांक ०१/४/२०२४ ते दिनांक ३१/३/२०२५ या कालावधीत वसूल झालेली रक्कम	वर्षाअखेर येणे असलेल्या कर्जाची रक्कम व्याजासह (दिनांक ३१/३/२०२५ अखेर)	येणे कर्जापैकी थकबाकी रक्कम व्याजासह (दि.३१/३/२०२५ अखेर)
१	संचालक	०.००	०.००	०.००	०.००	०.००
२	संचालकांचे नातेवाईक	०.००	०.००	०.००	०.००	०.००
३	संचालक जामिनकी	०.००	०.००	०.००	०.००	०.००
४	कर्मचारी प्रतिनिधी (०२)	६५.०५	१५.९०	१८.७०	६२.२५	०.००
	एकुण रु.	६५.०५	१५.९०	१८.७०	६२.२५	०.००



RESERVER AND OTHER FUNDS / राखीव व इतर निधी					Amount in Rs.
SR NO.	Particulars of Funds	Opening Bal 01.04.2024	Credited in 2024-25	Debited in 2024-25	Closing Bal 31.03.2025
1	Statutory Reserve Fund	88,44,17,507.50	4,10,27,300.00	0.00	92,54,44,807.50
2	Building Fund Utilised	23,88,47,005.00	0.00	33,88,090.00	23,54,58,915.00
3	Building Fund Unutilised	56,67,24,652.92	3,08,24,019.92	0.00	59,75,48,672.84
4	Dividend Equalisation Fund	40,15,000.00	0.00	40,15,000.00	0.00
5	(a) Bad and Doubful Debts Reserve	145,70,78,883.31	0.00	19,07,00,000.00	126,63,78,883.31
6	(b) Bad Debts Reserve Provision	5,84,58,380.00	1,00,00,000.00	0.00	6,84,58,380.00
7	8.50% BDDR U/S 36(1)(viii)	33,79,19,111.26	0.00	0.00	33,79,19,111.26
8	BDDR -2024	0.00	19,07,00,000.00	19,07,00,000.00	0.00
9	Special Reserve U/S 36(I)(vii)	19,29,30,549.18	62,38,113.89	0.00	19,91,68,663.07
	(a) Contingencies Provision Against Depreciation In Investment (I.D.R.)	14,79,69,270.00	26,00,000.00	11,00,17,840.00	4,05,51,430.00
	(b) Provision for Non Performing Investment	0.00	14,00,000.00	0.00	14,00,000.00
10	Development Fund	75,72,037.07	5,00,000.00	0.00	80,72,037.07
11	Charity Fund	45,05,750.00	0.00	0.00	45,05,750.00
12	Staff Welfare Fund	6,22,507.38	0.00	25,000.00	5,97,507.38
13	Member Welfare Fund	27,86,012.69	3,00,000.00	1,00,000.00	29,86,012.69
14	Golden Jubilee Fund	1,54,45,751.00	0.00	1,39,381.00	1,53,06,370.00
15	Investment Fluctuation Reserve	18,25,35,000.00	0.00	0.00	18,25,35,000.00
16	Contingent Provision against Standard Assets	6,09,50,000.00	12,00,000.00	0.00	6,21,50,000.00
17	Staff Medical assistance Fund	30,81,238.00	0.00	12,57,000.00	18,24,238.00
18	Other Provision	4,87,50,241.23	60,00,000.00	27,20,302.00	5,20,10,624.41
19	General Reserve Fund	2,45,11,401.00	19,47,15,000.00	0.00	21,92,26,401.00
20	Election Fund 1/5	1,00,00,000.00	0.00	0.00	1,00,00,000.00
21	Education Fund	3,10,91,259.80	0.00	0.00	3,10,91,259.80
22	Technological Development Fund	3,75,00,000.00	50,00,000.00	0.00	4,25,00,000.00
23	Provision against Restructure of Loan	2,60,00,000.00	0.00	0.00	2,60,00,000.00
24	Reserve Fund Unforseen Losses	3,00,05,000.00	1,62,26,000.00	0.00	4,62,31,000.00
	Total	437,36,97,242.52	50,67,30,433.81	50,30,62,613.00	437,73,65,063.33



GS Mahanagar Co-operative Bank Ltd., Mumbai
CASH FLOW STATEMENT FOR THE YEAR ENDED 31st MARCH, 2025

Sr. No.	Particulars	31st March, 2025	
		Amount (Rs.)	Amount (Rs.)
A)	CASH FLOW FROM OPERATING ACTIVITIES		
	Net Profit as per Profit & Loss Account		16,22,56,663.00
	ADD:-Adjustments For		
	Depreciation on assets	11,79,62,210.00	
	Provision for Contingency (IDR)	-	
	Ammortisation in Investments	2,34,73,774.00	
	Provision for Bad and Doubtful Debt Reserve (BDDR)	1,00,00,000.00	
	Other provision	60,00,000.00	
	Income tax Provision	5,16,31,000.00	
	Privision for non Performing Investment	14,00,000.00	
	Deffered Tax Liability /(Asset)	(1,01,68,667.00)	20,02,98,317.00
	LESS:-Adjustments For		
	Excess Provision & Contingencies (IDR)	(10,70,41,640.00)	
			(10,70,41,640.00)
	PROFIT FROM OPERATION		25,55,13,340.00
	Adjustment for Changes in Working Capital		
	<u>Increase / (Decrease) in Current Liabilities :</u>		
	Increase / (Decrease) in Deposits	137,73,93,934.00	
	Increase / (Decrease) in Other Liabilities	(18,93,01,569.00)	
	<u>(Increase) / Decrease in Current Assets:</u>		
	(Increase)/ Decrease in Loans And Advances	(5,89,99,263.00)	
	(Increase) / Decrease in Other Assets	(3,42,03,586.00)	109,48,89,516.00
	Income Tax Paid		(4,36,31,000.00)
	CASH FLOW FROM OPERATING ACTIVITIES (Net)		130,67,71,856.00
B)	CASH FLOW FROM FINANCING ACTIVITIES		
	Dividend paid	(6,61,31,000.00)	
	Decrease in Share Capital	(2,17,67,960.00)	
	CASH FLOW FROM FINANCING ACTIVITIES		(8,78,98,960.00)
C)	CASH FLOW FROM INVESTING ACTIVITIES		
	(Increase) / Decrease in Investment	(81,80,51,226.00)	
	(Increase) /Decrease in FIXED ASSETS (Net)	(9,72,17,872.00)	
	CASH FLOW FROM INVESTING ACTIVITIES		(91,52,69,098.00)
	Net increase in cash and cash equivalents (A+B+C)		30,36,03,798.00
D)	CASH AND BANK BALANCE AT BEGINNING		197,88,87,976.00
E)	CASH AND BANK BALANCE AT CLOSING		228,24,91,774.00
Sr. No.	CASH AND BANK BALANCE	31st March, 2025 Amount Rs.	31st March, 2024 Amount Rs.
A.	Cash and bank balance	213,44,78,047.00	179,95,07,031.63
B.	Balance with Other Banks	14,80,13,727.00	17,93,80,944.37
	Total Rs.	228,24,91,774.00	197,88,87,976.00



बँकेच्या प्रगतीचा आढावा

(रु. लाखात)

अ. नं.	वर्ष अखेर	सभासद संख्या	वसुल भाग भांडवल	राखीव निधी	ठेव खाती		कर्ज खाती		खेळते भांडवल	एकूण उत्पन्न	निव्वळ नफा	लाभांश	शाखा विस्तार
					संख्या	रक्कम	संख्या	रक्कम					
१	१९९३	२००१३	२२४.४६	१२०७.४५	१३६१८८	५५३२२.५८	११५४४	४५८०.१५	७२९४.८७	१२६२.०१	१४३.००	१२	९
२	१९९४	२००१४	२३८.४४	१४६४.९९	१३९५५२४	६४१५.५२	११८५३	५१९९.३८	८५७४.८४	१२७६.६८	१६९.७३	१२	९
३	१९९५	२२०३९	२६५.१३	१२८८.०९	१४८०८१	८७२६.५७	१०७९२	५७३६.६९	१११७१.३४	१३०९.३६	३१.८७	१२	११
४	१९९६	२३०७४	३०३.०४	१३५१.६९	१८९९८३	१०९१६.६३	१३६१७	७३२५.७१	१५२८२.७१	२१३६.०१	४४५.६४	१५	११
५	१९९७	२४५५४	३४४.१२	१८१७.९०	१९०९९६	१३५८२.६३	११७६०	७८४५.०९	१७६८५.६२	२५९३.१६	४६३.६३	१५	१३
६	१९९८	२७४६१	४०२.३७	२५३७.१२	२०९६४१	१६८२६.३७	१७७४६	९९८६.४५	२२६५६.९०	३२७२.७९	२७६.९१	१५	१५
७	१९९९	२९५१६	४५४.९१	२८६३.६७	२६७१७७	२३४१०.५५	१५०६९	११०८६.४४	२९२८५.४२	४१९९.४८	३००.८४	१५	१८
८	२०००	३१२९७	५२४.६३	३५६४.४६	२५०१२२	२७१६४.९५	१६३२८	१४०६६.६६	३४७१३.२७	५५५६.०८	१०२.३९	१२	१९
९	२००१	३३७२४	६३०.७८	३१४१.९३	२८३३१४	३६२२७.८१	१८११६	१७८१०.१७	४३०६४.५९	६६२१.८७	१२९.४२	१५	१९
१०	२००२	३५७३४	७४२.७९	४१५८.८०	२८१६९०	३७३३३.५१	१८४२१	२०९९१.३६	४५३५५.२८	५७१६.४३	६०.२३	१०	१९
११	२००३	३७५४९	९४६.७९	४५९५.८१	२६४७९१	४००४१.३४	१८९१७	२२३७५.९८	४९७०७.९३	५३४३.४३	१५१.८५	१२	१९
१२	२००४	३८९१४	९८९.५७	५३७७.७१	२४६५७०	४२१५६.१८	१७३१६	२५३२६.१६	५३९७६.३३	५६५९.६९	४१०.८६	१२	१९
१३	२००५	३९७३७	१०७४.८२	६००९.६४	२२३१५२	४१४०८.८५	१६४४१	२५५५६.२६	५४४३१.२६	४९५९.५७	३१९.२५	१०	१९
१४	२००६	४१००५	१२१८.२८	६५०५.४२	२७७९२६	४७४७०.९४	१५८२०	२८०३४.३८	६१८६३.३७	४८२७.३९	५८३.७३	१२	१९
१५	२००७	४३०३५	१४१५.७५	७१७६.७८	२५६६६२	५५०९३.२२	१६१६६	३१७११.६३	७०३१०.०२	५४७८.७९	२९४.३८	१२	१९
१६	२००८	४४४३८	१६६२.८८	७२८४.३४	२६३२२६	६०८१९.१०	१६३१४	३८८७१.२९	७८८०१.६७	६४५६.८३	४००.९४	१२	१९
१७	२००९	४५७१६	१८८०.४६	८०६२.६२	२७६१००	७२०२१.४०	१६१६१	४२१२७.२२	९१८४१.४०	८२२६.०२	८३३.०९	१२	२६
१८	२०१०	४८२२७	२२७१.४५	९४३५.६७	२८८५९९	९७९३१.९९	१७६५५	५२९१५.४६	१११८२.०५	१००१७.८०	८४४.८७	१२	३२
१९	२०११	५०७१५	२६८८.७४	११०६१.२५	३२६३४१	११९६७३.४७	१९८९३	६७७२४.३७	१३६९८८.३४	१२११५.५६	९६७.०१	१२	३६
२०	२०१२	५३०९३	३२४०.४५	१२२६१.५८	३४५६७७	१३०७१.२४	२२२२८	८५२९८.२३	१५१९२४.४१	१४३७२.००	१२०३.०४	१५	४६
२१	२०१३	५६७०४	४०३७.२४	१३७२.८५	३७७७३४	१६३४१२.८०	२४९४४	१०७४६८.३८	१८६८४४.१२	१८६०३.००	१४७८.१८	१५	५१
२२	२०१४	६०६५७	५०२८.६०	१३८३०.८०	३९७४२७	१९९५१२.२८	२७३८२	१२७०५०.८१	२२४६८०.६८	२४६३७.३९	२१६३.६९	१५	५५
२३	२०१५	६२१३७	५७६१.४५	१५६६७.००	४०७१४८	२२२१७२.२३	२५८९०	१३६३०१.३०	२५००९१.६४	२७५६२.५९	२१६७.५८	१५	६०
२४	२०१६	६३१५४	६३९२.२९	१७८२२.१८	४१५०४३	२२६२४०.९०	२४८५५	१४३४५६.१८	२५६२८६.९४	२७७७७.७३	१७९५.२२	१२	६७
२५	२०१७	६४७३७	६८५०.९८	२०१००.५४	४३१७२५	२४३२७७.७५	२४२२३	१४४६०८.०२	२७५००८.६१	२८९९९.६९	१८७७.३६	१२	६७
२६	२०१८	६७२४६	७३९३.०९	२३२१७.५८	४४५२०९	२४७१४९.६२	२५१५१	१५३३९०.५८	२८३३८०.२२	२८८११.०८	२०३२.९१	१०	६७
२७	२०१९	७१८०९	७५२६.०४	२६२२६.०८	४६४२०३	२५०७०८.०६	२८६६२	१६७५६४.७१	२९००४३.३८	२८३३७.५७	२३७८.१७	१२	६७
२८	२०२०	७५११०	७५१८.७३	३११२१.१६	४८०८४०	२६४४१८.०४	२९९६९	१७७४३५.२०	३०७४९८.९५	२९९८७.०३	२४१०.६१	०	६७
२९	२०२१	७७४५२	७४८८.१७	३६२९४.४६	४८१३९८	२६९९६८.१६	२९०५५	१६६०३७.३३	३१७५८८.६९	२८३२५.६७	२४४०.२१	१०	६७
३०	२०२२	७८०१९	७२०९.५८	३९५२८.३३	४७७०९२	२९०६८२.८४	२८८४८	१६६२२९६.१३	३६२७७३.७७	२७३५२.३५	१९६१.९३	१०	६७
३१	२०२३	७८६००	७०५५.७८	४२१६०.४०	४६२५४०	२९२९६४.७१	२७४२७	१५५४९०.४६	३६६६१७.७८	२६५११.५७	२०१५.२७	१०	६७
३२	२०२४	८०४१०	६८३०.७६	४३७३७.१७	३९५०३२	२८४७३.७१	२५४२६	१५७३५४.६०	३६३०९१.६८	२८०४९.६१	३९९९.८३	१०	६७
३३	२०२५	८२४८७	६६१३.०८	४३७७३.६५	३९७५४९	३०२२४७.६४	२४४७३	१५७९४४.५९	३७४१३५.००	२८१५१.९७	१६२३.९६	१०	७०

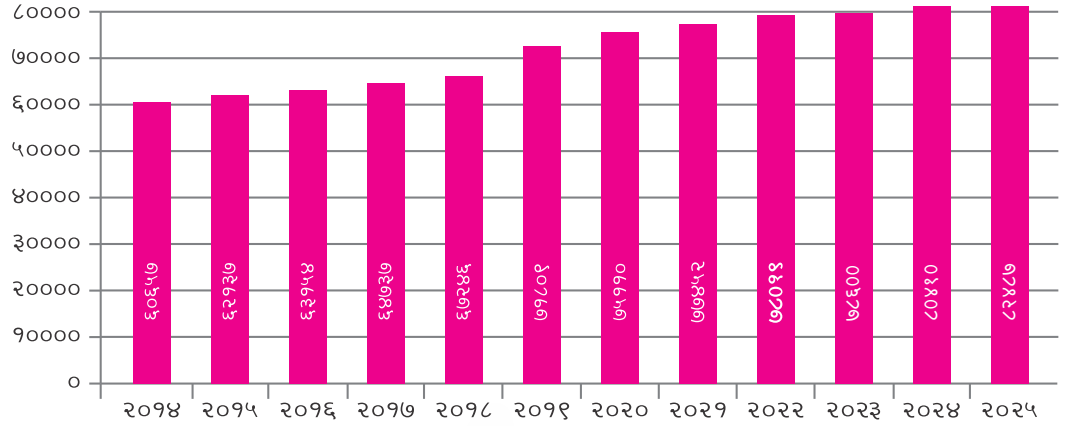


ANNEXURE: A

NAME OF THE BANK	GS MAHANAGAR CO-OP. BANK LTD., MUMBAI
HEAD OFFICE ADDRESS	Hiramani Super Market, Dr. B.A. Road, Lalbaug, Mumbai-400012.
DATE OF REGISTRATION	07.08.1973
DATE & NO. OF R.B.I. LICENCE	28.02.1974 ACD MH 34P.
JURISDICTION	ENTIRE MAHARASHTRA STATE
FINANCIAL DATA:-	(As on 31st March 2025)
NO. OF BRANCHES INCLUDING HEAD OFFICE	Head Office: 1 Branches: 70
ATM Centre	65+1=66
Membership Regular	82487
Nominal	2041
	(Rupees in Lakhs)
Paid up Share Capital	6,613.08
Total Reserves & Funds	43,773.65
Deposits Saving	79,838.26
Current	32,283.04
Fixed	1,90,126.34
Advances Secured	1,43,834.44
Unsecured	14,110.15
Total % of Priority Sector	47.85%
Total % of Weaker Sector	9.69%
Borrowing :	
Triparty Repo	0.00
Overdraft against Fixed Deposit	0.00
Others	0.00
Investment	1,57,645.16
Overdues % (excluding interest)	7.53%
NET NPA%	0.00%
Grade	'A' Class.
Profit for the year (2024-2025)	1623.96
Total Staff	557
Working Capital	3,74,135.01

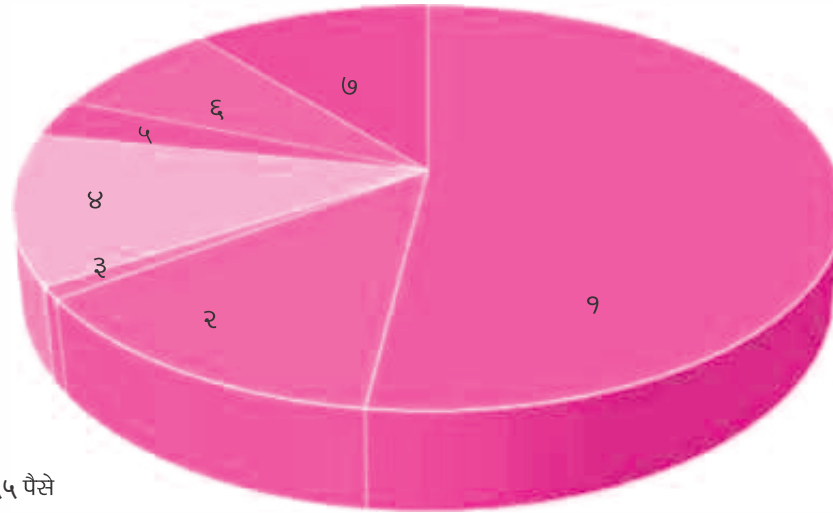
• प्रगतीचा आढावा •

सभासद संख्या



एकूण उत्पन्नाचा विनियोग

१ रुपयातील हिश्यानुसार

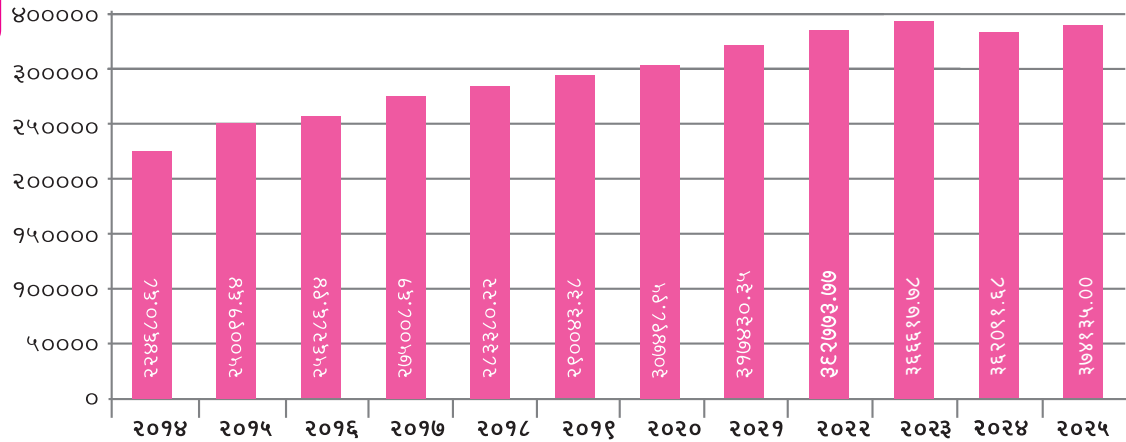




• प्रगतीचा आढावा •

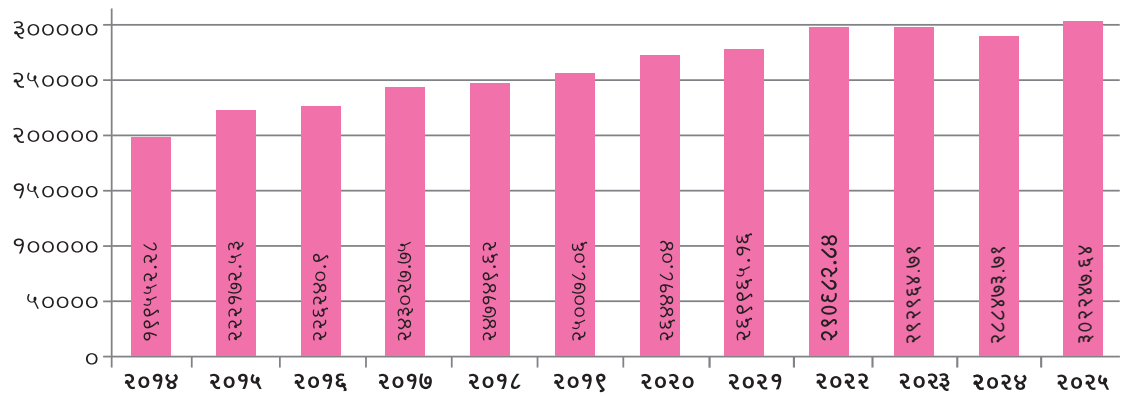
खेळते भांडवल

रु. लाखात



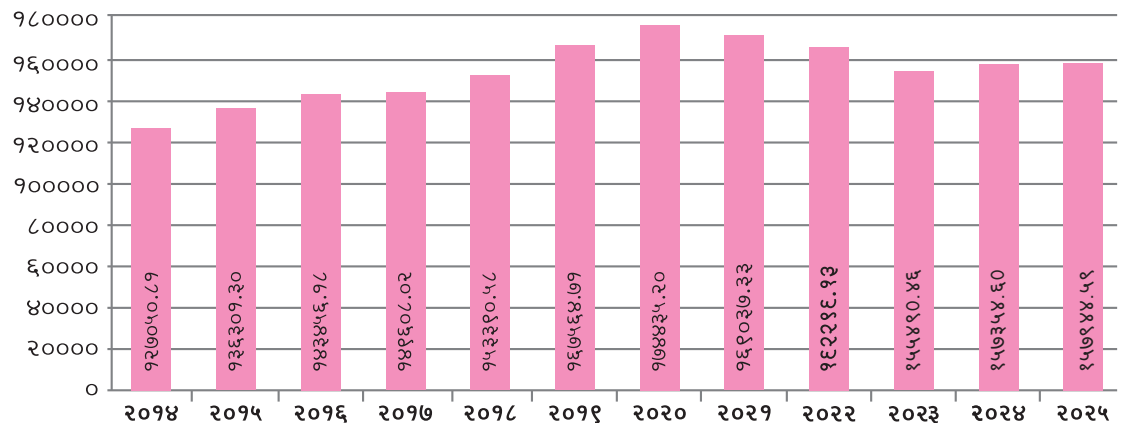
ठेवी

रु. लाखात



कर्ज

रु. लाखात





स्व.मा. सॉलिसिटर गुलाबराव शेळके साहेब यांचे नववे पुण्यस्मरण



आदरणीय स्व. मा. सॉलिसिटर गुलाबराव शेळके साहेब यांच्या नवव्या पुण्यस्मरण दिना निमित्त
बँकेच्या मुख्य कार्यालयात आदरांजली वाहताना बँकेच्या अध्यक्षा, उपाध्यक्षा, संचालकमंडळ सदस्य,
सभासद, खातेदार, बँकेचे अधिकारी व कर्मचारी वृंद



સુપા શાખા ઉદ્ઘાટન સમારંભ





फुरसुंगी शाखा उद्घाटन समारंभ





मलकापूर शाखा उद्घाटन समारंभ





रक्तदान शिबिर



आदरणीय स्व. मा. अॅड. उदयदादा शेळकेसाहेब यांच्या पुण्यस्मरण दिना निमित्त
रक्तदान शिबिराचे आयोजन करण्यात आलेले होते



जी एस महानगर को-ऑपरेटिव्ह बँक लिमिटेड (शेड्युल्ड बँक)

मुंबई जिल्हा

काळाचौकी	२४७००९४२ / ८२९९२०९८५
लालबाग	२४७९०५१९ / ०५१८
कर्नाक बंदर	२३४८१८४२ / २३४८१७३१
फोर्ट	२२६१२७९६ / ८२९९२१०१७
घाटकोपर	२५११३११७ / २५१०९८०६
चेंबुर	२५२१२०८६ / २५२१२१०४
मुलुंड	२५६८१९५१
बोरिवली	२८९८४९७८ / ९९३०४१२८५५
कांदिवली	२८६८५९६५ / ८२९९२०९९०
मागाठाणे (बोरिवली)	२८८६१८६१ / ८२९९२१०१९
शिवडी	२४११२००५
विक्रोळी	२५७९६८७३ / ८२९९२०९९३
कुलाबा मार्केट	२२८२१८५६ / ८२९९२१०२४
भांडूप	२४३८४६७८ / ९९३०९१३८५५
दादर	२४९४६५६६
वरळी	२४९४६५६६ / ८६५२६३५२३२

नवी मुंबई

तुर्भे	२७८४१२९८ / ९४९८/१२९९
ऐरोली	२७७९३६५०
कळंबोली	२७४२०५१०
नेरुळ	८६५२६३५२२६
सेक्टर २१, नेरुळ	२७७९४८१३
घणसोली	२७५४०१५५ / ८२९९२०९९८
खारघर	२७७४६३६४ / ८२९९२१०१०
पनवेल	९९३०४१६३५५
उरण	२७२२०५४१ / ८२९९२१०४०
खांदा कॉलनी	२७४८०००७
कोपरखैरणे	८६५२६३५२२७
उलवे	८२९९२१०५३
कामोटे	२७४३१८३८ / ८२९९२१०५२

ठाणे जिल्हा

उल्हास नगर	०२५१-२७०७५३३ / ८२९९२१०१८
वर्तक नगर	२५८८३१४२
ठाणे (प) सावरकर नगर	२५८०२०१२ / ८२९९२०९९१
कल्याण (प) वायले नगर	०२५१-२२०५०१६
बोईसर	८२९९२१०२५
बदलापूर	०२५१-२६७६००२
नारळीपाडा, ठाणे (प)	२५४७५२४० / ८६५२६३५२२५
भिवंडी	०२५२२-२४८७२३ / ८२९९२१०५४

पुणे जिल्हा

पुणे-चंदन नगर	०२०-२७०१९४५३/९३६९ / ८२९९२१०३२
वाघोली	८२९९२१००३
शिरूर	०२१३८-२२२०७० / ८०/८२९९२१०३१
पिंपरी-चिंचवड (तळवडे)	९१७५०६३२२३
नवी सांगवी	८२९९२१०३५
येरवडा	०२०-२६६९९०६७
मार्केटयाई	८२९९२१०३६
रविवार पेठ	८२९९२१००८
भोसरी	८२९९२१०६२
तळेगाव	०२११४-२२२०४५
आळंदी	०२१३५-२३२०४४ / ८२९९२१०३८
बारामती	०२११२-२२५१०० / ८२९९२१०१३
वाकड	८२९९२१०१५
लोहगाव	०२०-२६६८५०३०
शिक्रापुर	८२९९२१०४३
चाकण	८२९९२१०४९
आळेफाटा	०२१३२-२६३३३४
फुरसुंगी	८६५२६३५२३१

सातारा जिल्हा

मलकापूर	८६५२६३५२३०
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अहमदनगर जिल्हा

मार्केट याई	०२४१-२३४३०८९
पाईपलाईन रोड	०२४१-२४२७२६८
संगमनेर	०२४२५-२२५७०१
कोपरगाव	०२४२३-२२४९००
पारनेर	०२४२३-२५६८६६ / ८२९९२१०३०
नागापूर	०२४८८-२२११८९
शिर्डी	०२४१-२३४३०९०
सुपा	८६५२६३५२२९

नाशिक जिल्हा

गंगापूर रोड	०२५३-२३४६०११ / २३४००३८
नाशिक रोड	०२५३-२४५१८४६
सिडको-नाशिक	०२५३-२३९०२५५

औरंगाबाद जिल्हा

औरंगाबाद	८२९९२१०४१
वाळूज (MIDC)	८२९९२१०४८

नांदेड जिल्हा

नांदेड	०२४६२-२३७७५५ / ८२९९२१०१२
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प्र.कार्यालय : तळ मजला, हिरामणी सुपर मार्केट, डॉ.बी.ए.रोड, लालबाग, मुंबई - ४०००१२.

प्रशासकीय कार्यालय व शाखा दूरध्वनी क्रमांक

०२२-२४७११९१८, १३९५२५३५, ६८८६०८००, ६८८६०८३० टोल फ्री १८००२२००९६