



आपल्या स्वप्नांना आकार देणारी...

हुतात्मा सहकारी बँक लि., वाळवा.

ता. वाळवा, जि. सांगली.



२९ वा

वार्षिक अहवाल

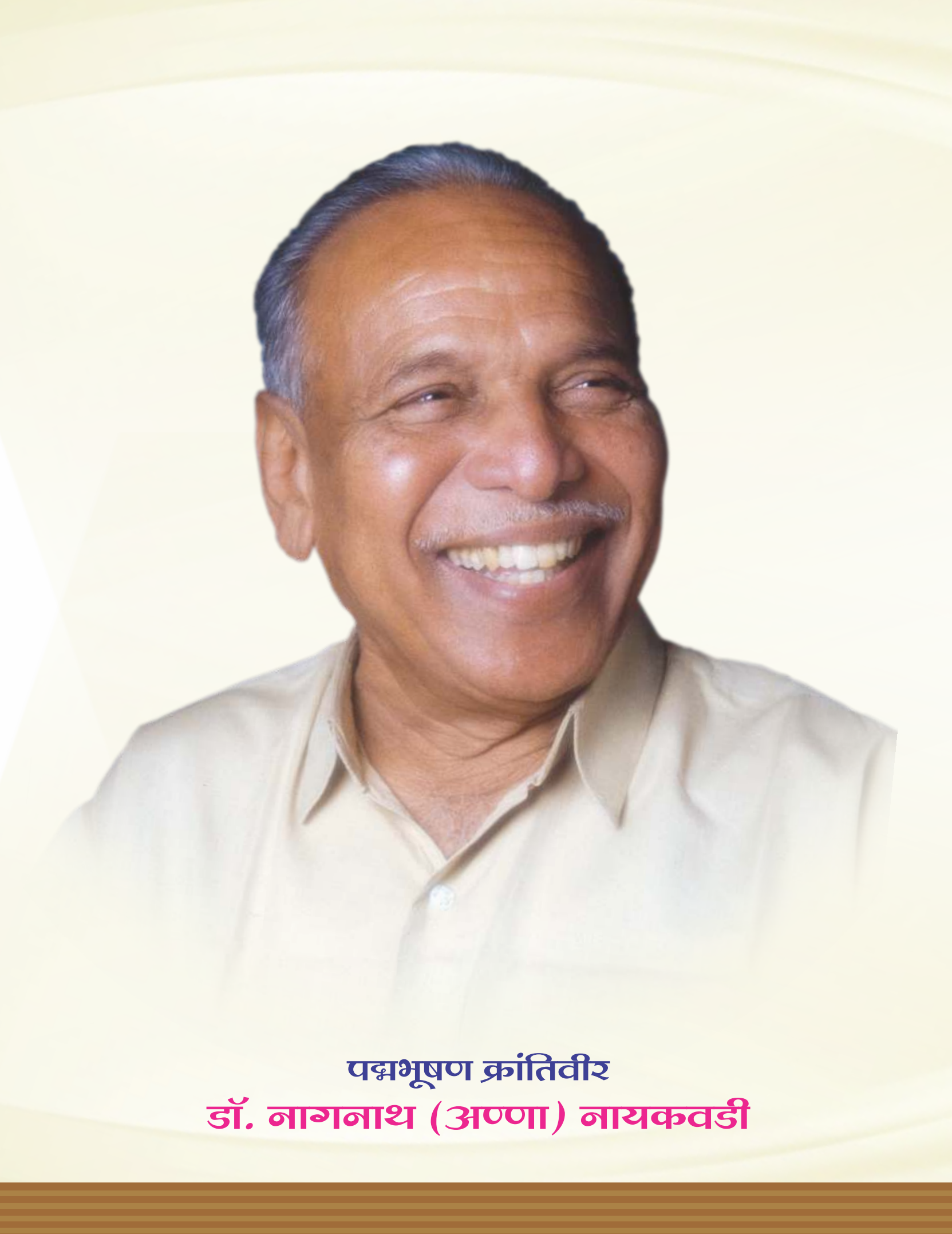
सन २०२४-२०२५

ऑडिट वर्ग - 'अ'





क्रांतिवीरांगना
सौ. लक्ष्मीबाई नायकवडी



पद्मभूषण क्रांतिवीर
डॉ. नागनाथ (अण्णा) नायकवडी



श्रीमती कुसुमताई नागनाथ नायकवडी (माईसाहेब)



स्व. अरुण (भैय्या) नायकवडी

संस्थापक-चेअरमन, हुतात्मा सहकारी बँक लि., वाळवा.



पद्मभूषण क्रांतिवीर डॉ. नागनाथअण्णा नायकवडी
सौ. कुसूमताई नायकवडी (माईसाहेब)

क्षितीज आधुनिकतेचे..! नेतृत्व दूरदृष्टीचे.....!!



मा. वैभव (काका) नायकवडी

संस्थापक, हुतात्मा सहकारी बँक लि., वाळवा



मा. किरण (दादा) नायकवडी

चेअरमन, हुतात्मा सहकारी बँक लि., वाळवा



हतात्मा सहकारी बँक लि., वाळवा

विद्यमान संचालक मंडळ



श्री. किरण नागनाथ नायकवडी
चेअरमन



श्री. बाजीराव ईश्वरा मांगलेकर
व्हा. चेअरमन



सौ. नंदिनी वैभव नायकवडी
संचालिका



श्री. रामचंद्र हणमंत पाटील
संचालक



श्री. सुनिल बापूराव खोत-कदम
संचालक



श्री. विक्रम शंकर पाटील
संचालक



श्री. सुभाष तातोबा मगदूम
संचालक



श्री. श्रीकांत गौरीहर पाटणे
संचालक



श्री. अशोक मारुती खोत
संचालक



श्री. जयवंत शामराव सव्वासे
संचालक



श्री. विठ्ठल हंबीरराव गुंजवटे
संचालक



श्री. राजाराम आण्णा शिंदे
संचालक



श्री. रफिक नबीलाल मुलाणी
संचालक



श्री. श्रीकांत तुकाराम आंबी
संचालक



श्री. पोपट धुळाप्या कांबळे
संचालक



सौ. उषा चंद्रकांत अहिर
संचालिका



सौ. शितल संजय यादव
संचालिका



श्री. बिपीन एस. शेते
तज्ञ संचालक



श्री. राहुल कृष्णराव देसाई
तज्ञ संचालक



श्री. श्रीकांत नारायण चव्हाण
मुख्य कार्यकारी अधिकारी



हतात्मा सहकारी बँक लि., वाळवा

विद्यमान व्यवस्थापन मंडळ



श्री. वैभव नागनाथ नायकवडी

(एम.ए. पॉलीटिक्स)

चेअरमन



श्री. किरण नागनाथ नायकवडी

सदस्य



श्री. सुनिल बापूराव खोत-कदम

(बी.एस्सी., एम.बी.ए., एल.एल.बी.)

सदस्य



श्री. श्रीकांत गौरीहर पाटणे

(बी.ई. मेकॅनिकल, एम.बी.ए.)

सदस्य



श्री. अॅड. इंद्रजित शिवाजीराव चव्हाण

(बी.कॉम., एल.एल.बी., डी.एल.एल.)

सदस्य



सौ. पौर्णिमा सुरेश कुलकर्णी

(सी.ए. चार्टड अकौंटंट)

सदस्या



श्री. श्रीकांत नारायण चव्हाण

(बी.एस्सी. (केमिस्ट्री) मास्टर ऑफ
मॅनेजमेंट स्टडीज)

मुख्य कार्यकारी अधिकारी



हुतात्मा सहकारी बँक लि., वाळवा.



श्रद्धांजली...!

अहवाल सालामध्ये बँकेचे संचालक श्री. रफिक नबीलाल मुलाणी यांच्या मातोश्री श्रीमती हुसमतबी नबीसाहेब मुल्ला तसेच बँकेचे सभासद, हितचिंतक, हुतात्मा संकुलातील संस्थांचे आजी माजी संचालक व सभासद, कर्मचारी यांचे निधन झाले आहे. त्यांना व भारतातील सामाजिक, राजकीय, शैक्षणिक, आर्थिक, सांस्कृतिक, साहित्यिक आणि सहकार आदि विविध क्षेत्रातील दिवंगत झालेले थोर नेते, शास्त्रज्ञ, तंत्रज्ञ, शिक्षणतज्ज्ञ, कवी, लेखक, गायक, उद्योजक, संगीतकार, खेळाडू, कलाकार, जवान, शेतकरी, कृषी तज्ज्ञ, तसेच नैसर्गिक आपत्तीमुळे आपले जीवन गमावलेल्या विविध राज्यातील बंधू-भगिनींच्या निधनामुळे या सभेस दुःख होत आहे. सर्वांच्या कुटुंबियांच्या दुःखात बँक सहभागी होत असून निधन पावलेल्या व्यक्तींच्या पवित्र स्मृतीस आपले सर्वांचे वतीने भावपूर्ण विनम्र श्रद्धांजली !

सर्व दिवंगतांच्या आत्म्यास चिरशांती व सद्गती लाभो हिच परमेश्वर चरणी प्रार्थना!





हुतात्मा सहकारी बँक लि., वाळवा.



वार्षिक सर्वसाधारण सभेची नोटीस

(फक्त सभासदांकरिता)

हुतात्मा सहकारी बँक लि., वाळवा या बँकेची २९ वी वार्षिक सर्वसाधारण सभा रविवार, दि. २७ जुलै २०२५ रोजी दुपारी ठिक ४.०० वाजता “क्रांतिमाता सौ. लक्ष्मीबाई नायकवडी सभागृह” कामगार भवन, वाळवा, ता. वाळवा, जि. सांगली, येथे खालील विषयांवर विचार विनिमय करणेसाठी आयोजित केली आहे. तरी सर्व सभासदांनी सभेस उपस्थित रहावे, ही नम्र विनंती.

- सभेपुढील विषय -

१. दि २४/०८/२०२४ रोजी संपन्न झालेल्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून कायम करणे.
२. दि. ३१/०३/२०२५ रोजी संपलेल्या आर्थिक वर्षाचा अहवाल, ताळेबंद, नफातोटा पत्रकास मंजूरी देणे.
३. मा. संचालक मंडळाने शिफारस केलेल्या सन २०२४-२५ च्या नफा विभागणीस मंजूरी देणे.
४. सन २०२४-२५ या आर्थिक वर्षाच्या वैधानिक लेखापरिक्षण अहवालाची नोंद घेणे.
५. सन २०२३-२४ या आर्थिक वर्षाच्या वैधानिक लेखापरिक्षण दोष दुरुस्ती अहवाल बँकेने सहकार खात्याकडे सादर केला आहे तो वाचून स्विकारणे.
६. सन २०२४-२५ या आर्थिक वर्षामध्ये अंदाजपत्रकापेक्षा जादा झालेल्या खर्चास मंजूरी देणे.
७. सन २०२५-२६ या आर्थिक वर्षासाठी शिफारस केलेल्या अंदाजपत्रकास मंजूरी देणे.
८. रिझर्व्ह बँकेच्या सुचनेप्रमाणे सन २०२५-२६ साठी वैधानिक लेखापरिक्षक नेमणूकीचा प्रस्ताव रिझर्व्ह बँकेकडे पाठविला असल्याची नोंद घेवून त्यास मान्यता देणे व या संदर्भात मा. संचालक मंडळास त्यांचा मेहनताना ठरविण्याचा अधिकार प्रदान करणे.
९. सन २०२६-२७ या आर्थिक वर्षाकरीता ई. डी. पी. व कंकरंट ऑडिटर यांच्या नेमणूका करणे व त्यांचा मेहनताना ठरविणेचा अधिकार मा. संचालक मंडळास प्रदान करणे.
१०. महाराष्ट्र शासनाच्या एकरकमी कर्ज परतफेड योजनेअंतर्गत व बँकेच्या सामोपचार धोरणानुसार थकित कर्ज रक्कम भरण्यासाठी दिलेल्या सवलतीची नोंद घेवून त्यास मान्यता देणे.
११. बँकेचे संचालक व त्यांच्या नातेवाईकांना दिलेल्या कर्जाची नोंद घेणे.
१२. या वार्षिक सर्वसाधारण सभेस उपस्थित नसलेल्या सभासदांच्या अनुपस्थितीस मान्यता देणे.
१३. मा. अध्यक्षांच्या अनुमतीने सभासदांनी आयत्यावेळी उपस्थित केलेल्या विषयावर चर्चा करणे.

स्थळ - वाळवा.

दिनांक - १२/०७/२०२५

मा. संचालक मंडळाचे आदेशावरून

श्री. एस. एन. चव्हाण

मुख्य कार्यकारी अधिकारी

■ सूचना :

१. वार्षिक अहवाल, ताळेबंद व नफातोटा पत्रक हे बँकेच्या मुख्य कार्यालयात आणि सर्व शाखांमधून सभासदांसाठी पुर्वसुचनेनुसार उपलब्ध करून देणेत येईल.
२. गणसंख्येअभावी (कोरम) सभा तहकुब झाल्यास ती त्याच दिवशी त्याच ठिकाणी अर्ध्या तासानंतर घेण्यात येईल. त्यास गणसंख्यापूर्तीचे बंधन राहणार नाही.
३. सभासदांना काही प्रश्न विचारावयाचे असतील तर ते प्रश्न दि. २०/०७/२०२५ पूर्वी बँकेच्या कार्यालयात लेखी सादर करावे.
४. बँकेच्या भागांची दर्शनी किंमत रु. १००० असून ज्या सभासदांचे भागभांडवल अपुरे आहे त्यांनी ते पूर्ण करावेत.



हुतात्मा सहकारी बँक लि., वाळवा.



* संचालक मंडळ *

१. श्री. किरण नागनाथ नायकवडी	चेअरमन	वाळवा
२. श्री. बाजीराव ईश्वरा मांगलेकर	व्हा. चेअरमन	नागठाणे
३. सौ. नंदिनी वैभव नायकवडी	संचालिका	वाळवा
४. श्री. रामचंद्र हणमंत पाटील	संचालक	पुणदी
५. श्री. सुनिल बापूराव खोत कदम	संचालक	मसुचीवाडी
६. श्री. विक्रम शंकर पाटील	संचालक	गोटखिंडी
७. श्री. सुभाष तातोबा मगदूम	संचालक	वाळवा
८. श्री. श्रीकांत गौरीहर पाटणे	संचालक	कोल्हापूर
९. श्री. अशोक मारुती खोत	संचालक	पडवळवाडी
१०. श्री. जयवंत शामराव सत्वासे	संचालक	वाळवा
११. श्री. विठ्ठल हंबीरराव गुंजवटे	संचालक	नवेखेड
१२. श्री. राजाराम आण्णा शिंदे	संचालक	शिरगांव
१३. श्री. रफिक नबीलाल मुलाणी इतर मागास प्रवर्ग	संचालक	नागराळे
१४. श्री. श्रीकांत तुकाराम आंबी वि.जा./भ.ज./वि.मा. प्रवर्ग	संचालक	जुनेखेड
१५. श्री. पोपट धुळाप्या कांबळे अनुसूचित जाती/जमाती	संचालक	वाळवा
१६. सौ. उषा चंद्रकांत अहिर महिला राखीव	संचालिका	वाळवा
१७. सौ. शितल संजय यादव महिला राखीव	संचालिका	अहिरवाडी
१८. श्री. बिपीन एस. शेते चार्टर्ड अकौंटंट	तज्ञ संचालक	कोल्हापूर
१९. श्री. राहूल कृष्णराव देसाई	तज्ञ संचालक	कोल्हापूर



हुतात्मा सहकारी बँक लि., वाळवा.



२९ वा वार्षिक अहवाल सन २०२४-२०२५

सभासद बंधू भगिनींनो,

दि. ३१ मार्च २०२५ रोजी पूर्ण झालेल्या आर्थिक वर्षाचा लेखा परिक्षकांनी तपासलेला २९ वा वार्षिक अहवाल, ताळेबंद व नफा - तोटा पत्रक संचालक मंडळाला आपल्या समोर सादर करताना आनंद होत आहे.

जागतिक परिस्थिती :

२०२५ मध्ये मजबूत लवचिकतेसह प्रवेश करणारी जागतिक अर्थव्यवस्था वाढल्या व्यापार तणावाच्या वादळात आणि शुल्कांच्या व्याप्ती, वेळ आणि तीव्रतेभोवती अनिश्चितेच्या तीव्र लाटेत अडकली आहे, तथापि अधिक निश्चित म्हणजे व्यापार युद्धे आणि वाढत्या शुल्कांचा विकास आणि इंधन महागाईवर हानिकारक परिणाम होऊ शकतो, केवळ थेट सहभागी देशांमध्येच नाही तर जागतिक अर्थव्यवस्थेवरही प्रदीर्घ भू-राजकीय तणाव, प्रगत अर्थव्यवस्थांमध्ये चलनविषयक धोरणाचे वेगवेगळे मार्ग आणि वाढत्या व्यापारी आणि धोरणात्मक अनिश्चिततेमुळे वित्तीय बाजारातील अस्थिरता वाढली आहे.

भारतीय अर्थव्यवस्था :

भारतीय अर्थव्यवस्थेचा मागोवा :

जागतिक अनिश्चितता असूनही, भारतीय अर्थव्यवस्थेने उपभोग, सरकारी खर्च, चलनवाढीत नियंत्रण आणि बाजारातील तरलतेला आधार देणाऱ्या विविध धोरणात्मक उपायोजनांमुळे वाढीचा वेग कायम ठेवला. मजबूत मालमत्ता गुणवत्ता, उच्च पातळीची भांडवली पर्याप्तता आणि मजबूत नफा या बाबतीत भारतीय बँकिंग प्रणाली चांगल्या स्थितीत आहे. तथापि, कडक तरलतेच्या परस्थितीत बँकिंग क्षेत्राने कर्ज वाढीमध्ये लक्षणीय घट आणि ठेवींच्या जमवाजमवासाठी आव्हाने पाहिली. या ऑपरेटिंग वातावरणात, बँकेने केवळ या आव्हानांना तोंड दिले नाही तर आमच्या भागधारकांसाठी शाश्वत मूल्य प्रदान करण्यासाठी पाया देखील तयार केला आहे. हुतात्मा सहकारी बँकेने उल्लेखनीय लवचिकता दाखवली आहे आणि या अनिश्चित काळात मार्ग काढण्यासाठी ती चांगल्या स्थितीत आहे.



हुतात्मा सहकारी बँक लि., वाळवा.



29th Annual Report F.Y. 2024-2025

Dear Shareholders,

The Board of Directors are pleased to present the 29th Annual Report and the Audited Statement of Accounts for the financial year ending 31st March 2025..

GLOBAL SCENARIO :

The global economy, which entered 2025 on a strong note of resilience, is caught in a storm of escalating trade tensions and a heightened wave of uncertainty around the scope, timing, and intensity of tariffs. What is more certain, however, is that trade wars and escalating tariffs could have a deleterious impact on growth and fuel inflation, not just in the countries directly involved but for the global economy. Lingered geopolitical tensions, divergent trajectories of monetary policy across advanced economies, and elevated trade and policy uncertainties have exacerbated financial market volatility.

INDIAN ECONOMY

INDIAN ECONOMIC REVIEW :

Despite global uncertainties, Indian economy sustained its growth momentum, supported by consumption, government spending, moderation in inflation and various policy measures supporting market liquidity. The Indian Banking system has been well positioned in terms of robust asset quality, high levels of capital adequacy and robust profitability. However, the banking sector witnessed significant moderation in credit growth and challenges for deposit mobilisation amidst tight liquidity conditions. Amidst this operating environment, the Bank has not only navigated these challenges but has also built a foundation for delivering a sustainable value for our stakeholders. Hutatma Sahakari Bank has shown remarkable resilience and is well-positioned to navigate these uncertain times.



हुतात्मा सहकारी बँक लि., वाळवा.



आर्थिक कामगिरी :

सन २०२४-२५ या वर्षभरात व्यवसाय वाढ, नफा आणि मालमत्तेची गुणवत्ता यासारख्या प्रमुख निकषांच्या बाबतीत बँकेच्या कामगिरीत सातत्य आणि स्थिरता राहिली आहे.

बँकेचे दि. ३१ मार्च २०२५ चे आर्थिक ठळक मुद्दे -

आकडे लाखात

तपशील	३१/०३/२०२५	३१/०३/२०२४
भागभांडवल	१,०६१.४४	९३५.९२
राखीव निधी	९,२५९.३१	७,४८८.५९
नेट वर्थ	८,७१५.०८	६,८९४.८६
खेळते भांडवल	६२,८५४.९०	५७,४३३.११
एकूण व्यवसाय	७३,४०८.२३	६८,४४९.५४
ठेवी	४५,९३१.७९	४२,६९२.१९
कर्जे	२७,४७६.४४	२५,७५७.३५
निव्वळ नफा	६९९.०८	४०२.६०
भांडवल पर्याप्तता / सीआरएआर	२१.६९%	२०.४८%

दि. ३१.०३.२०२५ आर्थिक वर्षात भाग भांडवल रु. १२५.५२ लाख रुपयांनी वाढून रु. १,०६१.४४ लाख रुपये झाले. दि. ३१.०३.२०२५ रोजी राखीव निधी मध्ये रु. १,७७०.७२ लाख रुपयांनी वाढून रु. ९,२५९.३१ लाख इतके झाले आहे. दि. ३१.०३.२०२५ रोजी एकूण भाग भांडवल व राखीव निधी रु. १०,३२०.७५ लाख इतके झाले आहे. स्वनिधीचे खेळते भांडवलाशी प्रमाण १४.०६% इतके राहिले. बँकेचा एकूण व्यवसाय रु. ७३,४०८.२३ लाख इतका झाला आहे.

ठेवी :

दि. ३१/०३/२०२५ रोजी बँकेच्या एकूण ठेवी रु. ४५,९३१.७९ लाख इतक्या होत्या व दि. ३१.०३.२०२४ रोजी रु. ४२,६९२.१९ लाख होत्या. रु. ३,२३९.६० लाखांनी ठेवी वाढल्या आहेत. बँकेने अहवाल सालात नफा वाढणेच्या हेतूने कमी दराच्या मुदत ठेवी गोळा करण्यावर भर दिला. त्यामुळे ग्राहक संख्येत अधिक भर पडली.

विमा संरक्षण :

डिपॉजिट इन्शुरन्स अँड क्रेडीट गॅरंटी कॉर्पोरेशन (DICGC) कडे रु. ५.०० लक्ष रुपयापर्यंत विमा या वर्षी सुद्धा चालू ठेवला आहे. सदरचे विमा हमे वेळेत व तत्परतेने कॉर्पोरेशनकडे भरले जातात.

कर्जे :

दि. ३१.०३.२०२४ रोजी एकूण कर्जे रु. २५,७५७.३५ लक्ष होती. अहवाल सालात कर्जामध्ये वाढ होऊन दि. ३१.०३.२०२५ रोजी रु. २७,४७६.४४ इतकी राहिली. दि. ३१.०३.२०२४ रोजी कर्जाचे ठेवीशी प्रमाण ६०.३३% होते ते दि. ३१.०३.२०२५ रोजी ५९.८२% इतके राहिले. सन २०२४-२५ मध्ये प्रामुख्याने अग्रहक्काची कर्जे व किरकोळ कर्जे वाढविणेवर अधिक भर दिला गेला. त्यामुळे रिझर्व्ह बँक ऑफ इंडियाच्या मार्गदर्शक तत्वाचे पालन झाले आहे.

जोखीम संपत्तीसाठी भांडवल :

बँकेने सातत्याने निरोगी भांडवल ते जोखीम मालमत्ता प्रमाण (CRAR) राखले आहे. दि. ३१ मार्च २०२५ रोजी बँकेचा CRAR २१.६९% आहे जो भारतीय रिझर्व्ह बँकेने विहित केलेल्या ११.००% च्या किमान नियामक आवश्यकतेपेक्षा जास्त आहे.



हुतात्मा सहकारी बँक लि., वाळवा.



FINANCIAL PERFORMANCE

The key financial highlights of the Bank for the year ended 31st March, 2025

Amount In Lacs

PARTICULARS	31/03/2025	31/03/2024
Paid up capital	1,061.44	935.92
Reserves	9,259.31	7,488.59
Net Worth	8,715.08	6,894.86
Working Capital	62,854.90	57,433.11
Total Business	73,408.23	68,449.54
Deposits	45,931.79	42,692.19
Advances	27,476.44	25,757.35
Net Profit / Loss	699.08	402.60
CRAR	21.69	20.48

Paid up Capital of the bank rise by 125.52 Lakhs and stood at Rs. 1,061.44 Lakhs. Reserve rise by Rs. 1,770.72 Lakhs to reach at Rs. 9,259.31 Lakhs as on 31-03-2025. Total Capital and Reserve as on 31-03-2025 stood at Rs. 10,320.75 Lakhs, the Ratio of own funds to working funds stood @ 14.06%. Total Business of the Bank stood at Rs. 73,408.23 Lakhs.

DEPOSITS :

Deposits of the Bank were Rs. 45,931.79 Lakhs as on 31.03.2025 as compared to Rs. 42,692.19 Lakhs as on 31.03.2024. Deposits rise of Rs. 3,239.60 Lakhs. During the year the Bank continued to focus on mobilizing low-cost and retail term deposits to improve profitability. This approach has helped the Bank to moderate the cost of deposits and also widen its customer base.

DEPOSIT INSURANCE :

The deposits of customers continue to be insured up to Rs. 5 Lakhs with the Deposit Insurance & Credit Guarantee Corporation (DICGC). The bank is regular & prompt in paying insurance premium to DICGC.

ADVANCES:

During the year under report the Bank's Advances increased marginally from Rs. 25757.35 Lakhs as on 31.03.2024 to Rs. 27476.44 Lakhs as on 31.03.2025.

The Bank's Credit Deposit Ratio as on 31.03.2025 stood at 59.82% as against 60.33% as on 31.03.2024. In the F.Y 2024-25 the Bank's main focus was to increase Retail Credit portfolio and Priority Sector advances were given importance in compliance with the guidelines of the Reserve Bank of India.

CAPITAL TO RISK ASSETS :

Bank has consistently maintained a healthy Capital to Risk Assets Ratio (CRAR). The CRAR of the Bank is 21.69% as on 31' March, 2025 which is above the minimum regulatory requirement of 11.00% prescribed by the Reserve Bank of India.



हृतात्मा सहकारी बँक लि., वाळवा.



नफा विभागणी :

रिझर्व्ह बँक ऑफ इंडिया व महाराष्ट्र राज्य को-ऑपरेटिव्ह सोसायटी ॲक्ट १९६० नुसार निव्वळ नफ्याची विभागणी शिफारस खालील प्रमाणे केली आहे. त्यास आपण वार्षिक सर्वसाधारण सभेत मंजूरी द्यावी

तपशील	रक्कम रुपये
१) राखीव निधी (२५% पेक्षा कमी नाही)	३,००,००,०००.००
२) तंत्रज्ञान निधी	१,००,००,०००.००
३) गुंतवणूक चढउतार निधी	५४,००,०००.००
४) सामान्य राखीव निधी	१,४५,७५,०००.००
५) प्रस्तावित लाभांश १०% प्रमाणे वार्षिक सर्व साधारण सभेच्या मंजूरीसाठी.	९९,३२,३७७.००
६) नफा-तोटा खात्यातील शिल्लक	५,१७०.११
एकूण	६,९९,१२,५४७.११

लाभांश :

दि. ३१.०३.२०२४ रोजी ढोबळ नफा रु. १,५३१.९३ लाख होता. अहवाल सालात त्यात वाढ होवून दि. ३१.०३.२०२५ रोजी तो रु. १,८८२.१८ लाख इतका झाला. निव्वळ नफ्यात ७३.६४% इतकी वाढ होऊन तो ६९९.०८ लाख इतका झाला. संचालक मंडळाने १०% लाभांशाची शिफारस केली आहे. आपण वार्षिक सर्वसाधारण सभेत त्यास मंजूरी द्यावी.

अनुउत्पादित कर्जे :

दि. ३१.०३.२०२५ रोजी ढोबळ अनुउत्पादक कर्जे रु. १,१८९.०९ लाख आहेत. त्याचे एकूण कर्जाशी प्रमाण ४.३३% इतके आहे. तसेच दि. ३१.०३.२०२५ रोजी निव्वळ अनुउत्पादक कर्जाची १००% तरतूद केल्यामुळे त्यांचे निव्वळ एनपीए प्रमाण ०% आहे.

आकडे लाखात

तपशील	३१/०३/२०२५	३१/०३/२०२४
१) ढोबळ कर्जे	२७,४७६.४४	२५,७५७.३५
२) ढोबळ अनुउत्पादक कर्जे	१,१८९.०९	१,४२४.१९
३) ढोबळ कर्जाचे ढोबळ अनुउत्पादक कर्जाशी प्रमाण	४.३३	५.५३
४) अनुउत्पादक कर्जासाठी केलेली तरतूद	१,१८९.०९	१,४२४.१९
५) निव्वळ कर्जे (१-४=५)	२६,२८७.३५	२४,३३३.१६
६) निव्वळ अनुउत्पादक कर्जे (२-४=६)	०.००	०.००
७) निव्वळ अनुउत्पादक कर्जाचे निव्वळ कर्जाचे प्रमाण	०.००	०.००



हुतात्मा सहकारी बँक लि., वाळवा.



APPROPRIATION OF PROFITS :

In accordance with RBI guidelines and the provisions of Maharashtra State Co- operative Societies Act 1960, the following appropriation of the net profit was recommended to the Annual General Body for approval:

PARTICULARS	AMOUNTS
1) Statutory Reserve	3,00,00,000.00
2) Technology Fund	1,00,00,000.00
3) Investment fluctuation Fund	54,00,000.00
4) General Reserve	1,45,75,000.00
5) Proposed Dividend @10.00% Subject to Approval of AGM	99,32,377.00
6) Balance in Profit and Loss Account	5,170.11
Total	6,99,12,547.11

DIVIDEND :

During the year under report, the operating profit of the bank increased to **Rs.1,882.18 Lakhs** as compared to **Rs. 1,531.93 Lakhs** in the F.Y. 2023-24. Net Profit increased by 73.64% stood at **Rs. 699.08 Lakhs**. Board of Directors recommended **Dividend @10.00%** subject approval of members in the Annual General Meeting

NON PERFORMING ADVANCES :

The gross NPA were Rs. 1,189.09 Lakhs forming 4.33% of the total advances as on 31.03.2025. Net NPA of Bank as on 31.03.2025 is 0.00%.Bank had provided 100% provision of Gross NPA

PARTICULARS	Amount In Lacs	
	31/03/2025	31/03/2024
1) Gross Advances	27,476.44	25,757.35
2) Gross NPAs	1,189.09	1,424.19
3) Gross NPAs as a % to Gross Advances	4.33	5.53
4) Total NPA provisions held	1,189.09	1,424.19
5) Net advances (1-4=5)	26,287.35	24,333.16
6) Net NPA (2-4=6)	0.00	0.00
7) Net NPAs as Percentage to net advances	0.00	0.00



हुतात्मा सहकारी बँक लि., वाळवा.



ट्रेझरी :

दि. ३१.०३.२०२५ रोजी बँकेची गुंतवणूक रु. १६,६३९.८६ लाख रुपये असून त्यापैकी रु. १६,६३५.७० लाख रुपये सरकारी आणि इतर मान्यताप्राप्त सिक्युरिटीजमध्ये गुंतवले गेले आहेत. गुंतवणूकीवरील उत्पन्न परतावा हा ७.०१% वरून दि. ३१ मार्च २०२५ मध्ये ७.३४% इतका वाढला आहे.

बँकेचा ट्रेझरी विभाग गुंतवणुक पोर्टफोलिओची तरलता, व्याजदर जोखीम व्यवस्थापित करतो. आणि राखीव आवश्यकतांचे पालन करतो. बँकेने नेहमीच वैधानिक आणि नियामक मार्गदर्शक तत्वे / आवश्यकतांचे पालन करते.

शाखा विस्तार :

बँक महाराष्ट्रातील चार जिल्ह्यातून १८ शाखांद्वारे तसेच दोन ऑन साईट एटीएम केंद्रातून सेवा प्रदान करत आहे.

बँक अँशुरन्स :

बँक ही IRDA द्वारे मिळालेल्या परवान्याअंतर्गत कॉर्पोरेट एजंट म्हणून उत्तम प्रकारे विमा सेवा देत आहे. बँकेने लाइफ इन्शुरन्स व जनरल इन्शुरन्स या कंपन्यांबरोबर गठबंधन केले आहे. ते खालीलप्रमाणे आहेत.

- | | |
|---------------------------------------|-----------------------------------|
| * भारतीय जीवन विमा निगम | * एसबीआय लाइफ इन्शुरन्स कंपनी |
| * गो डिजिट जनरल इन्शुरन्स कंपनी लि | * द न्यू इंडिया अँशुरन्स कंपनी लि |
| * स्टार हेल्थ केअर इन्शुरन्स कंपनी लि | * केअर हेल्थ इन्शुरन्स कंपनी लि |

सन २०२४ - २०२५ मध्ये बँकेने विमा विक्रीतून रु. १७ लक्ष उत्पन्न मिळविले.

वैधानिक आणि समवर्ती लेखापरीक्षण :

सन २०२४ - २०२५ या आर्थिक वर्षाचे वैधानिक लेखापरीक्षण मेसर्स पवार कुलकर्णी असोसिएट्स सनदी लेखापाल सांगली यांनी केले. ज्यांची नेमणूक ही २८ व्या वार्षिक सर्वसाधारण सभेत निवड झालेली होती तसेच त्यांची मंजूरी रिझर्व्ह बँकेने दिली होती. सर्व शाखा वैधानिक लेखापरीक्षण खाली येतात महाराष्ट्र सहकारी संस्था कायदा १९६० नियमानुसार बँकेस लेखापरीक्षण वर्ग 'अ' मिळाला आहे.

बँकेने शाखांचा एकूण व्यवसाय तसेच त्यामधील असणारी जोखीम यावरून शाखांचे उच्च जोखीम, मध्यम जोखीम व कमी जोखीम असे वर्गीकरण केले आहे. १८ शाखांपैकी ७ शाखा व हेड ऑफिस यांचे समवर्ती लेखापरीक्षण हे वेगवेगळ्या सनदी लेखापालांकडून करून घेतले आहे.

माहिती तंत्र ज्ञान व प्रणाली ऑडिट :

बँकेने सन २०२४-२०२५ या आर्थिक वर्षात मोबाइल बँकिंग व यूपीआय सर्व्हिससाठी सुरक्षितता मूल्यांकन आणि चाचणी आयोजित केली. ज्यामध्ये सर्व्हर आणि नेटवर्क उपकरणे समाविष्ट असतात. मोबाइल बँकिंग प्रणाली देखील नियमित VAPT ऑडिट च्या अधिन आहेत. ज्यात दैनंदिन स्वयंचलित ऑडिट, IS ऑडिट, सायबर सिक्युरिटी ऑडिट, ॲप्लिकेशन सिक्युरिटी ऑडिट आणि सोर्स कोड ऑडिट यांचा समावेश होतो.



हुतात्मा सहकारी बँक लि., वाळवा.



TREASURY :

The Bank's investment portfolio stood at Rs. 16639.86 Lakhs as on 31st March, 2025 out of which an amount of Rs. 16635.70 Lakhs has been invested in government and other approved securities. Yield on investment increase from previous year 7.01% to 7.34% March 2025.

The Bank's Treasury Department manages liquidity, interest rate risk of investment portfolio & complies with the reserve requirement. The Bank has always adhered to the statutory and regulatory guidelines / requirements.

BRANCH NETWORK :

The Bank is rendering services through 18 branches and 2 on-site ATM centres across the four district of Maharashtra.

BANCASSURANCE :

The Bank is a Corporate Agent for Bancassurance under the License issued by IRDAI offering a bouquet of insurance products across all the branches.

The Bank is having the following tie-ups for Life Insurance and General Insurance with different insurance companies as under:

- | | |
|---------------------------------------|------------------------------------|
| * Life Insurance Corporation of India | * SBI Life Insurance Co. Ltd. |
| * Go Digit General Insurance Co. Ltd. | * The New India Assurance Co. Ltd. |
| * Star Health care Insurance Co. Ltd. | * Care Health Insurance Co. Ltd. |

During the year 2024-25, the Bank has earned revenue of Rs. 17 Lakhs

STATUTORY AND CONCURRENT AUDIT :

M/s. PAWAR KULKARNI ASSOCIATES, Chartered Accountants Sangli, carried-out the Statutory Audit of the Bank for the F.Y. 2024-25 who were appointed by the shareholders at the 29th Annual General Meeting as approved by RBI. All the Bank branches are under the purview of Statutory Audit. As per Maharashtra state Cooperative Society 1960 rating of the Bank continue to maintain A Class.

Branches of the Bank have been categorized as High, Medium and Low Risk based on the risk perception and volume of business. Out of the 18 branches of the Bank, 7 Branches and Head office are under Concurrent Audit conducted by various Chartered Accountant firms.



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व्यवस्थापन मंडळ :

मागील वर्षाचे जे व्यवस्थापन मंडळ कार्यरत होते. तेच व्यवस्थापन मंडळ आर्थिक वर्ष २०२४-२५ साठी कार्यरत आहे. ते पुढीलप्रमाणे

- श्री. वैभव नागनाथ नायकवडी, चेअरमन
- श्री. किरण नागनाथ नायकवडी, सदस्य
- श्री. श्रीकांत गौरीहर पाटणे, सदस्य
- श्री. सुनील बापूराव खोत कदम, सदस्य
- श्री. इंद्रजीत शिवाजीराव चव्हाण, सदस्य
- सौ. पौर्णिमा सुरेश कुलकर्णी, सदस्य
- श्री. श्रीकांत नारायण चव्हाण, मुख्य कार्यकारी अधिकारी

व्यावसायिक व्यवस्थापन सुलभ होणेकरिता, बँकेच्या कामकाजाच्या अहवालावर लक्ष केंद्रित करणेसाठी हे व्यवस्थापन मंडळ स्थापन करण्यात आले आहे.

आभार :

सन्माननीय सदस्यांनी वेळोवेळी केलेल्या मदतीबद्दल संचालक मंडळ कृतज्ञता व्यक्त करत आहे. बँकेच्या वाढीसाठी व विकासासाठी दिलेल्या सहकार्याबद्दल सर्व सभासदांचे, ग्राहकांचे, कर्मचाऱ्यांचे, सेवा दिलेल्या ग्राहकांचे, हितचिंतक आणि संस्था या सर्वांचे संचालक मंडळ आभार व्यक्त करत आहे.

रिझर्व्ह बँक ऑफ इंडिया, महाराष्ट्र सहकारी संस्थांचे निबंधक, वैधानिक लेखापरीक्षक, समवर्ती लेखापरीक्षक, ऑडिटर्स, कायदे सल्लागार, प्रिंट व इलेक्ट्रॉनिक मीडिया या सर्वांनी दिलेल्या सहकार्याबद्दल संचालक मंडळ कृतज्ञता व्यक्त करत आहेत.

सदरचा अहवाल मंजूरीसाठी सादर करीत आहे. त्यास आपण सर्वांनी मंजूरी द्यावी हि विनंती.

ठिकाण : वाळवा, जि. सांगली

तारीख : २७/०७/२०२५

संचालक मंडळाच्या वतीने

किरण नागनाथ नायकवडी

चेअरमन,

हृतात्मा सहकारी बँक लि., वाळवा.



हुतात्मा सहकारी बँक लि., वाळवा.



INFORMATION TECHNOLOGY & SYSTEM AUDIT :

During the F.Y. 2024-25 the Bank has conducted Vulnerability Assessment & Penetration Test (VAPT) for its Mobile Banking and UPI servers in addition to all other critical servers and network devices. Mobile banking applications are also subjected to regular VAPT audits including daily automated audits, IS Audit, Cyber Security Audit, Application Security Audit and Source Code Audit.

BOARD OF MANAGEMENT :

Board of Management of the Bank consisting of following members constituted during the previous financial year continued during the financial year 2024-25.

- Mr. Vaibhav Nagnath Nayakawadi, Chairman
- Mr. Kiran Nagnath Nayakawadi, Member
- Mr. Shrikant Gourihar Patane, Member
- Mr. Sunil Bapurao Khot Kadam, Member
- Mr. Indrajit Shivajirao Chavan, Member
- Mr. Pournima Suresh Kulkarni, Member
- Mr. Shrikant Narayan Chavan, CEO

The Board of Management constituted to facilitate professional management and focussed attention to banking related activities of the Bank during the year under report.

ACKNOWLEDGEMENT :

The Board of Directors expresses gratitude to members for extending their support from time to time. The Board of Directors thank all the members, customers, employees, service providers, well-wishers and institutions for extending their whole-hearted support and co-operation in the growth and development of the Bank. The Board of Directors also wishes to place on record the assistance, guidance and co-operation extended by Reserve Bank of India, Registrar of Maharashtra Co-operative Societies, Statutory Auditors, Concurrent Auditors, Information Systems Auditors, Tax Auditors and all other Auditors, Legal Advisors and Values, Print & Electronic Media.

Report is submitted for Approval

Place: Walwa, Dist: Sangli

Date: 27/07/2025

For and on behalf of the Board of Directors

Mr. Kiran Nagnath Nayakawadi

Chairman,

Hutatma Sahakari Bank Ltd. Walwa



हुतात्मा सहकारी बँक लि., वाळवा.



Form A BALANCE SHEET AS ON ताळेबंद पत्रक

Amount In Rs.

Capital and Liabilities / भांडवल व देणी	Schedule No.	31.03.2025 Current Year	31.03.2024 Previous Year
Paid up Capital / वसूल भागभांडवल	1	10,61,43,500.00	9,35,92,400.00
Reserves and Surplus / गंगाजळी व नफा	2	92,59,31,162.66	74,88,58,501.29
Deposits / ठेवी	3	4,59,31,78,623.25	4,26,92,19,283.67
Borrowings / बाहेरील कर्जे	4	-	-
Other Liabilities and Provisions / इतर देणी व तरतूदी	5	66,02,36,944.60	63,16,41,343.11
Total / एकूण		6,28,54,90,230.51	5,74,33,11,528.07
Assets / मालमत्ता व येणी			
Cash and Balances with Reserve Bank of India / रोख शिल्लक व आरबीआय करंट शिल्लक	6	51,36,20,805.53	30,80,64,920.84
Balance with Banks and Money at Call and Short Notice / बँकातील शिल्लक व कॉल अँड शॉर्ट नोटीस	7	84,86,11,826.84	64,26,91,277.47
Investments / गुंतवणूक	8	1,66,39,85,853.00	1,75,99,10,753.00
Net Advances / निव्वळ कर्जे	9	2,62,87,34,969.99	2,43,33,15,716.96
Fixed Assets / कायम मालमत्ता	10	4,34,56,419.21	4,26,04,681.27
Other Assets / इतर मालमत्ता	11	58,70,80,355.94	55,67,24,178.53
Total / एकूण		6,28,54,90,230.51	5,74,33,11,528.07
Contingent Liabilities / संभाव्य देणी	12	2,08,91,243.59	87,59,347.65
Bills For Collections / वसुलीस घेतलेली बिले		0.00	0.00

Mr. Chavan Shrikant Narayan
Chief Executive Officer

Mr. Manglekar Bajirao Ishwara
Vice-Chairman

Mr. Nayakawadi Kiran Nagnath
Chairman

M/s. Pawar Kulkarni & Associates
Chartered Accountants
UDIN No. 24101985BKDQC7931



हुतात्मा सहकारी बँक लि., वाळवा.



Form B PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED नफा तोटा पत्रक

Amount In Rs.

I	Income / उत्पन्न	Schedule No.	31.03.2025 Current Year	31.03.2024 Previous Year
	Interest Earned / मिळालेले व्याज	13	49,09,17,992.90	44,39,10,385.12
	Other Income / इतर उत्पन्न	14	4,56,00,650.20	4,43,30,820.23
	Total / एकूण		53,65,18,643.10	48,82,41,205.35
II	Expenditure / खर्च			
	Interest Expended / दिलेले व्याज	15	25,27,60,724.84	22,56,73,772.75
	Operating Expenses / प्रशासकिय खर्च	16	9,55,40,175.34	10,93,74,363.86
	Provisins & Contingencies / तरतूदी व आकस्मिता	17	11,83,10,032.00	11,29,32,685.00
	Total / एकूण		46,66,10,932.18	44,79,80,821.61
III	Profit & Loss / नफा तोटा			
	Net Profit / Loss For the year / चालू नफा		6,99,07,710.92	4,02,60,383.74
	Profit/loss (-) brought forward / मागील नफा		4,836.19	61,079.45
	Total / एकूण		6,99,12,547.11	4,03,21,463.19
IV	Appropriations / नफा विभागणी			
	Statutory reserves / राखीव निधी		3,00,00,000.00	1,91,30,300.00
	Information Technology fund / टेक्नॉलॉजी फंड		1,00,00,000.00	40,13,000.00
	Investment Fluctation reserve / गुंतवणूक चढउतार निधी		54,00,000.00	68,66,000.00
	General Reserve / सामान्य राखीव निधी		1,45,75,000.00	0.00
	Dividend Equilisation fund / लाभांश समिकरण निधी		0.00	790000.00
	Building fund / इमारत निधी		0.00	0.00
	Proposed Dividend (10.00 %) / लाभांश		99,32,377.00	9517327.00
	Balance carried over to balance sheet / शिल्लक नफा		5,170.11	4836.19
	Total / एकूण		6,99,12,547.11	4,03,21,463.19

DIRECTORS

Mrs. Nayakawadi Nandini Vaibhav
Mr. Khot Kadam Sunil Bapurao
Mr. Patil Vikram Shankar
Mr. Shinde Rajaram Anna
Mr. Kamble Popat Dhulappa
Mr. Shete Bipin S.

Mr. Patil Ramchandra Hanmant
Mr. Gunjawate Vitthal Hambirrao
Mr. Khot Ashok Maruti
Mr. Ambi Shrikant Tukaram
Mrs. Ahir Usha Chandrakant
Mr. Desai Rahul Krishnarao

Mr. Savvashe Jaywant Shamrao
Mr. Magdum Subhash Tatoba
Mr. Patane Shrikant Gourihar
Mr. Mulani Rafik Nabilal
Mrs. Yadav Shital Sanjay



हुतात्मा सहकारी बँक लि., वाळवा.



SCHEDULE NO. – 1 CAPITAL

Amount In Rs.

Particulars	31.03.2025 Current Year	31.03.2024 Previous Year
Authorised Capital Current year 50,00,000 shares of Rs. 1,000/- each (Previous year 5,00,000 shares of Rs. 1,000/- each)	50,00,00,000.00	50,00,00,000.00
Issued Capital / Subscribed Capital /Called-up Capital / Paid up Capital Current year 1,06,143 shares of Rs. 1,000/- each (Previous year 93,592 shares of Rs. 1,000/- each)	10,61,43,500.00	9,35,92,400.00
	0.00	0.00
Less: Calls unpaid	0.00	0.00
Add: Forfeited shares		
Total	10,61,43,500.00	9,35,92,400.00



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SCHEDULE NO. – 2 RESERVES AND SURPLUS

Amount In Rs.

Particulars	31.03.2025 Current Year	31.03.2024 Previous Year
1) Statutory Reserves Fund		
Opening Balance	14,23,69,700.00	13,04,80,786.00
Additions during the year	2,05,22,420.00	1,18,88,914.00
Deductions during the year	0.00	0.00
Total	16,28,92,120.00	14,23,69,700.00
2) Building Fund		
Opening Balance	5,78,00,000.00	5,58,00,000.00
Additions during the year	0.00	20,00,000.00
Deductions during the year	0.00	0.00
Total	5,78,00,000.00	5,78,00,000.00
3) Investment fluctuation Fund		
Opening Balance	6,77,34,000.00	5,77,01,890.00
Additions during the year	68,66,000.00	1,00,32,110.00
Deductions during the year	0.00	0.00
Total	7,46,00,000.00	6,77,34,000.00
4) Special Reserve Fund		
Opening Balance	1,27,00,000.00	32,00,000.00
Additions during the year	95,00,000.00	95,00,000.00
Deductions during the year	0.00	0.00
Total	2,22,00,000.00	1,27,00,000.00
5) Dividend Equilisation fund		
Opening Balance	81,00,000.00	80,58,139.00
Additions during the year	7,90,000.00	41,861.00
Deductions during the year	88,90,000.00	0.00
Total	0.00	81,00,000.00
6) Reserve for Bad & Doubtful Debts		
Opening Balance	35,45,72,662.10	32,39,91,974.00
Additions during the year	10,75,10,469.45	7,30,00,000.00
Deductions during the year	0.00	4,24,19,311.90
Total	46,20,83,131.55	35,45,72,662.10
7) Charity fund		
Opening Balance	25,00,000.00	25,00,000.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
Total	25,00,000.00	25,00,000.00



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SCHEDULE NO. – 2 RESERVES AND SURPLUS

Amount In Rs.

Particulars	31.03.2025 Current Year	31.03.2024 Previous Year
8) Employoess welfare Fund		
Opening Balance	17,00,000.00	17,00,000.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
Total	17,00,000.00	17,00,000.00
9) Share investment fund		
Opening Balance	4,16,000.00	4,16,000.00
Additions during the year	0.00	0.0
Deductions during the year	0.00	0.0
Total	4,16,000.00	4,16,000.00
10) Investment Depreciation Fund		
Opening Balance	2,55,04,560.00	2,55,09,560.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	5,000.00
Total	2,55,04,560.00	2,55,04,560.00
11) Silver jubilee Fund		
Opening Balance	0.00	25,00,000.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	25,00,000.00
Total	0.00	0.00
12) Director & Employees Trainning fund		
Opening Balance	29,00,000.00	28,00,000.00
Additions during the year	0.00	1,00,000.00
Deductions during the year	0.00	0.00
Total	29,00,000.00	29,00,000.00
13) Technology Fund		
Opening Balance	1,50,37,000.00	1,25,37,000.00
Additions during the year	40,13,000.00	25,00,000.00
Deductions during the year	0.00	0.00
Total	1,90,50,000.00	1,50,37,000.00
14) Re valuation reserve		
Opening Balance	1,72,03,116.00	0.00
Additions during the year	0.00	1,72,03,116.00
Deductions during the year	17,20,312.00	0.00
Total	1,54,82,804.00	1,72,03,116.00
15) General reserve		
Opening Balance	0.00	0.00
Additions during the year	88,90,000.00	0.00
Deductions during the year	0.00	0.00
Total	88,90,000.00	0.00
16) Balance in Profit and Loss Account	6,99,12,547.11	4,03,21,463.19
Total (1 to 15)	92,59,31,162.66	74,88,58,501.29



हुतात्मा सहकारी बँक लि., वाळवा.



SCHEDULE NO. - 3 DEPOSITS

Amount In Rs.

Particulars	31.03.2025 Current Year	31.03.2024 Previous Year
A.I. Demand deposits		
(i) From banks	0.00	-
(ii) From others	21,82,56,590.14	19,82,19,246.85
II. Savings Bank Deposits	84,00,66,814.11	86,96,43,736.82
III. Term Deposits		
(i) From banks		-
(ii) From others	3,53,48,55,219.00	3,20,13,56,300.00
Total (I, II and III)	4,59,31,78,623.25	4,26,92,19,283.67
B. (i) Deposits of branches in India	4,59,31,78,623.25	4,26,92,19,283.67

SCHEDULE NO. - 4 BORROWINGS

Amount In Rs.

Particulars	31.03.2025 Current Year	31.03.2024 Previous Year
I Borrowings in India		
(a) Reserve Bank of India	0.00	0.00
(b) Other banks	0.00	0.00
(c) Other institutions and agencies	0.00	0.00
II. Borrowings outside India	0.00	0.00
Total (I and II)	0.00	0.00

SCHEDULE NO. - 5 OTHER LIABILITIES AND PROVISIONS

Amount In Rs.

Particulars	31.03.2025 Current Year	31.03.2024 Previous Year
I. Bills payable	42,62,914.05	44,94,688.00
II. Inter-office adjustment (net)	-	-
III. Interest accrued	65,62,529.00	71,82,833.00
IV. Others (including provisions)	64,94,11,501.55	61,99,63,822.11
Total	66,02,36,944.60	63,16,41,343.11



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SCHEDULE NO. – 6 CASH AND BALANCES WITH RESERVE BANK OF INDIA

Amount In Rs.

Particulars	31.03.2025 Current Year	31.03.2024 Previous Year
I. Cash in hand (including foreign currency notes)	5,74,54,762.66	5,57,85,296.37
II. Balances with Reserve Bank of India		
(a) in Current Account	45,61,66,042.87	25,22,79,624.47
(b) in Other Accounts	-	-
Total (I and II)	51,36,20,805.53	30,80,64,920.84

SCHEDULE NO. – 7 BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE

Amount In Rs.

Particulars	31.03.2025 Current Year	31.03.2024 Previous Year
(i) Balances with banks		
(a) in Current Accounts	11,37,61,098.84	12,46,38,793.47
(b) in Other Deposit Accounts	73,48,50,728.00	51,80,52,484.00
(ii) Money at call and short notice		
(a) with banks		
(b) with other institutions		
Total (i and ii)	84,86,11,826.84	64,26,91,277.47
II Outside India		
(i) in Current Accounts	0.00	0.00
(ii) in Other Deposit 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)	84,86,11,826.84	64,26,91,277.47



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SCHEDULE NO. – 8 INVESTMENT

Amount In Rs.

Particulars	31.03.2025 Current Year	31.03.2024 Previous Year
I. Investments in India		
(i) Government Securities	1,66,35,70,353.00	1,75,94,95,253.00
(ii) Other approved securities		-
(iii) Shares	4,15,500.00	4,15,500.00
(iv) Debentures and Bonds	0.00	0.00
(v) Subsidiaries and/or joint ventures	0.00	0.00
(vi) Others (Mutual funds)	0.00	0.00
Total	1,66,39,85,853.00	1,75,99,10,753.00
II. Investments outside India		
(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)	1,66,39,85,853.00	1,75,99,10,753.00



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SCHEDULE NO. - 9 ADVANCES

Amount In Rs.

Particulars	31.03.2025 Current Year	31.03.2024 Previous Year
A.		
(i) Bills purchased and discounted	0.00	15,00,000.00
(ii) Cash credits, overdrafts and loans repayable on demand	57,96,98,698.46	80,98,74,977.25
(iii) Term loans	2,16,79,45,113.98	1,76,43,60,051.61
Total	2,74,76,43,812.44	2,57,57,35,028.86
B.		
(i) Secured by tangible assets	2,68,67,50,092.03	2,50,18,14,661.27
(ii) Covered by Bank/Government Guarantees	0.00	0.00
(iii) Unsecured	6,08,93,720.41	7,39,20,367.59
Total	2,74,76,43,812.44	2,57,57,35,028.86
Total C.I. Advances in India		
(i) Priority Sectors	2,06,35,70,705.76	1,99,47,64,004.72
(ii) Public Sector	0.00	0.00
(iii) Banks	0.00	0.00
(iv) Others	68,40,73,106.68	58,09,71,024.14
Total	2,74,76,43,812.44	2,57,57,35,028.86
Total 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	0.00	0.00
Grand Total (C.I and II)	2,74,76,43,812.44	2,57,57,35,028.86
C.		
Less NPA Provision	11,89,08,842.45	14,24,19,311.90
Net Advances	2,62,87,34,969.99	2,43,33,15,716.96



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SCHEDULE NO. 10 - FIXED ASSETS

Amount In Rs.

Particulars	31.03.2025 Current Year	31.03.2024 Previous Year
I . Premises		
At cost as on 31st March of the preceding year	2,92,48,459.00	1,20,45,343.00
Additions during the year		1,72,03,116.00
Deductions during the year		0.00
Depreciation to date	29,16,840.00	10,46,962.00
Total	2,63,31,619.00	2,82,01,497.00
II. Other Fixed Assets (including furniture and fixtures)		
At cost as on 31st March of the preceding year	6,15,73,848.19	5,40,61,967.29
Additions during the year	90,22,663.94	85,43,610.90
Deductions during the year	0.00	10,31,730.00
Depreciation to date	5,34,71,711.92	4,71,70,663.92
Total	1,71,24,800.21	1,44,03,184.27
III. Capital Work In progress		
At cost as on 31st March of the preceding year	0.00	0.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
Depreciation to date Total	0.00	0.00
Total	0.00	0.00
Total (I + II + III)	4,34,56,419.21	4,26,04,681.27



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SCHEDULE NO. - 11 OTHER ASSETS

Amount In Rs.

Particulars	31.03.2025 Current Year	31.03.2024 Previous Year
I. Inter-office adjustments (net)	0.00	0.00
II. Interest accrued	4,61,16,188.00	3,18,29,929.00
III. Tax paid in advance/tax deducted at source	0.00	0.00
IV. Stationery and stamps	3,51,998.70	3,89,877.56
V. Non-banking assets acquired in satisfaction of claims	0.00	0.00
VI. Deferred tax assets	1,13,768.00	0.00
VII. Others	54,04,98,401.24	52,45,04,371.97
Total	58,70,80,355.94	55,67,24,178.53

SCHEDULE NO. - 12 CONTINGENT LIABILITIES

Amount In Rs.

Particulars	31.03.2025 Current Year	31.03.2024 Previous Year
I. Claims against the bank not acknowledged as debts	0.00	0.00
II. Liability for partly paid investments	0.00	0.00
III. Liability on account of outstanding forward exchange contracts	0.00	0.00
IV. Guarantees given on behalf of constituents	0.00	0.00
(a) In India	1,76,31,000.00	76,20,341.00
(b) Outside India	0.00	0.00
V. Acceptances, endorsements and other obligations	0.00	0.00
VI. Other items for which the bank is contingently liable (Deaf Accounts RBI)	32,60,243.59	11,39,006.65
Total	2,08,91,243.59	87,59,347.65



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SCHEDULE NO. - 13 INTEREST EARNED

Amount In Rs.

Particulars	31.03.2025 Current Year	31.03.2024 Previous Year
I. Interest/discount on advances/bills	31,50,83,611.62	28,39,84,473.01
II. Income on investments	12,23,96,984.28	10,82,17,726.78
III. Interest on balances with Reserve Bank of India and other inter-bank funds	5,34,37,397.00	5,17,08,185.33
IV. Others		
Total	49,09,17,992.90	44,39,10,385.12

SCHEDULE NO. - 14 OTHER INCOME

Amount In Rs.

Particulars	31.03.2025 Current Year	31.03.2024 Previous Year
I. Commission, exchange and brokerage	13,82,934.17	20,00,880.35
II. Profit on sale of investments	1,52,12,386.00	95,05,852.00
Less: Loss on sale of investments	0.00	0.00
III. Profit on sale of priority sector advances	0.00	0.00
Less: Loss on revaluation of investments	0.00	0.00
IV. Profit on sale of land, buildings and other assets	0.00	2,04,210.00
Less: Loss on sale of land, buildings and other assets	0.00	0.00
V. Profit on exchange transactions	0.00	0.00
Less: Loss on exchange transactions	0.00	0.00
VI. Income earned by way of dividends, etc.	0.00	0.00
from subsidiaries / companies and / or joint ventures abroad/in India		
VII. Miscellaneous Income	2,90,05,330.03	3,26,19,877.88
Total	4,56,00,650.20	4,43,30,820.23



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SCHEDULE NO. - 15 INTEREST EXPENDED

Amount In Rs.

Particulars	31.03.2025 Current Year	31.03.2024 Previous Year
I. Interest on deposits	25,26,25,062.00	22,55,91,873.00
II. Interest on Reserve Bank of India/ Inter-bank borrowings	30,641.60	81,899.75
III. Others	1,05,021.24	0.00
Total	25,27,60,724.84	22,56,73,772.75

SCHEDULE NO. - 16 - OPERATING EXPENSES

Amount In Rs.

Particulars	31.03.2025 Current Year	31.03.2024 Previous Year
I. Payments to and provisions for employees	4,28,89,287.44	5,68,65,387.92
II. Rent, taxes and lighting	1,24,28,441.86	1,06,98,582.02
III. Printing and stationery	11,02,793.00	13,71,179.20
IV. Advertisement and publicity	4,33,289.25	4,44,230.16
V. Depreciation on bank's property	64,50,614.00	72,19,485.00
VI. Director's fees, allowances and expenses	0.00	0.00
VII. Auditors' fees and expenses (including branch auditors)	16,49,489.00	10,21,738.00
VIII. Law charges	14,72,918.50	19,61,100.00
IX. Postages, Telegrams, Telephones, etc.	12,33,989.05	14,49,957.74
X. Insurance	71,06,589.17	83,79,801.90
XI. Repairs and maintenance	37,04,471.03	42,54,259.99
XII. Other Expenditure	1,70,68,293.04	1,57,08,641.93
Total	9,55,40,175.34	10,93,74,363.86

SCHEDULE NO. - 17 PROVISIONS AND CONTINGENCIES

Amount In Rs.

Particulars	31.03.2025 Current Year	31.03.2024 Previous Year
1. Provision for Income Tax	2,39,23,800.00	1,78,83,005.00
2. Special Reserve	95,00,000.00	95,00,000.00
3. Provision for Impaired Assets	0.00	1,05,49,680.00
4. Reserve for doubtful debts	8,40,00,000.00	7,30,00,000.00
5. Provision for standard advance	10,00,000.00	20,00,000.00
6. Deferred Tax Income	1,13,768.00	0.00
Total	11,83,10,032.00	11,29,32,685.00



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ANNEXURE - A

■ Name of the Bank	:	HUTATMA SAHAKARI BANK LTD., WALWA
■ Head Office Address	:	Kamgar Bhawan, At. & P. Walwa, Tal. Walwa, Dist - Sangli. 416 313 (Maharashtra)
■ No. of Registration	:	SAN/WVA/BNK/0/103/96-97
■ Date Of Registration	:	15/05/1996
■ No. of RBI Licence	:	UBD/MH/1257P
■ Date	:	12/07/1996
■ Jurisdiction	:	Maharashtra State
■ Banks Position as on	:	31/03/2025
■ No of branches including Head Office & Back Office	:	20
■ On Site ATM	:	2
■ Extension Counter	:	Nil
■ Membership	:	Regular - 12,234
■ Paid up Share Capital	:	Rs. 1061.44 Lakh
■ Reserves & Other Funds	:	Rs. 9259.31 Lakh
■ Deposits - Current	:	Rs. 2178.85 Lakh
Savings	:	Rs. 8400.67 Lakh
Cash Credit Cr. Bal.	:	Rs. 3.72 Lakh
Term	:	Rs. 35348.55 Lakh
Total	:	Rs. 45931.79 Lakh
■ Gross Loans & Advances	:	
Secured	:	Rs. 26867.50 Lakh
Unsecured	:	Rs. 608.94 Lakh
Total	:	Rs. 27476.44 Lakh
Priority Sector	:	Rs. 20638.71 Lakh
Weaker Section	:	Rs. 10050.08 Lakh
■ Borrowings	:	Nil
■ Investment	:	Rs. 23988.37 Lakh
■ Overdues (Percentage)	:	5.70%
■ Audit Classification	:	'A'
■ Profit for the Current year	:	Rs. 699.08 Lakh
■ Total Staff	:	118
■ Working Capital	:	Rs. 62854.90 Lakh



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INDEPENDENT AUDITOR'S REPORT

The Members,

Hutatma Sahakari Bank Ltd., Walwa

A/P. Walwa, Tal. Walwa, Dist. Sangli

Report on the Financial Statements

We have audited the accompanying financial statements of The Hutatma Sahakari Bank Ltd. Walwa on 31 March, 2025, 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 summary of significant accounting policies and other explanatory information. The returns of 18 branches audited by us are incorporated in these financial statements.

Management's Responsibility for the Financial Statements.

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

Auditor's Responsibility

2. Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.
3. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or



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error. In making those risk assessments, the auditor considers internal control relevant to the Bank's preparation and fair presentation of the financial statements in order to design audit procedure that are appropriate in the circumstances, but not for the purpose of expressing an opinion on effectiveness of the Bank's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

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

Opinion

5. In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements together with the notes thereon give the information required by the Banking Regulation Act, 1949 (as applicable to co-operative societies), the Maharashtra Co-operative Societies Act 1960, the Maharashtra Co-operative Societies Rules, 1961 and the guidelines issued by the National Bank for Agricultural and Rural Development (as applicable) and guidelines issued by Reserve Bank of India and Registrar of co-operative societies, Maharashtra in the manner so required and give true and fair view in conformity with the accounting principles generally accepted in India;
 - (a) in the case of the Balance Sheet, of the state of affairs of the Bank as at 31st March, 2025.
 - (b) in the case of the Profit and Loss, of the profit/loss for the year ended on that date; and
 - (c) in the case of the Cash Flow Statement, of the cash flows for the year ended on that date.

Report on Other Legal & Regulatory Requirements

6. The Balance Sheet and the Profit and Loss Account have been drawn up in Form "A" and "B" respectively of the Third Schedule to the Banking Regulation Act, 1949 and provisions of the Maharashtra Co-operative Societies Act, 1960 and the Maharashtra Co-Operative Societies Rules 1961.
7. **We report that :**
 - (a) We have obtained all the information and explanations, which to the best of our knowledge and belief, were necessary for the purpose of our audit and have found to be satisfactory;
 - (b) In our opinion, proper books of accounts as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches/offices;



8. The details as required by the Rule 69(6) of Maharashtra Co-operative Societies Rules 1961 are given in the audit memorandum separately.

As per the information and explanations given to us and based on our examination of the books of account and other records, we have not come across material instances in respect of the details mentioned in the Rule 69(6) of Maharashtra Co-Operative Societies Rules 1961.

For Pawar Kulkarni & Associates
Chartered Accountants

CA. U. K. Pawar.
Partner
M.No. 101985.
UDIN:-25101985BMGXOI317



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

1. OVERVIEW :

1. Background

Hutatma Sahakari Bank Limited ('the Bank') was incorporated in 1996 and provides a complete suite of banking and financial services including Retail Banking, Wholesale Banking and Treasury Operations. The Bank is primarily governed by the Co-Operative Societies Act 1956 & Banking Regulation Act, 1949. As on 31 March, 2025.

2. Basis of preparation

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

3. Use of estimates

The preparation of the financial statements is in conformity with the generally accepted accounting principles requires the Management to make estimates and assumptions that affect the reported amounts of assets and liabilities (including contingent liabilities) at the date of the financial statements, revenues and expenses during the reporting period. Actual results could differ from those estimates. The Management believes that the estimates and assumptions used in the preparation of the financial statements are prudent and reasonable. Any revisions to the accounting estimates are recognised prospectively in the current and future periods.

4. Accounting Policies

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

5. Previous Year Figures

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

2. SIGNIFICANT ACCOUNTING POLICIES :

1. Accounting Convention :

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



2. Investments Classification

2.1 Categorization of investments :

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

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

2.2 Classification of Investments :

For the purpose of disclosure in the Balance Sheet, Investments are classified as required under the Banking Regulation Act, 1949 and RBI guidelines as follows: Government Securities, Other Trustee Securities, Shares in co-operative institutions, and Shares of limited companies, PSU Bonds, Bonds of All India Financial Institutions, Security Receipts and other Investments.

2.3 Transfer of investments between categories :

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

2.4 Valuation of Investments :

(i) 'Held to Maturity' -

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

(ii) 'Held for Trading' -

The bank has not classified investment in the category during the audit period.

(iii) 'Available for Sale' -

The individual scrip in the AFS category is marked to market at the yearend or at more frequent intervals. The net resultant depreciation in each classification is recognized in the Profit and Loss Account. Net appreciation, if any, is ignored.

(iv) **Market value of Government Securities** (excluding Treasury Bills) is determined based on the price list published by RBI or the prices periodically declared by FBIL for valuation at year-end. In case of unquoted Government Securities, market price or fair value is determined as per the rates published by FBIL.

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

(vi) **Urban Co-operative banks** are prohibited from direct investment in Equity shares. As regards, investment in shares of Co-operative Institution, Bank is guided by RBI Master Circular on Investments by Primary (Urban) Co-operative Banks - Ref. No. RBI/2022-23/05 DOR.MRG. REC.10/21.04.141/2022-23 Dated 1st April 2022. Thus, Equity shares are valued at cost or the closing quotes on a recognised stock exchange (wherever applicable), whichever is lower.



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- (vii) **Equity shares** are valued at cost or the closing quotes on a recognised stock exchange, whichever is lower
- (viii) **Treasury Bills**, Certificate of Deposits & Commercial Papers being discounted instruments, are valued at carrying cost which includes discount amortized over the period to maturity.
- (ix) **In case of bonds & debentures** where interest is not received regularly (i.e. overdue beyond 90 days), the valuation is in accordance with prudential norms for provisioning as prescribed by RBI.
- (x) **Investments in quoted debt/money market Mutual Fund Units** are valued as per stock exchange quotations. Investments in un-quoted Mutual Fund Units are valued on the basis of the latest re-purchase price declared by the Mutual Funds in respect of each particular Scheme. In case of funds with a lock-in period, or where repurchase price/market quote is not available, units could be valued at Net Asset Value (NAV). If NAV is not available, then these could be valued at cost, till the end of the lock-in period.
- (xi) **Broken period interest on debt instruments** is treated as a revenue item. Brokerage, commission, etc. pertaining to investments paid at the time of acquisition are charged to revenue.
- (xii) **Investments** are identified and classified as per applicable RBI guidelines. Depreciation on securities is not set off against the appreciation in other securities as per RBI guidelines. Interest on non-performing investments is not recognized in the Profit and Loss Account until received.

2.5 Disposal of Investments:

Investments classified under the HTM category: The Bank does not resort to sale of securities held in HTM category pursuant to RBI Master Circular on Investments by Primary (Urban) Co-operative Banks - Ref. No. RBI/2022-23/05 DOR.MRG. REC.10/21.04.141/2022-23 Dated 1st April 2022. However, if due to liquidity stress, if securities from HTM portfolio are sold with prior approval of Board of Directors on a specific rationale, Profit on sale of investments from HTM category is first taken to the Profit and Loss account and, thereafter, the amount of such profit is appropriated to 'Capital Reserve' from the net profit for the year after statutory appropriations. Loss on sale is recognized in the Profit and Loss account in the year of sale. Investments classified under the AFS and HFT categories: Realized gains/losses are recognized in the Profit and Loss Account.

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

The securities sold and purchased under Repo/ Reverse Repo are accounted as Collateralized Borrowing and Lending transactions. However, securities are transferred as in the case of normal outright sale/ purchase transactions and such movement of securities is reflected using the Repo/ Reverse Repo accounts and contra entries. The above entries are reversed on the date of



maturity of Repo/ Reverse Repo transactions. Costs and revenue are accounted as interest expenditure/income. Balance in Repo account is classified under Schedule 4 (Borrowings) and balance in Reverse Repo account is classified under Money at Call & Short Notice. Liquidity Adjustment Facility (LAF) / Standing Deposit Facility transactions are accounted as per RBI guidelines.

3. Provisioning For Advances And Overdue Interest Reserve:

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

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

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

Prior Period Items

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

Changes in Accounting Estimates

As a result of the uncertainties inherent in business activities, many financial statement items cannot be measured with precision but can only be estimated. The estimation process involves judgments based on the latest information available. Estimates may be required, for example, of bad debts, inventory obsolescence or the useful lives of depreciable assets. The use of reasonable estimates is an essential part of the preparation of financial statements and does not undermine their reliability.

As a prudent measure, the Bank shall set aside an amount by way of additional provision towards Standard Assets to provide for unforeseen circumstances which might result in a Standard Asset turning into NPA. This additional provision shall be in the range of 10% to 50% of the recovery in



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the bad debts written off account received above ` 50 crores during the year in a single advance account. This additional provision may be utilized towards any provisioning requirement for standard assets in future.

Changes in Accounting Policies:

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

5. Revenue Recognition (AS 9):

- 5.1 Interest income is recognized on an accrual basis in accordance with AS-9, Revenue Recognition and RBI guidelines, except in case of interest income on nonperforming assets which is recognized on receipt basis as per income recognition and asset classification norms of RBI.
- 5.2 Commission on guarantees and LCs is recognized on a pro-rata basis over the period of the guarantee/LC.
- 5.3 Locker rent is accounted on an upfront basis at annual rests.
- 5.4 Annual fees on credit and debit cards is recognized as and when due from the customers.
- 5.5 Interest on Government Securities, debentures and other fixed income securities is recognized on accrual basis. Income on discounted instruments is recognised over the tenor of the instrument on a straight-line basis.
- 5.6 Other fees and commission income are recognized when due, where the Bank is reasonably certain of ultimate collection.
- 5.7 Dividend income is recognized on receipt basis.
- 5.8 Exchange and brokerage are recognized on realization.
- 5.9 Income from distribution of insurance products is recognised on the basis of income received.

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

- 6.1 Computers, Furniture & Fixtures, Plant & Machinery, Leasehold improvement and Motor Cars are stated at cost less depreciation. Premises (including Freehold Land): These are stated at the revalued amounts less depreciation. Leasehold land is stated at revalued amounts less amortization over the lease period.
- 6.2 The Bank has framed its own policy for the revaluation of immovable properties, which is duly approved by its Board of Directors. Revaluations are carried out by obtaining expert valuation reports by using applicable methods of valuations. The increase in Net Book Value of the asset due to revaluation is credited to the Revaluation Reserve Account without routing through the Profit and Loss Account. Depreciation on the revalued asset is charged to the Profit and Loss



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Account and an amount equivalent to the amount of depreciation on the revaluation is appropriated from the Revaluation Reserve.

- 6.3 Cost includes incidental expenses incurred on acquisition of assets.
- 6.4 Depreciation Rates: (i) Plant & Machinery, Furniture & Fixtures and Motor Cars are depreciated on written down value method @20% & 10 % p.a. (ii) Premises (excluding Freehold Land) will be depreciated on straight line method based on useful life of the asset (Useful life – 60 years). Revalued Premises will be depreciated on straight line method over the residual / estimated life of the assets as assessed at the time of revaluation. (iii) Lease improvement costs are amortized over the period of lease. (iv) Leasehold Land is amortized over the period of lease. (v) Computers are depreciated on straight line method @33.33% as directed by RBI.
- 6.5 Depreciation on fixed assets purchased during the year is charged for the entire year if 180 days or more have elapsed since its purchase; otherwise it is charged at 50% of the normal rate. No depreciation is charged on fixed assets sold during the year.
- 6.6 The additions to the Fixed Assets are net of GST Input Tax Credit to the extent it is availed by the Bank.

7. Deposit for Services:

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

8. Employee Benefits (AS 15) :

8.1 Gratuity :

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

8.2 Provident fund :

In accordance with law, all the employees of the Bank are entitled to receive benefits under the provident fund. Every employee contributes an amount, on a monthly basis, at a determined rate. The Bank contributes maximum ceiling Rs.1800 per employees. This amount is transferred to PF account managed by the Employees' PF Trust. The Bank's contribution to Provident Fund is accounted for on the basis of contribution to the scheme.



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8.3 Leave Encashment :

In respect of leave encashment liability, as per the RBI circular on income recognition asset classification & provisioning norms, the Bank has a practice to provide the leave encashment benefit for the balance of leaves by debiting the P& I account taking into consideration value of basic & dearness allowance of the member of staff.

8.4 Pension and LTC :

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

9. Segment Reporting (AS 17) :

The Bank recognizes the Business Segment as the primary reporting segment and Geographical Segment as the secondary reporting segment, in accordance with RBI guidelines and in compliance with AS 17. Business Segment is classified into (a) Treasury (b) Corporate and Wholesale Banking, (c) Retail Banking and (d) Other Banking Operations. Geographic Segments: The Bank operates only in India and hence the reporting consists only of domestic segment.

10. Related Party Disclosures (AS 18) :

There are no related parties which require a disclosure under AS 18.

1. Disclosure of facilities granted of Directors and their Relatives

Sr.No.	Particulars	2024-2025	2023-2024
A	Fund Based		
1.	Outstanding at the beginning of the year	18.94	330.66
2.	Addition during the year CC Balance	0.00	92.48
3.	Recovery during the year	9.21	404.20
4.	Outstanding at the end of the year (including interest)	9.73	18.94
	Non Funded based (Guarantees, L/C etc.)		
1.	Outstanding at the beginning of the year	0.00	0.00
2.	Addition during the year	0.00	0.00
3.	Recovery during the year	0.00	0.00
4.	Outstanding at the end of the year (including interest)	0.00	0.00

The loans have been sanctioned to the above persons before they are director in the Bank.



11. Operating Leases (AS 19) :

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

12. Earnings per Share (AS 20) :

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

13. Income-Tax (AS 22) :

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

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

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

13.4 During the Financial year the Bank has assessed Deferred Tax Assets amounting to Rs.1,13,768.00.

14. Intangible Assets (AS 26) :

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



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15. Impairment of Assets (AS 28) :

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

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

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

(a) When there is a possible or present obligation in respect of which the likelihood of outflow of resources is remote, no provision or disclosure is made. Contingent Assets are not recognised in the financial statements. However, contingent assets are assessed continually and if it is virtually certain that an inflow of economic benefits will arise, the asset and related income are recognised in the period in which the change occurs.

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

3. STATUTORY DISCLOSURES AS PER RBI:

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

1. Segment Reporting:-

The enclosure regarding, segment reporting in next page.



Particulars	31/03/2025 Current Year		31/03/2024 Previous Year	
Cash Flow From Operating Activities	6,99,07,710.92		4,02,60,383.74	
Net Profit For The Year (before Taxes)	2,39,23,800.00	9,38,31,510.92	1,78,83,005.00	5,81,43,388.74
Adjustments For				
Less : Profit On Sale Assets	0.00		-2,04,210.00	
Add : Excess Npa Provision (BDDR)	10,75,10,469.45		7,30,00,000.00	
Add : Depreciation	64,50,614.00		72,19,485.00	
Add : Special Reserve	95,00,000.00	12,34,61,083.45	95,00,000.00	8,95,15,275.00
Cash Flow Before Changes in Working Capital		21,72,92,594.37		14,76,58,663.74
Adjustments For Working Capital Changes				
Add : Deposits	32,39,59,339.58		19,91,28,381.94	
Less : Borrowing	0.00		0.00	
Add : Other Liabilities and Provisions	2,85,95,601.49		1,61,81,830.94	
Add : Investments	9,59,24,900.00		-11,46,52,071.00	
Less : Advances	-19,54,19,253.03		-17,18,07,157.04	
Less : Other Assets	-3,03,56,177.41		-43,66,827.84	
Less : Intangible Assets	0.00		0.00	
Less : Direct Income Taxes Paid	-2,39,23,800.00	19,87,80,610.63	-1,78,83,005.00	-9,33,98,848.00
Cash Generated From Operating Activities		41,60,73,205.00		5,42,59,815.74
Cash Flow From Investing Activities				
Less : Other Fixed Assets	-90,22,663.94		-2,57,46,726.90	
Less : Investment Dep Fund	0.00		-5,000.00	
Add : Re-Valuation Reserve	0.00		1,72,03,116.00	
Add : Sale Of Fixed Assets	0.00		2,30,000.00	
Cash Generated From Investing Activities		-90,22,663.94		-83,18,610.90
Cash Flow From Financing Activities				
Cash Generated From Financing Activities				
Add : Proceeds of Share Issue	1,25,51,100.00		1,17,74,100.00	
Add : Additions in Statutory Reserve	13,92,120.00		3,47,700.00	
Less : Dividend Paid	- 95,17,327.00		-74,32,992.00	
Cash Generated From Financing Activities		44,25,893.00		46,88,808.00
Increase/Decrease during the Year (1 + 2 +3)		41,14,76,434.06		5,06,30,012.84
Opening Cash and Cash Equivalents		95,07,56,198.31		90,01,26,185.47
Closing cash And cash equivalents (4 + 5)		1,36,22,32,632.37		95,07,56,198.31



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Accounting Standard 17 - Segment Reporting Part A: Business segments

(Amount in ₹ Crore)

Business Segments Particulars	Treasury		Corporate / Wholesale Banking		Retail Banking		Other Banking Business		Total	
	Current Year 31-03-2025	Previous Year 31-03-2024	Current Year 31-03-2025	Previous Year 31-03-2024	Current Year 31-03-2025	Previous Year 31-03-2024	Current Year 31-03-2025	Previous Year 31-03-2024	Current Year 31-03-2025	Previous Year 31-03-2024
Revenue	19.10	16.94	0.00	0.00	30.30	26.13	4.24	3.75	53.65	48.80
Result	13.58	13.51	0.00	0.00	11.70	9.06	0.00	0.00	25.28	22.57
Unallocated expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19.28	20.44
Operating profit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9.09	5.79
Income taxes	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.10	1.79
Extraordinary profit / loss	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net profit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.99	4.01
Other information:	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Segment assets	251.26	240.26	0.00	0.00	377.29	334.07	0.00	0.00	628.55	574.33
Unallocated assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	628.55	574.33
Segment liabilities	251.26	240.26	0.00	0.00	377.29	334.07	0.00	0.00	574.33	542.58
Unallocated liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	628.55	574.33

Part B: Geographic segments

(Amount in Crore)

	Domestic		International		Total	
	Current Year 31-03-2025	Previous Year 31-03-2024	Current Year 31-03-2025	Previous Year 31-03-2024	Current Year 31-03-2025	Previous Year 31-03-2024
(a) Revenue	53.65	48.80	0	0	53.65	48.80
(b) Assets	628.55	574.33	0	0	628.55	574.33



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Notes to Accounts:

1. Regulatory Capital

a) Composition of Regulatory Capital

(Amount in ₹ Crore)

Sr. No.	Particulars	Current Year 31.03.2025	Previous Year 31.03.2024
i)	Common Equity Tier 1 capital (CET 1)* / Paid up share capital and reserves@ (net of deductions, if any)	41.26	34.18
ii)	Additional Tier 1 capital*/ Other Tier 1 capital@	0.00	0.00
iii)	Tier 1 capital (i + ii)	41.26	34.18
iv)	Tier 2 capital	10.44	9.44
v)	Total capital (Tier 1+Tier 2)	51.70	43.62
vi)	Total Risk Weighted Assets (RWAs)	238.30	212.93
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs)* / Paid-up share capital and reserves as percentage of RWAs@	17.31	16.05
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	17.31	16.05
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	4.38	4.43
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	21.70	20.49
xi)	Leverage Ratio*	7.57	6.76
xii)	Percentage of the shareholding of		
	a) Government of India	0.00	0.00
	b) State Government (specify name)§	0.00	0.00
	c) Sponsor Banks§	0.00	0.00
xiii)	Amount of paid-up equity capital raised during the year	1.26	1.18
xiv)	Amount of non-equity Tier 1 capital raised during the year, of which Give list as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	0.00	0.00
xv)	of which: Amount of Tier 2 capital raised during the year, of which Give list as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	0.00	0.00



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2. Asset liability management 31/03/2025 a) Maturity pattern of certain items of assets and liabilities

(Amount in ₹ Crore)

	Day 1	2 to 7 Days	8 to 14 Days	15 to 30 Days	31 Days to 2 Months	Over 2 Months and up to 3 Months	Over 3 months and up to 6 Months	Over 6 months and up to 1 Year	Over 1 year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits	7.76	0.61	0.34	29.44	1.76	16.65	49.43	112.67	234.76	4.37	1.54	459.32
Advances	13.16	0.44	0.25	5.54	5.08	8.97	25.17	83.84	33.00	66.09	33.23	274.76
Investments	0.00	19.97	0.00	4.98	0.00	0.00	0.00	0.00	7.04	5.00	129.41	166.40
Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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
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



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3. Investments a) Composition of Investment Portfolio

(Amount in ₹ Crore)

As at 31- March -2025

	Investments in India								Investments outside India			
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total Investments outside India	Total Investments
Held to Maturity												
Gross	24.95	0.00	0.04	0.00	0.00	0.00	24.99	0.00	0.00	0.00	0.00	24.99
Less: Provision for non-performing investments (NPI)	0.00	0.00	0.04	0.00	0.00	0.00	0.04	0.00	0.00	0.00	0.00	0.04
Net	0.00		0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00
Available for Sale												
Gross	141.41	0.00	0.00	0.00	0.00	0.00	141.41	0.00	0.00	0.00	0.00	141.41
Less: Provision for depreciation and NPI	2.55	0.00	0.00	0.00	0.00	0.00	2.55	0.00	0.00	0.00	0.00	2.55
Net	138.86	0.00	0.00	0.00	0.00	0.00	138.86	0.00	0.00	0.00	0.00	138.86
Held for Trading												
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Investments	166.36	0.00	0.04	0.00	0.00	0.00	166.40	0.00	0.00	0.00	0.00	166.40
Less: Provision for non-performing investments NPI	0.00	0.00	0.04	0.00	0.00	0.00	0.04	0.00	0.00	0.00	0.00	0.04
Less: Provision for depreciation and NPI	2.55	0.00	0.00	0.00	0.00	0.00	2.55	0.00	0.00	0.00	0.00	2.55
Net	163.81	0.00	0.00	0.00	0.00	0.00	163.81	0.00	0.00	0.00	0.00	163.81



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Investments													
a) Composition of Investment Portfolio													
(Amount in ₹ Crore)													
As at 31- March -2024	Investments in India								Investments outside India				Total Investments
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total Investments outside India		
Held to Maturity													
Gross	42.14	0.00	0.04	0.00	0.00	0.00	42.18	0.00	0.00	0.00	0.00	42.18	
Less: Provision for non-performing investments (NPI)	0.00	0.00	0.04	0.00	0.00	0.00	0.04	0.00	0.00	0.00	0.00	0.04	
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Available for Sale													
Gross	133.81	0.00	0.00	0.00	0.00	0.00	133.81	0.00	0.00	0.00	0.00	133.81	
Less: Provision for depreciation and NPI	2.55	0.00	0.00	0.00	0.00	0.00	2.55	0.00	0.00	0.00	0.00	2.55	
Net	130.14	0.00	0.00	0.00	0.00	0.00	130.14	0.00	0.00	0.00	0.00	130.14	
Held for Trading													
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Total Investments	175.95	0.00	0.04	0.00	0.00	0.00	175.99	0.00	0.00	0.00	0.00	175.99	
Less: Provision for non-performing investments	0.00	0.00	0.04	0.00	0.00	0.00	0.04	0.00	0.00	0.00	0.00	0.04	
Less: Provision for depreciation and NPI	2.55	0.00	0.00	0.00	0.00	0.00	2.55	0.00	0.00	0.00	0.00	2.55	
Net	173.40	0.00	0.00	0.00	0.00	0.00	173.40	0.00	0.00	0.00	0.00	173.40	



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b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(Amount in ₹ Crore)

Particulars	31/03/2025 Current Year	31/03/2024 Previous Year
i) Movement of provisions held towards depreciation on investments		
a) Opening balance	2.55	2.55
b) Add: Provisions made during the year	0.00	0.00
c) Less: Write off / write back of excess provisions during the year	0.00	0.00
d) Closing balance	2.55	2.55
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	6.77	5.77
b) Add: Amount transferred during the year	0.69	1.00
c) Less: Drawdown	0.00	0.00
d) Closing balance	7.46	6.77
iii) Closing balance in IFR as a percentage of closing balance of investments ¹³ in AFS and HFT/Current category	5.28%	5.06%

Non-SLR investment portfolio

i) Non - performing non - SLR investments

(Amount in Crore)

Sr. No.	Particulars	31/03/2025 Current Year	31/03/2024 Previous Year
a)	Opening balance	0.04	0.04
b)	Additions during the year since 1 st April	0.00	0.00
c)	Reductions during the above period	0.00	0.00
d)	Closing balance	0.04	0.04
e)	Total provisions held	0.04	0.04



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ii) Issuer composition of non - SLR investments

(Amount in ₹ Crore)

Sr. No.	Issuer	Amount		Extent of Private Placement Securities		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	0.04	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.04
g)	Provision held towards depreciation	0.04	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.04
	Total *	0.04	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.04



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4. Asset quality

a (i) Classification of advances and provisions held as on 31 March 2025

(Amount in ₹ Crore)

	Standard	Non-Performing				Total
	Total Standard Advances	Sub-Standard	Doubtful	Loss	Total Non - Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	243.33	1.98	12.26	0.00	14.24	257.57
Add: Additions during the year					1.29	202.61
Less: Reductions during the year*					3.64	185.42
Closing balance	262.87	1.04	10.85	0.00	11.89	274.76
*Reductions in Gross NPAs due to:						
i) Upgradation					0.70	0.70
ii) Recoveries (excluding recoveries from upgraded accounts)					2.94	2.94
iii) Technical/ Prudential Write-offs					0.00	0.00
iv) Write-offs other than those under (iii) above					0.00	0.00
Provisions (excluding Floating Provisions)						
Opening balance of provisions held					49.70	49.70
Add: Fresh provisions made during the year					8.40	8.40
Less: Excess provision reversed/ Write-off loans					0.00	0.00
Closing balance of provisions held					58.10	58.10
Net NPAs¹⁷						
Opening Balance		0.00	0.00	0.00	0.00	0.00
Add: Fresh additions during the year					0.00	0.00
Less: Reductions during the year					0.00	0.00
Closing Balance		0.00	0.00	0.00	0.00	0.00



हुतात्मा सहकारी बँक लि., वाळवा.



4. Asset quality

a (ii) Classification of advances and provisions held as on 31 March 2025

(Amount in ₹ Crore)

	Standard	Non-Performing				Total
	Total Standard Advances	Sub-Standard	Doubtful	Loss	Total Non - Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	227.94	2.16	10.29	0.00	12.45	240.39
Add: Additions during the year					4.69	109.31
Less: Reductions during the year*					2.90	92.13
Closing balance	243.33	1.98	12.26	0.00	14.24	257.57
*Reductions in Gross NPAs due to:						
i) Upgradation					0.14	0.14
ii) Recoveries (excluding recoveries from upgraded accounts)					2.76	2.76
iii) Technical/ Prudential ¹⁶ Write-offs					0.00	0.00
iv) Write-offs other than those under (iii) above					0.00	0.00
Provisions (excluding Floating Provisions)						
Opening balance of provisions held					42.40	42.40
Add: Fresh provisions made during the year					7.30	7.30
Less: Excess provision reversed/ Write-off loans					0.00	0.00
Closing balance of provisions held					42.40	42.40
Net NPAs¹⁷						
Opening Balance		1.95	0.50	0.00	2.45	0.00
Add: Fresh additions during the year					0.00	0.00
Less: Reductions during the year					2.45	0.00
Closing Balance		0.00	0.00	0.00	0.00	0.00



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Ratios (in per cent)	31.03.2025 Current Year	31.03.2024 Previous Year
Gross NPA to Gross Advances	4.33%	5.53%
Net NPA to Net Advances	0.00%	0.00%
Provision coverage ratio	100.00%	100.00%

b) Sector-wise Advances and Gross NPAs

(Amount in ₹ Crore)

Sr.No.	Sector*	Current Year 31/03/2025			Previous Year 31/03/2024		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in the sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
i)	Priority Sector						
a)	Agriculture and allied activities	95.16	3.65	3.84	80.53	6.04	7.50
b)	Advances to industries sector eligible as priority sector lending	4.66	0.07	1.50	3.47	0.17	5.00
c)	Services	92.30	3.98	4.31	90.54	3.56	3.93
d)	Personal loans	0.00	0.00	0.00	0.00	0.00	0.00
e)	Other	14.24	1.43	10.04	24.94	3.22	12.93
	Sub-total (i)	206.36	9.13	4.42	199.48	13.00	6.51
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 / Others	68.40	2.76	2.15	58.10	1.25	2.15
	Sub-total (ii)	68.40	2.76	2.15	58.10	1.25	2.15
	Total (I + ii)	274.76	11.89	4.33	257.57	14.24	5.53

c) Overseas assets, NPAs and revenue

(Amount in Crore)

	31/03/2025 Current Year	31/03/2024 Previous Year
Total Assets	NIL	NIL
Total NPAs		
Total Revenue		

G) Fraud accounts

Banks shall make disclose details on the number and amount of frauds as well as the provisioning thereon as per template given below.

	31/03/2025 Current Year	31/03/2024 Previous Year
Number of frauds reported	0	0
Amount involved in fraud (crore)	0	0
Amount of provision made for such frauds (crore)	0	0
Amount of Unamortised provision debited from 'other reserves' as at the end of the year (crore)	0	0



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5. Exposures

a) Exposure to real estate sector

(Amount in ₹ Crore)

Category	
i) Direct exposure a) Residential Mortgages – Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non fund based (NFB) limits.	17.74
b) Commercial Real Estate – Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non -fund based (NFB) limits;	0.00
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures – i. Residential ii. Commercial Real Estate	0.00
ii) Indirect Exposure Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	0.00
Total Exposure to Real Estate Sector	17.74

d) Unsecured advances

Banks shall disclose the total amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken as also the estimated value of such intangible collateral as per the following format.

(Amount in ₹ Crore)

Particulars	31/03/2025 Current Year	31/03/2024 Previous Year
Total unsecured advances of the bank	6.09	7.39
Out of the above, amount of advances for which intangible securities such as etc. have been taken charge over the rights, licenses, authority,	0.00	0.00
Estimated value of such intangible securities	0.00	0.00



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6. Concentration of deposits, advances, exposures and NPAs

a) Concentration of deposits

(Amount in ₹ Crore)

Particulars	31/03/2025 Current Year	31/03/2024 Previous Year
Total deposits of the twenty largest depositors	91.08	71.25
Percentage of deposits of twenty largest depositors to total deposits of the bank	19.83%	16.69%

b) Concentration of advances*

(Amount in ₹ Crore)

Particulars	31/03/2025 Current Year	31/03/2024 Previous Year
Total advances to the twenty largest borrowers	34.88	32.78
Percentage of advances to twenty largest borrowers to total advances of the bank	12.69%	12.73%

c) Concentration of exposures**

(Amount in ₹ Crore)

Particulars	31/03/2025 Current Year	31/03/2024 Previous Year
Total exposure to the twenty largest borrowers/customers	49.09	41.14
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/customers	13.10%	11.80%

d) Concentration of NPAs

(Amount in ₹ Crore)

Particulars	31/03/2025 Current Year	31/03/2024 Previous Year
Total Exposure to the top twenty NPA accounts	4.48	5.33
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	37.68%	37.43%



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

(Amount in ₹ Crore)

Sr. No.	Particulars	31/03/2025 Current Year	31/03/2024 Previous Year
1	Opening balance of amounts transferred to DEA Fund	0.11	0.11
2	Add: Amounts transferred to DEA Fund during the year	0.22	0.00
3	Less: Amounts reimbursed by DEA Fund towards claims	0.00	0.00
4	Closing balance of amounts transferred to DEA Fund	0.33	0.11

11. Disclosure of Complaints

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

	Sr. No.	Particulars	31/03/2025 Current Year	31/03/2024 Previous Year
Complaints received by the bank from its customers				
1		Number of complaints pending at beginning of the year	0	0
2		Number of complaints received during the year	0	0
3		Number of complaints disposed during the year	0	0
	3.1	Of which, number of complaints rejected by the bank	0	0
4		Number of complaints pending at the end of the year	0	0
Maintainable complaints received by the bank from Office of Banking Ombudsman				
5		Number of maintainable complaints received by the bank from Office of Banking Ombudsman	0	0
	5.1	Of 5, number of complaints resolved in favour of the bank by Office of Banking Ombudsman	0	0
	5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Office of Banking Ombudsman	0	0
	5.3	Of 5, number of complaints resolved after passing of Awards by Office of Banking 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.



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

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/ decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5. number of complaints pending beyond 30 days
1	2	3	4	5	6
Current Year 31-03-2025					
Ground -1	0	0	0	0	0
Total	0	0	0	0	0
Previous Year 31-03-2024					
Ground -1	0	0	0	0	0
Total	0	0	0	0	0

14. Business Ratios

Particular	31/03/2025 Current Year	31/03/2024 Previous Year
i) Interest Income as a percentage to Working Funds	7.81%	7.73%
ii) Non-interest income as a percentage to Working Funds	0.73%	0.77%
iii) Cost of Deposits	6.09%	5.63%
iv) Net Interest Margin	4.75%	4.59%
v) Operating Profit as a percentage to Working Funds	2.99%	2.67%
vi) Return on Assets	1.11%	0.70%
vii) Business (deposits plus advances) per employee (in crore)	6.22	5.27
viii) Profit per employee (in crore)	0.06	0.03
Total Business	734.08	684.50
No. of Staff	118	130



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E) Provisions and Contingencies

(Amount in ₹ Crore)

Provision debited to Profit and Loss Account	31/03/2025 Current Year	31/03/2024 Previous Year
i) Provisions for NPI	0.00	0.00
ii) Provision towards NPA	8.40	7.30
iii) Provision made towards Income tax	2.10	1.79
iv) Special Reserve	0.95	0.95
v) Provision for Standard Advances	0.10	0.20
vi) Other Provisions and Contingencies (Standard Asset Provision)	0.00	1.05
vii) Provision for Investment Depreciation Fund	0.00	0.00
viii) Covid19 Affected Accounts Provision Amt.	0.00	0.00
	628.55	574.33

F) Priority Sector Lending Certificates (PSLCs)

(Amount in ₹ Crore)

Sr No	PSL Scheme Type	Sell/Purchase	31/03/2025 Current Year	31/03/2024 Previous Year
1	PSLC Agriculture	Sell	0.00	0.00
2	PSLC Agriculture SF/MF	Sell	15.00	15.00

G) Bancassurance Business

Commission income from Bank assurance business:

(Amount in ₹ Crore)

Sr No	Particulars	31/03/2025 Current Year	31/03/2024 Previous Year
1	From selling Life Insurance Policies	0.12	0.20
2	From selling Non-Life Insurance Policies	0.05	0.04
	Total	0.17	0.24

H) Payment of DICGC Insurance Premium

(Amount in ₹ Crore)

Sr No	Particulars	31/03/2025 Current Year	31/03/2024 Previous Year
i)	Payment of DICGC Insurance Premium	0.50	0.48
ii)	Arrears in payment of DICGC premium	0.00	0.00



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सन २०२५-२०२६ उत्पन्नाचे अंदाज पत्रक

(रुपये लाखात)

खात्याचे नांव	सन २०२४-२०२५ उत्पन्नाचे अंदाज	सन २०२४-२०२५ प्रत्यक्ष उत्पन्न	अंदाजापेक्षा जादा उत्पन्न	अंदाजापेक्षा कमी उत्पन्न	सन २०२५-२०२६ उत्पन्न अंदाजे
१) कर्जावरील व्याज	२९००.००	३१६०.२२	२६०.२२	०.००	३६००.००
२) गुंतवणूकीवरील व्याज व कॉलमनी	७००.००	६६०.६८	०.००	३९.३२	७००.००
३) सरकारी रोख्यावरील व्याज	१०००.००	१०९७.१८	९७.१८	०.००	१२००.००
४) कमिशन	७५.००	२६.७६	०.००	४८.२४	५०.००
५) इतर उत्पन्न	१७५.००	२५०.४४	७५.४४	०.००	३००.००
६) सरकारी कर्ज रोखे विक्रीचा नफा	१५०.००	१५२.१२	२.१२	०.००	२००.००
७) आयकर परतावा	०.००	०.५९	०.५९	०.००	०.००
८) प्रा. सेक्टर विक्रीचा नफा	०.००	४०.६५	४०.६५	०.००	५०.००
एकूण	५,०००.००	५,३८८.६४	४७६.२०	८७.५६	६,१००.००

किरण (दादा) नागनाथ नायकवडी

चेअरमन

बाजीराव ईश्वरा मांगलेकर

व्हा. चेअरमन

श्रीकांत नारायण चव्हाण

मुख्य कार्यकारी अधिकारी

संचालक मंडळ

सौ. नंदिनी वैभव नायकवडी

श्री. सुनिल बापुराव खोत कदम

श्री. विक्रम शंकर पाटील

श्री. राजाराम आण्णा शिंदे

श्री. रफिक नबीलाल मुलाणी

श्री. बिपीन एस. शेते

श्री. रामचंद्र हणमंत पाटील

श्री. विठ्ठल हंबीरराव गुंजवटे

श्री. अशोक मारुती खोत

श्री. पोपट धुळाप्या कांबळे

सौ. उषा चंद्रकांत अहिर

श्री. राहुल कृष्णराव देसाई

श्री. जयवंत शामराव सव्वासे

श्री. सुभाष तातोबा मगदूम

श्री. श्रीकांत गौरीहर पाटणे

श्री. श्रीकांत तुकाराम आंबी

सौ. शितल संजय यादव



हुतात्मा सहकारी बँक लि., वाळवा.



सन २०२५-२०२६ खर्चाचे अंदाज पत्रक

(रुपये लाखात)

खात्याचे नांव	सन २०२४-२०२५ खर्चाचा अंदाज	सन २०२४-२०२५ प्रत्यक्ष खर्च	अंदाजापेक्षा जादा खर्च	अंदाजापेक्षा कमी खर्च	सन २०२५-२०२६ खर्चाचा अंदाज
१) ठेवीवरील व्याज	२४००.००	२५३६.९९	१३६.९९	०.००	२७१५.००
२) कर्जावरील व्याज	८.००	०.००	०.००	८.००	१०.००
३) नोकर पगार भत्ते	६५०.००	४२८.८९	०.००	२२१.११	६५०.००
४) भाडे कर विमा व वीज इ.	१४०.००	१२५.२८	०.००	१४.७२	१५०.००
५) टपाल, टेलिफोन व तार	११.००	१२.३४	१.३४	०.००	१५.००
६) लीज लाईन खर्च	२०.००	२१.९७	१.९७	०.००	२५.००
७) लेखापरिक्षण फी	१५.००	१६.५०	१.५०	०.००	२०.००
८) घसारा दुरुस्ती देखभाल	१५०.००	१०१.५५	०.००	४८.४५	१५०.००
९) स्टेशनरी, छप्पाई जाहिरात	१६.००	१५.३६	०.००	०.६४	१५.००
१०) इतर खर्च	१९०.००	२४१.५२	५१.५२	०.००	२५०.००
११) तरतुदी	९००.००	११८९.१६	२८९.१६	०.००	१३००.००
१२) नफा	५००.००	६९९.०८	१९९.०८	०.००	८००.००
एकूण	५०००.००	५३८८.६४	६८९.५६	२९२.९२	६१००.००

* शाखा निहाय ठेवी व कर्जे :

दिनांक ३१ मार्च २०२५ रोजी शाखा निहाय ठेवी व कर्जे यांची आकडेवारी खालीलप्रमाणे :

(रुपये लाखात)

अ.क्र.	शाखा	ठेवी	कर्जे
१)	मुख्य कार्यालय	०.००	०.०५
२)	वाळवा	११४.४३	२८.३६
३)	इस्लामपूर	५७.८६	२४.२५
४)	आष्टा	३२.८९	१२.९६
५)	पुणदी (तर्फ वाळवा)	२३.७३	२१.८२
६)	सांगली	२८.८२	११.७१
७)	कवठेपिरान	१५.४७	५.९७
८)	शिराळा	१५.३०	१६.०६
९)	कोल्हापूर	६१.७९	५३.८६
१०)	भिलवडी	१९.३९	६.५०
११)	पलूस	२०.३१	१५.१५
१२)	गोटखिंडी	१९.६८	४.७६
१३)	भडकंबे	१३.९८	३६.६३
१४)	पेठ वडगांव	५.२९	८.१३
१५)	परेल मुंबई	२.३७	६.९८
१६)	विटा	८.४५	८.५२
१७)	कराड	६.०४	५.२६
१८)	नागठाणे	७.७०	४.९१
१९)	बोरगांव	६.००	२.८८
एकूण		४५९.२७	२७४.७६



हुतात्मा सहकारी बँक लि., वाळवा.



व्यक्ती ठेव व्याजदर

मुदत	व्याजदर
०७ दिवस ते ३० दिवस	: ३.५०%
३१ दिवस ते ९० दिवस	: ४.००%
९१ दिवस ते ३६४ दिवस	: ६.५०%
१२ महिने ते १४ महिने	: ७.२५%
१५ महिने ते २४ महिने	: ७.५०%
२५ महिने ते ६० महिने	: ६.५०%
६१ महिने ते १२० महिने	: ६.००%

ज्येष्ठ नागरीकांच्या ठेवींना ०.७५% जादा व्याज

फोन नंबर

हेड ऑफिस :	☎ : (०२३४२) २६७३३८, २६७८८९,
बँक ऑफिस	☎ : (०२३९) २६६४०२५, २६६४०२६
कोल्हापूर	
वाळवा	☎ : (०२३४२) २६७००८
इस्लामपूर	☎ : (०२३४२) २२३९४०
आष्टा	☎ : (०२३४२) २४२८९८
पुणदी	☎ : (०२३४६) २२४२४४
सांगली	☎ : (०२३३) २६२११३९
कवठेपिरान	☎ : (०२३३) २४८५२४८
शिराळा	☎ : (०२३४५) २७१६४८
कोल्हापूर	☎ : (०२३९) २६५६१३५
भिलवडी	☎ : (०२३४६) २३७८४०
पलूस	☎ : (०२३४६) २२८८४८
गोटखिंडी	☎ : (०२३४२) २७४४८८
भडकंबे	☎ : (०२३४२) २४६६८८
पेठ वडगांव	☎ : (०२३०) २४७२८८९
परेल मुंबई	☎ : (०२२) २३०८३७५७
विटा	☎ : (०२३४७) २७२३९८
कराड	☎ : (०२९६४) २२३३८९
नागठाणे	☎ : ७७७४०३६६८८
बोरगाव	☎ : ९९५६०५९८३८

कर्जाचे आकर्षक व्याजदर

अ. नं.	कर्ज प्रकार	व्याजदर
१	सोने तारण कर्ज	१०.००%
२	ठेव तारण कर्ज	ठेव व्याजदरापेक्षा १.५०% ज्यादा व्याज
३	हुतात्मा सुपर सिक्युअर्ड लोन (विमा पालिसी/नॅशनल सेव्हींग सर्टिफिकेट तारण कर्ज)	१२.००%
४	वाहन कर्ज अ) नवीन वाहन खरेदी कर्ज ब) जुने वाहन कर्ज क) नवीन दुचाकी वाहन कर्ज	९.५० ते १०.९५% १६.००% १५.००%
५	घर कर्ज अ) घर/फ्लॅट खरेदी व घरबांधणीसाठी * रु. २५ लाखपर्यंत * रु. २५ लाख चे पुढे रु. ५० लाखपर्यंत ब) घर दुरुस्तीसाठी	९.५०% ते १०.५०% १०.५०% ११.५०%
६	शैक्षणिक कर्ज व्यवसाय व उद्योग कर्ज अ) नवीन मशीनरी खरेदी, फर्निचर, गाळा खरेदीसाठी टर्म लोन ब) खेळते भांडवलासाठी कॅशक्रेडीट कर्ज	१२% १३.५०% १३%
७	फक्त महिलांसाठी "लक्ष्मी कर्ज योजना"	११.८८%
८	फक्त शेतकरी बांधवाकरिता "जय किसान कर्ज योजना" व इतर सर्व प्रकारची शेती कर्जे इतर सर्व प्रकारची कर्जे	१३.५०% १४.२५%

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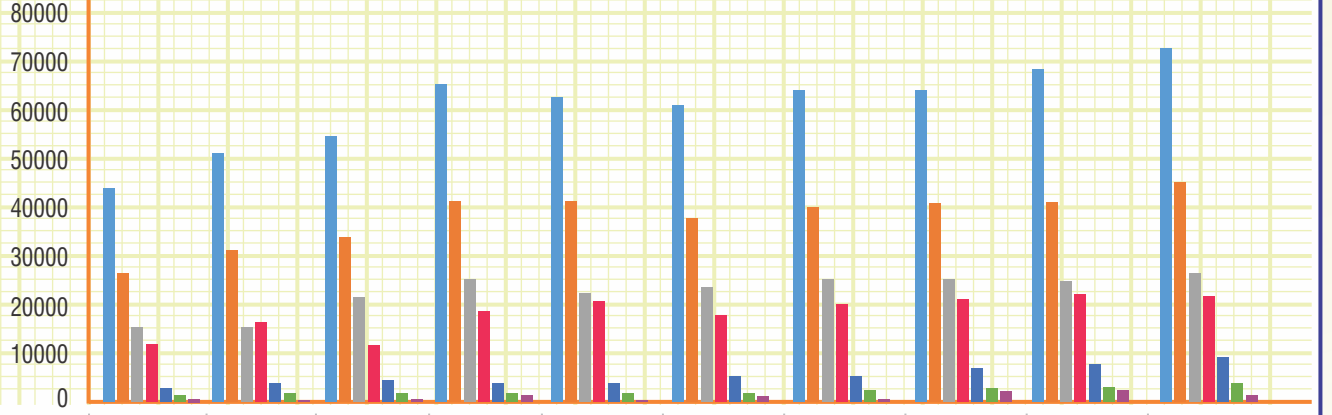
बँकेचे चेअरमन श्री. किरण नागनाथ नायकवडी यांचा ७५ वा वाढदिवस बँकेचे प्रधान कार्यालय, वाळवा येथे दि. २ मे २०२५ रोजी संपन्न झाला. सदर कार्यक्रमास बँकेचे व्हा. चेअरमन श्री. बाजीराव ईश्वरा मांगलेकर यांचे हस्ते पुष्पगुच्छ व शाल देऊन साजरा करण्यात आला. सोबत हुतात्मा बँकेचे संचालक मा. रामचंद्र हणमंत पाटील, श्री. सुभाष तातोबा मगदुम व हुतात्मा दुध संघाचे चेअरमन मा.श्री. गौरव (भाऊ) नायकवडी तसेच बँकेचा सर्व स्टाफ व इतर मान्यवर उपस्थित होते.

सभासदांना सुचना

- १) सभासदांनी आपला पत्ता बदलला असल्यास नवीन पत्ता तसेच शाखा अथवा खातेनंबर बदलला असल्यास सदर माहिती आवश्यक पुराव्यासह शाखेस / बँकेच्या मुख्य कार्यालयास कळवावी.
- २) लाभांशाची रक्कम सभासदांच्या बँकेतील खात्यास परस्पर जमा करण्यात येईल. ज्या सभासदांनी आपली शाखा व खाते नंबर कळविलेला नसेल त्यांनी त्वरीत कळविणेची व्यवस्था करावी. सभासदांनी त्यांचा लाभांश तीन वर्षांचे आत न नेल्यास पोटनियमातील तरतूदीनुसार ती रक्कम गंगाजळीत जमा होते. ती पुन्हा सभासदांना देता येत नाही. याची कृपया नोंद घ्यावी.
- ३) सभासदांनी वारसाचे नाव नोंदविलेले नसल्यास वारसाच्या नावाची नोंद शाखेमार्फत करून घ्यावी.
- ४) भारतीय रिझर्व्ह बँकेच्या ग्राहक विषयक धोरणानुसार (Know Your Customer) बँकेत खाते उघडताना खातेदारांना, आयडेंटिटी कार्डसाईज दोन रंगीत फोटो (सध्याचे), आपल्या वास्तव्याबाबतचा पूरावा (रेशनिंग कार्ड/पासपोर्ट/ड्रायव्हिंग लायसेन्स इ.), फोटो आयडेंटिफिकेशन (पॅनकार्ड/मतदान ओळखपत्र/आधारकार्ड) सादर करणे बंधनकारक आहे. तसेच जुन्या खातेदारांनी व ज्या खातेदारांनी गेल्या दोन वर्षांमध्ये खातेवर व्यवहार केले नाहीत अशा खातेदारांनी उपरोक्त कागदपत्रे सादर केलेली नसतील त्यांनी त्वरीत आपले खाते असलेल्या शाखेत सादर करण्याची विनंती आहे.
- ५) आयकर खात्यातील तरतूदीनुसार बँकेत रु. ५०,०००/- व त्यापेक्षा अधिक रक्कम रोखीने जमा करताना खातेदारांनी आपला पॅन नंबर देणे आवश्यक असते. कृपया आपला पॅन नंबर बँकेकडे नोंद करावा.
- ६) बँकेच्या सर्व शाखेकडे मिळून असलेल्या ठेवीवरील आर्थिक वर्ष २०२५-२०२६ वर्षात मिळणारे व्याज रु. ५०,०००/- (ज्येष्ठ नागरीकांसाठी रु. १,००,०००/-) अथवा त्यापेक्षा जास्त होत असल्यास त्यावर १०% दराने टीडीएस (आयकर) कपात करावी लागते. तथापि ठेवीदारांना फॉर्म नंबर १५ जी / १५ एच भरून देवून टीडीएस कपात टाळता येते. यासाठी आपले पॅनकार्ड घेवून संबंधित शाखेशी टीडीएस कपात करणेपूर्वी संपर्क साधावा.

FINANCIAL POSITION

Amount in Lakhs.



Particulars	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25
Total Business	44245.74	50351.89	56072.15	65894.42	63537.76	62854.17	64386.02	64740.45	68449.54	73408.23
Deposit	27661.11	34012.86	34516.26	40762.84	41330.46	38372.37	40095.17	40701.17	42692.19	45931.79
Loans & Advance	16584.63	16339.03	21555.89	25131.58	22207.30	24481.80	24290.85	24039.28	25757.35	27476.44
Investment	12040.20	17327.38	11976.32	18125.51	21123.86	18000.17	19635.29	21670.92	22779.63	23988.37
Reserves	2675.50	3030.40	4132.96	3923.13	3938.55	5456.72	5652.99	6584.05	7488.59	9259.31
Share Capital	240.83	322.53	421.34	438.95	534.92	641.76	708.19	818.18	935.92	1061.44
Net Profit	200.09	215.66	280.50	351.29	203.73	422.58	231.49	311.37	402.60	699.08

बुक-पोस्ट

प्रति,
श्री.रा.रा. _____

■ प्रकाशक :

किरण नागनाथ नायकवडी

चेअरमन,

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