



जनतेच्या विश्वासावर आत्मविश्वासाने प्रगती साधणारी बँक
THE CNS BANK LTD.
दि चेंबूर नागरिक सहकारी बँक लि.

गुंफू साखळी सहकाराची
शिखरे गाठू उज्ज्वल यशाची



५१ वा वार्षिक अहवाल
सन २०२४-२०२५

प्रशासकीय
कार्यालय

१०१-१०३, रूद्रेश कमर्शियल कॉम्प्लेक्स, १९ वा रस्ता, डॉ. आंबेडकर उद्यान जवळ, चेंबूर, मुंबई ७१.
फोन: ०२२-२५२७६१०८/२५२७६१०९ वेबसाईट: www.cnsbank.co.in



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७९ वा

वार्षिक अहवाल
 सन २०२४-२५

संचालक मंडळ

अध्यक्षा



सौ. प्रतिणा वि. ठक्कर
 B.Com.

उपाध्यक्ष



श्री. अनिल ग. ठाकुर
 B.A.



सी.ए. जगदेवराव रा. जगताप
 B.Com., LL.B., F.C.A.
 १८ से २०२५ पर्यंत



श्री. श्रीपत द. साळवी



श्रीमती छया म. मंडलेचा



श्री. कृष्णकांत द. कोळी



अॅड. अशुमन नि. जगताप
 B.A., LL.B.



श्री. प्रसाद का. वालावलकर
 B.E.



श्री. बबन रा. फोडके



श्री. विनायक भि. म्हात्रे



सी.ए. धीरज कि. जैन
 B.Com., A.C.A.



सी.ए. रुपेश र. पाटील
 B.Com., F.C.A.



अॅड. जनार्दन बा. बोरकर
 B.Com., G.D.C. & A., LL.M.



श्री. अमित अ. साताईकर
 B.M.M.



सौ. मिनाक्षी अ. पाटणकर
 B.Com.



अॅड. वैशाली म. पालवे
 M.B.A., R.P.G.D.L.N., LL.B., D.Pharmacy



श्री. गणेश का. साताईकर
 B.Com., G.D.C. & A., J.A.M.B., H.C.M.

कर्मचारी प्रतिनिधी



श्री. विकास ह. पाटील
 B.Com., J.A.M.B., G.D.C. & A., A.D.U.C.B.

सरव्यवस्थापक



श्री. नंदकुमार रा. मेजादी
 M.Com., C.A.I.T.B., G.D.C. & A., A.D.U.C.B.

सहाय्यक सरव्यवस्थापक



*** ५१ व्या वार्षिक सर्वसाधारण सभेची सूचना ***

दि चेंबूर नागरिक सहकारी बँक लि. या बँकेच्या सर्व सभासदांना कळविण्यात येते की, बँकेची ५१ वी वार्षिक सर्वसाधारण सभा, शनिवार दिनांक २३ ऑगस्ट २०२५ रोजी सायंकाळी ठीक ५.०० वाजता, खालील विषयांचा विचार करून निर्णय घेण्यासाठी एल. यु. गडकरी सभागृह, स्वामी मुक्तानंद हायस्कूल, सुभाष नगर, चेंबूर, मुंबई - ४०० ०७१. येथे आयोजित करण्यात आली आहे. तरी सर्व सभासदांनी सभेस वेळेवर उपस्थित रहावे, ही विनंती.

*** सभेपुढील विषय ***

- १) दिनांक २८ सप्टेंबर, २०२४ रोजी झालेल्या बँकेच्या सन २०२३-२४ सालच्या ५० व्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून कायम करणे (सदरचे इतिवृत्त सभासदांच्या अवलोकनार्थ बँकेच्या शाखांमध्ये उपलब्ध करून देण्यात आले आहे).
- २) दिनांक ३१ मार्च २०२५ अखेरील वर्षाचा संचालक मंडळाने सादर केलेला बँकेच्या कामकाजाचा अहवाल, ताळेबंद, नफा-तोटा पत्रक तसेच मा. वैधानिक लेखा परीक्षकांचा तपासणी अहवाल वाचून मंजूर करणे.
- ३) आर्थिकवर्ष २०२५-२६ करिता संचालक मंडळाने नेमणूक केलेल्या वैधानिक लेखा परीक्षकांच्या नेमणुकीस व त्यांच्या मेहनतान्यास रिझर्व बँकेच्या मंजुरीच्या अधीन राहून कार्यांतर मंजुरी देणे.
- ४) सन २०२३ -२४ सालच्या वैधानिक लेखा परीक्षकांच्या अहवालाच्या दोष दुरुस्ती अहवालाची नोंद घेऊन मान्यता देणे.
- ५) सन २०२५ -२६ वर्षा करिताचे संचालक मंडळाने मंजूर केलेल्या अंदाजपत्रकास मंजुरी देणे.
- ६) बँकेकडे अतिरिक्त जमा असलेल्या सुवर्ण महोत्सव निधी, शैक्षणिक निधी व सभासद कल्याण निधी मधील ७५% रक्कम वैधानिक राखीव निधी मध्ये वर्ग करण्यास मंजुरी देणे.
- ७) बँकेच्या उपविधी क्र.५५, ५७ (सी), ५९ (बी) मधील दुरुस्तीस मान्यता देणे. (सुचवलेले बदल पान क्र.४६ वर दिलेले आहेत)
- ८) सन २०२४-२५ च्या वार्षिक सर्वसाधारण सभेस गैरहजर असलेल्या सभासदांच्या अनुपस्थितीस मान्यता देणे.
- ९) मा. अध्यक्षीय परवानगीने ऐनवेळी येणाऱ्या विषयांचा विचार करणे.

स्थळ : चेंबूर, मुंबई

दिनांक : ८ ऑगस्ट २०२५

संचालक मंडळाच्या आदेशावरून
विकास पाटील
सरव्यवस्थापक

*** विशेष सूचना ***

- १) उपरोक्त सभेसाठी आवश्यक असलेली गणसंख्या सायंकाळी ठीक ५.०० वाजेपर्यंत पूर्ण न झाल्यास सदर सभा तहकूब करण्यात येईल व अशी तहकूब केलेली सभा त्याच ठिकाणी सायंकाळी ५.३० वाजता उपरोक्त सभेच्या विषय पत्रिकेवरील कामकाज पार पाडण्यासाठी भरेल व अशा सभेस गणपूर्तीची आवश्यकता राहणार नाही.
- २) सभेच्या अनुषंगाने सभासदांना काही माहिती हवी असेल किंवा सूचना, प्रश्न सभेपुढे मांडावयाचे असतील तर त्यांनी त्या लेखी स्वरूपात दिनांक १४ ऑगस्ट २०२५ रोजी वा तत्पूर्वी बँकेच्या कामकाजाच्या वेळेत प्रशासकीय कार्यालयात पोहोचतील अशा रितीने पाठवाव्यात.
- ३) प्रत्येक सभासदाने सभेस येतांना प्रवेशासाठी हा अहवाल व ओळखपत्र कृपया सोबत आणावे.
- ४) बँकेचा सन २०२४-२५ चा वार्षिक अहवाल, ताळेबंद व नफा-तोटा पत्रक बँकेची वेबसाईट www.cnsbank.co.in वर प्रसिध्द करण्यात आलेला आहे.

बँकेच्या उपविधी क्रमांक ३४ प्रमाणे वार्षिक सभेची सूचना, लेखापरिक्षकांनी संमत केलेले ताळेबंद व नफा-तोटा पत्रक इ. संक्षिप्त स्वरूपात उपलब्ध करून देण्यात आला आहे. मा. अपर आयुक्त व विशेष निबंधक, सहकारी संस्था (वित्त), महाराष्ट्र राज्य, पुणे यांनी सदर उपविधी दिनांक ०४/०३/२०१४ रोजी मंजूर केलेली आहे. ज्या सभासदांना अहवालाची प्रत हवी असेल त्यांनी बँकेच्या जवळच्या शाखेतून संक्षिप्त अहवाल देऊन पूर्ण अहवाल घ्यावा.

51st Annual General Meeting of the Members of the Bank will be held on Saturday 23rd August, 2025 at 5.00 p.m. at L. U. Gadkari Hall, Swami Muktanand High School, Subhash Nagar, Chembur, Mumbai - 400 071. Please bring this report along with your Photo I.D. Card, while attending the Annual General Meeting.



*** संक्षिप्त अहवाल ***

सन्माननीय सभासद बंधू आणि भगिनींनो,

आपल्या बँकेचा ३१ मार्च २०२५ अखेरचा संक्षिप्त अहवाल, ताळेबंद आणि नफा-तोटा पत्रक आपणासमोर सादर करित आहोत. आपणा सर्वांना कळविण्यात अत्यंत आनंद होत आहे की, सुवर्ण महोत्सवीवर्ष पश्चातच्या आर्थिक वर्षात संचालक मंडळाने घेतलेल्या धोरणात्मक निर्णयांमुळे पर्यवेक्षीय कृती आराखड्या अंतर्गत असलेल्या अटी/निर्देशकांची पूर्तता करण्यात आल्याने रिझर्व्ह बँकेने त्यांच्या दिनांक ३ जुलै २०२५ रोजीच्या पत्रान्वये बँकेस पर्यवेक्षीय कृती आराखड्या अंतर्गत असलेल्या निर्बंधातून मुक्त करण्यात आले व नव्याने लागू झालेल्या त्वरित सुधारणात्मक कृती आराखडा (PCA) लागू करण्यात आला त्याकरीता रिझर्व्ह बँकेच्या डिपार्टमेंट ऑफ सुपरव्हिजन (यूसीबी) चे सर्व अधिकारी व वरिष्ठ पर्यवेक्षी व्यवस्थापकांचे मी मनापासून आभार मानते. सदर पत्रानुसार कर्ज मंजुरी व वितरणास तसेच मुदत ठेवींवरील व्याजदर यावरील निर्बंधातून मुक्त करण्यात आले असल्याने, यापुढे आपल्या सभासदांना कर्ज वितरण करता येऊ शकेल.

अहवाल वर्षात बँकेच्या भागभांडवलात रु.१.०८ कोटीने वाढ झाल्याने वर्षा अखेरीस वसूल भागभांडवल रु.१९.८० कोटी जमा आहे. नक्त अनुत्पादित कर्जाचे प्रमाण रिझर्व्ह बँकेच्या मार्गदर्शक तत्वा नुसार ६% च्या आत असून दि. ३१ मार्च २०२५ अखेरीस ते ५.०५% इतके आहे. बँकेस सलग तिसऱ्या वर्षी नक्त नफा रु.०.७८ कोटी झाल्याने संचित तोटा कमी करण्यास मदत झाली (रु.२२.५८ कोटी वरून रु.१८.७७ कोटी).

सदरची वाटचाल करित असताना कर्मचारी वर्गाकडून तसेच कर्मचारी युनियन कडून मोलाचे सहकार्य लाभले, याबद्दल आम्ही त्यांचे ऋणी आहोत. बँकेच्या सुवर्ण काळात अनेक चढ-उतार आले पण आपल्या सर्वांच्या सहकार्याने व विश्वासाने आपण त्यावर मात करून प्रगती साधली याबद्दल, बँकेचे सर्व भागधारक, ठेवीदार व हितचिंतक यांचे शतशः आभार!!

बँकेचे कार्यक्षेत्र :-

रिझर्व्ह बँकेच्या दिनांक १० एप्रिल २०१५ रोजीच्या पत्रान्वये तसेच मा. सहकार आयुक्त व निबंधक सहकारी संस्था, पुणे यांच्या दिनांक ८ ऑक्टोबर २०१५ च्या मंजुरीनुसार बँकेचे कार्यक्षेत्र "संपूर्ण महाराष्ट्र राज्य" आहे. सदरच्या वाढलेल्या कार्यक्षेत्रामुळे बँकेस त्यांच्या सभासदांना कर्जपुरवठा करणे सोयीचे झाले आहे.

सभासद संख्या व भाग भांडवल :-

अहवाल वर्षाच्या सुरवातीस ३३४२७ सभासद होते, अहवाल वर्षात २०८ नवीन सभासद झाले. राजीनामे/हस्तांतरण/मृत्युमुळे ४८४ सभासद कमी झाल्याने अहवाल वर्षाखेरीस सभासद संख्या ३३,१५१ झालेली आहे.

वर्षारंभी बँकेचे वसूल भागभांडवल रु.१,८७२.०७ लक्ष होते, अहवाल वर्षात नवीन सभासद तसेच जुन्या सभासदांनी रु.११३.८५ लक्षाचे अधिक भाग खरेदी केले तसेच राजीनामे/हस्तांतरण/मृत्यु इत्यादीमुळे रु.५.३३ लक्ष चे भाग परत केल्याने वर्षाअखेरीस एकूण वसूल भागभांडवल रु.१,९८०.२५ लक्ष इतके शिल्लक आहे. ही वाढ मागील वर्षाच्या तुलनेत ५.७८% ने आधिक आहे.

आदर्श उपविधीतील नवीन तरतुदीनुसार सभासदांचे, "सर्वसाधारण सभासद" व "क्रियाशील सभासद" असे वर्गीकरण करण्यात आले असून, त्या बाबतचा तपशील खाली देण्यात आलेला आहे व वर्गीकरण दि. ०४.०३.२०१४ पासून सभासदांस लागू झाले आहे, याची सभासदांची नोंद घ्यावी.



Ordinary Member :-

- a) Any person who resides or is engaged in any occupation, profession or business within the area of operation of the Bank and he shall have any type of account with a minimum credit balance of Rs.500/-
- b) Has applied in writing in prescribed format and has paid admission fee of Rs.10/- or as may be stipulated by the Board of Directors from time to time and paid at least value of fifty shares of Rs.25/- each of the Bank amounting to Rs.1,250/-.

Active Member :-

“Active Member” means a person who has been admitted as an “Ordinary Member” under the Bye-laws of the Bank and who complies following conditions :

- i) To attend at least one general body meeting in the previous five consecutive years.
- ii) To utilize minimum level of service as provided in Bye-laws no. 15 as follows :

MINIMUM LEVEL OF SERVICE FOR BECOMING ACTIVE MEMBER:

1. Minimum share capital holding of Rs.2,500/- and
2. Minimum Deposit of Rs.15,000/- or
3. Minimum Loan of Rs.1,00,000/-

Proviso-I

Provided that a ‘Depositor’ means a ordinary memembr, who has been holding aggregate deposit (in all types of accounts) not less than the amount prescribed above in the Bank in his name or in the name of the firm/ company/ society/ trust, to whom he is representing as a Proprietor/ Director/ Office bearer/ Trustee.

Proviso-II

Provided that a ‘Borrower’ means an ordinary member, who is enjoying any type of sanctioned and availed credit facility of the Bank.



राखीव व इतर निधी :-

गतवर्षा अखेरीस बँकेचा राखीव व इतर निधी रु.८,४५७.३५ लक्ष होता. अहवाल वर्षात निधीं मध्ये रु. २८९.४९ लक्षांनी घट होऊन वर्षाअखेरीस राखीव व इतर निधी रु.८,१६७.८५ लक्ष जमा आहे. बँकेची नफा क्षमता सुधारण्यासाठी राखीव निधी व इतर निधी वाढविण्याचा सर्वतोपरी प्रयत्न करण्यात येत आहे.

अहवाल वर्षा अखेरीस बँकेचा स्वनिधी (Owned Fund) मध्ये रु.८७.७२ लक्षने वाढ झाल्याने वर्षा अखेरीस बँकेचा स्वनिधी रु.४३९३.०७ इतका आहे (गतवर्षी रु. ४३०५.३५ लक्ष) तर बँकेच्या नक्त संपत्ती (Net worth) मध्ये रु. २०३.८५ लक्ष (३९.५८%) वाढ झाल्याने वर्षा अखेरीस नक्त संपत्ती रु.७१८.८५ लक्ष इतकी आहे.

ठेवी :-

बँकेस पर्यवेक्षीय कृती आराखडा लागू असल्याने मुदत ठेवीं वरील व्याजाचे दर नियंत्रित ठेवण्यात आले होते. परंतु दिनांक ३ जुलै २०२५ पासून बँक पर्यवेक्षीय कृती आराखड्यातून मुक्त झाल्याने मुदतठेवीं वरील व्याजाचे दर स्पर्धात्मक करण्याचा संचालक मंडळाचा सर्वतोपरी प्रयत्न राहिल. अहवालवर्षा अखेरीस बँकेच्या एकूण ठेवी रु.४०,१७७.४५ लक्ष इतक्या जमा आहेत.

ठेवींच्या सुरक्षिततेसाठी आपली बँक दरवर्षी डिपॉजिट इन्सुरन्स आणि क्रेडीट गॅरन्टी कॉर्पोरेशन (D.I.C.G.C) या रिझर्व्ह बँकेच्या ठेव विभागास सहामाही विमाहप्ता नियमितपणे भरत आहे. अहवाल वर्षात बँकेने एकूण ठेवींवर रु. ५९.९० लक्ष (गतवर्षी रु.६६.९३ लक्ष) विमाहप्ता D.I.C.G.C. ला भरलेला आहे.

बाहेरील कर्ज :-

खातेदारांच्या धनादेश समाशोधन व्यवस्थापना करिता (Clearing) रिझर्व्ह बँकेचे थेट सभासदत्व मिळाल्यामुळे तसेच RTGS/ NEFT च्या व्यवस्थापना करिता सारस्वत बँकेचे उपसदस्यत्व मिळाल्यामुळे बँकेस कोणत्याही प्रकारच्या अधिकर्ष कर्जाची (Overdraft) आवश्यकता नाही. त्यामुळे बँकेस अशा "अधिकर्ष कर्जाचे" दायित्व नाही.

उत्पन्न, खर्च, नफा :-

कर्जावरील आणि गुंतवणुकीवरील व्याज, कमिशन तसेच इतर माध्यामातून बँकेस चालू वर्षी एकूण उत्पन्न रु.३,६१५.३२ लक्ष झाले आहे. सर्व उत्पन्नातून ठेवीं वरील व्याज, प्रशासकीय खर्च, घसारा इत्यादी रु.१,६६८.७६ लक्ष व इतर तरतुदी रु.१,८६८.५१ लक्ष वजाकरता अहवाल वर्षात रु.७८.०५ लक्ष निव्वळ नफा म्हणून शिल्लक राहतो. अहवाल वर्षाअंती नक्त नफा संचित तोट्यातून वजा केल्यानंतर संचित तोट्यात घट होऊन रु.१,८७६.९० लक्ष इतका संचित तोटा शिल्लक राहतो (गतवर्षी संचित तोटा रु.१,९५४.९४ लक्ष इतका होता).

लाभांश व नफा विभागणी :-

अहवाल वर्षात नफा होऊनही संचित तोटा शिल्लक राहत असल्याने लाभांश जाहीर करता येत नाही. ही परिस्थिती तात्पुरत्या स्वरूपाची असून त्यातून बाहेर पाडण्याकरिता संचालक मंडळ सर्वतोपरी प्रयत्नशील आहे.

रोख व बँकेतील शिल्लक :-

सहकारी बँकांना लागू असलेला बँकिंग रेग्युलेशन अॅक्ट १९४९ च्या कलम १८ प्रमाणे, आर्थिक वर्षात बँकेने पुरेशी रोकड ठेवलेली आहे. तसेच कलम २४ प्रमाणे "तरती जिंदगी" ठेवलेली आहे. त्याचप्रमाणे वेळोवेळी उपलब्ध असलेल्या अतिरिक्त निधीची गुंतवणूक अधिकाधिक प्राप्तीच्या उद्देशाने केलेली आहे.

अहवाल वर्षाअंती एकूण रोख रक्कम रु.३८४.६५ लक्ष व बँकेतील शिल्लक रक्कम व मुदतठेव रु.११६८९.९६ लक्ष इतकी आहे.

गुंतवणूक :-

बँकिंग रेग्युलेशन अॅक्ट १९४९ चे कलम १८ व २४ अन्वये रोख राखीव निधी (CRR) व वैधानिक तरल निधी (SLR) या बाबतची पूर्तता केली असून, निधी व्यवस्थापनांतर्गत उपलब्ध असलेला अतारिक्त निधी कर्जवाटपासाठी व अधिकाधिक परतावा देणाऱ्या बँकांच्या मुदत ठेवीत तसेच रिझर्व्ह बँकेच्या निकषाप्रमाणे सरकारी रोख्यात गुंतविलेला आहे. अहवाल वर्षा अखेरीस एकूण गुंतवणूक रु.१९,२८२.९६ लक्ष इतकी झालेली आहे (गतवर्षी एकूण गुंतवणूक रु.२१,५७१.२३ लक्ष इतकी होती). गुंतवणूकीची पूर्ण विगतवारी ताळेबंदात दिलेली आहे.



कर्ज व्यवहार :-

अहवाल वर्षाअंती एकूण कर्जबाकी रु. १२,९६४.४८ इतकी आहे. वरील कर्जांपैकी अग्रक्रम क्षेत्रासाठी रु. ५,९८२.६७ लक्ष व दुर्बल घटकांस रु. १,०७६.०७ लक्ष कर्ज पुरवठा करण्यात आलेला आहे, हे प्रमाण एकूण कर्जांच्या अनुक्रमे ३४.६९% व ६.२४% इतके होते. तसेच लघुउद्योगां करिता बँकेने एकूण कर्जांच्या रु. २,११२.५५ लक्ष १२.२५% इतका कर्जपुरवठा केला आहे.

बँकेच्या वसुली विभागाने उत्तम कर्ज वसुली केल्याने गतवर्षीच्या तुलनेत नक्त अनुत्पादीत कर्जांचे प्रमाण ५.९४% (रु. ९४२.१८ लक्ष) वरून अहवालवर्षा अखेरीस ते ५.०५% (रु. ६१४.१२ लक्ष) इतके आहे. रिक्षा व टॅक्सी कर्जांच्या थकबाकी वसुली करिता बँकेने विशेष वसुली विभाग कार्यरत केला असून वसुलीची प्रक्रिया प्रभावीपणे राबविण्यात येत आहे.

संशयित व बुडीत कर्जांचे निर्लेखीकरण :-

रिझर्व बँकेने संशयित व बुडीत कर्जांच्या प्रभावी वसुली करिता त्यांच्या दिनांक ८ जून २०२३ रोजीच्या परिपत्रकान्वये तडजोड व तांत्रिक निर्लेखीकरण योजना बँकांना लागू करण्यात आली. बँकेने सदर परिपत्रकाच्या अधिन राहून तडजोड व तांत्रिक निर्लेखीकरणाचे धोरण संचालकमंडळाच्या मान्यतेने राबविले. या अंतर्गत एकूण ९ कर्जखात्यां मधून रु. २९.४० लक्ष वसूल करण्यात आले व रु. ३२९.३५ लक्ष ची तडजोड मंजूर करण्यात आली.

गतवर्षाच्या वार्षिक सर्वसाधारण सभेने मंजूर केल्या प्रमाणे एकूण ७२ अनुत्पादित कर्जखात्यांवरील घेणे शिल्लक रक्कम रु. ७९.२५ लक्ष व इतर खर्च रु. ११.६९ लक्ष अशी एकूण रु. ९०.९५ लक्ष रक्कम कर्जदार यांचे कडून वसुलीचे सर्व अधिकार अबाधित ठेवून निर्लेखित करण्यात आले.

रिझर्व्ह बँकेची तपासणी :-

रिझर्व्ह बँकेने सहकारी बँकांसाठी अंतर्गत नियंत्रण, मालमत्ता देयता (Assets Liabilities) तसेच जोखीम व्यवस्थापन (Risk Management) अंतर्गत लेखा परीक्षण यासाठी मार्गदर्शक तत्वे आखून दिलेली आहेत त्यांची काटेकोरपणे अंमलबजावणी केली जात आहे. बँकिंग रेग्युलेशन अॅक्ट १९४९ (सहकारी संस्थांना लागू असणारा) च्या कलम ३५ प्रमाणे सन २०२३-२४ या वर्षाची तपासणी रिझर्व्ह बँकेच्या वरिष्ठ पर्यवेक्षक व्यवस्थापक (एसएसएम) व त्यांच्या अधिकाऱ्यांनी अहवालवर्षात पूर्ण केली. तपासणी अधिकाऱ्यांनी परीक्षण कालावधीमध्ये बँकेच्या कामकाजात सुधारणा करण्याच्या दृष्टीने महत्वाच्या सूचना केल्या असून सदर सूचनांबद्दल बँक त्यांचे आभार व्यक्त करित आहे.

हिशेब तपासणी :-

शासनाने महाराष्ट्र सहकारी कायदा १९६० मध्ये केलेल्या सुधारणा अन्वये चालू आर्थिक वर्षा करिता वैधानिक लेखा परीक्षकांची नियुक्ती करून त्यास रिझर्व्ह बँकेची परवानगी घेणे अनिवार्य केले होते व तो निर्णय त्यानंतर येणाऱ्या सर्वसाधारण सभेत अनुसमर्थनार्थ ठेवण्यात यावा असे सुचविले होते. त्या अनुषंगाने संचालक मंडळाने त्यांच्या दि. १६ जुलै २०२४ रोजीच्या सभेमध्ये रिझर्व्ह बँकेचे निकष पूर्ण करित असल्याकारणाने तसेच कामाचा अनुभव व पात्रता लक्षात घेऊन मे. शिंदे नायक अँड असोसिएटस् ह्यांची सन २०२४-२५ या आर्थिक वर्षा करिता पुनर्नियुक्तीची शिफारस केली होती व त्यास रिझर्व्ह बँकेने त्यांच्या दिनांक २३ ऑगस्ट २०२४ रोजीच्या पत्रान्वये मंजुरी दिली. तदनंतर दिनांक २८ सप्टेंबर २०२४ रोजीच्या वार्षिक सर्वसाधारण सभेने त्यांच्या पुनर्नियुक्तीस अनुसमर्थन दिले. त्याप्रमाणे मे. शिंदे नायक अँड असोसिएटस् यांनी बँकेच्या अहवालवर्षाचे वैधानिक लेखपरिक्षण पूर्ण करून बँकेचा "ब" वर्ग कायम ठेवला आहे. त्यांचा लेखा परीक्षणाचा अहवाल या अहवालात पान क्र. २० वर दिलेला आहे. अंतर्गत लेखा परीक्षणासाठी मे. डि. व्ही. कामत अँड कं., मे. चेतन टी. शाह अँड कं., मे. बनवट अँड कं., मे. निरंजन करमरकर अँड कं., मे. अरविंद एस. कुलकर्णी अँड कं. व मे. के. पी. जी. ए अँड असोसिएटस् एलएलपी यांची शाखा निहाय नेमणूक केलेली असून, उर्वरीत शाखांसाठी अंतर्गत लेखापरिक्षण विभाग स्थापन करून रिझर्व्ह बँकेने दिलेल्या सूचनांची अंमलबजावणी करण्यात आलेली आहे. तसेच रिझर्व्ह बँकेच्या निर्देशानुसार बँकेने जोखीम आधारित अंतर्गत लेखापरिक्षण (Risk Based Internal Audit) विभाग स्थापन केला आहे.



बँकेच्या शाखा व शाखा विस्तार :-

अहवालवर्षा अखेरीस बँकेचे एक प्रशासकीय कार्यालय व १३ शाखा मिळून एकूण १४ कार्यालये अत्याधुनिक बँकिंग सेवा सुविधांसह कार्यान्वित आहेत. बँकेच्या सर्व शाखा कोअर बँकिंग सोल्युशन (CBS) अंतर्गत जोडल्या गेलेल्या असल्याने सर्व खातेदारांना बँकेच्या कोणत्याही शाखेतून आपले व्यवहार पूर्ण करता येत आहेत.

संचालक मंडळ :-

अहवाल वर्षामध्ये संचालक मंडळातील प्रत्येक संचालकाने पूर्ण सहकार्य दिले. दिनांक ३१ मार्च २०२५ अखेरीस संचालक मंडळाच्या एकूण २५ सभा झाल्या तसेच विविध उपसमित्यांच्या ९१ सभा झाल्या. संचालक मंडळ व संचालकांच्या उपसमित्या यांनी व्यवसाय वृद्धीसाठी, योग्य नियोजन व दीर्घकालीन धोरणांचा विचार करून उपयुक्त मार्गदर्शन केले. त्यात कर्जमंजुरी, थकबाकी वसुलीसाठी सूचना, गुंतवणुकीची दीर्घकालीन उपयुक्तता इत्यादी कामांचा समावेश होतो. संचालकांनी सभांना उपस्थित राहून बँकेच्या कामकाजामध्ये सक्रीय सहभाग घेतला. आपल्या बँकेच्या संचालकांनी, रिझर्व्ह बँकेच्या निर्बंधान्वये केवळ त्यांच्या मुदत ठेवींवरच कर्जे घेतली असून अन्य कोणतीही कर्जे घेतलेली नाहीत. संचालकांनी ही निकोप प्रथा प्रथम पासून अवलंबिली आहे. संचालक व त्यांच्या नातेवाईकांना दिलेल्या कर्जांचा तपशील अहवालातील पान क्र. ४७ वर दिला आहे.

बँकेचे संचालक, माजी अध्यक्ष श्री. जगदेवराव (दादासाहेब) रावसाहेब जगताप यांचे दिनांक १८ मे २०२५ रोजी दुःखद निधन झाल्याने तसेच संचालक अॅड. ए.एच.पटेल यांनी राजीनामा दिल्याने संचालक मंडळावरील सर्वसधारण गटातील २ जागा रिक्त झाल्या आहेत. सदरहू रिक्त जागा म.स.का. १९६० मधील तरतुदी प्रमाणे भरण्यात येतील.

बँक व्यवस्थापन मंडळ :-

भारतीय रिझर्व्ह बँकेचे दिनांक ३१ डिसेंबर, २०१९ चे परिपत्रक क्रमांक RBI/ २०१९-२०/ १२८ DiR (PCB) BPD. CIR. No. ८/१२.०५.००२/२०१९-२० आणि बँकेच्या उपविधीतील सुधारीत कलम क्र.५० ए नुसार दि. २९.०५.२०२१ पासून बँकेच्या व्यवस्थापकीय मंडळाची (Board of Management) रचना करण्यात आली आहे. सन २०२३-२४ ते २०२८-२९ करिता बँक व्यवस्थापन मंडळाच्या अध्यक्षपदी श्री. जे. आर. जगताप तर सदस्य पदी संचालक अॅड. जे. बी. बोरकर, अॅड. एस. व्ही. भट, श्री. एन. डी. आराध्ये व सी.ए. श्रीमती एच. पी. म्हात्रे यांची नियुक्ती करण्यात आली आहे. बँक व्यवस्थापन मंडळ सदस्यांचा सहकार बँकिंग व तंत्रज्ञान क्षेत्रातील अनुभव व योगदान हे बँकेच्या प्रगतीच्या दृष्टीने मोलाचे ठरत आहे. अहवाल वर्षात बँक व्यवस्थापन मंडळाच्या ९ सभा घेण्यात आल्या. या सर्व सभांना सदस्यांची उपस्थिती समाधानकारक राहिलेली आहे.

कर्मचारी वर्ग :-

सतत बदलणारी आर्थिक परिस्थिती, नियम व नवनवीन तंत्रज्ञान या सर्वांची माहिती बँकेच्या विविध स्तरावर काम करणाऱ्या कर्मचाऱ्यांना होणे आवश्यक आहे. कार्यक्षमता व व्यक्तिमत्व विकास वाढविण्याच्या दृष्टीने वेळोवेळी प्रशिक्षणवर्गाचे आयोजन करण्यात आले होते. अहवाल वर्षात एकूण ८५ कर्मचाऱ्यांनी ऑनलाईन प्रशिक्षण देणाऱ्या विविध संस्थामधून अद्यावत प्रशिक्षणाचा लाभ घेतला. बँकेचे अनेक कर्मचारी GDC &A, JAIIB, CAIIB, Dip. In Urban Co-op. Bank या सारख्या व्यावसायिक परिक्षांमध्ये उत्तीर्ण झाले. या आत्मसात केलेल्या अद्यावत ज्ञानाचा आणि तंत्राचा उपयोग कर्मचारी बँकेच्या कामकाजात व उत्तम ग्राहक सेवा देण्यात करत आहेत.

बँकेच्या चुनाभट्टी शाखेचे कनिष्ठ अधिकारी श्री. राधाकिसन डी. वाघ तसेच मध्यवर्ती वसुली विभागाचे कनिष्ठ लिपिक श्री. दिलीप बी. तावडे हे दिनांक ३० जून २०२३ रोजी त्यांच्या अनुक्रमे ३४ व ३५ वर्षांच्या प्रदीर्घ सेवेनंतर सेवानिवृत्त झाले. आपल्या सेवाकार्य काळामध्ये त्यांनी बँकेची समर्पित सेवा केली. श्री दिलीप तावडे यांनी वसुली विभागात काम करित असताना विशेष कामगिरी करून आपल्या कामाचा ठसा उमटविला. दोन्ही निवृत्त कर्मचाऱ्यांना पुढील वाटचालीस हार्दिक शुभेच्छा.



इतर सेवा :-

बँकेने आपल्या ग्राहकांकरिता दिनांक ८ मार्च २०२२ रोजी UPI (Unified Payment Interface) सेवा कार्यान्वित केली. सदर सेवेद्वारे ग्राहक आपले दैनंदिन व्यवहार UPI द्वारे सुलभरीत्या करित असून त्यास उत्तम प्रतिसाद मिळत आहे. तसेच खातेदारांकरिता मोबाईल बँकिंग सेवा (IMPS) कार्यान्वित आहे. सदर सेवेद्वारे खात्यावरील शेवटच्या ५ व्यवहारांची माहिती, धनादेश मिळण्याकरिताची विनंती, बँकेच्या एटीएम ची माहिती, धनादेश थांबविण्याची विनंती तसेच मोबाईल फोन- डीटीएच रिचार्ज, विद्युत-गॅस देयके, ठेवी/ कर्जा विषयी माहिती, एटीएम पिन बदलणे, नविन मुदत ठेव खाते उघडणे इ. सेवा उपलब्ध करून देण्यात आल्या आहेत. यास खातेदारांचा उत्स्फूर्त प्रतिसाद मिळत आहे.

ग्राहकांना उत्तम आणि जलद सेवा देण्याचा एक भाग म्हणून, मोबाईल बँकिंगद्वारे RTGS/NEFT करण्याची सुविधा उपलब्ध करून देण्यात आली. याद्वारे भारतामध्ये ज्या बँकेत RTGS सुविधा उपलब्ध आहे, अशा बँकेत कमीत कमी वेळात आपला निधी ग्राहक नाममात्र शुल्कात हस्तांतरीत करू शकतात. तसेच आपल्या बँकेच्या कोअर बँकिंगच्या तंत्रज्ञानाने ग्राहक बँकेच्या कोणत्याही शाखेतून आपले बँकिंग व्यवहार करू शकतात. ग्राहकांच्या सुरक्षतेच्या दृष्टीने शाखांमध्ये "क्लोज सर्किट कॅमेरे" बसविण्यात आले आहेत. रिझर्व्ह बँकेच्या धोरणानुसार खातेदारांना सी. टी.एस. प्रणालीचे चेक बुक छापून देण्यात येत आहे.

सरकारी सबसिडीद्वारे मिळणारी रक्कम प्राप्त करण्याच्या सुविधेचा लाभ सामान्य ग्राहकांना करून देण्याकरिता खातेदारांना आपली खाती आधार क्रमांकाशी संलग्न करून देण्यात आली आहेत. याचा सर्व ग्राहकांनी लाभ घ्यावा.

ग्राहकांना आपल्या खात्यावरील व्यवहारांची माहिती तात्काळ मिळविण्याच्या आणि व्यवहार सुरक्षेच्या दृष्टीने मोफत एस.एम.एस. सुविधा उपलब्ध करून दिली आहे. या सेवेचा लाभ घेण्यासाठी सर्व ग्राहकांनी आपल्या भ्रमणध्वनी क्रमांकाची ताबडतोब नोंदणी करावी तसेच बँकेच्या ग्राहकांच्या व्यक्तिगत हिताच्या रक्षणार्थ फ्युचर जनरेली कंपनी तर्फे फक्त एकशे चाळीस रुपयात "चार लक्ष रुपयांचा अपघात विमा कवच" सुरु करण्यात आले आहे तरी या संधीचा सर्व ग्राहकांनी लाभ घ्यावा असे सर्व ग्राहकांना आवाहन करण्यात येत आहे.

बँकेने इतर उत्पन्न वाढीच्या दृष्टीने भारतीय आयुर्विमा महामंडळ (LIC of India) मार्फत विविध प्रकारच्या विमा योजना आपल्या बँकेच्या ग्राहकांसाठी उपलब्ध केल्या आहेत. सभासदांना नम्र विनंती की त्यांनी अधिक माहितीसाठी आपल्या नजिकच्या शाखेशी संपर्क करून सदर योजनांचा लाभ घ्यावा.

आपल्या बँकेच्या एटीएम कार्डधारकांना भारतातील कोणत्याही बँकेच्या एटीएम मधून पैसे काढण्याची सुविधा उपलब्ध करण्यात आली असून गतवर्षी खातेधारकांना ५८५६ कार्ड वितरीत करण्यात आली. आजमितीस एकूण २३४४२ खातेदार एटीएम कार्ड धारक आहेत.

बँकेच्या सभासद खातेदारांना नम्र विनंती :-

रिझर्व्ह बँकेच्या ग्राहक धोरणानुसार (Know Your Customer) सर्व खातेदारांनी आपल्या वास्तव्याचा पुरावा व फोटो ओळख पत्र आपले खाते असलेल्या शाखेत सादर केले नसतील त्यांनी ते त्वरित सादर करावेत. तसेच आपले खाते आधार व पॅन क्रमांकाशी संलग्नित करावेत.

आयकर कायद्यातील तरतुदीनुसार बँकेच्या सभासदांच्या ठेवींच्या व्याजावर उगमस्थानी आयकर कपात (TDS) करावी लागत आहे. ज्या ठेवीदारांचे वार्षिक व्याजाची रक्कम रु.५०,०००/- (सर्वसाधारण नागरिक) वा रु.१,००,०००/- (जेष्ठ नागरिक) पेक्षा जास्त आहे तसेच ज्यांचे एकूण उत्पन्न आयकर मर्यादपेक्षा कमी आहे अशा ठेवीदारांनी आर्थिक वर्षाच्या सुरवातीस ठेवी असलेल्या शाखेत १५जी/ १५एच फॉर्म सादर करावेत (लागू असल्यास).

सर्व ठेवीदारांनी आपले पॅन क्रमांक (Pan Number) आधार क्रमांकाशी संलग्नित करणे अनिवार्य आहे. पॅन क्रमांक आधार क्रमांकाशी संलग्नित नसल्यास २०% दराने अग्रिम करकपात केली जाईल.

भारतीय रिझर्व्ह बँकेच्या निर्देशानुसार बँक खात्यांवर वर्षातून एकदातरी व्यवहार करणे अनिवार्य आहे. २ वर्ष वा त्याहून अधिक कालावधीत व्यवहार न केल्यास अशी खाती सुरक्षिततेकरिता Dormant Accounts म्हणून वर्गीकृत करण्यात येतात. सदर बाबीची बँकेच्या समस्त खातेदारांनी नोंद घ्यावी व अशा खात्यांवर पुढील कारवाई टाळण्यासाठी नियमितपणे व्यवहार करावेत. तसेच जी खाती १० वर्षांहून अधिक कालावधीसाठी Inoperative असतील तर अशा खात्याची जमा रक्कम Deposit Education Awareness Fund (DEAF) मध्ये वर्गीकृत करण्याची सुधारित कायद्याद्वारे बँकांना निर्देश देण्यात आले आहेत. त्यामुळे सर्व सभासद खातेदारांना विनंती करण्यात येते की त्यांनी त्यांच्या खात्यात नियमित व्यवहार करावेत.



आगामी वर्षातील संकल्प :-

- बँकेचे नक्त अनुत्पादीत कर्जाचे प्रमाण कमीतकमी राखणे (६% च्या आत).
- बँकेस आर्थिकदृष्ट्या सक्षम व चांगले व्यवस्थापनाचे मानांकन (Financially Sound and Well Managed Bank) प्राप्त करुन देणे

सामाजिक हित आणि बांधिलकी व शैक्षणिक बक्षिसे :-

संचालक मंडळाने केवळ व्यावसायिक व्यवस्थापन आणि स्पर्धात्मक दृष्टीकोनातून बँकिंग न करता सभासदांच्या आणि कर्जदारांच्या हिताचे संवर्धन करत प्रगती साधलेली आहे. बँक सभासदांचे हित प्रारंभी पासूनच जपत आलेली आहे. सभासदांना योग्य लाभांश, त्यांच्या मुलामुलींना शैक्षणिक यशाबद्दल बक्षिसे, तसेच सभासदांच्या मोतीबिंदू शस्त्रक्रियेच्या खर्चासाठी मदत, सभासदांसाठी विनामुल्य वैद्यकीय तपासणी अशा उपक्रमाद्वारे सभासदांशी जवळीक साधण्याचा प्रयत्न सातत्याने बँक करीत असते.

सामाजिक बांधिलकीच्या नात्याने सभासद कल्याण निधी मधून सभासदांना मोतीबिंदू शस्त्रक्रियेसाठी रु.७,५०१/- पर्यंत आर्थिक मदत देण्यात येते. अधिक माहितीसाठी सभासदांनी जवळच्या शाखा व्यवस्थापकांना भेटावे. या अहवाल वर्षात ७ सभासदांना रु.५२,५०७/- आर्थिक मदत देण्यात आलेली आहे.

भारताचे पंतप्रधान मा. श्री.नरेंद्र मोदी यांनी जाहिर केल्याप्रमाणे नागरिकांकरीता पंतप्रधान जीवन ज्योती बिमा योजना व प्रधानमंत्री सुरक्षा बिमा योजना तसेच असंघटीत क्षेत्रातील वर्गाकरिता अटल पेन्शन योजना सर्व शाखांतून सुरु करण्यात आल्या आहेत. आजमिती पर्यंत बँकेच्या ५५५० खातेदारांनी या योजनांचा लाभ घेतला आहे. सदर योजनांच्या पात्रतेच्या अटी व शर्ती खालील प्रमाणे :

- ◆ प्रधानमंत्री जीवन ज्योती बिमा योजना - २ लाखांचा जीवनविमा, वार्षिक प्रीमियम केवळ रु.४३६/-, वयोमर्यादा : १८ ते ५० वर्ष
- ◆ प्रधानमंत्री सुरक्षा बिमा योजना - २ लाखांचा अपघाती विमा, वार्षिक प्रीमियम केवळ रु.२०/-, वयोमर्यादा : १८ ते ७० वर्ष
- ◆ अटल पेन्शन योजना - सेवानिवृत्ती नंतर मासिक रु.१०००/- ते रु.५०००/- निवृत्ती वेतन, दरमहा प्रीमियम रु.४२/- ते रु.२१०/-, वयोमर्यादा : १८ ते ४० वर्ष

सभासदांच्या हितसंवर्धनाबरोबर सभासदांच्या मुलांच्या गुणांना योग्य वाव मिळावा, त्यांची प्रगती व्हावी या दृष्टीने विविध परीक्षांमध्ये चांगले गुण मिळालेल्या सभासद आणि कर्मचारी यांच्या मुलामुलींना बक्षिसे देण्याचा उपक्रम बँकेने चालू ठेवला आहे. गतवर्षी ३५ सभासद/कर्मचाऱ्यांच्या मुलामुलींना रु.३९,२५९/- बक्षीसरूपाने प्रदान करण्यात आले. २०२४-२५ या अहवाल सालाकरिता सभासदांच्या मुलांना शैक्षणिक बक्षिसे देण्याचे योजिले आहे. (अर्ज स्वीकारण्याची शेवटची तारीख १४ ऑगस्ट २०२५ आहे) अहवालामध्ये पान क्र. ९ वर अधिक माहिती दिलेली आहे.

श्रद्धांजली :-

बँकेचे माजी अध्यक्ष व विद्यमान संचालक जगदेवराव उपाख्य दादासाहेब रावसाहेब जगताप यांचे दिनांक १८ मे २०२५ रोजी निधन झाले. बँकेच्या स्थापनेपासून ते अंतर्गत लेखापरीक्षकाचे काम पाहत होते. सन १९८६-८७ मध्ये त्यांचा संचालक मंडळामध्ये समावेश करण्यात आला. त्यांनी सन १९९३-९४ ते २००४-०५ तसेच २०१६-१७ ते २०२२-२३ पर्यंत बँकेचे अध्यक्षपद भूषविले. व्यवसायाने सनदी लेखापाल असल्याने बँक आर्थिकदृष्ट्या सक्षम करून तिला प्रगती पथावर नेण्यात त्यांचा सिंहाचा वाटा राहिला. त्यांच्या अध्यक्षपदाच्या कार्यकाळात ९ शाखा कार्यान्वित करण्यात आल्या. बँकेस पर्यवेक्षीय कृती आराखडा लागू झाल्यापासून त्यातूनबाहेर पडण्याकरिता आपल्या स्वतःच्या प्रकृतीची तमा न बाळगता नियमितपणे सभांना हजर राहून मार्गदर्शन केले तसेच कर्मचाऱ्यांचे मनोर्धैर्य वाढविण्याकरिता प्रयत्नशील राहिले. बँकेस ३१ मार्च २०२५ रोजी भांडवल पर्याप्तता पूर्ण करण्यासाठी भागभांडवलाची आवश्यकता असताना त्यांनी केलेल्या आवाहनास सर्व कर्मचाऱ्यांनी व संचालक मंडळाने सकारात्मक प्रतिसाद दिला व सरतेशेवटी भांडवल पर्याप्ततेच्या पूर्ततेसाठी कमी पडणारे रु.५ लक्षाचे भागभांडवल जमा करून खऱ्या अर्थाने बँकेचे आधारस्तंभ असल्याचे सिद्ध केले. साहेबांच्या निधनाच्या आदल्या दिवशी झालेल्या संचालक मंडळाच्या सभेस ते प्रकृती अस्वास्थ्यामुळे हजर राहू शकले नव्हते. सदर सभेत बँकेचे ३१ मार्च २०२५ अखेरची आर्थिक विवरण पत्रके शंतिम करण्यात येणार होती, त्याची त्यांनी दूरध्वनी करून संपूर्ण माहिती घेतली, यावरून त्यांची शेवटच्या क्षणापर्यंत बँकेशी बांधीलकी होती याचा प्रत्यय येतो. संपूर्ण संचालक मंडळ व कर्मचारीवर्गाचे ते आधारस्तंभ होते. त्यांच्या जाण्याने चेंबूर बँक परिवाराचे अपरिमित नुकसान झाले आहे. त्यांच्या पवित्र स्मृतीस बँक भावपूर्ण श्रद्धांजली अर्पण करीत आहे.

अहवाल वर्षात दिवंगत झालेले सामाजिक, राजकीय, सिने-नाट्य सृष्टी, क्रीडा विश्वातील नामवंत तसेच पुलवामा मध्ये झालेल्या भ्याड अतिरेकी हल्ल्यात मृत्यूमुखी पडलेले निष्पाप नागरिक व बँकेचे ज्ञात अज्ञात सभासद, ठेवीदार व हितचिंतक ह्यांच्या पवित्र स्मृतीस बँक भावपूर्ण श्रद्धांजली अर्पण करीत आहे.



आभार :-

संचालक मंडळाच्या व माझ्या वतीने मी, रिझर्व्ह बँकेचे चीफ ऑफिसर, अर्बन बँक डिपार्टमेंट मधील सर्व अधिकारी व वरिष्ठ पर्यवेक्षीय व्यवस्थापक, मुंबई विभागीय कार्यालयातील अधिकारी, मा.सहकार आयुक्त तसेच सहकारी संस्थांचे निबंधक व उपनिबंधक, जिल्हा उपनिबंधक, सहकारी संस्था (२), पूर्व उपनगरे, 'एम' विभागाचे सहाय्यक निबंधक, महाराष्ट्र राज्य सहकारी बँक लि. मुंबई, मुंबई जिल्हा मध्य.सह.बँक लि.मुंबई, बृहन्मुंबई को-ऑप.बँक असोशिएशन, महाराष्ट्र राज्य सहकारी बँक असोशिएशन, महाराष्ट्र अर्बन को-ऑप बँकस्फेडरेशन मुंबई, स्टेट बँक ऑफ इंडिया - तुर्भे शाखा, आयसीआयसीआय बँक - चेंबूर, आयडीबीआय बँक - चेंबूर, अक्सिस बँक - चेंबूर, सारस्वत को. ऑप.बँक लि. - चेंबूर, एसव्हिडीसी बँक - चेंबूर, सारस्वत इन्फोटेक प्रा.लि., को- ऑप.बँक एम्प्लॉइज युनियन, मुंबई, चेंबूर पोलीस ठाणे व मे. शिंदे नायक अॅन्ड असोशिएट्स- वैधानिक लेखा परिक्षक यांच्या बहुमोल मार्गदर्शनाबद्दल व सहकार्याबद्दल त्यांचे आभार मानते.

तसेच बँकेचे आजी-माजी संचालक, कर्मचारी संघटनेचे प्रतिनिधी, सभासद, ठेवीदार, हितचिंतक व सहकार्य करणाऱ्या अनेक व्यक्तींचे, संस्थांचे व बँकेचे कर्मचारी आणि आपली बँक ज्या चेंबूर शहरात रुजली, वाढली व आज नवीन स्थित्यंतरासाठी चेंबूर वासियांबरोबर इतरांनीही पाठिंबा दिल्याबद्दल या सर्वांचे आभार मानते आणि बँकेला भविष्यात अधिक उज्वल यश प्राप्त होवो ही सदिच्छा व्यक्त करते.

जय हिंद! जय महाराष्ट्र! जय सहकार!

स्थळ : चेंबूर, मुंबई

दिनांक : ८ ऑगस्ट २०२५

संचालक मंडळाच्या अनुज्ञेवरून

P. Thakur

पी. व्ही. ठक्कर
अध्यक्षा

*** सभासदांना नम्र विनंती ***

- ◆ आपला बदललेला पत्ता व भ्रमणध्वनी क्रमांक (Mobile No.) कृपया बँकेस त्वरित कळविणे.
 - ◆ त्याचप्रमाणे आपल्या खात्यांवर वारस नोंदणी केली नसल्यास आपल्या व बँकेच्या हिताच्या दृष्टीने ताबडतोब नोंदणी करण्याची दक्षता घ्यावी.
 - ◆ सर्व खातेदारांनी खाते आधार क्रमांक व पॅन क्रमांकाशी संलग्नित करावा.
- सभासद कल्याण निधीमधून महाराष्ट्रातील विद्यापीठे/ बोर्डांतून शैक्षणिक सत्र २०२४-२५ मध्ये पुढील परीक्षा पास होणाऱ्यांना गुणानुक्रमे सभासदांच्या मुलामुलींना बक्षिसे देण्यात येतील.
१. एस.एस.सी. ८०% अथवा अधिक गुण प्रत्येकी रु.७५०/- गुणानुक्रमे पहिले २५ विद्यार्थी
 २. एच.एस.सी. ७०% अथवा अधिक गुण प्रत्येकी रु.१०००/- गुणानुक्रमे पहिले २५ विद्यार्थी
 ३. पदवी प्रत्येकी रु.१२५०/- (पदवी परीक्षेतील गुणानुक्रमे) :- कला शाखेतील ६ विद्यार्थी, विज्ञान शाखेतील ६ विद्यार्थी, वाणिज्य शाखेतील १२ विद्यार्थी, बी. ई. १ विद्यार्थी अशी २५ बक्षिसे.
 ४. पदव्युत्तर परीक्षा पास होणाऱ्या, गुणानुक्रमे पहिल्या विद्यार्थ्यांस रु.१५००/- M.A., M.Sc., M.Com., MAF/ MBI/ MMM/ MMS/ MEM, M.E. and LL.B) प्रत्येकी १ अशी एकूण ६ बक्षिसे.
 ५. M.B.B.S., C.A./ICWA, C.S., L.L.M या परीक्षा पास होणाऱ्या प्रत्येकी, गुणानुक्रमे प्रथम असणाऱ्या एका विद्यार्थ्यांस रुपये १७५०/- अशी ४ बक्षिसे देण्यात येतील.
- ◆ ज्या सभासदांनी अजूनही अर्ज दिलेले नसतील, त्यांनी दि. १४ ऑगस्ट २०२५ पर्यंत, प्रमाणित गुणपत्रिकेसह अर्ज बँकेच्या शेअर विभागाकडे अथवा नजिकच्या शाखेत आणून द्यावेत.
 - ◆ सदर गुणगौरवाकरीता कोणत्याही पदविका अभ्यासक्रमांचा (Diploma) विचार केला जाणार नाही.



Directors' Report for the year ended 31.03.2025.

Dear Respected Members,

We are pleased to present before you the **Balance Sheet, Profit and Loss Statement,** and the **Statutory Auditors' Report** of your Bank for the financial year ended **31st March 2025**. You may be aware that the key parameters outlined under the **Supervisory Action Framework (SAF)** — in alignment with the strategic decisions taken by the Board of Directors following the Bank's Golden Jubilee year — have been successfully fulfilled. On 3 July, 2025 bank received a formal communication regarding withdrawal of SAF and implementation of Prompt Corrective Action (PCA). I would like to sincerely thank all the officers and officials of the **Department of Supervision (UCB)** of the Reserve Bank, as well as the **Senior Supervisory Manager**, for their guidance and support during this process. As per the aforementioned communication, restrictions on **loan origination, loan disbursement, and deposit mobilization** have now been lifted. This has significantly enhanced the Bank's capacity to extend credit facilities to our valued members.

During the reporting year:

- ◆ The **share capital** increased by **Rs. 1.08 crore**, taking the total paidup share capital to **Rs. 19.80 crore** as of **31st March 2025**.
- ◆ The **Net Non-Performing Asset (NPA) ratio** stood at **5.05%**, which is comfortably within the Reserve Bank prescribed limit of **6%**.
- ◆ The Bank recorded a **net profit of Rs. 0.78 crore** — marking the **third consecutive year** of profitability. This has contributed to a **reduction in accumulated losses**, which decreased from **Rs. 22.58 crore to Rs. 18.77 crore**.

At Chembur Nagarik Bank, we remain deeply committed to enhancing the customer experience. We understand that the needs of our customers are ever-evolving, and we have taken significant steps to meet these demands. From digital banking solutions to personalized services, we are constantly adapting to the changing landscape of the banking industry.

Our digital platforms have seen tremendous growth, with a significant increase in online transactions, mobile banking usage, and the number of customers utilizing our digital services. This shift towards technology ensures that we remain relevant and accessible to a wider audience, especially in today's fast-paced world.

As a co-operative bank, our primary focus has always been the well-being of the community we serve. Our relationship with our members is based on the principle of mutual growth and support. In the past year, we have continued our efforts to contribute to the socio-economic development of the regions we serve.

Of course, there have been challenges along the way. The banking sector has faced increasing regulatory pressures, rising competition from digital-only players, and evolving customer expectations. However, I am confident that our ability to adapt, innovate, and work collaboratively will enable us to navigate these challenges successfully.

In the coming year, we will continue to focus on expanding our product offerings, enhancing operational efficiency, and further strengthening our capital base. We will also continue to invest in technology, ensuring that we remain at the forefront of the digital banking revolution while staying true to our core values of customer-centricity and community service.

I would like to take this opportunity to express my deep appreciation to my fellow board members, the management team, and every single employee of Chembur Nagarik Bank. Their dedication, professionalism, and hard work have been instrumental in our continued success. A special thank you goes to our customers and members, whose trust and loyalty have been the foundation of our growth.

As we move forward, I am optimistic about the future of Chembur Nagarik Bank. The journey ahead will no doubt have its challenges, but I am confident that, together, we will continue to make great strides toward achieving our shared goals.

Thank you for your continued support. Let us embrace the future with hope, ambition, and the shared commitment to the success of our bank and the communities we serve.



Bank has entered into tie up arrangement with Life Insurance Corporation of India (LIC) for Life Insurance and with Future Generali for General Insurance. Their various products are available at all our Branches.

As per the appeal of Government of India to bring most of the population under the insurance and pension cover and that too in an affordable manner, Bank has implemented following schemes :-

- ◆ **Pradhan Mantri Jeevan Jyoti Bima Yojana** – with Life cover of Rs.2 lakhs with premium of Rs.436/- p.a. applicable for individuals between 18 to 50 years of age.
- ◆ **Pradhan Mantri Suraksha Bima Yojana** – for Accident/ Accidental Death cover of Rs.2 lakhs with premium of Rs.20/- p.a. applicable for individuals between 18 to 70 years of age.
- ◆ **Atal Pension Yojana** – Pension scheme for individual under an unorganized sector in the age group of 18 to 40 years with monthly premium ranging between Rs.42/- to Rs.210/-.

Our Bank is successful in insuring 5850 individuals account holder under Pradhan Mantri Insurance Schemes and 987 individuals under LIC of India till date.

In the above proud background, we have great pleasure in presenting before you our report on the working of the Bank during the financial year ended 31.03.2025. The Audited Balance Sheet and Profit and Loss Account for the year ended 31.03.2025 are also presented before you along with the Statutory Auditor's Report. The highlights / main points given below are the abridged version of our report in Marathi:-

Membership, Paid Up Capital And Reserves:-

The position of total number of Shareholders, Paid Up Share Capital and Reserves as on 31.03.2025, as compared with the last year, was as under:-

	31.03.2024	31.03.2025	% of Increase/Decrease
a. Member (Nos.)	33427	33151	-0.83
b. Paid Up Capital (Rs.)	1872.07 Lakh	1980.25 Lakh	5.46
c. Reserves (Rs.)	8457.35 Lakh	8167.85 Lakh	-3.54

Minimum Share Holding:

As Model Bye-Laws came into existence from 4th March 2014, the minimum share holding per member should be 50 shares of Rs. 25/- each i.e. Rs.1250/- and such member will be classified as Ordinary Member and those who are holding 100 shares of Rs. 25/- each i.e. Rs.2500/- will be classified as Active Members of the Bank. We request all our share holders to increase their share holding as mentioned herein above.

As per RBI Inspection Report and Resolution passed in Annual General Meeting dated 24th September 2022 the share amount of the members who did not acquire minimum shares amount of Rs.1250/- upto 31st March 2023 has been forfeited on 16th June 2023 and proceed of Rs.19,88,850/- have been credited to Reserve Fund.

As you are aware, from the financial year 2014-15, we have been helping our shareholders who underwent cataract operation by reimbursing upto Rs.7,501/- to partly meet expenses of such cataract operation. During this financial year, we reimbursed such medical expenses of Rs.52,507/- to 7 such share holders from our Members Welfare Fund.

Deposits:-

Since the bank was under Supervisory Action Framework, the interest rates on fixed deposits were kept under control. However as the bank has been exempted from the supervisory Action Framework from July 3, 2025, the Board of Directors will make every effort to make the interest rates on fixed deposits competitive. The Total Deposit of the Bank as on 31.03.2025 stands to Rs.40,177.45 Lakhs comprising of Fixed Deposit of Rs.20,627.51 Lakhs, Saving Bank Deposit of Rs.16,744.66 Lakhs, Current Deposit of Rs.2,462.96 Lakhs and Recurring Deposit of Rs.342.32 Lakhs.

As regards the rate of interest on deposits, we have been reviewing the same periodically and making the required changes.



Deposits with our Bank are insured. In terms of the Rules of the Deposit Insurance and Credit Guarantee Corporation (DICGC), the insurance premium is being paid regularly and promptly. During the year 2024-2025, our Bank has paid Insurance Premium of Rs.59.90 Lakhs (Rs.66.93 lakhs last year) to the DICGC.

Profit And Loss Account:-

As on 31.03.2025, we earned an income of Rs.3,615.32 Lakhs. After deducting interest paid on deposits, administrative expenses, depreciation etc. of Rs.1,668.76 Lakhs and other provisions of Rs.1,868.51 Lakhs, we have Net Profit of Rs.78.05 Lakhs as on 31.03.2025

Loans And Advances:-

As on 31.03.2025, our advances were Rs.12,964.48 Lakhs as against Rs.16,783.96 Lakhs as on 31.03.2024.

The details are as under:-

1. Advances to Priority Sector	Rs. 59.83 Cr	Being 34.69 % of Total advances
2. Advances to Weaker Sector	Rs. 10.76 Cr	Being 17.98 % of Total advances
3. Secured Advances	Rs. 123.24 Cr	Being 95.06 % of the Total advances
4. Unsecured Advances	Rs. 6.41 Cr	Being 4.94 % of the Total advances

As on 31.03.2025, our Gross NPA was Rs.1405.82 Lakhs (10.84%) and NET NPA was Rs.614.12 Lakhs (5.05%) as against Rs.1852.33 Lakhs (11.04%) and Rs.942.19 Lakhs (5.94%) respectively as on 31.03.2024.

Customer Care :-

Being the prime motto of our Bank, the Management has restricted the maximum lending rate to 16.50 % p.a. only, which will be reviewed from time to time as per the market trends.

RBI Inspection:-

As per Banking Regulation Act, 1949 (AACS) U/s 35, an inspection was carried out for the F.Y. 2023-24 by Senior Supervisory Manager (SSM) between 09.10.2024 to 18.10.2024. Board of Directors expressed their vote of thanks for their valuable suggestions during their inspection period.

Audit:-

M/s.Shinde Nayak and Associates, carried out the Statutory Audit of our Bank and they placed our Bank in "B" Grade. Board extends their sincere thanks for their co-operation and guidance. Independent bank Auditors Report is available on page No. 20 in this report.

Bank has also appointed Chartered Accountant Firms for Concurrent Audit of their Branches.

Risk Based Internal Audit :-

As per RBI guidelines Bank is conducting Risk Based Internal Audit on regular basis.

Board Of Directors:-

Throughout the financial year ended 31.03.2025, all the Directors of our Bank worked hard and in a cohesive manner for the prosperity of the Bank. There were 91 Sub Committee Meetings and 25 Board Meetings were held during this year and unanimous decisions were taken for overall progress of the Bank.

Board Of Management :-

Reserve Bank of India Circular No. RBI/ 2019-20/ 128 DiR (PCB) BPD dated December 31, 2019. Cir. No. 8/12.05.002/2019-20 and as per amended section No.50A of the Bank's Bye-laws, the Board of Management (BOM) has been constituted with effect from 29th May 2021. For 2023-24 to 2028-29 C. A. J. R. Jagtap has



been appointed as the Chairman and Adv. J. B. Borkar, Adv. S. V. Bhat, Mr. N. D. Aradhye and C.A. Ms. H. P. Mhatre were appointed as member of Board of Management (BOM) of the Bank. The co-operation and experience in banking sector of the Member of BOM is becoming valuable in terms of development of the bank. 9 meetings of the Board of Management were held during the reporting year. Attendance of members in all these meetings has been satisfactory.

Achievements :-

We are proud to mention that your Bank has introduced UPI (Unified Payment Interface) System from 8th March 2022 to all its esteemed account holders.

Obituary :-

Former Chairman and current Director of the bank, Jagdeorao (Dadasaheb) Raosaheb Jagtap, passed away on May 18, 2025. He was looking after the work of Internal Auditor since the establishment of the bank. He was included in the Board of Directors in 1986-87. He served as the Chairman of the bank from 1993-94 to 2004 - 05 and from 2016-17 to 2022-23. Being a Chartered Accountant by profession, he played a lion's share in making the bank financially viable and taking it on the path of progress. During his tenure as Chairman, 9 branches were operationalized. Since the Supervisory Action Framework was imposed on the bank, he regularly attended meetings and guided it, regardless of his own health, to get out of it and tried to boost the morale of the employees. When the bank needed share capital to meet its capital adequacy on 31st March 2025, all the employees and the Board of Directors responded positively to his appeal and ultimately proved that he was the true pillar of the bank by depositing the share capital of Rs. 5 lakhs, which was short of the capital adequacy. He was unable to attend the Board of Directors meeting held the day before his demise due to ill health. In the said meeting, the financial statements of the bank as on 31st March 2025 were to be finalized, he called and got complete information about it, which shows that he was committed to the bank till the last moment of his life. He was the pillar of the entire Board of Directors and employees. His departure has caused an immense loss to the Chembur Bank family. The bank pays heartfelt tribute to his sacred memory.

The Bank also pays heartfelt tribute to the sacred memory of the social, political, film and theatre personalities, sports personalities who passed away during the reporting year, as well as the innocent citizens who lost their lives in the cowardly terrorist attack in Pulwama, and the known and unknown members, depositors and well-wishers of the Bank.

Acknowledgements:-

All these satisfactory achievements were possible due to the continuous, valued and loyal patronage extended to us by the Shareholders and Clients of our Bank to whom we are always grateful.

The Board also places on record its grateful thanks to Department of Supervision for Urban Co-op Banks of RBI, Senior Supervisory Manager (SSM), Co-operative Department, Govt. of Maharashtra, The Commissioner for Co-operation and Registrar of Co-operative Societies, Maharashtra State, Pune, The Dist. Dy. Registrar, Co-op. Societies (2) Eastern Suburb, The Dy. Registrar (Co-op. Societies), M-Ward, District Joint Registrar, Mumbai, M.S.C. Bank Ltd. Mumbai and Chembur Branch, M.D.C.C. Bank Ltd. Mumbai, Maharashtra State Co-op. Banks Association Ltd. Mumbai, The Maharashtra Urban Co-operative Banks Federation Ltd., Mumbai, The Brihan Mumbai Nagari Sahakari Banks Association Ltd. Mumbai, The Co-op. Banks' Employees Union, Mumbai, State Bank of India (Turbhe Br.), ICICI Bank, IDBI Bank, Axis Bank (Chembur), Saraswat Co-op. Bank Ltd., Saraswat Infotech Pvt. Ltd., S.V.C. Bank (Chembur Br.), Chembur Police Station and M/s. Shinde Nayak and Associates, Mumbai - Statutory Auditors for their co-operation, guidance and assistance from time to time.

The Board also records its appreciation of the hard work put in and the efficient and courteous services extended by our staff at all levels for the progress and prosperity of our Bank.

Place : Chembur, Mumbai

Dated : 8th August 2025

For and on behalf of the Board of Directors,

P. V. Thakker - Chairperson



PROFIT & LOSS ACCOUNT

YEAR ENDED ON MARCH 31, 2024	EXPENDITURE		YEAR ENDED ON MARCH 31, 2025
19,08,32,945.25	Interest on Deposits & Borrowings		16,68,75,601.67
8,95,40,501.33	Salaries, Allowances, P.F. Gratuity		9,30,07,419.00
3,31,01,407.56	Rent, Taxes, Insurance and Lighting		3,36,59,115.84
7,60,445.00	Law Charges		10,23,040.00
9,30,314.59	Postage, Telegram & Telephone Charges		7,17,211.55
24,34,045.00	Auditor Fees		23,81,361.00
74,19,441.05	Depreciation on Property		58,29,878.95
6,43,089.66	Repairs to Furniture, Fittings, etc.		13,46,377.72
21,73,017.85	Printing and Stationery		23,93,681.93
99,035.00	Advertisement		22,670.00
15,90,143.43	Loss on Sale of Assets		7,19,659.92
3,22,969.83	Loss on Equity Shares		-
10,82,276.80	Amortisation of Premium on Investments		10,81,253.80
3,14,95,139.92	Other Expenditure		2,94,53,646.11
3,31,72,067.22	Profit before Exceptional, Extraordinary Items, Income-tax and Provisions & Contingency		(41,63,341.32)
	Exceptional Items:		
1,52,68,013.38	Bad Debts written off		90,94,644.40
-	Security Receipt written off		18,06,000.00
3,31,72,067.22	Profit after Exceptional items, but before Extraordinary Items, Income-tax and Provisions & Contingency		(41,63,341.32)
	Extraordinary Items:		
3,31,72,067.22	Profit before Income-tax and Provisions & Contingency		(41,63,341.32)
	Provisions & Contingency :		
1,52,51,000.00	Provision for Bad & Doubtful Debts Reserve	-	
3,10,00,000.00	Provision for ARC Reserve	41,75,000.00	
4,50,00,425.20	Investment Provision Reserve (PNCPS)	-	
98,90,800.00	Provision against for Impairment in Other Assets	15,88,910.93	
-	Provision against Gratuity	20,00,000.00	
6,35,000.00	Provision against Restructure A/c	-	
10,17,77,225.20			77,63,910.93
(5,50,05,157.98)	Profit Before Tax		43,56,287.78
2,50,000.00	Current Income-tax	-	
(38,78,210.58)	Last Year Income Tax	(60,18,021.19)	
(1,80,52,308.00)	Deferred Tax Income	25,69,615.00	
(2,16,80,518.58)			(34,48,406.19)
-	Net Profit after Tax		78,04,693.97
45,77,89,492.27	TOTAL		36,15,31,760.60

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

YEAR ENDED ON MARCH 31, 2024	EXPENDITURE	YEAR ENDED ON MARCH 31, 2025
3,33,24,639.40	NET LOSS AFTER TAX	-
-	TRANSFER TO GENERAL RESERVE FUND	50,21,000.00
1,94,20,969.33	BALANCE OF PROFIT CARRIED TO BALANCE SHEET	78,04,693.97
5,27,45,608.73	GRAND TOTAL	1,28,25,693.97

P. V. THAKKER
CHAIRPERSON

A. G. THAKUR
VICE – CHAIRMAN

P. K. WALAWALKAR
DIRECTOR

J. B. BORKAR
DIRECTOR

D. K. JAIN
DIRECTOR

R. R. PATIL
DIRECTOR



FOR THE YEAR ENDED ON 31st MARCH, 2025

YEAR ENDED ON MARCH 31, 2024	INCOME	YEAR ENDED ON MARCH 31, 2025
20,15,40,286.51	Interest and Discounts	14,14,71,274.13
14,32,15,040.04	Interest on Investments	14,27,97,565.52
32,51,600.00	Interest on PSU Tax Free Bonds	32,51,600.00
11,77,507.73	Commission, Exchange and Brokerage	9,03,841.82
13,99,028.85	Rent on Lockers	13,72,769.81
82,09,323.45	Capital Gain from Mutual Fund	1,39,49,772.64
19,64,813.87	Dividend Income	19,55,987.93
2,16,92,367.95	Miscellaneous In come	1,96,79,176.34
94,16,415.94	Profit on Sale of Assets	1,74,404.98
9,40,711.97	Profit on Sale of Investments	5,41,500.00
27,89,743.18	Bad Debts Earlier Written Off Now Recovered	80,06,285.00
-	Interest on Income Tax Refund	2,43,398.00
1,52,68,013.38	BDDR Written Back on Bad Debts written off	90,94,644.40
-	ARC Provision Written Back on Security Receipt written off	18,06,000.00
	Provisions Written Back	
1,15,00,000.00	Provision Investment Depreciation Reserve No Longer Required	1,11,00,000.00
21,00,000.00	Provision Against Standard Assets No Longer Required	20,00,000.00
-	Provision Against BDDR written back	20,80,000.00
-	Provision against Restructure A/c No Longer Required	6,78,540.03
-	Provision against Contingencies No Longer Required	4,25,000.00
3,33,24,639.40	Net Loss after Tax	-
45,77,89,492.27	TOTAL	36,15,31,760.60

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

YEAR ENDED ON MARCH 31, 2024	INCOME	YEAR ENDED ON MARCH 31, 2025
-	NET PROFIT AFTER TAX	78,04,693.97
-	TRANSFER FROM DIVIDEND EQUALISATION FUND	50,21,000.00
5,27,45,608.73	TRANSFER FROM REVALUATION RESERVE	-
5,27,45,608.73	GRAND TOTAL	1,28,25,693.97

V. H. PATIL
GENERAL MANAGER

As per our Report of even date
For **SHINDE NAYAK & ASSOCIATES**
CHARTERED ACCOUNTANTS
F.R.N-119906W

C.A. L. V. NAYAK
(Partner)
Membership No. 104221
UDIN. 25104221BMKNQZ3546
Mumbai - 17.05.2025



AS AT MARCH 31, 2024	CAPITAL & LIABILITIES		AS AT MARCH 31, 2025
25,00,00,000.00	1 CAPITAL		25,00,00,000.00
	i) Authorised Capital (Divided into 1,00,00,000 shares of Rs.25 each)		
18,72,06,650.00	ii) Subscribed and Paid-up Capital		19,80,25,000.00
	a) Individuals 7517841 (Previous Year 7098107 shares of Rs. 25/- each		
	b) Co-operative Institutions / State Govt. (Previous Year 0.00) shares of Rs.0.00 each		
	c) Others 403159 (Previous Year 390159) shares of Rs. 25/- each		
	2 RESERVES & SURPLUS		
14,97,99,375.12	i) Statutory Reserve Fund	14,98,14,380.12	
5,89,91,200.00	ii) Building Fund	5,89,91,200.00	
10,74,73,065.38	iii) Revaluation Reserve	10,20,99,411.38	
9,10,14,789.54	iv) Bad & Doubtful Debt Reserve	7,91,69,720.17	
19,60,27,540.00	v) Investment Provision Reserve	19,60,27,540.00	
13,13,540.03	vi) Restructure A/c Provision	6,35,000.00	
60,85,678.59	vii) Investment Fluctuation Reserve	60,85,678.59	
0.00	viii) General Reserve Fund	50,21,000.00	
50,21,000.00	ix) Dividend Equalisation Fund	0.00	
87,55,762.36	x) Contingent Provision against Standard Assets	67,55,762.36	
1,07,70,208.41	xi) Members Welfare Fund	1,04,48,178.19	
17,25,917.00	xii) Contingent Reserve Fund	17,25,917.00	
5,71,461.90	xiii) Golden Jubilee Fund	5,71,461.90	
1,32,62,581.00	xiv) Special Reserve U/s 36(1)(viii) of Income Tax Act	1,32,62,581.00	
14,26,371.00	xv) Staff Welfare Fund	14,12,621.00	
5,16,280.00	xvi) Election Fund	5,16,280.00	
17,60,218.00	xvii) Technological Development Fund	17,60,218.00	
37,31,195.00	xviii) Education Fund	37,31,195.00	
5,99,75,890.00	xix) Investment Depreciation Reserve	4,88,75,890.00	
12,75,12,432.32	xx) ARC Reserve Fund	12,98,81,432.32	
84,57,34,505.65	3 DEPOSITS AND OTHER ACCOUNTS		81,67,85,467.03
	i) Fixed Deposits		
2,28,97,24,649.71	a) Individuals and others 2,01,44,04,330.40		
4,59,46,347.91	b) Other Societies 4,83,46,436.52	2,06,27,50,766.92	
	ii) Savings Bank Deposits		
1,65,56,94,272.27	a) Individuals and others 1,64,32,92,651.11		
2,54,56,041.60	b) Other Societies 3,11,73,738.24	1,67,44,66,389.35	
	iii) Current Deposits		
22,75,30,721.40	a) Individuals and others 24,41,55,192.83		
26,81,491.03	b) Other Societies 21,40,655.55	24,62,95,848.38	
	iv) Recurring Deposits		
3,73,14,490.00	a) Individuals and others 3,42,03,042.00		
14,400.00	b) Other Societies 28,800.00	3,42,31,842.00	
4,28,43,62,413.92			4,01,77,44,846.65
5,31,73,03,569.57	B/ F		5,03,25,55,313.68



AS AT 31st MARCH 2025

AS AT MARCH 31, 2024	PROPERTY & ASSETS		AS AT MARCH 31, 2025
38,66,58,509.08	1 CASH In hand with Reserve Bank of India, State Bank of India and Associates, State Co-operative Banks & District Central Co-operative Banks		53,38,57,289.38
8,64,95,363.21	2 BALANCE WITH OTHER BANKS		
37,26,21,596.00	i) Current Deposit	7,58,10,226.83	
45,91,16,959.21	ii) Fixed Deposits	59,77,94,287.00	67,36,04,513.83
1,63,06,96,949.01	3 INVESTMENTS		
	i) In Central & State Government Securities (At Book Value) Face Value Rs.142,50,00,000.00 (Previous Year Rs.163,50,00,000.00) Market Value Rs.139,38,94,380.00 (Previous Year Rs.155,41,06,773.11)	142,84,94,180.21	
00.0	ii) Other Approved Securities	00.0	
5,750.00	iii) Shares of Co - operative Institutions	3,500.00	
9,11,55,530.00	iv) Bonds of PSU PSU & Other Bonds / Mutual Funds / Commercial Paper Face Value Rs.9,40,00,000.00 (Previous Year Rs.9,40,00,000.00) Market Value Rs. 4,87,52,000.00 (Previous Year Rs. 5,49,51,600.00)	8,90,59,819.54	
19,02,30,000.00	v) Other Investments		
	a) Security Receipt with ARC Face Value Rs. 21,25,00,000.00 (Previous Year Rs.21,25,00,000.00) Market Value Rs.17,28,44,000.00 (Previous Year Rs.19,02,30,000.00)	16,57,04,000.00	
19,60,27,540.00	b) PNCPs With Unity Small Finance Bank (Erstwhile PMC Bank)	19,60,27,540.00	
4,90,06,880.00	c) Equity Warrants With Unity Small Finance Bank (Erstwhile PMC Bank)	4,90,06,880.00	
215,71,22,649.01		<u>41,07,38,420.00</u>	192,82,95,919.75
	4 ADVANCES		
0.00	i) Short Term Loans Cash Credits, Overdrafts and Bills Discounted, Of which secured against:		
31,65,81,228.89	a) Govt. & Other Trustee Securities	0.00	
7,38,857.30	b) Other Tangible Securities	26,19,19,628.44	
31,73,20,086.19	c) Personal Sureties with or without collateral Securities	12,93,860.70	
	Of the advances, amount due from individuals Rs.4,69,82,299.31 (P.Y. Rs.6,12,20,944.29) Of the advances, amount overdue Rs.6,19,06,622.64 (P.Y. Rs.7,96,90,127.67) Considered Bad & Doubtful of recovery Rs.5,38,28,321.32 (P.Y. Rs.7,44,05,354.45)	26,32,13,489.14	
	ii) Medium Term Loans Of which secured against:		
31,23,830.00	a) Govt. & Other Trustee Securities	22,67,825.56	
25,28,11,194.45	b) Other Tangible Securities	13,99,46,114.87	
8,03,53,376.53	c) Personal Sureties with or without collateral Securities	5,61,64,856.75	
33,62,88,400.98	Of the advances, amount due from individuals Rs. 12,32,58,705.72 (P.Y. Rs.22,31,21,839.56) Of the advances, amount overdue Rs. 6,29,13,353.02 (P.Y. Rs. 9,04,61,229.89) Considered Bad & Doubtful of recovery Rs.5,15,24,981.55 (P.Y. Rs.8,17,49,014.87)	19,83,78,797.18	
	iii) Long Term Loans of which secured against:		
0.00	a) Govt. & Other Trustee Securities	0.00	
1,01,54,77,959.79	b) Other Tangible Securities	82,82,48,327.23	
93,09,253.05	c) Personal Sureties with or without collateral Securities	66,06,973.89	
1,02,47,87,212.84	Of the advances, amount due from individuals Rs.68,20,91,577.50 (P.Y. Rs. 81,34,06,532.55)	83,48,55,301.12	
1,67,83,95,700.01	Of the advances, amount overdue Rs.1,92,44,418.58 (P.Y. Rs.2,59,30,277.94) Considered Bad & Doubtful of recovery Rs. 3,52,36,600.16 (P.Y. Rs. 2,90,78,847.55)		1,29,64,47,587.44
4,68,12,93,817.31	C/F		4,43,22,05,310.40



BALANCE SHEET

AS AT MARCH 31, 2024	CAPITAL & LIABILITIES		AS AT MARCH 31, 2025
531,73,03,569.57	B/F		503,25,55,313.68
8,74,65,534.18	4 OVERDUE INTEREST RESERVE Overdue interest reserve loan a/cs		6,20,70,202.45
0.00	5 PENAL CHARGES PAYABLE		25,29,825.44
64,26,691.87	6 INTEREST PAYABLE		1,16,93,164.93
	7 OTHER LIABILITIES		
26,30,737.71	i) Pay Orders issued	22,18,487.55	
38,75,805.99	ii) Sundry Creditors	57,74,982.84	
1,37,578.00	iii) TDS Payable	2,16,398.00	
3,99,50,000.00	iv) Provision for Income Tax	0.00	
63,220.00	v) Spl.Rec. Officer (Attachment Proceeds)	14,435.00	
4,25,000.00	vi) Provision & Contingencies	0.00	
1,01,62,641.00	vii) Provision for Impairment in Other Assets	1,17,51,551.93	
8,49,115.73	viii) GST Payable	1,05,211.99	
5,80,94,098.43			2,00,81,067.31
	8 CONTINGENT LIABILITIES:		
	Bank Liabilities for		
	i) Guarantee issued on behalf of customers (Previous Year Rs.69,31,981.00)	34,08,731.00	
	ii) Other : Items for which the Bank is contingently liable: Amount transferred to the Depositor Education and Awareness Fund (DEAF)(Previous Year Rs. 5,19,13,043.94)	5,68,36,903.39	
5,46,92,89,894.05	TOTAL		5,12,89,29,573.81

P. V. THAKKER
CHAIRPERSON

A. G. THAKUR
VICE – CHAIRMAN

P. K. WALAWALKAR
DIRECTOR

J. B. BORKAR
DIRECTOR

D. K. JAIN
DIRECTOR

R. R. PATIL
DIRECTOR



AS AT 31st MARCH 2025

AS AT MARCH 31, 2024	PROPERTY & ASSETS		AS AT MARCH 31, 2025
4,68,12,93,817.31	B/F		4,43,22,05,310.40
1,41,53,470.91 3,77,22,922.98	5 INTEREST RECEIVABLE i) On Loans & Advances ii) On Investments	1,02,19,277.33 5,16,92,513.15	6,19,11,790.48 6,20,70,202.45
5,18,76,393.89 8,74,65,534.18	6 INTEREST RECEIVABLE ON NON PERFORMING ASSETS Of the advances, amount overdue Considered Bad & Doubtful of recovery (fully provided for)	6,20,70,202.45	
0.00	7 PENAL CHARGES RECEIVABLE		25,29,825.44
21,33,640.53	8 BRANCH ADJUSTMENT		4,19,086.13
15,72,83,612.00	9 PREMISES Balance as per last Balance Sheet	13,39,00,000.00	
0.00	Add: Additions during the year	0.00	
10,74,73,065.38	Add: Revaluation during the year	0.00	
12,61,16,434.02	Less: Deductions	0.00	
18,85,585.00	Less: Depreciation	13,21,347.00	
28,54,658.36	Less: Depreciation on Revalued Premises	53,73,654.00	
13,39,00,000.00		66,95,001.00	12,72,04,999.00
4,11,82,685.42	10 FURNITURE & FIXTURE Balance as per last Balance Sheet	3,50,12,242.62	
11,56,691.10	Add: Additions during the year	2,93,384.40	
13,58,713.71	Less: Assets written off	35,828.61	
4,34,564.14	Less: Deductions	7,95,014.33	
55,33,856.05	Less: Depreciation	45,08,531.95	
3,50,12,242.62		53,39,374.89	2,99,66,252.13
2,79,76,441.00	11 OTHER ASSETS i) Sundry Debtors	25,33,852.75	
5,76,400.00	ii) Festival Advance to staff	5,91,300.00	
4,733.00	iii) Stock of Postages / Stamp on Hand	5,268.00	
1,66,980.00	iv) Adhesive Stamps / Franking Machine	18,100.00	
2,234.93	v) Service Charges receivable on Franking	1,569.75	
53,663.00	vi) Commission receivable from Reliance	81,619.00	
54,941.50	vii) Telephone deposits	54,941.50	
16,26,653.53	viii) Stock of Stationery	16,07,042.87	
21,49,993.50	ix) Prepaid Expenses	21,32,777.23	
95,87,911.00	x) Security Deposit	1,00,10,411.00	
38,56,288.07	xi) GST Receivable	31,89,619.41	
4,59,351.74	xii) Charges Receivable	0.00	
2,953.00	xiii) Clearing Difference Receivable	2,953.00	
4,16,76,710.12	xiv) Advance Tax- T.D.S. Receivable	65,65,700.31	
98,90,800.00	xv) NFS Parking A/c	98,90,800.00	
0.00	xvi) NFS/IMPS/UPI Receivable	67,88,250.80	
18,40,27,829.00	xvii) Deferred Tax	18,14,58,214.00	
28,21,13,883.39			22,49,32,419.62
19,54,94,382.13	12 PROFIT & LOSS ACCOUNT Balance as per last balance sheet Less : profit as per profit and loss appropriation account F.Y.2024-25	19,54,94,382.13 78,04,693.97	18,76,89,688.16
5,46,92,89,894.05	TOTAL		5,12,89,29,573.81

V. H. PATIL
GENERAL MANAGER

As per our Report of even date
For SHINDE NAYAK & ASSOCIATES
CHARTERED ACCOUNTANTS
F.R.N-119906W

C.A. L. V. NAYAK
(Partner)
Membership No. 104221
UDIN. 25104221BMKNQZ3546
Mumbai - 17.05.2025



THE **CNS BANK LTD.**
दि चेंबूर नागरिक सहकारी बँक लि.

५९ वा वार्षिक अहवाल
सन २०२४-२५



CA. Pravin Shinde
B.Com., LL.B., F.C.A.
CA.L. V. Nayak
B. Com., F.C.A.

Shinde // Nayak
AND ASSOCIATES
CHARTERED ACCOUNTANTS

INDEPENDENT BANK AUDITOR'S REPORT

The Members,
The Chembur Nagarik Sahakari Bank Ltd.
Mumbai -400 071

Report on Financial Statements

Opinion

- (1) We have audited the accompanying Financial Statements of "THE CHEMBUR NAGARIK SAHAKARI BANK LIMITED", Mumbai as at 31st March 2025 which comprise the Balance Sheet as at 31st March 2025 and Profit and Loss Account, and the Cash Flow Statement for the year then ended and a summary of significant accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanation given to us, subject to our observations in Audit Memorandum, 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) as amended by the Banking Regulation (Amendment) Act, 2020, the Maharashtra Cooperative Societies Act, 1960, the Maharashtra Co-operative Societies Rules, 1961 and guidelines issued by Reserve Bank of India and Registrar of Co-operative societies, Maharashtra in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India;

- (a) in the case of the Balance Sheet, of the state of affairs of the Bank as at 31st March 2025;
(b) in the case of Profit and Loss Account, of the 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.

Basis of Opinion

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

Information Other than the Financial Statements and Auditor's Report Thereon:

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



Responsibilities of Management and Those Charged with Governance for the Financial Statements:

1. The Bank's management and Board of Directors are responsible for the preparation of these Financial Statements that give true and fair view of the financial position and financial performance and cash flow of the Bank in accordance with the Banking Regulation Act, 1949 (as applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020 and the guidelines issued by the Reserve Bank of India and the Registrar of Co-operative Societies, Maharashtra, the Maharashtra Co-operative Societies Act, 1960, and the Maharashtra Co-operative Societies Rules, 1961, (as applicable) and generally accepted accounting principles in India so far as applicable to the Bank. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Acts for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Financial Statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.
- (4) In preparing the financial statements, the management and Board of Directors are responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so. The Board of Director's are also responsible for overseeing the Bank's financial reporting process.

Auditor's Responsibility for the Audit of the Financial Statements.

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

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

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



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

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

Other Matters

The financial statements of the Bank for the previous year ended 31st March 2023 were audited by our firm. We have expressed unmodified opinion vide our report dated 26th June 2023 on the financial statements.


Report on Other Legal and Regulatory Requirements

(6) The Balance Sheet and the Profit and Loss Account have been drawn up in the Forms set out in the Third Schedule of the Banking Regulation Act, 1949.

(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 account as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches/offices;
 - c) The transactions of the Bank which have come to our notice are within the powers of the Bank;
 - d) The Balance Sheet and the Profit and Loss Account and the Cash Flow Statement dealt with by this report, are in agreement with the books of account and the returns;
 - e) The accounting standards adopted by the Bank are consistent with those laid down by accounting principles generally accepted in India so far as applicable to Banks ~~subject to disclosure in notes to accounts;~~ except Accounting Standard-10 (Refer Notes to Account Point No. 8 para 7)
- (8) 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.
- (9) We further report that for the financial year 2024-25 under audit, the Bank has been awarded "B" Classification.

For Shinde Nayak & Associates
Chartered Accountants
(Firm Regn. No. 119906W)


(CA L. V. Nayak)
Partner
Mem. No.104221



Date: 17.05.2025
Place: Mumbai
UDIN: 25104221BMKNQZ3546



STATEMENT OF CASH FLOW FOR THE YEAR ENDED 31st MARCH, 2025

Sr. No.	Particulars	Amount	31.03.2025
(A)	CASH FLOW FROM OPERATING ACTIVITIES		
	Net Profit as per Profit & Loss Account		78,04,693.97
Add	Adjustments for		
	Premium Amortized on Govt Securities	10,81,253.80	
	Bad and Doubtful Debts Reserve	-20,80,000.00	
	Provision against Restructure A/c	-6,78,540.03	
	Investment Depreciation Reserve	-1,11,00,000.00	
	Provision against for Impairment in Other Assets	15,88,910.93	
	Provision against Contingencies No Longer Required	-4,25,000.00	
	Standard Asset Provision	-20,00,000.00	
	Loss on sale of fixed assets	7,19,659.92	
	Depreciation	58,29,878.95	-70,63,836.43
			7,40,857.54
Less	Adjustments for		
	Deferred Tax Credit	-25,69,615.00	
	BDDR written Back	90,94,644.40	
	BDDR written Back	6,70,424.97	
	ARC written Back	18,06,000.00	
	Profit on sale of fixed assets	1,74,404.98	
	Expenses out of Member Welfare Fund	3,22,030.22	
	Expenses out of Staff Welfare Fund	13,750.00	
	Profit on Sale of Securities	5,41,500.00	1,00,53,139.57
	Cash flow from operating activities before working capital changes		-93,12,282.03
Add	Adjustments for		
	Decrease in overdue interest reserve	-2,53,95,331.73	
	Decrease in Deposits	-26,66,17,567.27	
	Increase in ARC Fund	41,75,000.00	
	Increase in Interest Payable	52,66,473.00	
	Increase / Decrease in Other Liabilities	-3,91,76,942.05	
	Increase in Statutory Reserve Fund to the extent of cash flow	15,005.00	-32,17,33,362.99
			-33,10,45,645.02
Less	Adjustments for		
	Increase in FD with Banks	22,51,72,691.00	
	Decrease in Loans & Advances	-38,19,48,112.57	
	Decrease in Interest and Discount Receivable	-1,53,59,935.14	
	Decrease in Branch Adjustment	-17,14,554.40	
	Decrease in Other Assets	-5,50,39,218.77	-22,88,89,129.88
	Cash flow from operating activities after working capital changes		-10,21,56,515.14
Less	Taxes Paid	4,27,370.00	
	Net Cash generated from Operating Activities (A)		-10,25,83,885.14



STATEMENT OF CASH FLOW FOR THE YEAR ENDED 31ST MARCH, 2025

Sr. No.	Particulars	Amount	31.03.2025
B)	CASH FLOW FROM INVESTING ACTIVITIES		
	Sale Of Furniture & Fixture	79,550.00	
	Sale Of Plant & Machinery	23,500.00	
	Sale Of Computer System	1,82,538.00	
	Sale Of Premises	-	
Less	Adjustments for		2,85,588.00
	Increase in investment	-22,82,86,975.46	
	Addition to Fixed Assets	2,93,384.40	-22,79,93,591.06
	Net Cash generated from Investing Activities (B)		22,82,79,179.06
C)	CASH FLOW FROM FINANCING ACTIVITIES		
	Increase in Share Capital		1,08,18,350.00
Less	Adjustments for		
	Dividend Paid		-
	Net Cash generated from Financing Activities (C)		1,08,18,350.00
	Net increase in Cash and Cash Equivalents (A+B+C)		13,65,13,643.92
	Cash and cash equivalents at the beginning of the year		47,31,53,872.29
	Cash and cash equivalents the end of the year		60,96,67,516.21
	Cash & Cash Equivalents		
	Cash in Hand		3,84,64,715.00
	Balance with Banks in Current A/c		57,12,02,801.21
			60,96,67,516.21

P. V. THAKKER
CHAIRPERSON

A. G. THAKUR
VICE CHAIRMAN

V. H. PATIL
GENERAL MANAGER

As per our Report of even date
FOR SHINDE NAYAK & ASSOCIATES
CHARTERED ACCOUNTANTS

Firm Regn. No. 119906W

C.A. L. V. Nayak (Partner)

Membership No.104221

UDIN : 25104221BMKNQZ3546



THE CHEMBUR NAGARIK SAHAKARI BANK LTD., MUMBAI

Notes Forming Part Of The Profit And Loss Account For The Year Ended 2024-25 And Balance Sheet
As On That Dated 31st March, 2025.

Significant Accounting Policies & Notes To Accounts

(A) SIGNIFICANT ACCOUNTING POLICIES

1. Accounting Conventions

The financial statements have been prepared and presented under the historical cost convention on the accrual basis of accounting, unless otherwise stated, and comply with generally accepted accounting principles in India. The Bank has prepared these financial statements as stipulated under the Reserve Bank of India (Financial Statements - Presentation and Disclosures) Direction 2021, to comply in all material respect with statutory requirements prescribed under the Banking Regulation Act, 1949 (As applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020, Maharashtra Cooperative Societies Act, 1960, circulars and guidelines issued by the Reserve Bank of India from time to time, the Accounting Standards issued by the Institute of Chartered Accountants of India (ICAI) and current practices prevailing within banking industry of India.

2. Use of Estimates:

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities, revenues and expenses and the disclosure of contingent liabilities at the end of the reporting period. Although these estimates are based on management's best knowledge of current events and actions, uncertainty about these assumptions and estimates could result in outcomes requiring a material adjustment to the carrying amounts of assets or liabilities in future periods

3. Investments

Investment Portfolio of the bank is classified under 'Held to Maturity', 'Held for trading' and 'Available for Sale' categories in accordance with the RBI guidelines.

Basis for Classification

- Held to Maturity - These comprise of investments that the bank intends to hold on till maturity.
- Held for Trading - These comprise of securities which are held, principally for resale within 90 days from the date of purchase.
- Available for Sale - These comprise investments that are not classified under any of the above heads at the time of acquisition.
- Weighted Average Cost method is adopted while trading in Government Securities.

Method of Valuation

a. Investments are valued in accordance with the RBI Guidelines.

- Held to Maturity: It includes investments which are carried at their acquisition cost. Premium if any are amortized over the remaining period to maturity.
- Available for Sale : Securities under this category are valued scrip - wise, appreciation / depreciation if any is aggregated for each class of security & net depreciation is recognized in the P & L A/c. while net appreciation, if any, is ignored.
- Held for Trading: Securities under this category are valued scrip-wise and net depreciation is provided for, while net appreciation if any, is ignored.
- In respect of non-performing securities (Where interest/principal is in arrears), income is not recognized, and appropriate provision is made for depreciation in the value of securities; and such provision is not set off against appreciation in other performing securities.



- b. Market value of government securities (excluding treasury bills) is determined on the basis of the prices periodically declared by *FBIL*. In case of unquoted government securities, market price or fair value is determined as per the rates published by *FBIL*. Market values of mutual funds are determined on the basis of NAV as on 31st March declared as per guidelines issued by *AMFI*.
- c. As per RBI Master Directions on Transfer of Loan Exposures dated 24th September 2021 (updated on 5th December 2022), in case investments in Security Receipts (SRs) which are more than 10% of all SRs issued against transferred assets, then the valuation of the SRs shall be the lower of the following;
- Net Asset Value (NAV) as provided by the Asset Reconstruction Companies (ARCs) based on the recovery ratings, and
 - Face Value of the SRs reduced by the provisioning rates as applicable to be underlying loans, had the loans continued in the books of the bank.
- As on 31.03.2025, the Valuation of Security Receipts (SRs) is done at point b) above, which is lower than point no. a). Therefore provision on SRs is calculated considering that the underlying loans had been continued in the books of the Bank.
- d. Broken period interest on investments is treated as a revenue item. Brokerage, commission, etc. pertaining to investments paid at the time of acquisition is charged to revenue.
- e. Profit in respect of investments sold / redeemed from "HTM" category is included in Profit on Sale of Investments and equal amount is transferred to Investment Fluctuation Reserve by way of appropriation.

Transfer between categories

Transfer of investments from one category to another, is done in accordance with RBI guidelines and any such transfer is accounted for at the acquisition cost/book value/market value, whichever is lower, as at the date of transfer. Depreciation, if any, on such transfer is fully provided for.

4. ADVANCES

- Advances are classified into Standard, sub-standard, Doubtful and loss assets in accordance with the guidelines issued by the Reserve Bank of India from time to time.
- Provision on Advances categorized under Sub-standard, Doubtful and Loss Assets is made in accordance with guidelines issued by the Reserve Bank of India. In addition, a general provision on standard assets is made as per RBI guidelines.
- The Overdue Interest in respect of NPA advances is provided separately under 'Overdue Interest Reserve' as per the directives issued by Reserve Bank of India. For restructured accounts, provision is made in accordance with RBI guidelines which require diminution in the fair value of assets to be provided for at the time of restructuring and at each Balance sheet date thereafter.

5. INCOME & EXPENDITURE

- Income is recognized on accrual basis except as otherwise stated. In view of uncertainty of collection of income including in cases of Non Performing Advances & Investments, consistent with prudent accounting practices, such income is accounted for only on realization.
- Provision is made towards interest on matured deposits till renewal thereof.
- Ex-gratia payments are accounted on payment basis.



6. CASH FLOW STATEMENT (AS-3)

Cash flows are reported using the indirect method, whereby profit/ (loss) before tax is adjusted for the effects of transactions of non-cash nature and deferrals or accruals of past or future cash receipts or payments. The cash flows from operating, investing and financing activities of the Bank are segregated based on the available information.

7. REVENUE RECOGNITION (AS-9)

- Income / Expenditure are recognized on accrual basis except as stated below,
- Income from Non performing assets is recognized on cash basis on realization as per directives issued by RBI. Income from locker rent, interest on overdue bills, interest on income tax refund, dividend income, incidental charges and expenses of ex-gratia payment, and leave travel concession to staff are accounted on cash basis.

8. PROPERTY PLANT & EQUIPMENT (AS-10)

- Premises and other fixed assets are carried at historical cost less amortization / depreciation accumulated thereon. Cost comprises of purchase price, including non-refundable taxes and any directly attributable cost of bringing the asset to its working condition for intended use. Any trade discount, rebates are deducted in arriving at the purchase price.
- Depreciation on assets is provided on Written down Value at rates applicable as per Income Tax Act, except on Computer System.
- Depreciation on Computer system is charged @ 33.33% under Straight Line Method, pursuant to RBI Circular No.UBD.BPD.Cir 7/09.50.00/2003-04 dt 05.08.2003.
- Depreciation on additions is provided for as per Income Tax Act.
- Depreciation is not provided in the year of sale / disposal of the asset.
- Premises are revalued from time to time as per the valuation reports by registered Govt. approved Valuers on the panel of the Bank. . The bank considers Fair Market value as the Fair Value for purposes of AS-10. The surplus arising out of such revaluation (due to difference in Written Down Value and Fair Market Value on the date of valuation) is debited to Premises account and correspondingly credited to Revaluation Reserve.
- As per AS 10 (revised 2016) 'Property, Plant and Equipment' issued by ICAI , depreciation on original cost as well as revalued amount should be debited to the Profit & Loss Account and an amount equivalent to the depreciation on such revalued amount of fixed asset should be transferred from Revaluation Reserve to Profit & Loss Appropriation account (revenue reserve). Whereas, the Bank has charged depreciation on the revalued amount of premises to Revaluation Reserve as per past practice. The treatment followed by bank will have no impact on profitability, Capital Adequacy Ratio as well cash flow of the bank.
- As per AS 10 (revised 2016) 'Property, Plant and Equipment' issued by ICAI and as made applicable to non-corporate entities from 1-4-2017, the revaluation surplus in respect of an item of property, plant and equipment is transferred to the revenue reserves when the asset is de-recognised/ disposed of. Transfers from revaluation surplus to the revenue reserves are not made through the statement of profit and loss. The profit on sale to the extent of revaluation reserve is directly reversed from revaluation reserve through Profit & Loss Appropriation Account.



9. RETIREMENT BENEFITS TO EMPLOYEES (AS-15)

- Contributions to Recognized Gratuity Fund is accounted for based on actuarial valuation. The bank has taken LIC Policy for Gratuity and pays the premium annually.
- Bank had entered into "Memorandum of Understanding" with Co-operative Bank Employees Union on 25.01.2023 and mutually agreed to waive the entire Leave Encashment liability and forgo the balance of leave to the credit of employees to avoid any future liability on account of Leave Encashment. Hence bank does not have any liability and need not make any provision for Leave Encashment as desired as per Accounting Standard -15 issued by ICAI.
- The retirement benefits in the form of provident fund are defined contribution scheme. The contributions to the provident fund are charged to Profit and Loss account for the year when the contributions are due.

10. SEGMENT REPORTING (AS-17)

- The Bank's operating businesses are organized and managed separately according to the nature of the services provided, with each segment representing a different business unit and accordingly the Bank has identified Treasury operations and other Banking operations as identifiable segments.
- Income and expenses in relation to the segments are categorized based on the items that are individually identifiable to the segments.
- Deposits and interest paid/payable on deposits are allocated on the basis of investments & advances in the segments Treasury, Corporate/Wholesale Banking and Retail Banking
- Assets and liabilities that cannot be allocated to specifically identifiable segments are grouped under unallocated assets and liabilities.

11. LEASES (AS-19)

Lease where the lessor effectively retains substantially all risks and benefits of ownership are classified as operating leases. Operating lease payments are recognized as an expense in the profit and loss account on payment basis as per the lease agreement.

12. EARNINGS PER SHARE (AS - 20)

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

13. TAXES ON INCOME (AS-22)

- Tax expense comprises of current and deferred tax. Current Income Tax is measured on the basis of taxable income for the year in accordance with the provisions of Income Tax Act, 1961 and rules framed thereunder.
- Deferred tax reflects the impact of timing differences between taxable income and accounting income originating during the current year and reversal of timing differences for earlier year. Deferred tax is measured using tax rates and tax laws enacted or substantially enacted at reporting date. Deferred tax assets are recognized for only to the extent that there is reasonable certainty that sufficient future taxable income will be available against which such deferred tax assets can be realized.
- Deferred Tax Assets are reassessed at each reporting date, based upon management's judgment as to whether the realization is reasonably certain.



14. DISCONTINUING OPERATIONS (AS 24):

Principles of recognition and measurement as set out in the Accounting Standards are considered for the purpose of deciding as to when and how to recognize and measure the changes in assets and liabilities and the revenue, expenses, gains, losses and cash flows relating to a discontinuing operation. There were no discontinuing operations as defined in the standard which need to be separately disclosed.

15. INTANGIBLE ASSETS (AS-26):

Intangible Assets consist of Computer Software acquired. The same is amortized equally over the period of three years, as per RBI guidelines.

16. IMPAIRMENT OF ASSETS (AS-28)

Every year, the management assesses if there are indications of impairment in assets and provided for as per the management assessment of the degree of impairment, if any.

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

The Bank estimates the probability of any loss or gain that might be incurred or received on outcome of contingencies on the basis of information available up to the date on which the financial statements are prepared. A provision is recognized when 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. In case of remote possibility neither provision nor disclosure is made in the consolidated financial statements.

B) NOTES TO ACCOUNTS

A. Revaluation of Premises

Premises including Land and building were revalued during the year ended 31.03.2024 and carried at revalued figures. Revaluation reserve was created to the extent of appreciation in value of properties. During the year depreciation on appreciated value of Rs. 53.74 Lakhs is provided from "Revaluation reserve". Closing balance of "Revaluation reserve" as on 31.03.2025 is Rs. 1020.99 Lakhs.

B. Provisioning on Advances:

The Bank has requirement of Provision for Standard Assets of Rs.67.55 Lakhs, resulted in excess provision of standard assets of Rs. 20.00 lakhs, which is credited to Profit and loss account.

The Bank has requirement of Provision for Bad and doubtful debts (for non-performing assets) of Rs.791.69 Lakhs and hence excess provision of Bad and Doubtful debt of Rs.20.80 lakhs credited to profit and loss account.

C. Provision on NPAs sold to ARC:

As per para no. 77A of RBI circular no. RBI/DOR/2021-22/86 DOR.STR.REC.51/21.04.048/2021-22 dated 24-09-2021 (updated 05-12-2022), provision on outstanding security receipts (SRs) to be made on 31-03-2025 of Rs. 1298.81 lakh. Accordingly, after considering BDDR (ARC) of Rs.1257.06 lakh, the additional provision of Rs. 41.75 lakhs is debited to profit & loss account on 31-03-2025. During F.Y. 2024-25, security receipts amounting to Rs. 18.06 lakh has been written off as per the Boards approval dt. 29.01.2025, in line with the reassignment of accounts as communicated by ASREC.

D. Interbank deposits with Unity Bank :

Equity warrants Rs.490.07 lakh: As per para no. 4 of RBICircular, RBI/2023/70DOR.MRG.REC.46/00-00-011/2022-23 dated 10-06-2022, no provision required to be made for investment inequity warrants. Hence bank has not made the provision on 31-03-2025.

PNCPS Rs.1960.27 Lakh: As per para no. 5 of RBI circular, RBI/202-23/70 DOR.MRG.REC.46/00-00-011/2022-23 dated 10-06-2022, bank has fully provided the PNCPS amount of Rs.1960.27 Lakh. However bank has received yearly 1% dividend on such Investment.



E. Net profit & Loss for the period, prior period items and Changes in Accounting policies - (AS-5)

During the Financial year 2024-25, pursuant to confirmatory communication/orders received from the income tax Department, the Bank obtained reasonable certainty regarding the refund of income tax amounts pertaining to prior assessment years. With the receipt of such assurance of refund from the tax authorities, the Bank has recognized the expected refund and accordingly netted off the income tax provisions against prepaid taxes (advance tax and TDS). This has resulted in a net reversal of income tax provisions amounting to Rs.60.18 lakh in the statement of profit and loss for F.Y 2024.25.

F. Employee Benefits (AS-15)

Salaries and Allowances include an amount of Rs. 95.85 Lakh (Previous year Rs. 92.16 Lakh) contributed by the Bank on account of contribution towards Provident Fund. The wage agreement of the Bank with the employees union has expired during the year 2017-2018. The impact of the arrears, if any, would be accounted for in the year in which the settlement is finalized.

The details required by Accounting standard 15 (AS 15) Revised issued by ICAI pertaining to Gratuity is as under.

Particulars	(Rs. In Lakh) 31st March 2025	(Rs. In Lakh) 31st March 2024
Assumptions		
Discount Rate	6.70%	7.25%
Rate Of Increase In Compensation	4.00%	5.00%
Changes In Present Value Of Obligations		
Present Value Of Obligation	566.30	547.53
Interest Cost	36.45	39.24
Current Service Cost	26.93	27.71
Benefits Paid	-44.67	-63.46
Actuarial (Gain)/Loss On Plan obligations	14.22	15.28
Fair Value Of Plan Assets	599.23	566.30
Changes In Fair Value Of Plan Assets		
Fair Value Of Plan Assets	582.90	602.82
Adjustment To Opening Plan Assets		-
Expected Return On Plan Assets	37.00	43.54
Contributions	-	-
Benefit Paid	-44.67	-63.46
Actuarial (Gain)/Loss On Plan Assets	4.24	
Fair Value Of Plan Assets	579.47	582.90
Expense Recognized In The Statement Of P&L A/C		
Current Service Cost	26.93	27.71
Interest Paid	36.45	39.24
Expected Return On Plan Assets	-37.00	-43.54
Net Actuarial (Gain) / Loss Recognized For The Period	9.98	15.28
Expense Recognized In The Statement Of P&L A/C	36.36	38.69

The Bank follows a practice of debiting to the Profit & Loss account, the actual amount paid to LIC for funding the liabilities. As per the actuarial report received from M/s. Kapadia Global Actuaries, Bank has provided Rs.20 lakhs towards provision for gratuity amount.



- **Leave encashment:** Bank had entered into "Memorandum of Understanding" with Co-operative Bank Employees Union on 25.01.2023 and mutually agreed to waive the entire Leave Encashment liability and forgo the balance of leave to the credit of employees to avoid any future liability on account of Leave Encashment. Hence bank does not have any liability and need not make any provision for Leave Encashment as desired as per Accounting Standard -15 issued by ICAI.

G. Related Party Disclosures(AS-18)

The Bank is a Co-operative society registered under The Maharashtra Co-operative Societies Act, 1960. There is no Key Management Personal in terms of the RBI Circular dated 29th March, 2003. Hence no further detail needs to be disclosed as per AS 18 issued by The Institute of Chartered Accountants of India.

H. Earnings per Share (AS-20)

(Amount in ` Lakhs)

Particulars	2024-25	2023-24
Net Profit after Tax attributable to Equity shareholders (before appropriation)	78.05	-333.25
Weighted Average no. of equity shares outstanding during the period	75.00	70.78
Basic and Diluted Earnings Per Share	1.04	-4.71
Nominal Value per Share	25	25

I. Deferred Tax Assets / Liabilities (AS-22):

The major components of deferred tax asset (DTA) & deferred tax liability (DTL) are as under :
(Amount in ` Lakhs)

Particulars	Deferred Tax Assets/ Liabilities As On March 31, 2024	Reversal During The Year	Addition During The Year	Deferred Tax Assets/ Liabilities As On March 31, 2025
Premium Amortized on G-Sec	24.91	0.00	3.37	28.28
Investment Depreciation Reserve	163.49	34.63	0.00	128.86
Contingent Provision for Std Assets	0.00	0.00	0.00	0.00
Bad & Doubtful Debts Reserve	268.42	34.86	0.00	233.56
Provision for ARC Reserve	159.43	0.00	13.03	172.46
Bad Investment Provision (PMC Bank)	474.33	0.00	0.00	474.33
Provision For Restructure	4.09	2.12	0.00	1.97
Provision & Contingencies	5.17	1.33	0.00	3.84
Provision for Leave Encashment	0.00	0.00	0.00	0.00
Provision for Gratuity	31.16	0.00	6.24	6.24
Provision for Impairment in Other Assets	0.00	0.00	4.96	36.12
Special Reserve u/s 36	(5.41)	0.00	0.00	-5.41
Business & Depreciation Loss	723.31	0.00	17.38	740.69
Depreciation	(8.63)	0.00	2.26	-6.36
NET DEFERRED TAX ASSETS	1840.28	72.94	47.24	1814.58



J. Intangible Assets (AS-26)

Details on Computer System Software included in Computers. The amount cannot be quantified. However, in the opinion of the management, the amount if arrived will not be material, considering the fact that the Bank uses the rental application software.

K. Contingent Liabilities (AS-29):

- Bank Guarantees issued on behalf of its customers are of Rs.34.09 lakh (Previous year: Rs. 69.32 lakh) against which bank holds security of Rs.41.56 lakh.
- In accordance with the Depositor Education and Awareness Fund Scheme, 2014 formulated by RBI, the Bank has identified and transferred Rs. 568.37Lakh to the Depositor Education and Awareness Fund. The details of the same are as below:

Particulars	(Amount in ` Lakhs)	
	F.Y. 2024-25	F.Y. 2023-24
Opening balance of amount transferred to DEAF	519.13	485.75
Add : Amounts transferred to DEAF during the year	56.28	44.44
Less : Amounts reimbursed by DEAF towards claims	7.04	11.06
Closing balance of amounts transferred to DEAF	568.37	519.13

L. Property, Plant and Equipment (AS-10)

As per the Bank's policy, premises and other fixed Assets are carried at historical cost less amortization / depreciation accumulated thereon. The gross block includes original cost of assets acquired after 1st April 2015. Records of original cost of assets acquired prior to that date are not available and therefore WDV of such assets is included in the Gross Block. Consequently, necessary disclosures under AS-10 on Fixed Assets issued by ICAI pertaining to gross and net book values of fixed assets owned by the Bank have been given only to the extent possible.

ASSET DESCRIPTION	GROSS BLOCK				DEPRECIATION / AMORTISATION				NET BLOCK	
	OPENING BALANCE	ADDITION	SALE / TRANSFER / WRITE OFF / OTHER ADJUSTMENTS	CLOSING BALANCE	OPENING BALANCE	FOR THE YEAR ENDED 31.03.2025	SALE / TRANSFER / WRITE OFF / OTHER ADJUSTMENTS	CLOSING BALANCE	WDV AS ON 31.03.2024	WDV AS ON 31.03.2025
	COST AS ON 01.04.2023			AS ON 31.03.2025	AS ON 01.04.2024			AS ON 31.03.2025		
OFFICE EQUIPMENT	65748335.72	0.00	(1640711.23)	64107624.49	34300156.52	3073793.00	(930136.60)	36443812.92	31448179.18	27663811.57
PLANT & MACHINERY	6232049.58	0.00	(394280.31)	5837769.27	4065740.65	308140.00	(282271.00)	4091609.65	2166308.93	1746159.62
COMPUTERS	33549064.34	293384.40	(354874.50)	33487574.24	32151668.01	1126454.95	(346615.50)	32931507.46	1397396.33	556066.78
BUILDING & PREMISES(*)	150107550.26	0.00	0.00	150107550.26	16207550.26	6695001.00	0.00	22902551.26	133900000.00	127204999.00
LIBRARY	30200.77	0.00	0.00	30200.77	29842.61	144.00	0.00	29986.61	358.16	214.16
TOTAL	255667200.67	293384.40	(2389866.04)	253570719.03	86754958.05	11203532.95	(1559023.10)	96399467.90	168912242.60	157171251.13

(*) includes revalued amount of premises of Rs.10,20,99,411.38

M. Leases (AS-19)

The Bank operates from 12 leased premises. AS-19 requires that lease payments should be recognized in the profit and loss account on a straight line basis over the lease term. Bank recognized lease rent as expense to profit & loss account as & when incurred rather than straight line basis over the term. Disclosures in AS-19 pertaining to future lease payments could not be made since the underlying information is under compilation.



N. Segment Reporting (AS-17)

(Amount in ` Lakhs)

Business Segments →	Treasury		Corporate/ Wholesale Banking		Retail Banking		Other Banking Business		Total	
	Current Year	Previous year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Revenue	1,735.96	1,575.82	234.45	303.99	1,386.09	2,027.96	258.82	336.85	3,615.32	4,244.62
Result	572.31	10.60	(76.59)	(63.86)	(452.80)	(426.03)	(84.55)	(70.76)	(41.63)	(550.05)
Unallocated expenses									-	-
Operating Loss									(41.63)	(550.05)
Income taxes									60.18	36.28
Deferred Tax Income									(25.69)	180.52
Extraordinary profit/ loss									-	-
Net profit/ (Loss)									78.04	(333.25)
Other information:									-	-
Segment assets	25,778.38	25,675.23	1,873.10	3,410.40	11,814.26	14,389.73	7,982.42	6,989.22	47,448.16	50,464.58
Unallocated assets									3,841.14	4,223.31
Total assets	25,778.38	25,675.23	1,873.10	3,410.40	11,814.26	14,389.73	7,982.42	6,989.22	51,289.30	54,687.89
Segment liabilities	29,069.60	29,954.94	1,535.01	2,802.54	9,681.79	11,824.96	6,541.60	5,743.49	46,827.99	50,325.54
Unallocated liabilities									4,461.31	4,362.35
Total liabilities	29,069.60	29,954.94	1,535.01	2,802.54	9,681.79	11,824.96	6,541.60	5,743.49	51,289.30	54,687.89

Disclosure as per RBI master direction DOR.ACC. REC. NO. 45 / 21.04.018 / 2021 - 22 dated 30.08.2021 (updated as on 20.02.2023)

1) REGULATORY CAPITAL

Composition of Regulatory Capital

(Amount in ` Lakhs)

Sr. No.	Particulars	F.Y. 2024-2025	F.Y. 2023-2024
i)	Paid up share capital and reserves (net of deductions, if any)	1073.68	885.79
ii)	Other Tier 1 capital	-	-
iii)	Tier 1 capital (i + ii)	1073.68	885.79
iv)	Tier 2 capital	235.44	283.01
v)	Total capital (Tier 1+Tier 2)	1309.12	1168.80
vi)	Total Risk Weighted Assets (RWAs)	13966.49	17772.36
vii)	Paid-up share capital and reserves as percentage of RWAs	7.69%	4.98%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	7.69%	4.98%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	1.68%	1.59%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	9.37%	6.58%



2) ASSET LIABILITY MANAGEMENT

a) Maturity pattern of certain items of assets and liabilities on 31-03-2025

(Amount in ` Lakhs)

	Day 1	2 to 7 days	8 to 14 days	15 to 30 days	31 days to 2 months	Over 2 months and upto 3 months	Over 3 months and up to 6 Months	Over 6 months and up to 1 year	Over 1 year and upto 3 years	Over 3 years and upto 5 years	Over 5 years	Total
Deposits	1137.86	1189.39	797.67	1380.56	2953.27	2768.14	5630.90	8933.81	9600.64	3125.44	2659.78	40177.45
Advances	772.45	113.37	732.24	134.89	145.88	157.91	698.74	968.61	1738.98	1090.41	6410.99	12964.48
Investments	67.19	301.80	200.60	138.89	99.85	1134.75	2174.97	2758.35	3280.72	3263.88	11858.20	25278.99
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

b) Maturity pattern of certain items of assets and liabilities on 31-03-2024

(Amount in ` Lakhs)

	Day 1	2 to 7 days	8 to 14 days	15 to 30 days	31 days to 2 months	Over 2 months and upto 3 months	Over 3 months and up to 6 Months	Over 6 months and up to 1 year	Over 1 year and upto 3 years	Over 3 years and upto 5 years	Over 5 years	Total
Deposits	1122.11	1099.52	792.51	890.74	2800.74	3007.71	5550.88	9795.25	12126.36	2997.37	2660.44	42843.62
Advances	1047.00	3.98	936.37	93.99	175.84	431.74	465.56	1854.36	1797.95	1570.12	8407.06	16783.96
Investments	210.10	98.40	567.45	99.85	994.93	1204.38	1393.33	4049.56	5.95	869.44	15804.06	25297.44
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



3) INVESTMENTS

a) Composition of Investment Portfolio As at 31.03.2025

(Amount in ` Lakhs)

	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	Subsidiaries and/or joint ventures	Others	Total Investments outside India	
Held to Maturity												
Gross	11883.84	0.00	0.03	462.25	0.00	0.00	12346.12	0.00	0.00	0.00	0.00	12346.12
Less: Provision for 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	11883.84	0.00	0.03	462.25	0.00	0.00	12346.12	0.00	0.00	0.00	0.00	12346.12
Available for Sale												
Gross	2401.11	0.00	0.00	428.35	0.00	4107.38	6936.84	0.00	0.00	0.00	0.00	6936.84
Less: Provision for depreciation and NPI	60.19	0.00	0.00	428.35	0.00	0.00	488.54	0.00	0.00	0.00	0.00	488.54
Net	2340.92	0.00	0.00	0.00	0.00	4107.38	6448.30	0.00	0.00	0.00	0.00	6448.30
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 Investment	14284.95	0.00	0.03	890.60	0.00	4107.38	19282.96	0.00	0.00	0.00	0.00	19282.96
Less: Provision for depreciation and NPI	60.19	0.00	0.00	428.35	0.00	0.00	488.54	0.00	0.00	0.00	0.00	488.54
Net	14224.76	0.00	0.03	462.25	0.00	4107.38	18794.42	0.00	0.00	0.00	0.00	18794.2



Composition of Investment Portfolio As at 31.03.2024

(Amount in ` Lakhs)

	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	Subsidiaries and/or joint ventures	Others	Total Investments outside India	
Held to Maturity												
Gross	11890.91	0.00	0.06	465.98	0.00	0.00	12356.95	0.00	0.00	0.00	0.00	12356.95
Less: Provision for 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	11890.91	0.00	0.06	465.98	0.00	0.00	12356.95	0.00	0.00	0.00	0.00	12356.95
Available for Sale												
Gross	2994.43	1421.62	0.00	445.58	0.00	4352.64	9214.27	0.00	0.00	0.00	0.00	9214.27
Less: Provision for depreciation and NPI	153.53	0.00	0.00	445.58	0.00	0.00	599.11	0.00	0.00	0.00	0.00	599.11
Net	2840.90	1421.62	0.00	0.00	0.00	4352.64	8615.16	0.00	0.00	0.00	0.00	8615.16
Held for Trading	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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 Investment	14885.34	1421.62	0.06	911.56	0.00	4352.64	21571.22	0.00	0.00	0.00	0.00	21571.22
Less: Provision for depreciation and NPI	153.53	0.00	0.00	445.58	0.00	0.00	599.11	0.00	0.00	0.00	0.00	599.11
Net	14731.81	1421.62	0.06	465.98	0.00	4352.64	20972.11	0.00	0.00	0.00	0.00	20972.11



a) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(Amount in ` Lakhs)

Particulars	F.Y. 2024-25	F.Y. 2023-24
i) Movement of provisions held towards depreciation on investments		
a) Opening balance	599.76	714.76
b) Add: Provisions made during the year	0.00	0.00
c) Less: Write off / write back of excess provisions during the year	111.00	115.00
d) Closing balance	488.76	599.76
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	60.86	60.86
b) Add: Amount transferred during the year	0.00	0.00
c) Less: Drawdown	0.00	0.00
d) Closing balance	60.86	60.86
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFI/Current category	0.88%	0.66%

b) Non-SLR investment portfolio

i) Non-performing Non-SLR investments

(Amount in ` Lakhs)

Sr. No.	Particulars	F.Y. 2024-25	F.Y. 2023-2024
a)	Opening balance	445.58	500.00
b)	Additions during the year since 1 st April	0.00	0.00
c)	Reductions during the above period	17.22	54.42
d)	Closing balance	428.36	445.58
e)	Total provisions held	428.36	445.58

ii) Issuer composition of Non-SLR investments

(Amount in ` Lakhs)

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
(1)	(2)	(3)	(4)	(4)	(5)	(5)	(6)	(6)	(7)	(7)	
a)	PSUs	890.60	911.55	-	-	-	-	-	-	-	-
b)	FIs	0.00	0.00	-	-	-	-	-	-	-	-
c)	Banks	0.00	0.00	-	-	-	-	-	-	-	-
d)	Private Corporate	0.00	0.00	-	-	-	-	-	-	-	-
e)	Subsidiaries /Joint Ventures	0.00	0.00	-	-	-	-	-	-	-	-
f)	Others	4107.38	4352.70	-	-	-	-	-	-	4107.38	4352.70
	Total	4997.98	5264.26	-	-	-	-	-	-	-	-



4) ASSET QUALITY

Classification of advances and provisions held on 31-03-2025

(Amount in ` Lakhs)

	Standard	Non-Performing			Total Non-Performing Advances	Total
	Total Standard Advances	Sub-standard	Doubtful	Loss		
Gross Standard Advances and NPAs						
Opening Balance	14931.63	309.77	1518.40	24.16	1852.33	16783.96
Add: Additions during the year					302.59	
Less: Reductions during the year					749.10	
Closing balance	11558.65	300.31	1093.26	12.25	1405.82	12964.47
*Reductions in Gross NPAs due to						
i) Upgradation					443.87	
ii) Recoveries (excluding recoveries from upgraded accounts)					214.28	
iii) Technical/ Prudential Write-offs					90.95	
iv) Write-offs other than those under (iii) above						
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	85.88	48.61	837.38	24.16	910.15	996.02
Add: Fresh provisions made during the year					228.81	228.81
Less: Excess provision reversed/ Write-off loans	18.80				347.27	366.06
Closing balance of provisions held	67.08	49.27	730.17	12.25	791.69	858.77
Net NPAs						
Opening Balance		261.16	681.02		942.18	
Add: Fresh additions during the year					73.78	
Less: Reductions during the year					401.83	
Closing Balance		251.04	363.09		614.13	
Technical/Prudential Write off						
Opening Balance						719.39
Add: Fresh additions during the year						90.95
Less: Reductions during the year						80.06
Closing Balance						730.28



a) Classification of advances and provisions held on 31-03-2024

(Amount in ` Lakhs)

	Standard	Non-Performing			Total Non-Performing Advances	Total
	Total Standard Advances	Sub-standard	Doubtful	Loss		
Gross Standard Advances and NPAs						
Opening Balance	19601.71	281.32	1904.63	98.31	2284.27	21885.98
Add: Additions during the year					322.69	
Less: Reductions during the year					754.63	
Closing balance	14931.63	309.77	1518.40	24.16	1852.33	16783.96
*Reductions in Gross NPAs due to						
i) Upgradation					404.65	
ii) Recoveries (excluding recoveries from upgraded accounts)					197.30	
iii) Technical/ Prudential Write-offs					152.68	
iv) Write-offs other than those under (iii) above						
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	108.56	28.13	784.22	98.31	910.66	1019.22
Add: Fresh provisions made during the year					376.96	376.96
Less: Excess provision reversed/ Write-off loans	22.69				377.47	400.16
Closing balance of provisions held	85.88	48.61	837.38	24.16	910.15	996.02
Net NPAs						
Opening Balance		253.19	1120.41		1373.61	
Add: Fresh additions during the year					-54.27	
Less: Reductions during the year					377.16	
Closing Balance		261.16	681.02		942.18	
Technical/Prudential Write off						
Opening Balance						594.61
Add: Fresh additions during the year						152.68
Less: Reductions during the year						27.90
Closing Balance						719.39

Ratios(in per cent)	F.Y. 2024-2025	F.Y. 2023-2024
Gross NPA to Gross Advances	10.84%	11.04%
Net NPA to Net Advances	5.05%	5.94%
Provision coverage ratio	56.32%	49.14%



b) Sector-wise advances and Gross NPA

(Amount in ` Lakhs)

Sr. No	Sector	F.Y. 2024-2025			F.Y. 2023-2024		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
i)	Priority Sector						
a)	Agriculture and allied activities				—	—	—
b)	Advances to industries sector eligible as priority sector lending	702.69	0.00	0.00	955.53	237.17	24.82
c)	Services	2894.62	678.70	23.45	3391.31	362.59	10.69
d)	Personal loans	2385.37	183.73	7.70	2930.70	218.28	7.45
	Subtotal (i)	5982.68	862.43	14.42	7277.54	818.04	11.24
ii)	Non-priority Sector						
a)	Agriculture and allied activities				—	—	—
b)	Industry				—	—	—
c)	Services				—	—	—
d)	Personal loans	6981.79	543.39	7.78	9506.42	1034.29	10.88
	Sub-total (ii)	6981.79	543.39	7.78	9506.42	1034.29	10.88
	Total (i + ii)	12964.47	1405.82	10.84	16783.96	1852.33	11.04

c) Particulars of resolution plan and restructuring
Details of accounts subjected to restructuring

(Amount in ` Lakhs)

		Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Stand-ard	Number of borrowers					0	1			0	1
	Gross Amount	-	-	-	-	0	121.66	-	-	0	121.66
	Provision held	-	-	-	-	0	6.35	-	-	0	6.353
Subst-an-dard	Number of borrowers	-	-	-	-	0	11	-	-	0	11
	Gross Amount	-	-	-	-	0	8.92	-	-	0	8.92
	Provision held	-	-	-	-	0	0.89	-	-	0	0.89
Doubt-ful	Number of borrowers	-	-	-	-	88	179	-	-	88	179
	Gross Amount	-	-	-	-	103.18	210.17	-	-	103.18	210.17
	Provision held	-	-	-	-	103.18	194.65	-	-	103.18	194.65
Total	Number of borrowers	0	0	0	0	88	191	0	0	88	191
	Gross Amount	-	-	-	-	103.18	340.75	-	-	103.18	340.75
	Provision held	-	-	-	-	103.18	201.89	-	-	103.18	201.89



d) Fraud accounts

(Amount in ` Lakhs)

	F.Y. 2024-2025	F.Y. 2023-2024
Number of frauds reported	Nil	01
Amount involved in fraud (₹Lakh)	Nil	98.91
Amount of provision made for such frauds (₹Lakh)	Nil	98.91
Amount of Unamortized provision debited from 'other reserves' as at the end of the year (₹lakh)	Nil	0.00

5) EXPOSURES

a) Exposure to Real Estate Sector

(Amount in ` Lakhs)

Category	F.Y. 2024-2025	F.Y. 2023-2024
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.	4936.16	5723.53
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;	735.46	1150.84
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures -		
I) Residential		
ii) Commercial Real Estate		
ii) Indirect Exposure		
Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	-	-
Total Exposure to Real Estate Sector	5671.62	6874.37

b) Exposure to Capital Market:

(Amount in ` Lakhs)

Sr. No.	Particulars	F.Y. 2024-2025	F.Y. 2023-2024
i.)	Direct investment in equity shares, convertible bonds, convertible debentures and units of equity oriented mutual funds the corpus of which is not exclusively invested in corporate debt;	-	-
ii.)	Advances against shares / bonds / debentures or other securities or on clean basis to individuals for investment in shares (including IPOs / ESOPs), convertible bonds, convertible debentures, and units of equity oriented mutual funds;	-	-



iii.)	Advances for any other purposes where shares or convertible bonds or convertible debentures or units of equity oriented mutual funds are taken as primary security;	-	-
iv.)	Advances for any other purposes to the extent secured by the collateral security of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds i.e. where the primary security other than shares / convertible bonds / convertible debentures / units of equity oriented mutual funds does not fully cover the advances;	0.00	0.00
v.)	Secured and unsecured advances to stockbrokers and guarantees issued on behalf of stockbrokers and market makers;	-	-
vii.)	Loans sanctioned to corporate against the security of shares / bonds / debentures or other securities or on clean basis for meeting promoter's contribution to the equity of new companies in anticipation of raising resources;	-	-

c) Unsecured Advances:

(Amount in ` Lakhs)

Particulars	F.Y. 2024-2025	F.Y. 2023-2024
Total unsecured advances of the bank	640.66	935.83
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	-	-
Estimated value of such intangible securities	-	-

6. CONCENTRATION OF DEPOSITS, ADVANCES, EXPOSURES AND NPAs

a) Concentration of deposits

(Amount in ` Lakhs)

Particulars	F.Y. 2024-2025	F.Y. 2023-2024
Total deposits of the twenty largest depositors	2050.61	1989.89
Percentage of deposits of twenty largest depositors to total deposits of the bank	5.10%	4.64%

b) Concentration of advances

(Amount in ` Lakhs)

Particulars	F.Y. 2024-2025	F.Y. 2023-2024
Total advances to the twenty largest borrowers	3309.41	4256.14
Percentage of advances to twenty largest borrowers to total advances of the bank	25.53%	25.41%

c) Concentration of exposures

(Amount in ` Lakhs)

Particulars	F.Y. 2024-2025	F.Y. 2023-2024
Total exposure to the twenty largest borrowers/customers	4495.91	5361.42
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/ customers	32.45%	30.30%

d) Concentration of NPAs

(Amount in ` Lakhs)

Particulars	F.Y. 2024-2025	F.Y. 2023-2024
Total Exposure to the top twenty NPA accounts	1415.40	1715.36
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs	77.17%	74.65%



7) TRANSFERS TO DEPOSITOR EDUCATION AND AWARENESS FUND (DEA FUND)

(Amount in ` Lakhs)

Sr. No.	Particulars	F.Y. 2024-2025	F.Y. 2023-2024
i)	Opening balance of amounts transferred to DEA Fund	519.13	485.75
ii)	Add: Amounts transferred to DEA Fund during the year	56.28	44.44
iii)	Less: Amounts reimbursed by DEA Fund towards claims	7.04	11.06
iv)	Closing balance of amounts transferred to DEA Fund	568.37	519.13

8) DISCLOSURE OF PENALTY IMPOSED BY RESERVE BANK OF INDIA

During the F.Y.2024-25 no penalty has been imposed by Reserve Bank of India.

9) DISCLOSURE OF COMPLAINTS:

a) Summary information on complaints received by the Bank from customers and from the Office of Ombudsman

Sr. No.		Particulars	F.Y. 2024-2025	F.Y. 2023-2024
			(Amount in ` Lakhs)	
		Complaints received by the Bank from its customers		
1.		Number of complaints pending at the beginning of the year	0	0
2.		Number of complaints received during the year	1	0
3.		Number of complaints disposed during the year	1	0
	3.1	Of which number of complaints rejected by the Bank	1	0
4.		Number of complaints pending at the end of the year	0	0
		Maintainable complaints received by the Bank from the office of Ombudsman		
5.		Number of maintainable complaints received by the Bank from Office of Ombudsman	4	3
	5.1	Of 5, Number of complaints resolved in favour of the Bank by Office of Ombudsman	4	1
	5.2	Of 5, Number of complaints resolved through conciliation / mediation/ advisories issued by Office of Ombudsman	0	1
	5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the Bank	0	0
6.		Number of Awards unimplemented within the stipulated time (other than those appealed)	0	0

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 F. Y. 2024-25					
Ground - 1 Internet/ Mobile/ Electronic Banking	0	0	0	0	0
Ground - 2 ATM / Debit Cards	0	1	100%	0	0



Ground - 3 Levy of charges without prior notice / excessive charges/ foreclosure charges	0	2	200%	0	0
Ground - 4	0	0	0	0	0
Account opening / difficulty in operation of accounts					
Ground - 5 Loans and advances	0	2	200%	0	0
Others	0	0	0	0	0
Total	0	5	67%	0	0
Previous Year F. Y. 2023-24					
Ground - 1 Internet/ Mobile/ Electronic Banking	0	1	0	0	0
Ground - 2 ATM / Debit Cards	0	0	0	0	0
Ground - 3 Levy of charges without prior notice / excessive charges/ foreclosure charges	0	0	0	0	0
Ground - 4	0	0	0	0	0
Account opening / difficulty in operation of accounts					
Ground - 5 Loans and advances	0	0	0	0	0
Others	0	2	0	0	0
Total	0	3	-50%	0	0

10) OTHER DISCLOSURES

i) Business Ratio

Particulars	F.Y. 2024-2025	F.Y. 2023-2024
i) Interest Income as a percentage to Working Funds	5.67	6.47
ii) Non-interest income as a percentage to Working Funds	0.89	0.85
iii) Cost of Deposits	4.02	4.15
iv) Net Interest Margin	3.00	3.47
v) Operating Profit as a percentage to Working Funds	(0.08)	0.62
vi) Return on Assets	0.15	(0.61)
vii) Business (deposits plus advances) per employee (in Rs. Lakhs)	376.89	432.64
viii) Net Profit per employee (in Rs. Lakhs)	0.55	(2.21)

ii) Bancassurance business

Details of Commission/brokerage earned by the Bank from Insurance business is as follows: (Amount in ` Lakhs)

Sr. No.	Particulars	F.Y. 2024-2025	F.Y. 2023-2024
A)	For selling Life Insurance Policies	2.96	4.19
B)	For selling Non Life Insurance Policies	1.36	2.05
C)	For selling Mutual Fund Products	—	—
D)	Others (Specify)	—	—



iii) Provisions and contingencies

(Amount in ` Lakhs)

Provision debited/credited to Profit and Loss Account	F.Y. 2024-25	F.Y. 2023-24
i) Provisions for Non-Performing Investments	0.00	450.00
ii) Provisions for Investment Depreciation	(111.00)	(115.00)
iii) Provision towards Non-Performing Assets	0.00	0.00
iv) Provision for Restructured Advances	(6.79)	6.35
v) Provision for Bad Investment Reserve written back	0.00	0.00
vi) Provision for BDDR	(20.80)	152.51
vii) Provision for standard assets written back	(20.00)	(21.00)
viii) Provision for leave encashment written back	0.00	0.00
ix) Provision for ARC	41.75	310.00
x) Provision against for Impairment in Other Assets	15.89	98.91
xi) Provision against for Contingencies	(4.25)	0.00
xii) Provision for Gratuity	20.00	
xiii) Provision made towards Income tax		
a) Current Tax	0.00	2.50
b) Provision Against Income Tax No longer Required	(60.18)	(38.78)
c) Deferred Tax	25.70	(180.52)
Total	(119.68)	664.97

iv) Payment of DICGC Insurance Premium

Sr. No.	Particulars	F.Y. 2024-2025	F.Y. 2023-2024
i)	Payment of DICGC Insurance Premium	59.90	66.93
ii)	Arrears in payment of DICGC premium	NIL	NIL

v) Disclosures of facilities granted to directors and their relatives

(Amount in ` Lakhs)

Sr. No.	Particulars	F.Y. 2024-2025	F.Y. 2023-2024
1)	Fund- Based		
	Outstanding at the beginning of the year	74.33	20.01
	Additions during the year	85.44	64.94
	Recovery during the year	64.93	10.62
	Outstanding at the end of the year	94.84	74.33
2)	Non-Fund advances (Guarantees, L/C, etc.)	-	-

For Shinde Nayak & Associates
Chartered Accountants
(Firm Regn. No. 119906W)

(CA L. V. Nayak)
Partner
Mem. No.104221



Date: 17.05.2025
Place: Mumbai
UDIN: 25104221BMKNQZ3546

P. V. THAKKER A. G. THAKUR
CHAIRPERSON VICE CHAIRMAN

V. H. PATIL
(GENERAL MANAGER)



The Chembur Nagarik Sahakari Bank Ltd.
Growth Synopsis

Year	Share Capital	Reserve	Deposits	Loan & Adv.	Total Business	Overdue % to Advance	Working Capital	Profit / Loss	Dividend	Audit Class	No. of Branches
1975-76	1.47	0.01	4.692	4.181	8.87	-	6.49	-0.04	-	-	1
1985-86	9.90	21.41	50.06	62.59	412.65	9.06%	302.73	6.89	15%	A	1
1995-96	47.70	211.82	2244.81	911.77	3156.58	11.50%	2663.42	26.42	15%	A	2
2005-06	511.07	2149.51	18277.85	9093.51	27371.36	5.90%	21453.54	115.73	15%	A	6
2015-16	1333.48	3830.27	51499.00	31328.55	82827.55	2.86%	58789.62	354.17	12%	A	13
2016-17	1429.18	4327.83	61562.13	35380.48	96942.61	3.23%	69256.34	438.06	12%	A	15
2017-18	1511.00	4913.04	60236.00	32067.85	92303.85	3.62%	68067.68	254.51	10%	A	16
2018-19	1539.41	4913.64	61359.83	29487.70	90847.53	10.00%	69417.50	201.97	10%	B	17
2019-20	1570.07	5127.58	57650.01	31140.66	88790.67	10.94%	66065.51	106.73	-	B	17
2020-21	1585.34	8380.74	57907.80	31473.84	89381.64	14.76%	69301.92	-995.54	-	B	17
2021-22	1674.33	7730.78	55745.08	25838.13	81583.21	6.23%	66642.49	-1262.81	-	C	17
2022-23	1758.26	7932.36	49144.11	21885.98	71030.09	7.45%	59710.72	109.19	-	B	14
2023-24	1872.07	8457.35	42843.62	16783.96	59627.58	11.68%	53818.24	194.21	-	B	13
2024-25	1980.25	8167.85	40177.45	12964.48	53141.90	11.11%	48791.70	78.05	-	B	13

THE AMENDMENT TO BYE-LAW PROPOSED BY THE BOARD OF DIRECTORS OF THE BANK FOR CONSIDERATION AND APPROVAL BY THE ANNUAL GENERAL MEETING TO BE HELD ON 23RD AUGUST 2025

पोटनियम क्रमांक	अस्तित्वात असलेली शब्द रचना	दुरुस्त उपविधी नंतरची शब्द रचना	दुरुस्तीबाबतची कारणे
55	LINKING OF SHARE HOLDING WITH LOAN LIMITS: The shareholding of a member in the Bank shall be in the following proportion to his borrowings. 5% of the borrowings if such borrowings are unsecured basis. 2.5% of the borrowings in case of secured borrowings. 2.5% of the borrowings in case of small scale industrial units, of which 1% to be collected initially and the balance 1.5% to be collected in the course of next 2 years. *Provided that no member shall hold more than 5% of the total share capital of the Bank Provided further that any change in the percentage of the share linking by the Reserve Bank of India shall be binding on the borrower. Provided further that if the capital adequacy ratio of the bank is more than 12% then the bank shall change the share linking percentage as per guidelines of Reserve Bank of India from time to time in case of secured and unsecured loans.	LINKING OF SHARE HOLDING WITH LOAN LIMITS: The shareholding of a member in the Bank shall be in the following proportion to his borrowings. 5% of the borrowings if such borrowings are unsecured basis. 2.5% of the borrowings in case of secured borrowings. 2.5% of the borrowings in case of small scale industrial units, of which 1% to be collected initially and the balance 1.5% to be collected in the course of next 2 years. *Provided that no member shall hold more than 5% of the total share capital of the Bank Provided further that any change in the percentage of the share linking by the Reserve Bank of India shall be binding on the borrower. Provided further that share linking to borrowing norms shall be discretionary for bank if bank meet the minimum regulatory CRAR applicable and a Tier - I CRAR of 5.5% as per the latest audited financial statements and the last CRAR as assessed by RBI during statutory inspection. Bank shall have a Board approved policy on share linking to borrowing norms which shall be implemented in a transparent, consistent and non-discriminatory manner.	To be in compliance with instructions contained in RBI Master Circular for PNCA – Primary Urban Co-op. Banks (Circular No. DoR.CAP.REC.03/09.18.2 01/2025-2026 dated April 1,2025)
57 (c)	RESERVE FUND : c. Bank may utilize an amount from the Reserve Fund for purchase of any immovable assets with the prior permission of The Registrar and as per provisions of the MCS Act & Rules.	RESERVE FUND : c. Bank shall take prior approval from the RBI before any appropriation is made from the Reserve Fund or any other reserves.	To be in compliance with instructions contained in RBI Master Direction on Financial Statements – Presentation and Disclosure. (Circular No. DOR. ACC.REC.No.45/21.04.018/2021-2022 dated August 30, 2021)
59 (b)	ACCOUNTS, RECORDS & AUDIT: b. The accounts of the Bank shall be audited by an auditor appointed from the panel of auditors approved by the Registrar, at least once in each year and the remuneration of auditors shall be fixed by the Registrar or by the Bank as the case may be.	ACCOUNTS, RECORDS & AUDIT: b. The accounts of the Bank shall be audited by an auditor appointed from the panel of auditors approved by RBI and Registrar of Co-op. Societies with prior approval of RBI and the remuneration of the auditor shall be based on working capital for the financial year as per present structure of R.C.S (Circular No. शासन निर्णय क्र.: सगुयो /२०१२/सुसंसा१७/प्र.क्र.३६/१४-स दि.०९.१०.२०१४)	To be in compliance with RBI guidelines for appointment of statutory auditors Circular No. DoS.CO.ARG/SEC.01/08.91.001/ 2021-22 dated April 27, 2021.



ANNEXURE 'A' (As on 31st March 2025)

(Rs.in Lakhs)

1) Name of the Bank	The Chembur Nagarik Sahakari Bank Ltd.
2) Regd. & Admn. Office	101- 103, "Rudresh", Opp. Dr.Ambedkar Garden, Chembur, Mumbai - 400 071
3) Date of Registration	07-03-1974
4) Registration No.	(BOM/BNK/133)
5) Date & No .of RBI Licence	26 th August, 1974, Licence No. ACD.MH-48-P
6) Jurisdiction	Maharashtra State

Items

7) i)No. of Branches including Head Office	14 (FOURTEEN)	10) Borrowings	
ii)Membership : Regular / Nomina Nominal - 2345 (Borrowers -346 Surety -1999)	33151/2345	D.C.C. Bank	NIL
iii)Paid up Share Capital	1980.25	M.S.C. Bank	NIL
iv)Total Reserve and Funds	8167.85	ICICI Bank	NIL
8) Deposits	40177.45	11)Investment	
Savings	16744.66	In FDs of Apex Banks	9.50
Current	2462.96	Others	5968.44
Fixed and Other	20969.83	12) Overdues % (percentage)	11.11%
9) Advances	12964.48	13) Audit Classification	'B'
Secured	12323.82	14) Profit for the Year	78.05
Unsecured	640.66	15) Total Staff (Staff+Sub staff) (117+24)	141
Total % of Priority Sector	34.69%	16) Working Capitals	48791.70
Total % of Weaker Section to Priority Sector	17.98%		

Statement showing Particulars of Loans and Advances to Directors and their Relatives

Statement showing Particulars of Loans and Advances to Directors and their Relatives						
No. of Directors/ their relatives who have borrowed from the Bank	Amount of Loans & Advances outstanding at the beginning of the year i.e 01.04.2024	Amount of Loan sanctioned during the year 2024 -2025	Amount of recovery during the Co.op. year	Amount of Loan outstanding at the end of the Co-op. year i.e 31.03.2025	Overdues, if any, out of amount in Column No.5	Remarks
1	2	3	4	5	6	7
A. Directors	Rs.	Rs.	Rs.	Rs.	Rs.	
Secured	48,35,770.05	26,99,000.00	45,97,233.40	29,37,536.65	NIL	Secured by FDR's., Mortgage Of Flat
Unsecured	-	-	-	-	-	
Sub Total	48,35,770.05	26,99,000.00	45,97,233.40	29,37,536.65	NIL	
AB. Employee Directors						
Secured	0.00	9,00,000.00	1,48,395.38	7,51,604.62	NIL	Secured by Flats/ Gold/ LIC/NSC/ Vehicle
Unsecured	1,42,239.00	-	1,42,239.00	-	NIL	Unsecured by Personal Loan
Sub Total	1,42,239.00	9,00,000.00	2,90,634.38	7,51,604.62	NIL	
BSub Total A + B	49,78,009.05	35,99,000.00	48,87,867.78	36,89,141.27	NIL	
C. Relatives						
Secured	24,54,876.00	49,45,000.00	16,05,363.72	57,94,512.28	NIL	Secured by FDR's., Mortgage Of Flat / Gold
Unsecured	-	-	-	-	NIL	
Sub Total C	24,54,876.00	49,45,000.00	16,05,363.72	57,94,512.28	NIL	
Grand Total (A + B + C)	74,32,885.05	85,44,000.00	64,93,231.50	94,83,653.55	NIL	



शाखा विस्तार

* नोंदणीकृत व प्रशासकीय कार्यालय *

१०१-१०३, रुद्रेश कमर्शियल कॉम्प्लेक्स, १९ वा रस्ता, डॉ. आंबेडकर उद्यानाजवळ, चेंबूर, मुंबई - ४०० ०७१
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