



भगिनी निवेदिता
सहकारी बँक मर्यादित, पुणे
स्वप्न अर्थपूर्ण करणारी बँक



महिलांनी सर्वासाठी चालवलेली बँक

५२ वा वार्षिक अहवाल २०२४-२५



स्थापना : चैत्र शुद्ध प्रतिपदा, दि. २४ मार्च १९७४

रजि. नं. पीएनए/बीएनके/३४

संस्थापक: कै. सीए विवेक गणेश दाढे



भगिनी निवेदिता सहकारी बँक मर्यादित, पुणे

“निवेदिता भवन”, सीटीएस नं.३४/७, फायनल प्लॉट नं.३५/७ बी, प्रभात रोड, लेन नं.८, एरंडवणा, पुणे ४११ ००४
फोन : ०२०-२५४४७६२०/२५४४७६२१

Email : ho@bhagininiveditabank.com | Website : www.bhagininiveditabank.com

संचालक मंडळ (Board of Directors)

(२०२२-२०२७)

सीए. डॉ. रेवती पैठणकर	अध्यक्षा
सीएमए डॉ. नेत्रा आपटे	उपाध्यक्षा
सुनंदा करमरकर	संचालिका
जयश्री काळे	संचालिका
अॅड. जयश्री कुरुंदवाडकर	संचालिका
जयश्री लष्करे	संचालिका
अॅड. सुनीता रानडे	संचालिका
मीना गायकवाड	संचालिका
अॅड. सुप्रिया जोशी	संचालिका
स्वाती काळे	संचालिका
जयश्री रावळ	संचालिका
प्राची डोळे	संचालिका
लक्ष्मी दाढे	संचालिका
स्नेहा फडके	स्वीकृत संचालिका
सीए. स्मिता भिडे	स्वीकृत संचालिका

व्यवस्थापन मंडळ (Board of Management)

सीएमए डॉ. नेत्रा आपटे	अध्यक्षा
सीए. डॉ.रेवती पैठणकर	सदस्या
जयश्री काळे	सदस्या
अॅड. जयश्री कुरुंदवाडकर	सदस्या
अॅड. राजश्री करे	सदस्या
डॉ. मंगल कुलकर्णी	सदस्या
सीएमए डॉ. सोनाली धर्माधिकारी	सदस्या
सविता केणी	सदस्या

मुख्य कार्यकारी अधिकारी

स्मिता देशपांडे - (दि. २८/०२/२०२५ पर्यंत) महानंदा अल्याळमठ - (दि. ०१/०३/२०२५ पासून)

जयश्री चित्रे - जनरल मॅनेजर	वर्षा बुधकर - जनरल मॅनेजर
वंदना राजेशिके - असिस्टंट जनरल मॅनेजर	पल्लवी तेंडुलकर - असिस्टंट जनरल मॅनेजर
अनुप्रिता भट - सेवक प्रतिनिधी	

वैधानिक लेखापरिक्षक : मे. सीव्हीके अॅण्ड असोसिएट्स, चार्टर्ड अकौंटंटस्

प्रकाशक : महानंदा अल्याळमठ, मुख्य कार्यकारी अधिकारी, भगिनी निवेदिता सहकारी बँक मर्यादित, पुणे, “निवेदिता भवन”, सीटीएस नं. ३४/७, फायनल प्लॉट नं. ३५/७ बी, प्रभात रोड, लेन नं.८, एरंडवणा, पुणे ४११ ००४
मुद्रक : भालचंद्र कुलकर्णी, एकवीरा पब्लिसिटी, ऑफिस नं. १५, विष्णूप्रिया अपार्टमेंट, ५वा मजला, इशान रेस्टॉरंटच्यावर, गणेशमळा, सिंहगड रोड, पुणे ४११ ०३०. मो. : ९८२२८८२५०९ ईमेल : ekvirapublicity@gmail.com



भगिनी निवेदिता सहकारी बँक मर्यादित, पुणे

स्वप्न अर्थपूर्ण करणारी बँक

महाराष्ट्र शासनाच्या तीन प्रतिष्ठित पुरस्कारांची मानकरी

सहकारनिष्ठ पुरस्कार २०१२

सहकारभूषण पुरस्कार २०१४

सहकारनिष्ठ पुरस्कार २०१८

भांडवल पर्याप्तता (CRAR) 27.50%

टोबल अनुत्पादित कर्ज (Gross NPA) 1.00%

निव्वळ नफा (Net Profit) रु. 1327.18 लाख

निव्वळ अनुत्पादित कर्ज (Net NPA) 0.00%

‘निवेदिता भवन’, सी.टी.एस. नं. ३४/७, फायनल प्लॉट नं. ३५/७ बी, प्रभात रोड, लेन नं. ८, एरंडवणा, पुणे ४११००४.

संपर्क: ०२० - २५४४७६१९, २५४४७६२०, २५४४७६२१

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BV भगिनी निवेदिता सहकारी बँक मर्यादित, पुणे

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वार्षिक सर्वसाधारण सभेची नोटीस

(फक्त सभासदांकरिता)

भगिनी निवेदिता सहकारी बँक मर्यादित, पुणे या बँकेच्या सर्व सभासद बंधू-भगिनींना विनंतीपूर्वक कळविण्यात येते की, बँकेची त्रैमासिक वार्षिक सर्वसाधारण सभा बुधवार, दि.२०/०८/२०२५ रोजी दुपारी २.०० वाजता, टिळक स्मारक मंदिर, टिळक रोड, पुणे ४११०३० येथे आयोजित करण्यात आलेली आहे. सभेत खालील विषयांचा विचार केला जाईल. तरी सभेस आपण उपस्थित राहावे, ही विनंती.

सभेपुढील विषय

- १) दि. २८/०८/२०२४ रोजी झालेल्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून कायम करणे.
- २) बँकेच्या आर्थिक वर्ष २०२४-२०२५ च्या कार्यावहलच्या अहवालाची माहिती घेणे व स्वीकृत करणे. तसेच बँकेचे दूरगामी धोरण व वार्षिक ध्येयधोरण यास मान्यता देणे.
- ३) दि. ३१/०३/२०२५ अखेर संपलेल्या आर्थिक वर्षाचे लेखा परीक्षित ताळेबंद व नफा-तोटा पत्रकाचा विचार करणे व स्वीकृत करणे.
- ४) आर्थिक वर्ष २०२४-२०२५ च्या वैधानिक लेखा परीक्षण अहवालावर व आर्थिक वर्ष २०२३-२०२४ च्या वैधानिक लेखा परीक्षण दोषदुरुस्ती अहवालावर विचार करणे व स्वीकृत करणे.
- ५) रिझर्व्ह बँक ऑफ इंडियाच्या दि.०२/०८/२०२४ रोजीच्या परिपत्रकानुसार बुडित व संशयित कर्ज निधीमधून, बँकेने BDDR 2024 निधी वेगळा केला असल्याबाबतची नोंद घेणे.
- ६) मा. संचालक मंडळाने केलेल्या शिफारशीनुसार आर्थिक वर्ष २०२४-२०२५ च्या नफा वाटणीस मान्यता देणे तसेच लाभांश जाहीर करणे.
- ७) मा. संचालक मंडळाने तयार केलेल्या आर्थिक वर्ष २०२५-२०२६ च्या उत्पन्न-खर्चाच्या अंदाजपत्रकास मान्यता देणे व मागील ३ वर्षांच्या प्रगतीची माहिती घेणे.
- ८) बँकेचे मा. संचालक व त्यांचे नातेवाईक यांच्या दि. ३१/०३/२०२५ अखेरील कर्जाची, महाराष्ट्र सहकारी संस्था अधिनियम १९६० कलम ७५(२) नुसार माहिती देणे.
- ९) रिझर्व्ह बँक ऑफ इंडियाकडून प्राप्त झालेल्या पूर्वमान्यतेनुसार आर्थिक वर्ष २०२५-२०२६ साठी मे.एस.डी.मेडदकर अँड कंपनी, चार्टर्ड अकॉंटंटस् यांची वैधानिक लेखापरीक्षक म्हणून नेमणूक करणे व त्यांचा मेहनताना ठरविण्याबाबतचे अधिकार मा. संचालक मंडळास देण्याबाबत निर्णय घेणे.
- १०) आर्थिक वर्ष २०२६-२०२७ साठी अंतर्गत लेखापरीक्षकांची नियुक्ती करण्याचे व त्यांचा मेहनताना ठरविण्याबाबतचे अधिकार मा. संचालक मंडळास देण्याबाबत निर्णय घेणे.
- ११) मा. संचालक मंडळाने शिफारस केलेल्या स्टार्फिंग पॅटर्नला मान्यता देणे.
- १२) बँकेच्या सभासदांचे शिक्षण व प्रशिक्षण यांकरिता बँकेने केलेल्या प्रयत्नांची आणि पुढील वर्षांच्या योजनांची नोंद घेणे.
- १३) वैधानिक लेखापरीक्षकांनी प्रमाणित केल्यानुसार बुडीत व संशयित कर्जखात्यांची नावे बाकी वसुलीचा हक्क अबाधित ठेवून निलेखित करण्यास मान्यता देणे.
- १४) बँकेच्या मुख्य कार्यकारी अधिकारी श्रीमती महानंदा बसवराज अल्याळमठ यांच्या नियुक्तीबाबत माहिती घेणे.
- १५) सदर वार्षिक सर्वसाधारण सभेतील अनुपस्थित सभासदांची रजा क्षमापित करणे.
- १६) मा. अध्यक्षीय अनुज्ञेने ऐन वेळी येणाऱ्या विषयांचा विचार करणे.

मा.संचालक मंडळाचे आज्ञेवरून
सही/-
महानंदा अल्याळमठ
मुख्य कार्यकारी अधिकारी

टीप :-

- १) गणसंख्येअभावी सभा तहकूब झाल्यास ही सभा त्याच दिवशी, त्याच ठिकाणी दुपारी २.३० वाजता घेण्यात येईल व अशा तहकूब झालेल्या सभेस गणपूर्तीचा नियम लागू होणार नाही.
- २) वरील वार्षिक सर्वसाधारण सभेत होणाऱ्या विषयांसंबंधी काही सूचना करावयाच्या असल्यास किंवा प्रश्न विचारावयाचे असल्यास त्या सूचना किंवा प्रश्न बँकेच्या मुख्य कार्यालयात/शाखेत दि.१३/०८/२०२५ संध्याकाळी ५ वाजेपर्यंत लेखी पाठवावेत.
- ३) ज्या सभासदांनी मागील लाभांशाची रक्कम नेली नसेल, त्यांनी ती त्वरित नेण्याची व्यवस्था करावी. अन्यथा तीन वर्षांनी ती रक्कम बँकेच्या रिझर्व्ह फंडात जमा केली जाते.
- ४) पोटनियम क्र.१८/४ नुसार संयुक्त भागधारकांचे बाबतीत प्रथम नाव असलेल्या भागधारकासच सभेस उपस्थित राहता येईल.

BV BHAGINI NIVEDITA SAHAKARI BANK LTD., PUNE

"Nivedita Bhavan", CTS No.34/7, Final Plot No.35/7 B, Prabhat Road, Lane No.8, Erandwana, Pune 411 004.

Notice of Annual General Meeting

(For Members Only)

Notice is hereby given that the 53rd Annual General Meeting of the members of Bhagini Nivedita Sahakari Bank Ltd., Pune will be held on **Wednesday, 20th August 2025 at 2.00 pm** at Tilak Smarak Mandir, Tilak Road, Pune 411030 to transact the following business. Members are requested to kindly attend the meeting.

AGENDA FOR THE MEETING

1. To approve and confirm the minutes of Annual General Meeting held on 28th August 2024.
2. To consider and adopt annual report of the Board of Director on working and activities of bank for the financial year 2024-2025 and approve bank's long term perspective plan and Annual Business Plan.
3. To consider and adopt audited financial statement of accounts as of 31st March 2025.
4. To consider and adopt the report of the Statutory Auditors for the financial year 2024-2025 and compliance report of the Statutory Auditors for the financial year 2023-2024.
5. To take note of, an amount transferred from Bad and Doubtful Reserve to BDDR 2024, as per direction of Reserve Bank of India vide circular dated 2nd August 2024.
6. To approve appropriation of Net Profit and to declare dividend for the financial year 2024-2025 as recommended by the Board of Directors.
7. To approve Annual Budget of Income and expenditure for the financial year 2025-2026 prepared by Board of Directors and review the performance of the bank for last 3 years.
8. To provide information about loans and advances of Directors of the bank and their relatives, as on 31st March 2025 w.r.t. Maharashtra Co-Operative Societies Act, 1960 Sec. 75(2).
9. As per pre-approval of Reserve Bank of India, to authorize the Board of Directors to appoint M/s. S. D. Medadkar and Co. Chartered Accountants as Statutory auditor of the Bank, for the financial year 2025-2026 and to fix their remuneration.
10. To authorize the Board of Directors to appoint Internal Auditors for the financial year 2026-2027 and to fix their remuneration.
11. To approve staffing pattern recommended by the Board of Directors.
12. To take note of the efforts made by the bank regarding education and training of its members and the plan for the next year.
13. To approve the write off amount outstanding in bad and doubtful loan accounts as certified by Statutory Auditors keeping the right of recovery intact.
14. To take note of appointment of Mrs. Mahananda Basavraj Alyalmath as Chief Executive Officer.
15. To grant leave of absence to the members of the bank who are not present in the Annual General Meeting.
16. To consider any other subject, with the permission of Hon. Chairperson.

By order of the Board of Directors
Sd/-

Mahananda Alyalmath
Chief Executive Officer

Date : 30/06/2025
Place : Pune

Note :

1. If the quorum of the meeting is not present at the appointed time, the meeting shall stand adjourned and shall be held at 2.30 pm. on the same day and venue. The adjourned meeting shall not require quorum.
2. Members are requested to send their queries, if any, in writing regarding the agenda items to be considered at the Annual General Meeting, so as to reach the Head Office / Branch on or before close of working hours of the bank 13th August 2025, upto 5.00 pm.
3. Members are requested to collect their unclaimed dividend from Head Office, otherwise the amount will be transferred to Reserve Fund after three years.
4. In case shares are held in joint names, only first named share holder will be authorized to attend the meeting in terms of clause no.18/4 of the bye-laws of the bank.

सन्माननीय सभासद,

आपल्या बँकेचा ५२ वा वार्षिक अहवाल आणि दि. ३१ मार्च २०२५ अखेरची लेखापरीक्षित आर्थिक पत्रके आपणा समोर सादर करताना संचालक मंडळाला आनंद होत आहे.

जागतिक आणि भारतीय आर्थिक परिस्थितीचा आढावा :

वर्ष २०२४-२५ मध्ये जागतिक अर्थकारणावर रशिया युकेन युद्ध आणि मध्य पूर्वेतील अशांतता यामुळे उद्भवलेल्या अस्थिर आणि अशांत भूराजकीय परिस्थितीचा, अनिश्चित, संरक्षणवादी व्यापारी धोरणांचा प्रभाव होता. यामुळे व्यापार प्रवाह विस्कळीत होऊन वित्तीय बाजारात मोठ्या प्रमाणावर चढउतार झाले.

अशा आव्हानात्मक जागतिक आर्थिक वातावरणात, भारतीय अर्थव्यवस्था सरकारी आणि रिझर्व्ह बँकेच्या सक्रिय धोरणात्मक उपाययोजनांच्या जोरावर तसेच अंतर्गत ग्राहक मागणीच्या पाठबळावर लवचिक आणि सातत्याने वाढणारी अर्थव्यवस्था म्हणून ओळखली गेली.

देशांतर्गत मागणीत वाढ, वस्तू आणि सेवांच्या निर्यातीत वाढ, कृषी क्षेत्राची तेजी आणि सेवा क्षेत्रातील लवचिकता यामुळे भारताच्या आर्थिक घडामोडींना २०२४-२५ च्या दुसऱ्या सहामाहीत वेग आला.

जागतिक आर्थिक परिस्थिती अजूनही आव्हानात्मक आहे. भूराजकीय तणाव कायम आहे आणि विविध देशांची धोरणात्मक अनिश्चितता कायम आहे.

भारतीय बँकिंग क्षेत्र :

रिझर्व्ह बँकेने २०२० नंतर पहिल्यांदाच ऑक्टोबर २०२४ मध्ये आपल्या अर्थव्यवस्थेला अनुकूल /चालना देणाऱ्या (Accommodative) वित्तीय धोरणात बदल करून तटस्थ (Neutral) धोरणाचा अवलंब केला. मे २०२० नंतर प्रथमच फेब्रुवारी २०२५ मध्ये रेपो दरात ०.२५% कपात करण्यात आली. भारतीय बँकिंग क्षेत्राचा वर्ष २०२४-२५ मध्ये कर्जवाढीचा दर, ठेवीमधील वाढीपेक्षा जास्त राहिला ज्यामुळे तरलतेवर परिणाम होऊन ठेवीवरील व्याजदर या काळातही तुलनेने जास्तच राहिले. डिसेंबर २०२४ मध्ये बँकिंग क्षेत्राची तरलता वाढवण्यासाठी रिझर्व्ह बँकेने बँकांच्या CRR मध्ये ०.५०% कपात केली.

आर्थिक वर्ष २०२४-२५ मधील बँकेच्या कामकाजाची ठळक वैशिष्ट्ये:

दि.३१ मार्च २०२५ रोजी संपलेल्या आर्थिक वर्षात आपल्या बँकेच्या एकूण व्यवसायात २.८३% वाढ झाली. सदर आर्थिक वर्षात ठेवींमध्ये ५.९४% वाढ झाली तर कर्जांमध्ये २.२०% घट नोंदविली गेली. बँकेच्या कर्ज वसुलीच्या प्रयत्नांमुळे मागील वर्षीपेक्षा अधिक कर्ज वाटप करूनही वर्ष अखेरीला कर्ज येणेबाकी मध्ये घट झाली. ठेवींमध्ये झालेल्या वाढीमुळे बँकेच्या एकूण व्यवसायात मागील वर्षाच्या तुलनेत वाढ झाली.

बँकेची आर्थिक स्थिती:

(रु.कोटीत)

तपशील	आर्थिक वर्ष २०२४-२५	आर्थिक वर्ष २०२३-२४
एकूण ठेवी	१०२९.६६	९७१.८८
एकूण कर्जे	५८७.१२	६००.३४
एकूण व्यवसाय	१६१६.७८	१५७२.२२
निव्वळ नफा	१३.२७	१४.७९
वसूल भागभांडवल	६.०९	६.११
स्वनिधी	२७१.८२	२५७.०३
ढोबळ अनुत्पादित कर्ज	१.००%	१.३२%
निव्वळ अनुत्पादित कर्ज	०%	०%
भांडवल पर्याप्तता	२७.५०%	२६.८६%

ठेवी :

वर्ष २०२४-२५ या वर्षात आपल्या बँकेच्या एकूण ठेवींमध्ये रु.५७.७८ कोटींची वाढ झाली. बँकेला शेड्युल्ड बँकेचा दर्जा मिळवून देण्याच्या उद्दिष्टाने ठेवींमध्ये प्रयत्नपूर्वक वाढ करण्यात आली. ठेवीदारांसाठी बँकेने वाढीव व्याजदराच्या वैशिष्ट्यपूर्ण ठेव योजना सादर केल्या होत्या त्याला ग्राहकांकडून उत्तम प्रतिसाद मिळाल्याने बँकेच्या ठेवींमध्ये ५.९४% ने वाढ झाली. दि.०६/०२/२०२५ रोजी आपल्या बँकेने प्रथमच रु.१००० कोटींचा ठेवींचा टप्पा ओलांडला. बँकेच्या ठेवीदारांचा बँकेवरील विश्वास यातून पुन्हा एकदा दिसून आला. बँकिंग क्षेत्राला ठेवी वाढवण्यावर मर्यादा येत असतानाही आपल्या बँकेने ही वाढ नोंदविली आहे. महाराष्ट्र शासनातर्फे महिला आर्थिक समावेशनाच्या उद्दिष्टाने राबविण्यात येणाऱ्या मुख्यमंत्री माझी लाडकी बहिण योजने अंतर्गत पात्र महिलांची खाती उघडून आपल्या बँकेने या मोहिमेला सक्रिय पाठिंबा दिला. दि.३१ मार्च २०२५ अखेर आपल्या बँकेने या योजने अंतर्गत ५०८१ खाती उघडली. या निमित्ताने बँकेच्या संपर्कात आलेल्या महिलांना आपल्या बँकेतर्फे आर्थिक साक्षरतेसंबंधी माहिती देऊन बचतीचे फायदे समजावून सांगण्यात आले.

कर्ज :

कर्जदारांच्या बदलत्या गरजा व कर्जांना असणारी मागणी यांचा विचार करून अत्यंत वाजवी व्याजदराच्या विविध कर्ज योजना बँकेने सादर केल्या ज्याला ग्राहकांनी उत्तम प्रतिसाद दिला. या आर्थिक वर्षात बँकेने एकूण सुमारे रु.२१८ कोटींचे नवीन कर्ज वितरण केले तर मुदतीच्या कर्जांमध्ये सुमारे रु.२८१ कोटींची परतफेड झाली. रिझर्व्ह बँकेने सहकारी बँकांना कर्ज वाटपामध्ये लहान रकमांच्या कर्ज वाटपाचे जे प्रमाण ठरवून दिले आहे ते आपल्या बँकेने पूर्ण केले आहे.

निव्वळ नफा:

अहवाल वर्षात बँकेचा निव्वळ नफा रु.१३.२७ कोटी होता जो वर्ष २०२३-२४ पेक्षा सुमारे रु.१.५२ कोटींनी कमी होता. गतवर्ष २०२३-२४ हे बँकेचे सुवर्ण महोत्सवी वर्ष असल्याने बँकेने लागू केलेल्या वाढीव व्याजदराच्या ठेवींच्या योजना तसेच शेड्युल्ड बँक होण्याच्या उद्देशाने वर उल्लेख केल्याप्रमाणे बँकेने आपल्या ठेवीदारांना या

आर्थिक वर्षात वाढीव व्याजदराच्या योजनेचा लाभ दिला त्यामुळे ठेवीवरील व्याजाच्या खर्चात वाढ झाली. तसेच वसुलीमुळे कर्जावरील व्याजात काहीशी घट झाली. या सर्वांचा एकत्रित परिणाम झाल्यामुळे नफ्यामध्ये घट झाली आहे.

अनुत्पादित कर्जे (NPA):

अहवाल वर्षात अनेक आव्हाने असतानाही मागील सलग २० वर्षांप्रमाणेच ढोबळ अनुत्पादित कर्जांचे एकूण कर्जांशी असलेले प्रमाण कमीत कमी राखण्यात बँकेला यश आले. दि.३१/०३/२०२५ रोजी आपल्या बँकेच्या ढोबळ अनुत्पादित कर्जांचे प्रमाण १.००% होते हे प्रमाण दि.३१/०३/२०२४ रोजी १.३२% होते. दि.३१/०३/२०२५ रोजी थकीत कर्जांची येणेबाकी रु.५.८५ कोटी होती ज्यासाठी रु.४.३९ कोटींची तरतूद आवश्यक होती. प्रत्यक्षात बँकेने दि.३१/०३/२०२५ पर्यंत यापेक्षा जास्त रकमेची तरतूद केली असल्याने निव्वळ अनुत्पादित कर्जांचे (Net NPA) एकूण कर्जांशी प्रमाण शुन्य % राहिले आणि प्रोव्हिजन कव्हेरेज रेशो १००% पेक्षा जास्त राहिला. कर्जांचे योग्य वितरण तसेच दिलेल्या कर्जांवर सातत्यपूर्ण आणि कालबद्ध देखरेख आणि कर्ज वसुलीचे सर्व स्तरांवर करण्यात येणारे अथक प्रयत्न, यामुळे हे शक्य झाले आहे.

वसूल भाग भांडवल :

अहवाल वर्षात बँकेच्या सभासदांमध्ये १०१८ सभासदांची वाढ होऊन दि.३१/०३/२०२५ रोजी एकूण सभासद संख्या ६२७१५ झाली. दि.३१/०३/२०२५ रोजी बँकेचे वसूल भागभांडवल रु.६.०९ कोटी इतके होते.

स्वनिधी :

वर्ष २०२४-२५ अखेर बँकेच्या स्वनिधीमध्ये रु.१४.७९ कोटींची वाढ होऊन दि.३१/०३/२०२४ च्या रु.२५७.०३ कोटींच्या तुलनेत एकूण स्वनिधी रु.२७१.८२ कोटी झाला. ही आकडेवारी आपली बँक अत्यंत मजबूत व सक्षम असून योग्य प्रकारे प्रगती करत असल्याचे निदर्शक आहे.

गुंतवणूक :

आर्थिक वर्ष २०२४-२५ अखेर बँकेची एकूण गुंतवणूक रु.५४०.३९ कोटी होती. रिझर्व्ह बँकेच्या नियमानुसार बँकेने आवश्यक ते CRR व SLR चे प्रमाण राखले आहे. बँकेने इतर गुंतवणूकीचे प्रमाणही रिझर्व्ह बँकेने ठरवून दिलेल्या मर्यादेत राखले आहे.

निष्कासित (written off) कर्जांची वसुली :

या आधीच्या वर्षांमध्ये निष्कासित केलेल्या कर्ज खात्यांमधून रु.०.२१ लाख वसुली अहवाल वर्षात करण्यात आली. वसुलीची शक्यता कमी असूनही आपल्या बँकेने ही वसुली केली आहे. इतरही निर्लेखित केलेल्या खात्यांच्या वसुलीचे प्रयत्न सुरु आहेत.

भांडवल पर्याप्तता :

बँकेची भांडवल पर्याप्तता अहवाल वर्षात २७.५०% होती जी वर्ष २०२३-२४ मध्ये २६.८६% होती. आपल्या बँकेची भांडवल पर्याप्तता बँकिंग क्षेत्रातील सरासरी पेक्षा खूपच जास्त आहे. आपली बँक अत्यंत सक्षम असून मजबूत आर्थिक पायावर उभी असल्याचे यातून दिसून येते.

लाभांश :

आपल्या बँकेने गेली २७ वर्षे सातत्याने भागधारकांना कायदानुसार देता येणारा जास्तीत जास्त १५% लाभांश दिला असून, वर्ष २०२४-२५ या वर्षासाठी सुद्धा संचालक मंडळाने १५% लाभांशाची शिफारस केली आहे.

बँकेच्या डिजिटल सेवा :

आर्थिक वर्ष २०२४-२५ मध्ये आपल्या बँकेने वाढती ग्राहक संख्या लक्षात घेऊन, स्पर्धात्मकता वाढविण्यासाठी, डेटा सुरक्षितता अधिक कार्यक्षम करण्यासाठी आपले सर्व कामकाज क्लाउडमार्फत करण्यास सुरुवात केली आहे. यामुळे बँक आपल्या ग्राहकांना सतत, अखंड व अधिक सक्षमतेने सेवा उपलब्ध करून देत आहे.

आपली बँक सर्व प्रकारच्या डिजिटल सेवा देत आहे. बँकेच्या युपीआय सेवेला उत्तम प्रतिसाद मिळत आहे. सध्या बँकेच्या युपीआयच्या माध्यमातून वर्षाला एक कोटीपेक्षा जास्त व्यवहार होत आहेत, तसेच बँकेचे मोबाईल ॲप ग्राहकांच्या दृष्टीने अत्यंत सोयीचे आणि उपयुक्त ठरले आहे. बँकेने आपल्या ग्राहकांसाठी वैयक्तिक तसेच कॉर्पोरेट इंटरनेट सुविधा उपलब्ध करून दिल्या आहेत. या आर्थिक वर्षात आपल्या बँकेने क्युआर कोड आधारित पेमेंट स्वीकृती सेवा यशस्वीरित्या सुरु केल्या आहेत.

लेखा परिक्षण :

वर्ष २०२४-२५ चे वैधानिक लेखापरिक्षण मे.सीव्हीके अॅन्ड असोसिएट्स, चार्टर्ड अकॉंटंट यांनी पूर्ण केले असून बँकेस "A" ऑडिट वर्ग दिला आहे. सदर वर्षात बँकेच्या सर्व शाखा, मुख्यकचेरी आणि गुंतवणूकीचे कंकरंट ऑडिट वेगवेगळ्या १५ चार्टर्ड अकॉंटंट फर्मस मार्फत पूर्ण करण्यात आले. सर्व ऑडिटरांनी बँकेच्या काम काजाबद्दल समाधान व्यक्त केले आहे. सदर वर्षात बँकेच्या शाखा, डेटा सेंटर, डीआर साईट या सगळ्यांचे सिस्टीम ऑडिट त्या क्षेत्रातील अनुभवी व तज्ञ फर्मस कडून करण्यात आले. त्याचप्रमाणे वेळोवेळी रिझर्व्ह बँकेने दिलेल्या आदेशानुसार सायबर सुरक्षा मजबूत करण्याच्या दृष्टीने आवश्यक असणाऱ्या सर्व प्रकारच्या तपासण्या रिझर्व्ह बँकेचे नेमणूकीबाबतचे निकष पूर्ण करणाऱ्या नोंदणीकृत फर्मस मार्फत केल्या गेल्या. कोणत्याही प्रकारच्या तपासणीमध्ये कोणत्याही गंभीर त्रुटी आढळून आल्या नाहीत. आपली बँक रिझर्व्ह बँकेच्या सायबर सुरक्षा विषयक सर्व नियम व दंडकांचे काटेकोर पणे पालन करीत असल्याचे पुनःश्च अधोरेखित झाले. रिझर्व्ह बँकेच्या मार्गदर्शक सूचनांनुसार व बँकेने तयार केलेल्या जोखीम व्यवस्थापन धोरण व जोखीम आधारित अंतर्गत लेखापरिक्षण (Risk based internal audit) धोरणानुसार आपल्या बँकेत जोखीम आधारित अंतर्गत लेखापरिक्षण कार्यान्वित करण्यात आले आहे. अहवाल वर्षात बँकेच्या अंतर्गत लेखापरिक्षण विभागातील अनुभवी व प्रशिक्षित सेवकांद्वारे सर्व शाखा, मुख्यकचेरी, गुंतवणूक विभाग व संगणक विभागाचे रिस्क बेस्ड इंटरनल ऑडिट पूर्ण करण्यात आले आहे.

ग्राहक सेवा परीक्षण (ऑडीट):

आपली बँक दर दोन वर्षांतून एकदा त्रयस्थ संस्थेकडून ग्राहकांना बँकेतर्फे पुरविण्यात येणाऱ्या सेवांचे परीक्षण करून घेत असते. ग्राहक सेवेत त्रुटी असल्यास त्या दूर करून जास्तीत जास्त चांगली सेवा देण्याच्या उद्दिष्टाने हे परीक्षण करण्यात येते. त्यानुसार बँकेने अहवाल वर्षात बँकिंग क्षेत्रातील नामांकित संस्थेकडून परीक्षण करून घेतले आहे. या संस्थेकडून बँकेस प्राप्त झालेल्या अहवालानुसार बँकेचा प्रशिक्षित कर्मचारी वर्ग ग्राहकांना उत्तम सेवा देत आहे. असे असले तरी ग्राहक सेवेत अधिक सुधारणा करण्याच्या दृष्टीने या संस्थेकडून ज्या सूचना करण्यात आल्या आहेत त्यानुसार बँक जास्तीत जास्त सुधारणा करण्याचा प्रयत्न करीत आहे.

ठेवींचा विमा :

बँकेने डिपॉझिट इन्शुरन्स व क्रेडिट गॅरंटी कॉर्पोरेशन या संस्थेकडे ठेवींच्या विम्याचा संपूर्ण हसा वेळेत भरलेला आहे.

सभासद शिक्षण व प्रशिक्षण :

बँकेने दि.२८/०८/२०२४ रोजी सभासद व खातेदारांकरीता सायबर सुरक्षा विषयक जागृती करण्याच्या उद्देशाने प्रशिक्षण कार्यक्रमाचे आयोजन केले होते. यामध्ये डिजिटल आर्थिक व्यवहार, इंटरनेट आणि समाज माध्यमांचा वापर यामुळे घडणाऱ्या आर्थिक फसवणुकीचे प्रकार, ते कशा पध्दतीने केले जातात व त्याबाबत ग्राहकांनी कोणती दक्षता घ्यायला हवी याबाबत बँकेच्या अनुभवी कर्मचाऱ्यांनी नाट्य रूपात अतिशय सोप्या भाषेत उपस्थितांना मार्गदर्शन केले. आपल्या बँकेने दि.२४/०२/२०२५ ते दि.२८/०२/२०२५ या कालावधीत रिझर्व्ह बँक ऑफ इंडियाच्या प्रसिध्दीपत्रकानुसार आर्थिक साक्षरता सप्ताह साजरा केला. या कालावधीत बँकेच्या सर्व शाखा, विविध समाज माध्यमे, बँकेची वेबसाईट याद्वारे अर्थसाक्षरतेचा प्रचार आणि प्रसार करण्यात आला. बँकेच्या सेवकांनी विविध ऑफिसेस, कंपनी, संस्था, शाखेच्या परिसरातील दुकाने यांच्याकडे प्रत्यक्ष भेटी देऊन आर्थिक साक्षरतेबाबतची माहिती जास्तीत जास्त ग्राहकांना दिली. रिझर्व्ह बँक ऑफ इंडियाच्या मार्गदर्शक तत्वानुसार दि.१०/०३/२०२५ ते दि.१६/०३/२०२५ हा आठवडा 'डिजिटल पेमेंट अवेरनेस विक' म्हणून साजरा करण्यात आला.

सामाजिक बांधिलकी :

आपली बँक सर्व समावेशक वृद्धी आणि सामाजिक बांधिलकी या तत्वांवर विश्वास ठेवते व त्या दृष्टीने सतत प्रयत्नशील असते. त्यासाठी वेळोवेळी गरजेनुसार विविध उपक्रम व देणग्यांच्या माध्यमातून समाजासाठी योगदान देत असते. त्यानुसार बँकेने समाजाभिमुख काम करणाऱ्या संस्थांना दरवर्षीप्रमाणे यावर्षी सुद्धा देणगीच्या स्वरूपात मदत केली आहे. या व्यतिरिक्त रिझर्व्ह बँकेच्या पूर्व परवानगी नुसार अहवाल वर्षात बँकेच्या गरजु सभासदांना बँकेतर्फे रु.२.२० लाख शैक्षणिक व वैद्यकीय मदत देण्यात आली. बँक आपल्या महिला खातेदारांच्या उद्यमशीलतेला प्रोत्साहन देण्याचा व त्यांना व्यवसायाभिमुख होण्यास, स्वावलंबी होण्यास मदत करत असते. याचाच एक भाग म्हणून यशस्वी उद्योजिकांचे उदाहरण इतर महिलांसमोर यावे या हेतूने बँकेतर्फे दरवर्षी बँकेच्या खातेदार असणाऱ्या व उल्लेखनीय कामगिरी करणाऱ्या महिला उद्योजिकांना निवेदिता पुरस्काराने सन्मानित करण्यात येते. अहवाल वर्षातही दोन उद्योजिकांना निवेदिता पुरस्काराने सन्मानित करण्यात आले.

बँकेचे दुरगामी ध्येयधोरण:

ठेवीदारांचे हित केंद्रस्थानी ठेऊन, सर्व लहान मोठ्या खातेदारांसाठी अत्याधुनिक, सुरक्षित आणि उत्तम ग्राहक सेवा देऊन व्यवसायवृद्धी करणे हेच बँकेचे दुरगामी धोरण यापुढेही कायम राहणार आहे. व्यवसायवृद्धीसाठी ग्राहक संपर्कावर जास्तीत जास्त भर देण्यात येईल. सध्याच्या ग्राहकांबरोबरच पुढील पिढीच्या जास्तीत जास्त ग्राहकांना बँकेशी जोडून घेण्यासाठी सध्या देत असलेल्या डिजिटल सेवांमध्ये काळानुरूप आवश्यक ते बदल करण्यासाठी बँक प्रयत्नशील असेल. बँकेच्या व्यवसायवृद्धीच्या दृष्टीने तसेच नवनीन उद्योगांना प्रोत्साहन देण्याच्या उद्देशाने मध्यम, छोटे व्यावसायिक, लघु उद्योजक तसेच प्राथमिकता प्राप्त क्षेत्रातील कर्जदारांसाठी जास्तीत जास्त योजना राबविण्यात येतील. बँकेच्या उत्पन्नात वाढ करण्यासाठी आवश्यक त्या मान्यता प्राप्त करून विमा वितरण, म्युच्युअल फंड वितरण या सारख्या सेवा सुरु करण्यात येतील ज्याचा फायदा बँकेच्या ग्राहकांनाही निश्चितच होईल.

बँकेचे वार्षिक ध्येयधोरण :

देशाची अर्थव्यवस्था प्रगतीच्या दिशेने वाटचाल करत असल्याने बँकिंग क्षेत्रासही व्यवसायवृद्धीच्या संधी आगामी वर्षात उपलब्ध होणार आहेत. आपल्या बँकेकडे योग्य प्रमाणात तरलता, निधी आणि भांडवल पर्याप्तता उपलब्ध आहेत. या आधारावर आगामी वर्षात व्यवसायवृद्धी करण्याच्यादृष्टीने बँक पूर्ण प्रयत्न करेल. ठेवीदारांच्या ठेवींची सुरक्षितता, खातेदारांचे हित, अत्याधुनिक आणि सुरक्षित सेवा-सुविधा उपलब्ध करणे या बाबी विचारात घेऊन व्यवसायवृद्धीचे आगामी वर्षाचे ध्येयधोरण आखण्यात आले आहे. तसेच आतापर्यंत बँकेची न जोडल्या गेलेल्या जास्तीत जास्त नवीन ग्राहकांना बँकेच्या परिवारामध्ये सामिल करून घेण्याचा प्रयत्न करेल. बँकेचे उत्पन्नात वाढ करण्यासाठी नवीन सेवा म्हणून आगामी वर्षात विमा वितरण व्यवसाय सुरु करण्याच्या दृष्टीने बँक प्रयत्नशील आहे. आपल्या बँकेने दि.०६/०२/२०२५ रोजी ठेवींचा रु.१००० कोटींचा टप्पा पार केला असल्याने बँक आता आपल्या ग्राहकांना रु.२ कोटींपर्यंत गृहकर्ज देऊ शकते. यामुळे आगामी वर्षापासून गृहकर्जात वाढ करून बँकेला व्यवसायवृद्धीची नवीन संधी उपलब्ध झाली आहे आणि त्यासाठी बँक पूर्ण प्रयत्न करेल. आगामी वर्षात बँकेची एक नवीन शाखा सुरु करण्याच्या दृष्टीने बँक प्रयत्नशील आहे.

व्यवस्थापन :

बँकेच्या मुख्य कार्यकारी अधिकारी श्रीमती स्मिता देशपांडे यांनी दि.०१/०३/२०२५ पासून बँकेतील सेवेचा राजीनामा दिला त्यानुसार त्यांना दि.०१/०३/२०२५ पासून बँकेच्या सेवेतून मुक्त करण्यात आले. दि.०१ मार्च २०२४ पासून बँकेमध्ये चीफ जनरल मॅनेजर म्हणून कार्यरत असणाऱ्या श्रीमती महानंदा अल्याळमठ यांची दि.०१/०३/२०२५ पासून मुख्य कार्यकारी अधिकारी म्हणून ५ वर्षासाठी नेमणूक करण्यात आली.या बदलास रिझर्व्ह बँकेकडून मान्यता प्राप्त झाली आहे.

श्रध्दांजली:

अहवाल वर्षात निधन पावलेले बँकेचे सभासद, खातेदार, माजी कर्मचारी व हितचिंतक यांना विनम्र श्रध्दांजली.

ऋणनिर्देश :

बँकेची आता पर्यंतची वाटचाल यशस्वी झाली केवळ आपल्या सारख्या असंख्य भागधारक, खातेदार आणि हितचिंतकांनी बँकेवर विश्वास दाखवला आणि पाठिंबा दिला त्यामुळेच. आपण सर्वांनी बँकेवर दाखविलेल्या विश्वासाबद्दल आणि बँकेच्या प्रगतीला हातभार लावल्याबद्दल संचालक मंडळाच्यावतीने मी कृतज्ञता व्यक्त करते.

भारतीय रिझर्व्ह बँक, सहकार खाते यांच्या वेळोवेळी मिळणाऱ्या मार्गदर्शनाबाबत संचालक मंडळ आभारी आहे. अहवाल वर्षात विविध मान्यवरांनी कार्यक्रमांच्या व अन्य निमित्ताने बँकेस भेटी दिल्या त्या सर्वांचे संचालक मंडळाच्या वतीने आभार मानते. बँकेचे लेखा परीक्षक, वकील, सल्लागार, विविध सेवा पुरविणारे व्यावसायिक या सर्वांचे संचालक मंडळातर्फे आभार मानते. बँकेला सतत प्रगतीपथावर ठेवण्यासाठी संचालक मंडळाच्या तसेच व्यवस्थापन मंडळाच्या सभासदांनी केलेल्या मार्गदर्शनाचा व दिलेल्या योगदानाचा मी कृतज्ञता पूर्वक उल्लेख करते. बँकेचा समस्त सेवक वर्ग ज्यांच्या प्रामाणिक आणि अथक परिश्रमाच्या जोरावर बँक आपल्या ग्राहकांना उत्तम सेवा पुरवित आहे आणि प्रगती करीत आहे, त्यांच्या निष्ठेचा आणि कामकाजाचा गौरव करते.

संचालक मंडळाच्या वतीने मी सर्व सभासद व ठेवीदारांना पुन्हा एकदा सांगू इच्छिते की, आपली बँक भक्कम आर्थिक पायावर उभी आहे आणि सर्व प्रकारची आव्हाने पेलण्यास सक्षम आहे. आपणा सर्वांच्या पाठिंब्याच्या बळावर बँकेसाठी आगामी वर्षे प्रगतीची असतील आणि बँक सर्व ग्राहकांना उत्तम, आधुनिक आणि सुरक्षित सेवा देत राहील. भविष्यातही आपली एकत्रित वाटचाल अशीच चालू राहील आणि बँकेची असणारे आपले नाते अधिकाधिक दृढ होईल हीच सदिच्छा !

धन्यवाद !

संचालक मंडळाच्या वतीने,

सीए डॉ रेवती पैठणकर

अध्यक्ष

दिनांक : ३०/०६/२०२५

Report of Board of Directors

Respected Members,

The Board of Directors of the bank has great pleasure in presenting before you the 52nd Annual Report of our bank and the audited Financial Statements for the year ended 31st March 2025.

Review of Global and Indian Economic Outlook:

The global economy in 2024-25 was affected by the volatile and turbulent geopolitical situation arising from the Russia-Ukraine war and unrest in the Middle East. The uncertain and protectionist trade policies also affected the global economy. This disrupted trade flows and led to significant fluctuations in financial markets.

In such a challenging global economic environment, the Indian economy emerged as a resilient and consistently growing economy, backed by domestic consumer demand, proactive policy measures taken by the government, and the Reserve Bank of India.

India's economic performance gained momentum in the second half of 2024-25, driven by rising domestic demand, rising exports of goods and services, a booming agricultural sector, and resilience in the services sector.

The global economic situation remains challenging. Geopolitical tensions and policy uncertainties persist.

Indian Banking Sector:

The Reserve Bank of India (RBI) changed its accommodative monetary policy stance to neutral in October 2024 for the first time since 2020. In February 2025, the repo rate was cut by 0.25% for the first time since May 2020. The Indian banking sector's loan growth rate in 2024-25 was higher than the rate of growth in deposits. This affected liquidity in the banking sector, and interest rates on deposits remained relatively high during this period. In December 2024, the Reserve Bank of India (RBI) cut the CRR of banks by 0.50% to increase liquidity in the banking sector.

Highlights of the bank's functioning in the financial year 2024-25:

In the financial year ended March 31, 2025, your bank's total business increased by 2.83%. In this financial year, deposits increased by 5.94% whereas loans were reduced by about 2.20%. The reduction in loans was witnessed mainly due to the recovery efforts of the bank, even though the disbursements during the year were high. Overall business of the bank, however increased due to an increase in deposits.

Bank's financial status:

(Rs. In Crores)

Particulars	Financial Year 2024-25	Financial Year 2023-24
Deposits	1029.66	971.88
Loans	587.12	600.34
Total Business	1616.78	1572.22
Net Profit	13.27	14.79
Paid up ShareCapital	6.09	6.11
Owned Funds	271.82	257.03
Gross NPA	1.00%	1.32%
Net NPA	0%	0%
CRAR	27.50%	26.86%

Deposits:

During the year 2024-25, the total deposits of our bank increased by Rs.57.78 crore. Your bank aims to attain the status of a "scheduled bank." Special efforts were made to increase the deposits as a step towards this aim. The bank presented a number of schemes to attract deposits. These schemes received a good response from the customers, and for the first time on 06/02/2025, your bank crossed the deposit threshold of Rs.1000 crore. As of 31/03/2025, the deposits were increased by 5.94% compared to the last financial year. The increase in deposits once again showed the trust, the depositors have in our bank. Our bank could achieve this growth in spite of the challenges being faced by the banking industry in garnering deposits. Government of Maharashtra came up with "Mukhya Mantri Mazi Ladki Bahin" scheme for giving a boost to the financial inclusion of women. Our bank actively supported this campaign by opening new accounts of eligible women beneficiaries. As of 31/03/2025, our bank opened 5081 savings accounts under this scheme. Efforts were made to spread financial literacy by explaining the importance of savings and investments to women, who opened accounts with us under this scheme.

Loans:

Considering the changing needs of the borrowers and the changing demand for loans, various loan schemes with very reasonable interest rates were presented by the Bank. These schemes received good response from the customers. During the FY 2024-25, the bank disbursed total loans worth around Rs. 218 Crores, and received repayment of around Rs. 281 crores in term loans. We have achieved the target of small value loans set by the Reserve Bank of India.

Net Profit:

During the financial year 2024-25, our bank earned a net profit of Rs. 13.27 crores, which was reduced by Rs. 1.52 crores as compared to FY 2023-24. As FY 2023-24 was the "Golden Jubilee Year" of the bank, some special schemes with increased rates of interest were introduced during that year, which also impacted the profitability for the financial year under review. In addition to this, during FY 2024-25 also the bank had introduced some deposit schemes with higher rate of interest for crossing the threshold necessary for attaining scheduled bank status. On the other hand, the bank witnessed excess recovery compared to disbursed loans, resulting into lower interest income. Both these factors affected the profitability of the bank.

Non-performing Assets:

Despite many challenges during the reporting year and an increase in loan disbursements, the bank managed to maintain the ratio of gross nonperforming loans to total loans as low as in the last 20 consecutive years. As of 31/03/2025 the ratio of gross nonperforming loans was 1.00% as against 1.32% in FY 2023-24. The outstanding balance in corresponding non-performing loan accounts as on 31/03/2025 was Rs. 5.85 Crores. A provision of Rs. 4.39 Crores was necessary to cover these nonperforming loans. As the bank has made a provision of an amount much more than what is required, the net nonperforming assets ratio remained zero %, and the provision coverage ratio was maintained at more than 100%. Proper disbursements, consistent and timely monitoring of disbursed loans, and tireless efforts at all levels of recovery have made this possible.

Paid-up Share Capital :

During the year under review, the number of members of the bank increased by 1018. Total number of members as of 31/03/2025 was 62715, and the paid-up share capital was Rs. 6.09 Crores.

Owned Funds:

At the end of the financial year 2024-25, the net owned funds of the bank increased by Rs.14.79 Crores. Total owned funds as of 31/03/2025 were Rs.271.82Crores as against Rs.257.03Crores of 31/03/2024. These figures indicate that our bank is financially very strong, competent and progressive.

Investments:

At the end of the financial year 2024-25, the total investment of the bank was Rs.540.39Crore. The bank has maintained CRR, SLR and other investments within the limits prescribed by the Reserve Bank of India.

Recovery of written-off loans:

During the year under review, the bank recovered Rs. 0.21 lakh of the loans written off in earlier years. Our bank has made this recovery despite the possibility of recovery being very less. Efforts are always underway to recover other written-off amounts as well.

Capital Adequacy:

The capital adequacy ratio was 27.50% in the reporting year, compared to 26.86% in FY 2023-24. The capital adequacy ratio (CRAR) of our bank is much higher than the required minimum as per RBI norms. This indicates that our bank is financially very strong.

Dividend:

Our bank has consistently paid the maximum permissible dividend of 15% to shareholders for the last 27 years and your directors have recommended a dividend of 15% for FY 2024-25 as well.

Digital banking products offered by the bank:

Considering the growing number of customers, in order to enhance the competitiveness and data security,our bank has successfully shifted to cloud technology during FY 2024-25. This has enabled our bank to provide continuous, uninterrupted, and more efficient service to customers.

Our bank provides a number of digital banking services. The Bank's UPI service has received excellent response.Currently more than one crore transactions take place on yearly basis through the bank's UPI. The bank's mobile app has also proved to be very convenient and useful for consumers. Bank has made available corporate and individual internet facilities to its customers.The bank has successfully launched the QR Code Based Payment Acceptance Services from FY 2024-25.

Audit :

The Statutory audit of the bank for the year 2024-25 was conducted by M/S CVK & Associates, Chartered Accountants. The Bank was awarded an "A" audit classification.

Concurrent audits of all branches, head office, and investments of the bank were conducted by 15 different firms of chartered accountants for the year. All the auditors have expressed satisfaction about the bank's functioning.

During the year 2024-25, information systems audits of branches of the bank, its data center, and the DR site were conducted by experts in the field. The bank has also conducted audits and reviews of the cybersecurity posture of its IT assets from experts in the field as per instructions received from the Reserve Bank of India from time to time during the year. These audits and reviews have underlined the fact that the bank meticulously follows all the rules and regulations framed by the Reserve Bank of India for enhancing the cybersecurity of its IT assets.

As per the guidelines issued by the Reserve Bank of India and as per the risk management and risk-based internal audit policies of the bank, a risk-based internal audit has been implemented in the bank. During the year under review, risk-based internal audit of all branches, head office, investment,and IT departments of the bank has been completed by experienced and trained staff of the internal audit department of the bank.

Customer Service Audit:

Our bank conducts a third-party audit of the services provided to its customers once in two years. This audit is conducted with the aim of eliminating deficiencies in customer service, if any, and providing the best possible service. Accordingly, a Customer Service audit was conducted by the Renowned Institute in banking sector during the reporting year. According to the report received by the bank from the Institute, the bank's trained staff is providing excellent service to customers. However, the bank is trying to make maximum improvements as per the suggestions made by this organization to further improve its customer service.

Deposit Insurance:

The bank has fully paid the applicable deposit insurance premium to the Deposit Insurance and Credit Guarantee Corporation.

Member Education and Training:

The bank organized a training program on 28/08/2024 to create awareness about cybersecurity among members and account holders. Experienced bank employees made this program very interesting for the attendees by way of dramatic presentations about fraudulent financial transactions, the use of the internet and social media for committing these frauds,and what precautions customers should take regarding them.

Financial Literacy Week was celebrated by our bank from 24/02/2025 to 28/02/2025 as per the RBI circular. Financial literacy was

promoted through all the branches, ATMs, and the bank's website during this week. The employees of the bank visited various offices, companies, institutions, and shops in the branch areas and provided information about financial literacy and awareness to a maximum number of customers. "Digital Payment Awareness Week" was celebrated from 10/03/2025 to 16/03/2025 as per the guidelines of the Reserve Bank of India.

Social Commitment:

Our bank believes in the principles of inclusive growth and social commitment and constantly strives towards them. To achieve this, it contributes to society through various activities and donations based on the needs of the hour. Our bank has contributed to various social and charitable activities through NGOs for the underprivileged class of Society during the year.

In addition to this, with prior approval of the Reserve Bank of India, our bank provided educational and medical assistance of Rs. 2.20 lakh to the needy members of the bank during the reporting year.

The bank always tries to encourage the entrepreneurial spirit in its female account holders.As a part of this initiative and to set the example of successful women entrepreneurs before other women, the bank honors two women entrepreneurs every year with "Nivedita Awards". During the reporting year also two women entrepreneurs were honored with "Nivedita Awards".

Long-Term Perspective Plan:

The bank's long-term business strategy will continue to be to grow its business by keeping the interests of depositors at the centre and providing modern, secure and superior customer service to all account holders, big and small. Maximum emphasis will be placed on interaction with the customers for business growth.The bank will strive to make necessary changes to the digital services it currently offers to connect with as many next-generation customers as possible. Special schemes shall be implemented for medium and small businesses, micro-entrepreneurs, and priority sector borrowers for business growth of the bank as well as to encourage entrepreneurship in these sectors.

The bank shall increase its fee-based income by providing services like insurance distribution and mutual fund distribution by obtaining necessary approvals. Customers of the bank shall also be benefitted due to these services.

Annual Business Plan:

The Indian economy is currently on an upward growth trajectory. The banking industry will be one of the biggest beneficiaries of the economic progress of the country. Our bank has adequate liquidity, funds and capital adequacy. Based on this strong financial position, the bank shall make all efforts for business growth. The growth strategy for the coming year is planned keeping in view the depositor's safety, customer satisfaction, and providing modern and secure banking services and solutions. The bank will also try to attract as many new customers as possible who have not been connected with the bank so far. The bank will enter into the insurance distribution business in the coming year as a new service to add to its revenue.As our bank has crossed the Rs.1000 Crore mark in deposits on 06/02/2025, the bank can now provide home loans up to Rs.2 Crore to its customers.This has provided the bank with a new opportunity for business growth by increasing home loans portfolio. Our bank will make every effort for this. The bank is planning to open a new branch of the bank in the forthcoming financial year.

Management:

Smt. Smita Deshpande, Chief Executive Officer of the Bank, resigned from the service of the Bank with effect from 01/03/2025. Accordingly, she was relieved from the service of the Bank with effect from 01/03/2025.

Smt. Mahananda Alyalmath, who was working as Chief General Manager in this bank since 01st March 2024, has been appointed as Chief Executive Officer for a period of 5 years with effect from 01/03/2025.

Obituary:

We pay a humble tribute to the members, account holders, ex-employees and well-wishers of the bank who passed away during the reporting year.

Acknowledgments:

The success and progress achieved by the bank so far were possible due to the continuous support and confidence of shareholders, account holders and well-wishers of the bank. On behalf of the Board of Directors of the bank, I express our gratitude to all of you for the trust posed in the bank and for contributing towards its success.

We would also like to thank the authorities of the Reserve Bank of India and the Co-operative Department for providing valuable guidance, support and cooperation to the bank. We are thankful to all the dignitaries and eminent personalities who visited the Bank on different occasions during the year. We also thank the auditors, legal and technical consultants and vendors associated with the Bank for their support and cooperation.

I gratefully acknowledge the selfless efforts, guidance and contributions of the members of the Board of Directors and members of the Board of Management in keeping the bank on a continuous path of progress.

The Board of Directors also places on record its appreciation for the sincerity, hard work and dedication of all the employees of the bank and applauds the excellent services they provide to the bank's customers.

On behalf of the Board of Directors, I would like to reiterate to all the members and depositors that our bank stands on a strong financial footing and is capable of meeting all challenges.With the support of all of you, the coming years will be prosperous for the bank and the bank will continue to provide excellent, modern and secure services to all customers.

We hope that our association will be strengthened year after year.

Thank you,

Date : 30/06/2025

For and on behalf of the
Board of Directors
CA (Dr) Rewati Paithankar
Chairperson

(संपूर्ण अहवाल मूळ मराठी भाषेत असून सभासदांचे सोयीकरिता इंग्रजी स्वैर अनुवाद दिलेला आहे.)



ANNEXURE A		
Name of the Bank	Bhagini Nivedita Co-op. Bank Ltd.,Pune	
Head Office Address	'Nivedita Bhavan', CTS.No.34/7, Final Plot No.35/7B, Prabhat Road, Lane No.8, Erandwana, Pune 411 004	
Date of Registration	19 th February 1974 (PNA/BNK/34)	
Date & No. of RBI Licence	26 th March 1974 (ACD MH 36P)	
Jurisdiction	Maharashtra State	
Items	As on 31 st March 2025	
No.of Branches including H. O.	20	
(₹ In lakhs)		
सभासदत्व	Membership	
नियमित सभासद	Regular Member	62715
नाममात्र सभासद	Nominal Member	3568
वसूल भागभांडवल	Paid up Share Capital	608.78
एकूण निधी	Total Reserve and Funds	27181.91
ठेवी	Deposits	
सेव्हिंग्ज	Savings	27248.52
चालू	Current	2632.29
मुदत ठेवी	Fixed Deposits	73084.88
कर्जे	Advances	
तारणी	Secured	46600.50
विनातारणी	Unsecured	12111.06
अग्रक्रम क्षेत्र टक्केवारी (पी.एस.एल.सी. सह)	Total % of Priority Sector (including PSLC)	66.46
दुर्बल घटक टक्केवारी	Total % of Weaker Section	3.59
देणी	Borrowings	
जिल्हा मध्यवर्ती सह. बँक	D.C.C Bank	-
राज्य सहकारी बँक	M.S.C Bank	-
गुंतवणूक	Investments	54038.72
थकबाकी टक्केवारी	Overdues %	0.68
लेखापरिक्षण वर्ग	Audit Classification	'A'
निव्वळ नफा	Profit for the year(Net Profit)	1327.18
सेवक संख्या	Total Staff	
अधिकारी	Other than Sub-Staff	232
इतर	Sub staff	45
खेळते भांडवल	Working Capital	132577.32

विषय क्र. ५ चा तपशील : बुडित व संशयित कर्ज निधी – BDDR 2024 बाबत :

रिझर्व्ह बँक ऑफ इंडियाच्या दि.०२/०८/२०२४ च्या परिपत्रकानुसार बँकेने अहवाल वर्षात बुडित व संशयित कर्ज निधीमधून रु.३,४३,३५,०००/- इतकी रक्कम BDDR 2024 निधीसाठी वर्ग केली आहे.

Details of Topic no. 5 : Bad and Doubtful Debt Reserve – BDDR 2024 :

As per the circular dated August 02, 2024 issued by Reserve Bank of India, Bank has transferred an amount of Rs.3,43,35,000/- from BDDR to BDDR 2024.

विषय क्र.६ चा तपशील : नफ्याची वाटणी :

सन २०२४-२०२५ या वर्षात उत्तम नफा बँकेने मिळवला असून आयकर व निधी तरतूद वजा जाता नफा वाटणीस रु.१३,२७,१७,७१४.४९ रक्कम उपलब्ध आहे.

मा.संचालक मंडळाने शिफारस केलेली नफ्याची वाटणी पुढीलप्रमाणे.

Details of Topic no.6 : Profit Appropriation :

The Bank has earned excellent Profit for the financial year 2024-2025. After provision and tax, distributable profit is ₹ 13,27,17,714.49. The following appropriations are recommended by the Board of Directors for approval.

अ क्र.	तपशील	Particulars	Amount Rs.
१	विधीविहित राखीव निधी	Statutory Reserve Fund	3,35,00,000.00
२	सर्व साधारण निधी	General Reserve Fund	3,00,00,000.00
३	तंत्रज्ञान विकास निधी व सायबर सुरक्षा निधी	Technology Development Fund & Cyber Security Fund	2,50,00,000.00
४	गुंतवणूक चढ-उतार निधी	Investment Fluctuation Reserve	50,00,000.00
५	आकस्मिक निधी	Emergency Fund	40,85,895.00
६	शैक्षणिक निधी	Education Fund	10,00,000.00
७	निवडणूक निधी	Election fund	75,000.00
८	तंत्रज्ञान जोखीम संरक्षण निधी	Technology Risk Protection Fund	2,50,00,000.00
९	लाभांश १५%	Dividend 15%	90,56,819.00
	एकूण नफा २०२४-२०२५	Total Profit 2024-2025	13,27,17,714.00

(आकडेवारी पूर्ण रुपयात) (Rounded off to nearest rupee)

विषय क्र.७ चा तपशील : २०२५-२०२६ चे उत्पन्नाचे अंदाजपत्रक :

Details of Topic No. 7 : Annual Budget for 2025-2026 Income :

(रुपये लाखात) (₹ In Lakhs)

अ. क्र.	तपशील	Particulars	Budget for 31 March 2025 (₹)	Actual Income (₹)	Budget for 31 March 2026 (₹)
१	व्याज कर्जावरील	Interest on loan	5,870.00	5,294.02	5,930.00
२	व्याज गुंतवणुकीवरील	Interest on Investment	3,790.00	3,989.19	4,280.00
३	कमिशन व हुंडणावळ	Commission & Brokerage	50.00	24.22	50.00
४	इतर उत्पन्न	Other Receipts	700.00	604.20	800.00
	एकूण उत्पन्न	Total Income	10,410.00	9,911.63	11,060.00
	तरतूद परत	Provision Written Back	0.00	104.41	0.00
	एकूण	Total	10,410.00	10,016.04	11,060.00

विषय क्र.७ चा तपशील : २०२५-२०२६ चे खर्चाचे अंदाजपत्रक :

Details of Topic No.7 : Annual Budget for 2025-2026 Expenses :

(रुपये लाखात) (₹ In Lakhs)

अ. क्र.	तपशील	Particulars	Budget for 31 March 2025 (₹)	Actual Expenses (₹)	Budget for 31 March 2026 (₹)
१	ठेवी व कर्जावरील व्याज	Int. On Deposits and Borrowings	5,005.00	4,977.18	5,280.00
२	पगार, प्रॉव्हिडंट फंड वर्गणी व भत्ते	Salary, Provident Fund contribution & Allowances	1,950.00	1,766.24	2,150.00
३	संचालक मंडळ भत्ता व प्रवास भत्ता	Director fees and Allowances	40.00	34.53	40.00
४	भाडे, कर, वीज, विमा इ.	Rent, Taxes, Electricity, Insurance etc.	325.00	292.59	320.00
५	कायदे सल्ला खर्च	Legal Charges	20.00	8.51	20.00
६	टपाल व दूरध्वनी	Postage and Telephone	80.00	38.11	60.00
७	हिशेब तपासणी शुल्क	Audit Fee	60.00	55.37	60.00
८	घसारा व दुरुस्ती	Depreciation and Repairs	245.00	168.28	200.00
९	स्टेशनरी, छपाई, जाहिरात	Stationary, Printing, Advertisement	155.00	98.86	150.00
१०	इतर खर्च	Other Expenses	730.00	622.69	680.00
११	गुंतवणुकीच्या अधिमूल्याचा घसारा	Ammortisation of Premium on Investment	0.00	0.71	0.00
१२	बुडीत व संशयित कर्ज निरस्त रकम	Bad Debts Written Off	0.00	2.96	0.00
	एकूण खर्च (अ)	Total Expenses (A)	8,610.00	8,066.03	8,960.00
१३	कर, इतर तरतूदी व पूर्वीचा नफा	Profit Before Tax, Other Provisions & contingencies	1,800.00	1,845.60	2,100.00
	एकूण	Total	10,410.00	9,911.63	11,060.00
१४	निधी तरतूद व आयकर तरतूद (ब)	Provision for Reserves & Income Tax (B)	600.00	622.83	600.00
१५	निव्वळ नफा कर पश्चात (क)	Net Profit After Tax (C)	1,200.00	1,327.18	1,500.00
	एकूण (अ+ब+क)	Total (A+B+C)	10,410.00	10,016.04	11,060.00

विषय क्र.७ चा तपशील : प्रगतीचा तक्ता : Details of Topic no.7 : Performance Report :

(रुपये लाखात) (₹ In Lakhs)

तपशील	Particulars	31/03/2023	31/03/2024	31/03/2025
वसूल भाग भांडवल	Paid up Share Capital	609.69	610.84	608.78
ठेवी	Deposits	95,882.98	97,188.02	1,02,965.69
कर्जे	Loan & Advances	57,510.80	60,033.51	58,711.56
गुंतवणूक (इतर बँकेतील मुदत ठेवीसह)	Investments(Including fixed deposits with other banks)	57,780.14	56,515.61	64,424.72
एकूण व्यवसाय	Total Business	1,53,393.78	1,57,221.53	1,61,677.25
नक्त मूल्य	Net Worth	16,161.93	17,722.59	18,146.59
खेळते भांडवल	Working Capital	1,23,673.64	1,25,441.76	1,32,577.32
निव्वळ नफा	Net Profit	2,020.45	1,479.21	1,327.18
ढोबळ अनुत्पादित कर्ज	Gross NPA	693.11	791.01	584.78
ढोबळ अनुत्पादित कर्ज प्रमाण	Gross NPA %	1.21%	1.32%	1.00%
निव्वळ अनुत्पादित कर्ज प्रमाण	Net NPA %	0.00%	0.00%	0.00%
सी.डी.रेशो	C.D.Ratio %	59.98%	61.77%	57.02%
भांडवल पर्याप्तता प्रमाण	CRAR %	24.89%	26.86%	27.50%
शाखा (मुख्यकचेरीसह)	Branches (Including HO)	19	19	20

विषय क्र.८ चा तपशील : मा. संचालकांना व त्यांचे नातेवाईकांना दिलेली कर्जे

Details of Topic no.8 : Loan & Advances to Directors & their Relatives

(रुपये लाखात) (₹ In Lakhs)

तपशील	तारणाचा तपशील	कर्ज खाती	दि.३१/०३/२०२४ अखेर येणेबाकी रु.	२०२४-२०२५ मध्ये दिलेली कर्जे रु.	२०२४-२०२५ मध्ये वसूल झालेली कर्जे रु.	दि.३१/०३/२०२५ अखेर येणेबाकी रु.	थकीत रकम रु.	एकूण कर्जांशी प्रमाण
Particulars	Details of Security	No. of Loan A/c	Outstanding as on 31/03/2024 Rs.	Loans Disbursed During 2024-2025 Rs.	Loans Recovered During 2024-2025 Rs.	Outstanding as on 31/03/2025 Rs.	Overdue Amt. Rs.	% to Total Loan
संचालक Director	तारणी/Secured (मुदतठेवी)/ (F.D.R.)	1	0.00	3.50	0.00	3.52	NIL	0.01
	विनातारणी Unsecured	-	-	-	-	-	-	-
नातेवाईक Relatives	तारणी/Secured (मुदतठेवी)/ (F.D.R.)	1	3.18	0.00	2.07	1.11	NIL	0.01
	विनातारणी Unsecured	-	-	-	-	-	-	-
एकूण		2	3.18	3.50	2.07	4.63	NIL	0.01

विषय क्र. ९ चा तपशील : वैधानिक लेखापरिक्षकांच्या नेमणुकीबाबत :

रिझर्व्ह बँक ऑफ इंडियाच्या दि.२७/०४/२०२१च्या परिपत्रकानुसार आर्थिक वर्ष २०२५-२६ साठी वैधानिक लेखापरिक्षकाची नेमणूक करण्यासाठीचा प्रस्ताव मंजूरीसाठी रिझर्व्ह बँक ऑफ इंडियाकडे पाठविण्यात आला होता. सदर प्रस्तावानुसार रिझर्व्ह बँक ऑफ इंडियाने मे. एस. डी. मेडदकर अँड कंपनी, चार्टर्ड अकॉउंटंट्स यांची आर्थिक वर्ष २०२५-२६ साठी वैधानिक लेखापरिक्षक म्हणून नेमणूक करण्यासाठी मंजूरी दिली आहे.

Details of Topic no. 9 : Appointment of Statutory Auditor :

Reserve Bank of India's circular dated 27/04/2021, the proposal for appointment of Statutory Auditor for the financial year 2025-2026 was sent to Reserve Bank of India for approval. As per the said proposal, the Reserve Bank of India has approved the appointment of M/s. S. D. Medadkar & Company, Chartered Accountants, as Statutory Auditors for the financial Year 2025-2026.

विषय क्र.११ चा तपशील : स्टाफिंग पॅटर्न :

मा. सहकार आयुक्त व निबंधक सहकारी संस्था, महाराष्ट्र राज्य, पुणे यांच्या दि.१७/०३/२०११ रोजीच्या परिपत्रकानुसार ज्या नागरी सहकारी बँकेचे लेखापरिक्षण वर्ग 'अ' किंवा 'ब' आहे व रिझर्व्ह बँक ऑफ इंडियाचे ग्रेडेशन वर्ग 'I' किंवा 'II' आहे अशा नागरी सहकारी बँकांना स्टाफिंग पॅटर्न तयार करून त्यास वार्षिक सर्वसाधारण सभेत मंजूरी घेतल्यानंतर नोकर भरतीसाठी बँकेच्या स्तरावर निर्णय घेता येतील व त्यास रिझर्व्ह बँक ऑफ इंडियाच्या पूर्व परवानगीची आवश्यकता राहणार नाही.

परिपत्रकात नमूद केलेल्या निकषांपैकी म्हणजेच निकष क्र.१ प्रति कर्मचारी व्यवसाय रू.४.०० कोटीपेक्षा अधिक, निकष क्र.२ प्रति कर्मचारी नफा क्षमता रू.२.२० लाखापेक्षा अधिक व निकष क्र.३ कर्मचाऱ्यांवरील खर्चाचे खेळत्या भांडवलाशी प्रमाण १.५०% पेक्षा कमी, या ३ निकषांना अधीन राहून तयार केलेला स्टाफिंग पॅटर्न निश्चित करणे आवश्यक आहे. आपल्या बँकेने वरील सर्व निकष पूर्ण केले आहेत त्यानुसार तयार केलेला स्टाफिंग पॅटर्न मंजूरीसाठी ठेवत आहोत.

Details of Topic no.11 : Staffing Pattern :

According to the circular dated 17.03.2011 of the Honorable Commissioner of co-operation and Registrar of Co-operative societies, Maharashtra State, Pune, the Urban co-operative banks with Audit Class 'A' / 'B' and Reserve Bank of India's grade 'I' / 'II', can prepare their own staffing pattern after prior approval for it in the Annual General Meeting. Bank can then take decision for recruitment at their level without prior permission of Reserve Bank of India. The staffing pattern has to be decided subject to three criteria as mentioned in the above referred circular on criterion no.1 per employee business to be more than ₹ 4.00 crores, criterion no.2 per employee profitability to be more than ₹ 2.20 Lakh and criterion no.3 ratio of staff expenses to working capital to be less than 1.50%. All the above criteria have been fulfilled by our bank. The staffing pattern prepared accordingly is kept for approval.

विषय क्र. १३ चा तपशील : कर्ज खात्यांचे निर्लेखिकरण :

सर्व कायदेशीर मार्गांचा अवलंब व सततचा पाठपुरावा करूनही ज्या कर्ज खात्यांची वसुली होत नाही, अशी खाती निर्लेखित करण्याचा प्रस्ताव आपल्यापुढे ठेवलेला आहे. थकीत कर्जखात्यांची रक्कम रू.४.६४ लाख व त्यावरील व्याज निर्लेखित करण्यास मान्यता द्यावी ही विनंती. ही खाती निर्लेखित करण्यासाठी अंतर्गत लेखापरिक्षक व वैधानिक लेखापरिक्षक यांनी मान्यता दिली आहे. ही रक्कम निर्लेखित करताना बँकेचा वसुलीचा कायदेशीर हक्क अबाधित राहिल.

Details of Topic no. 13 : Write off advances accounts :

We are proposing to write off the accounts where, despite following all legal means and continuous follow-up, no recovery is forthcoming. We request approval to write off amount of ₹ 4.64 Lakh and interest thereon from such accounts. Our Internal Auditors and Statutory Auditors have given their approval to write off these accounts. However Bank's legal right to recover the amounts from these accounts in future would remain unattached.

विषय क्र. १४ चा तपशील : मुख्य कार्यकारी अधिकारी यांच्या नियुक्तीबाबत :

रिझर्व्ह बँक ऑफ इंडियाच्या परवानगीनुसार श्रीमती महानंदा बसवराज अल्याळमठ यांची बँकेच्या मुख्य कार्यकारी अधिकारी म्हणून दि.०१/०३/२०२५ पासून नियुक्ती करण्यात आली आहे.

Details of Topic no. 14 : Regarding appointment of Chief Executive Officer :

Smt. Mahananda Basavraj Alyalmath, has been appointed as the Chief Executive Officer with permission of Reserve Bank of India with effect from 01/03/2025.

CERTIFICATE

We have completed the statutory audit of accounts of Bhagini Nivedita Sahakari Bank Ltd., Pune, Nivedita Bhavan, Pune 411 004 for the year ended March 31,2024 and submitted our report on June 27,2024.

As required u/s. 82 of the Maharashtra State Co-operative Societies Act,1960, the Bank has complied with the remarks / points raised in our above referred report and submitted the Rectification Report in prescribed form 'O' to the office of District Deputy Registrar (CS) and District Special Auditor(CS) Pune on August 14, 2024.

We confirm that the explanations / justification submitted by the Bank are satisfactory and in order.

This confirmation letter is issued on the specific request of the Bank to place before the Annual General Meeting (AGM) for information of members.

Place : Mumbai

Date :16th August, 2024

UDIN : 24032523BKARIV3267

For CVK & ASSOCIATES
Chartered Accountants
Firm Regn. No. 101745W

Shriniwas Y. Joshi (Partner)
Membership No.032523

**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS
of Bhagini Nivedita Sahakari Bank Ltd., Pune
For The Year Ended March 31, 2025**

Report on Financial Statements

Opinion

We have audited the accompanying financial statements of **Bhagini Nivedita Sahakari Bank Ltd., Pune (the Bank)**, which comprise the Balance sheet as at March 31, 2025, the Statement of Profit and Loss and the Cash Flow Statement for the year ended on March 31, 2025 and a summary of significant accounting policies and other explanatory information incorporated in these financial statements of bank along with its nineteen branches audited by us for the period from April 01, 2024 to March 31, 2025.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements together with notes thereon give the information required by the Banking Regulation Act, 1949 (AACs), the Maharashtra Cooperative Societies Act, 1960 and rules made there under and other applicable acts and the guidelines and circulars issued by the Reserve Bank of India (RBI) and Registrar of Cooperative Societies, in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India, of the state of affairs of the Bank as at March 31, 2025 and its Profit and its cash flows for the year ended on that date.

Basis for Opinion

We conducted our audit of the Financial Statements in accordance with the Standards on Auditing (SAs), issued by Institute of Chartered Accountants of India (ICAI). Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of 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 (ICAI) together with the independence requirements that are relevant to our audit of the Financial Statements under the provisions of the Banking Regulation Act, 1949 and the rules made there under, provisions of Maharashtra Cooperative Societies Act, 1960 and rules made there under and we have fulfilled our ethical responsibilities in accordance with these requirements and the ICAI's Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the financial statements.

Information Other Than Financial Statements and Auditor's Report:

The Bank's management and Board of Directors are responsible for the other information. The other information comprises the information included in the Bank's annual report and Director's Report including other explanatory information, but does not include the standalone financial statements and our auditor's report thereon. Director's Report is expected to be made available to us after the date of this Auditor's Report.

Our opinion on the standalone 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 standalone financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the standalone financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

When, we read the Director's Report including other explanatory information, if we conclude that there is material misstatement therein, we are required to communicate the matter to those charged with governance and determine the actions under the applicable laws and regulations.

Management's Responsibility for the Financial Statements :

The Bank's Board of Directors is responsible in respect to the preparation and presentation of these financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with the accounting principles generally accepted in India, including the Accounting Standards issued by ICAI, relevant provisions of Banking Regulation Act, 1949 (AACs) and the rules made there under, the Maharashtra Cooperative Societies Act, 1960 and rules made there under and other applicable acts and the guidelines and circulars issued by the Reserve Bank of India (RBI) and Registrar of Cooperative Societies from time to time. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding 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.

In preparing the financial statements, management is 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 management either intends to liquidate the bank or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the Bank's financial reporting process.

Auditor's Responsibility :

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with 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 standalone 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.
- Obtain an understanding of internal financial controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances.
- 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 standalone 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 standalone financial statements, including the disclosures, and whether the standalone financial statements represent the underlying transactions and events

in a manner that achieves fair presentation.

Materiality is the magnitude of misstatements in the standalone financial statements that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the financial statements may be influenced. We consider quantitative materiality and qualitative factors in;

- planning the scope of our audit work and in evaluating the results of our work; and
- to evaluate the effect of any identified misstatements in the financial statements.

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.

Our responsibility is to express an opinion on these financial statements based on our audit.

Report on Other Legal and Regulatory Requirements :

As required by Rule 69 of the Maharashtra Co-operative Societies Rules, 1961, read with section 30 of the Banking Regulation Act, 1949 (AACs), we report that:

- The Balance Sheet and the Profit and Loss Account have been drawn up in accordance with the section 29 of the Banking Regulation Act, 1949 (AACs) read with the provisions of the Maharashtra Co-operative Societies Act, 1960 and rules there under and Guidelines issued by RBI.
- We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and found them to be satisfactory;
- In our opinion proper books of account as required by law have been kept by the Bank so far as appears from our examination of those books:
- The transactions of the Bank which came to our notice have been within the powers of the Bank;
- The Balance Sheet, Statement of Profit and Loss and Cash Flow Statement dealt with by this Report are in agreement with the books of account and the returns of the Bank;
- 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 Urban Cooperative Banks;
- Based on our examination of the books of accounts and other records and as per the information and explanations given to us, we have not come across material instances which are required to be reported under Rule 69 (6) of the Maharashtra Co-operatives Rules, 1961, except the monies belonging to the Bank which appears to be bad and doubtful of recovery, amounting to Rs. 584.78 Lakhs, for which adequate provision has been made by the Bank in terms of RBI guidelines on Income Recognition, Asset Classification and Provisioning.
- For the Financial Year 2024-25 under audit, the Bank has been awarded "A" classification.

For CVK & Associates
Chartered Accountants
FRN No. 101745W

CA Shrinivas Y. Joshi (Partner)
Membership No. — 032523
UDIN: 25032523BMIHXF7792
Place: Pune
Date: May 07, 2025.

सभासदांकरिता वैधानिक लेखापरीक्षकांचा अहवाल

भगिनी निवेदिता सहकारी बँक मर्यादित, पुणे

वर्षपूर्ती ३१ मार्च २०२५ करिता

लेखापरीक्षकांचे मत

आम्ही भगिनी निवेदिता सहकारी बँक मर्यादित, यांच्या सहकार वर्ष २०२४-२५ करिताच्या आर्थिक पत्रकांचे लेखापरीक्षण केलेले आहे. ज्यामध्ये, दिनांक ३१ मार्च २०२५ रोजीचे ताळेबंद पत्रक, दिनांक ०१ एप्रिल २०२४ ते ३१ मार्च २०२५ पर्यंतचे नफा आणि तोटा पत्रक, रोकड तरलता पत्रक, महत्वाची हिशोबीय धोरणे आणि इतर महत्वाच्या माहिती तसेच बँकेचे मुख्य कार्यालय आणि १९ शाखांच्या लेखा परीक्षणविषयक आर्थिक पत्रकांचा समावेश होतो.

आमच्या मते आणि आम्हाला मिळालेल्या माहिती व स्पष्टीकरणांनुसार, उपरोल्लेखित आर्थिक पत्रके आणि त्यांना जोडलेली हिशोबीय धोरणे ही बँकिंग रेग्युलेशन कायदा १९४९ (सहकारी बँकांना लागू असलेली कलमे), महाराष्ट्र सहकारी कायदा, १९६० आणि त्याअंतर्गत असलेले नियम, इतर कायदे व कानून आणि मा. रिझर्व्ह बँक ऑफ इंडिया तसेच सहकार आयुक्त, महाराष्ट्र राज्य यांनी प्रसूत केलेल्या सूचना व मार्गदर्शक तत्वांनुसार आवश्यक असलेली माहिती वास्तववादी आणि सर्वसाधारण स्वीकारल्या जाणाऱ्या हिशोब पद्धतीनुसार योग्य प्रकारे दर्शवतात आणि सादर पत्रके ही दिनांक ३१ मार्च २०२५ रोजीच्या ताळेबंदानुसार असलेली बँकेची आर्थिक परिस्थिती, नफा तोटा पत्रकाप्रमाणे दिनांक ३१ मार्च २०२५ रोजी संपणाऱ्या आर्थिक वर्षात बँकेस झालेला नफा, रोकड प्रवाह पत्रकाप्रमाणे सादर आर्थिक वर्षातील रोकड प्रवाह, यांची सत्य आणि निष्पक्ष स्थिती दर्शवितात.

लेखापरीक्षकांच्या मताकरिता आधारभूत बाबी

आम्ही आमचे लेखापरीक्षण दि इन्स्टिट्यूट ऑफ चार्टर्ड अकाउंटंट्स ऑफ इंडिया यांनी प्रसूत केलेल्या लेखापरीक्षण मानकांनुसार केले. सादर मानकांनुसार असलेल्या आमच्या जबाबदाऱ्या ह्या या लेखापरीक्षण अहवालाच्या 'लेखापरीक्षकांची जबाबदारी' या सदरात नमूद केलेल्या आहेत. दि इन्स्टिट्यूट ऑफ चार्टर्ड अकाउंटंट्स ऑफ इंडिया यांनी प्रसूत केलेली नैतिकतेच्या संदर्भातली आचार संहिता तसेच बँकिंग रेग्युलेशन कायदा १९४९, महाराष्ट्र सहकारी कायदा, १९६० व इतर मार्गदर्शक तत्वांनुसार अभिप्रेत असलेली बँकेसंदर्भातली आमची स्वायत्तता आम्ही बाळगली आहे तसेच त्यांनुसारच्या नैतिक जबाबदाऱ्यांचे पालनही आम्ही केले आहे. आमच्या मते लेखापरीक्षणादरम्यान आम्ही मिळविलेले पुरावे आम्ही प्रदर्शित केलेल्या अभिमतांसाठी आधारभूत बाब म्हणून गृहित धरण्यासाठी पुरेसे व योग्य आहेत.

आर्थिक पत्रके आणि त्यावरील लेखापरीक्षण अहवाल या व्यतिरिक्त इतर माहिती

अन्य माहितीचे संकलन करण्याची जबाबदारी व्यवस्थापन व बँकेचे संचालक मंडळाची आहे. अन्य माहिती मध्ये बँकेच्या संचालक मंडळाच्या वार्षिक अहवालातील माहिती तसेच इतर महत्वाच्या माहितीचा समावेश होतो, परंतु आर्थिक पत्रके व त्यावरील लेखापरीक्षण अहवाल यांचा समावेश होत नाही. संचालकांचा अहवाल आम्हास आमचा लेखापरीक्षण अहवाला नंतर प्राप्त होणे अपेक्षित आहे.

आर्थिक पत्रकावरील आमच्या अभिमतामध्ये सादर अन्य माहिती चा अंतर्भाव होत नाही आणि त्यावर आम्ही कोणतीही ठोस खात्री किंवा निष्कर्ष देत नाही.

आर्थिक पत्रकांच्या लेखा परीक्षणात आमची जबाबदारी ही फक्त सादर अन्य माहितीचे अवलोकन करणे एवढीच आहे, आणि असे करत असतांना, सादर अन्य माहिती ही आर्थिक पत्रकांशी किंवा लेखा परीक्षणाच्या दरम्यान आम्हाला मिळालेल्या माहितीशी विसंगत नाही ना किंवा मोठ्या प्रमाणात चुकीची नाही ना एवढेच तपासण्याची आहे.

जेव्हा आम्ही संचालक मंडळाचा अहवालाचे आणि अन्य माहितीचे अवलोकन करू आणि त्यादरम्यान जर सादर माहितीत गंभीर विसंगती अथवा चुकीची विधाने आहेत असा आमचा निष्कर्ष असेल तर सादर निष्कर्षाचे संप्रेरण बँकेच्या प्रशासनाची जबाबदारी असणाऱ्यांना करणे तसेच बँकेस लागू असणाऱ्या कायदांनुसार आवश्यक ती इतर कार्यवाही करणे, हि आमची जबाबदारी असेल.

आर्थिक पत्रकांसंबंधित बँकेच्या व्यवस्थापनाची जबाबदारी

दि इन्स्टिट्यूट ऑफ चार्टर्ड अकाउंटंट्स ऑफ इंडियाने प्रसूत केलेली आर्थिक हिशोबाची मानके, बँकिंग रेग्युलेशन कायदा १९४९, महाराष्ट्र सहकारी संस्था कायदा, १९६० व त्याअंतर्गत असलेले नियम तसेच मा. रिझर्व्ह बँक ऑफ इंडिया आणि मा. निबंधक, महाराष्ट्र राज्य सहकार खाते

यांनी वेळोवेळी प्रसूत केलेल्या अधिसूचना यांनुसार बँकेची खरी आणि निष्पक्ष आर्थिक स्थिती दर्शवू शकेल अशा ताळेबंद, नफा तोटा पत्रक व रोकड प्रवाह पत्रक अशा आर्थिक पत्रकांचे संकलन करणे ही जबाबदारी बँकेच्या संचालक मंडळाची आहे. या जबाबदारीमध्ये, बँकेच्या मालमतेच्या संरक्षणासाठी, लागू होणाऱ्या कायद्याच्या तरतुदीनुसार हिशोब पुस्तकांच्या नोंदी ठेवणे, फसवणुकीचे आणि अनियमिततेच्या घटनांना प्रतिबंध करणे व त्यांना उघडकीस आणणे, यथायोग्य अशा लेखा धोरणांची निवड आणि वापर करणे, वाजवी आणि विवेकी अंदाज करणे आणि निर्णय घेणे, अचूकता आणि पूर्णत्व सुनिश्चित करण्यासाठी आवश्यक त्या अंतर्गत आर्थिक नियंत्रणाची संरचना तयार करणे, अंमलबजावणी करणे, खरी आणि निष्पक्ष स्थिती दर्शवणारी आणि फसवणूक, चुका यामुळे दिल्या जाणाऱ्या गैरविधानांपासून मुक्त असणारी आर्थिक पत्रके तयार करणे व ती सादर करणे, ह्या गोष्टींचाही समावेश होतो.

आर्थिक पत्रके तयार करताना, दीर्घकाल कार्यरत राहण्याकरिताच्या बँकेच्या क्षमतेचे (Going Concern) मुल्यांकन करणे, सदर क्षमतेसंदर्भातील गंभीर बाबींचे प्रकटीकरण करणे आणि जोपर्यंत व्यवस्थापनास बँकेचे अवसायन करणे किंवा बँकेचा व्यवसाय बंद करणे आवश्यक वाटत नाही किंवा तसे करण्याशिवाय वास्तवात पर्याय उरत नाही तोपर्यंत दीर्घकाल कार्यरत राहण्याविषयक लेखातत्वावर आधाराची आर्थिक पत्रके तयार करणे, ही बँकेच्या व्यवस्थापनाची जबाबदारी आहे.

बँकेच्या आर्थिक माहितीचे संप्रेषण करण्यासंदर्भातल्या प्रगतीवर देखरेख ठेवणे ही सुद्धा बँकेच्या व्यवस्थापनाची जबाबदारी आहे.

लेखापरीक्षकाची जबाबदारी

आमच्या उद्दिष्टांमध्ये, सदर आर्थिक पत्रके ही आर्थिक गैरव्यवहार किंवा गैरविधाने यापासून मुक्त असायला हवीत यासाठीची वाजवी आश्वस्तता मिळवणे तसेच सदर आर्थिक पत्रकांवर आमचे अभिमत अंतर्भूत असलेला अहवाल प्रसूत करणे यांचा समावेश होतो. वाजवी आश्वस्तता ही एक उच्चस्तरीय आश्वस्तता आहे परंतु ती एक हमी नाही, कि लेखापरीक्षण मानकानुसार केलेल्या लेखापरीक्षणातून गैरविधाने असल्यास ती सदैव शोधली जातील. गैरविधाने ही गैरव्यवहार किंवा गंभीर चुकांमुळे निर्माण होऊ शकतात आणि जर सदर गैरविधाने ही वैयक्तिकरित्या किंवा एकत्रितरित्या, आर्थिक पत्रकांच्या वापरकर्त्यांच्या आर्थिक निर्णयांना प्रभावित करू शकत असतील तर ती गंभीर आहेत असे मानले जाते.

लेखापरीक्षण मानकानुसारचे लेखापरीक्षण करताना, संपूर्ण लेखापरीक्षणादरम्यान आम्ही आमच्या व्यावसायिक निर्णयक्षमताचा तसेच व्यावसायिक नास्तिक्य बुद्धीचा अवलंब करतो. याशिवाय आम्ही,

- * गैर व्यवहार किंवा चुकांमुळे होणाऱ्या गंभीर गैरविधानांच्या शक्यतांचा शोध घेतो व त्यांचे मुल्यांकन करतो, अशा धोकादायक शक्यतांना प्रतिसाद देणाऱ्या लेखापरीक्षण कार्यपद्धतीची रचना व अवलंब करतो आणि आमच्या मतप्रदर्शनासाठी आधारभूत असणाऱ्या पुरेशा व यथायोग्य पुराव्यांचे संकलन करतो. गैरव्यवहारांमुळे निर्माण होणारी गैरविधाने उघडकीस येण्याची जोखीम ही गंभीर चुकांमुळे निर्माण होणाऱ्या गैरविधानांपेक्षा अधिक असते, कारण गैरव्यवहारात संगनमत, बनावटीकरण, जाणीवपूर्वक केलेली वगळणूक, चुकीचे निवेदन किंवा अंतर्गत नियंत्रणाची पायमल्ली यांचा समावेश होऊ शकतो.
 - * सांप्रत आर्थिक परिस्थितीशी योग्य अशा लेखापरीक्षण कार्यपद्धतीची रचना करण्याकरिता बँकेने अवलंबिलेल्या संबंधित अंतर्गत नियंत्रण व्यवस्थेचे समाकलन करतो,
 - * बँकेच्या व्यवस्थापनाने प्रसूत केलेल्या आर्थिक धोरणांची योग्यता, तसेच आर्थिक अंदाज आणि संबंधित प्रकटीकरणे यांचा वाजवीपणा यांचे मूल्यमापन करतो.
 - * व्यवस्थापनाने अवलंबिलेल्या दीर्घकाल कार्यरत राहणारी संस्था (Going Concern) लेखातत्वाच्या योग्यतेसंदर्भात आणि लेखापरीक्षणादरम्यान मिळविलेल्या पुराव्यांच्या आधारे, दीर्घकाल कार्यरत राहण्यासाठीच्या बँकेच्या सक्षमतेसंदर्भात काही घटना व परिस्थिती याबाबत लक्षणीय अनिश्चितता आहेत का या संदर्भात निष्कर्ष काढतो. दरम्यान जर काही लक्षणीय अनिश्चितता आहे असा निष्कर्ष आम्ही काढला तर त्या संदर्भात बँकेने आर्थिक पत्रकात केलेल्या खुलाशांकडे आम्ही आमच्या लेखापरीक्षण अहवालात लक्ष वेधतो किंवा जर तसे खुलासे यथायोग्यपणे केले नसतील तर त्या संबंधात आमच्या अहवालात सुधारित अभिमत व्यक्त करतो. या संबंधांतले आमचे निष्कर्ष हे या अहवालाच्या तारखेपर्यंत मिळविलेल्या लेखापरीक्षण पुराव्यांवर आधारित आहे. परंतु भविष्यातील घटना किंवा परिस्थितीमुळे, दीर्घकाल कार्यरत राहण्यासाठीच्या बँकेच्या क्षमतेवर विपरीत परिणाम होऊ शकतो.
 - * बँकेच्या आर्थिक पत्रकांचे व त्यातील खुलाशांचे एकूण सादरीकरण, संरचना समाविष्ट घटके आणि इतर प्रकटीकरणे यांचे मूल्यमापन करतो आणि अंतर्निहित व्यवहार व घटना यांचे आर्थिक पत्रकांमध्ये यथायोग्य प्रकटीकरण झाले आहे अथवा नाही याचे मूल्यमापन करतो.
- भौतिकता म्हणजे स्वतंत्र वित्तीय विवरणांमधील चुकीच्या विधानांची व्याप्ती, ज्यामुळे वैयक्तिकरित्या किंवा एकूणच, वित्तीय विवरणपत्राच्या वाजवी जाणकार वापरकर्त्यांच्या आर्थिक निर्णयांवर परिणाम होण्याची शक्यता असते. आपण संख्यात्मक भौतिकता आणि गुणात्मक घटकांचा विचार करतो;
- (i) आमच्या लेखापरीक्षण कार्याच्या व्याप्तीचे नियोजन करणे आणि आमच्या कामाच्या परिणामांचे मूल्यमापन करणे; आणि

(ii) वित्तीय विवरणांमधील कोणत्याही ओळखलेल्या चुकीच्या विधानांच्या परिणामाचे मूल्यांकन करणे.

आम्ही प्रशासनाची जबाबदारी असलेल्यांशी संवाद साधतो व इतर गोष्टींबरोबरच लेखापरीक्षणाची नियोजित व्याप्ती व कालावधी, महत्वाचे लेखापरीक्षण निष्कर्ष आणि तदंतर्भूत आम्ही शोधन केलेल्या अंतर्गत नियंत्रण व्यवस्थेतील महत्वपूर्ण कमतरतांचा उहापोह करतो.

बँकेची स्वायत्तता राखण्यासंदर्भातील नैतिक आवश्यकतांचे आम्ही अनुपालन केले आहे, अशा आशयाचे पुष्टीकरण आम्ही बँकेच्या प्रशासनाची जबाबदारी असलेल्यांना देतो आणि त्यांना आमचे सर्व व्यवसाय संबंध व इतर बाबी कळवतो, ज्यांचा आमच्या स्वायत्तेवर परिणाम होणे अपेक्षित आहे आणि यासंदर्भात सुरक्षात्मक उपायही कळवतो.

आमची जबाबदारी ही बँकेच्या आर्थिक पत्रांवर आमच्या लेखापरीक्षणांचे निष्कर्ष देणे ही आहे.

इतर कायदेशीर व नियामक आवश्यकतांसंदर्भातील अहवाल

महाराष्ट्र सहकारी संस्था अधिनियम १९६१ मधील अधिनियम ६९ तसेच बँकिंग रेग्युलेशन कायदा, १९४९ मधील कलम ३० मधील तरतुदीस अधीन राहून आम्ही कथन करतो की,

अ. बँकेचा ताळेबंद व नफा तोटा पत्रक ही बँकिंग रेग्युलेशन कायदा, १९४९ मधील तरतूद २९ आणि महाराष्ट्र सहकारी संस्था कायदा, १९६० व त्याअंतर्गत असलेल्या नियमांनुसार बनविली गेली आहेत.

आ. अशी सर्व माहिती व स्पष्टीकरण, जे की आमच्या ज्ञानाप्रमाणे व विश्वासाप्रमाणे मिळविणे आवश्यक होते, ते आम्ही प्राप्त केले आहे आणि ते समाधानकारक असल्याचे आढळले आहे.

इ. आमच्या मते, कायद्याप्रमाणे आवश्यक हिशोबपुस्तके बँकेने ठेवलेली आहेत, असे सदर पुस्तकांच्या आम्ही आत्तापर्यंत केलेल्या लेखापरीक्षणातून दिसते.

ई. आमच्या निदर्शनास आलेले बँकेचे व्यवहार बँकेच्या अधिकारात केलेले आहेत.

उ. बँकेचे ताळेबंद पत्रक, नफा तोटा खाते आणि रोकड प्रवाह पत्रक हे, हिशोबपुस्तकांशी आणि विवरण पत्रकांशी जुळते.

ऊ. बँकेने स्वीकृत केलेले हिशोब पद्धतीचे मापदंड, (अकाउंटिंग स्टँडर्ड्स) नागरी सहकारी बँकांना लागू होणाऱ्या आणि भारतात स्वीकारल्या जाणाऱ्या सर्व साधारण हिशोब पद्धती यांना अनुलक्षून आहेत.

ए. बँकेच्या हिशोब पुस्तकाची आणि अन्य नोंदीची आम्ही केलेली तपासणी आणि आम्हाला देण्यात आलेल्या माहिती आणि खुलाशानुसार, बँकेच्या मालकीच्या आणि वसुलीच्या दृष्टीने सकृत दर्शनी संशयित आणि बुडित ठरू शकणाऱ्या परंतु बँकेने रिझर्व बँकेच्या उत्पन्नाची ओळख आणि मालमतेचे वर्गीकरण (इन्कम रेकग्निशन अँड ऍसेट क्लासिफिकेशन) या निकषानुसार, पुरेशी तरतूद केलेल्या रकम रु. ५८४.७८ लाख अपवाद वगळता, महाराष्ट्र को-ऑपरेटिव्ह सोसायटी नियम १९६१ मधील नियम ६९(६) अनुसार उल्लेख करणे आवश्यक असलेली कोणतीही लक्षणीय उदाहरणे आम्हास आढळलेली नाहीत.

ऐ. लेखापरीक्षणाखालील सहकार वर्ष २०२४-२५ साठी बँकेस 'अ' वर्ग देण्यात आला आहे.

(टीप: सदर अहवाल हा मूळ इंग्रजी अहवालाचे, स्वैर भाषांतर आहे. या अहवालासंदर्भात शंका असल्यास मूळचा इंग्रजी अहवाल गृहीत धरला जाईल.)

करिता: मे. सी व्ही के अँड असोसिएट्स

चार्टर्ड अकाउंटंट्स

फर्म रजिस्ट्रेशन नंबर 101745W

(एस. वाय. जोशी)

भागीदार

मेम्बरशिप नंबर ०३२५२३

UDIN : 25032523BMHXF7792

स्थळ : पुणे

दिनांक : मे ०७, २०२५

**BHAGINI NIVEDITA
BALANCE SHEET AS**

31/03/2024		भाग भांडवल व देणी	CAPITAL AND LIABILITIES	31/03/2025			
Rs.	Ps.			Rs.	Ps.	Rs.	Ps.
10,00,00,000.00		१. भागभांडवल १) अधिकृत भागभांडवल (४०,००,००० भाग रु. २५/- प्रमाणे)	1. Capital i) Authorised Capital (40,00,000 Shares of Rs. 25/- each)			10,00,00,000.00	
6,10,84,400.00		२) अभिदत्त, कॉलड अप, आणि वसुल भागभांडवल अ) व्यक्तिशः २४,३५,११० (भाग रु. २५/- प्रमाणे) (२४,४३,३७६ मागील वर्षाचे) ब) सहकारी संस्था क) राज्य शासन	ii) Subscribed, Called up & Paid up Capital a) Individuals - 24,35,110 (Shares of Rs. 25/- each) (24,43,376 Previous Year) b) Co-operative Institutions c) State Government	6,08,77,750.00		6,08,77,750.00	
0.00		२. राखीव निधी व इतर निधी	2. Reserve Fund & Other Reserves			271,81,91,136.81	
73,00,70,139.34		विधीविहित राखीव निधी	Statutory Reserve Fund	76,80,13,440.34			
31,08,32,165.48		इमारत निधी	Building Fund	31,08,32,165.48			
75,00,000.00		लाभांश संतुलन निधी	Dividend Equalization Fund	0.00			
34,28,46,229.31		बुडीत व संशयित कर्ज निधी	Bad & Doubtful Debts Reserve	32,52,15,087.61			
1,000.00		रोखे घसारा निधी	Investment Depreciation Reserve	1,000.00			
1,05,00,000.00		धर्मदाय निधी	Charity Fund	1,05,00,000.00			
3,50,00,000.00		नियमित कर्ज निधी	Standard Asset Reserve	3,50,00,000.00			
8,80,69,827.42		आकस्मिक निधी	Emergency Fund	8,80,69,827.42			
6,28,26,714.00		सभासद कल्याण निधी	Members Welfare Fund	6,26,05,827.00			
2,38,52,951.00		सेवक कल्याण निधी	Staff Welfare Fund	2,33,52,951.00			
5,21,23,807.97		विकास निधी	Development Fund	5,21,23,807.97			
9,30,30,262.48		तंत्रज्ञान विकास निधी व सायबर सुरक्षा निधी	Technology Development Fund & Cyber Sec.Fund	10,38,50,029.23			
69,07,086.66		शैक्षणिक निधी	Education Fund	81,63,286.64			
45,16,37,967.00		गुंतवणूक चढ-उतार निधी	Investment Fluctuation Reserve	50,86,37,967.00			
5,10,00,000.00		विशेष निधी	Special Reserve	5,30,00,000.00			
6,42,958.00		निवडणूक निधी	Election Fund	7,17,958.00			
16,36,38,013.00		सर्वसाधारण निधी	General Reserve	18,39,03,009.12			
13,98,69,780.00		तंत्रज्ञान जोखीम संरक्षण निधी	Technology Risk Protection Fund	14,98,69,780.00			
0.00		बुडित व संशयित कर्ज निधी २०२४	Bad & Doubtful Debt Reserve 2024	3,43,35,000.00			
0.00		३. भागभांडवलाची शासनाची प्रमुख अथवा सहाय्यकारी भागीदारी	3. Principal / Subsidiary State Partnership Fund Account			0.00	
682,58,57,959.49		४. ठेवी	4. Deposits	730,84,87,738.54		1029,65,69,241.92	
(668,97,44,955.49)		१) मुदत ठेवी	i) Fixed Deposits	(703,26,57,451.54)			
(13,61,13,004.00)		पैकी व्यक्तिशः	Of which Individuals	(27,58,30,287.00)			
(1,84,20,327.75)		पैकी इतर संस्था	Of which other societies	(3,72,16,233.74)			
266,83,59,791.64		पैकी मुदत संपलेली	Of which matured deposits	(269,76,55,931.49)			
(264,19,90,194.47)		२) सेव्हिंग्ज	ii) Savings	(2,71,96,206.65)			
(2,63,69,597.17)		पैकी व्यक्तिशः	Of which Individuals	(25,55,57,974.06)			
22,45,84,602.96		पैकी इतर संस्था	Of which other societies	(76,71,391.18)			
(21,97,37,141.64)		३) चालू	iii) Current	0.00			
(48,47,461.32)		पैकी व्यक्तिशः	Of which Individuals				
0.00		पैकी इतर संस्था	Of which other societies				
0.00		४) मागणी करताच आणि अल्पकालीन सुचनेने द्याव्या लागणाऱ्या ठेवी.	iv) Money at call and short notice				
0.00		५. बाहेरील कर्ज	5. Borrowings			0.00	
0.00		६. वसुलीस स्वीकारलेली बिले (दुबेरजी नोंदीनुसार)	6. Bills for Collection (As per contra)			0.00	
0.00		७. शाखांतर्गत खाते जुळवणी	7. Branch Adjustment			0.00	
2,66,22,338.23		८. थकबाकी व्याज निधी अनुत्पादित कर्जावरील व्याज	8. Overdue Interest Reserve Interest on N.P.A			2,85,58,720.61	
10,18,418.06		९. मुदत संपलेल्या ठेवीवरील व्याज देणे	9. Interest Payable On Matured Deposits			13,41,981.54	
1237,78,76,412.04		पुढील पानावर	C/f			1310,55,38,830.88	

**SAHAKARI BANK LTD.,PUNE
ON 31/03/2025**

31/03/2024		मालमत्ता व येणी	PROPERTY AND ASSETS	31/03/2025			
Rs.	Ps.			Rs.	Ps.	Rs.	Ps.
6,64,36,813.00		१. रोख शिल्लक	1. Cash			6,62,25,044.50	
25,25,22,698.65		अ) रोख शिल्लक	A) Cash In Hand				
24,244.46		ब) बँकेतील शिल्लक	B) Current Accounts with			25,81,61,162.09	
6,043.33		१. रिझर्व्ह बँक ऑफ इंडिया	i) Reserve Bank of India	25,78,17,963.86			
		२. स्टेट बँक ऑफ इंडिया	ii) State Bank of India	3,37,054.90			
		३. महाराष्ट्र राज्य सहकारी बँक लि.	iii) Maharashtra State Co-op. Bank Ltd.,	6,143.33			
26,27,85,106.55		२. इतर बँकेतील शिल्लक	2. Balances with Other Banks			1,33,42,89,567.45	
72,93,55,000.00		१. चालू ठेव खाती	i) Current Deposit	29,56,89,567.45			
(78,55,000.00)		२. मुदत ठेव खाती	ii) Fixed Deposit	1,03,86,00,000.00			
		पैकी राखीव निधी गुंतवणूक	Of which Reserve Fund Investment	0.00			
		३. मागणी करताच आणि अल्पकालीन सुचनेने द्याव्या लागणाऱ्या ठेवी	3. Money at call and short notice	0.00		0.00	
		४. गुंतवणूक	4. Investments			540,38,72,383.00	
475,09,90,020.00		अ) केंद्र व राज्य शासनाचे कर्ज रोखे	A) Central & State Govt. Securities				
(488,00,00,000.00)		१) सरकारी कर्ज रोखे	1) Govt. Securities	465,42,84,320.00			
(480,22,34,940.00)		दर्शनी मूल्य	Face Value	(478,00,00,000.00)			
(72,24,46,120.00)		बाजारभाव मूल्य	Market Value	(482,53,27,520.00)			
12,11,543.00		पैकी राखीव निधी गुंतवणूक	Of which Reserve Fund Investment	(76,81,73,720.00)			
4,99,22,850.00		२) अनअंमॉर्टाइज्ड प्रिमियम अकाऊंट	2) Unamortised Premium A/c	13,80,113.00			
(5,00,00,000.00)		३) विश्वस्त कर्जरोख्यातील गुंतवणूक	3) Treasury Bills	44,81,26,450.00			
(4,99,22,850.00)		दर्शनी मूल्य	Face Value	(45,00,00,000.00)			
		बाजारभाव मूल्य	Market Value	(44,81,26,450.00)			
		ब) इतर मान्यताप्राप्त गुंतवणूक	B) Other Approved Securities	0.00			
81,500.00		क) शेअर्स	C) Shares	81,500.00			
		ड) डिव्हेंडर्स आणि रोखे	D) Debentures and Bonds	0.00			
		इ) इतर	E) Others				
12,00,00,000.00		१) म्युच्युअल फंड	1. Mutual Fund	30,00,00,000.00			
(2,85,75,662.60)		दर्शनी मूल्य	Face Value	(6,98,67,767.20)			
(12,03,18,153.45)		बाजारभाव मूल्य	Market Value	(30,06,52,924.07)			
		५. शासनाच्या प्रमुख अथवा सहाय्यकारी निधीतून गुंतवणूक	5. Investment Out of the Principal Subsidiary State Partnership Funds			0.00	
		६. कर्जे	6. Advances			587,11,56,419.59	
3,09,271.00		अ) अल्पमुदत	A) Short Term Loans				
11,88,99,493.23		सरकारी तारण	Govt. Securities	0.00			
9,37,269.72		अन्य मूर्त तारण	Other Tangible Securities	11,34,48,918.84			
(2,00,95,325.46)		विनातारण	Unsecured	6,47,602.73			
(68,35,248.07)		पैकी व्यक्तिशः	Of which Individuals	(2,72,48,472.13)			
(68,28,433.01)		पैकी थकबाकी	Of which Overdue	(25,26,591.96)			
		पैकी अनुत्पादित कर्ज	Of which NPA	(25,19,094.73)			
27,73,085.00		ब) मध्यममुदत	B) Medium Term Loans				
155,33,87,381.59		सरकारी तारण	Govt. Securities	22,99,696.00			
16,32,98,393.43		अन्य मूर्त तारण	Other Tangible Securities	131,27,21,259.64			
(165,38,55,461.10)		विनातारण	Unsecured	13,73,01,718.53			
(1,83,64,659.80)		पैकी व्यक्तिशः	Of which Individuals	(139,16,64,684.19)			
(3,20,13,492.68)		पैकी थकबाकी	Of which Overdue	(1,52,62,365.73)			
		पैकी अनुत्पादित कर्ज	Of which NPA	(2,25,71,508.36)			
10,51,627.00		क) दीर्घ मुदत	C) Long Term Loans				
318,86,89,322.89		सरकारी तारण	Govt. Securities	35,19,172.00			
97,40,04,885.99		अन्य मूर्त तारण	Other Tangible Securities	322,80,61,302.25			
(391,19,88,628.99)		विनातारण	Unsecured	107,31,56,749.60			
(2,68,57,820.66)		पैकी व्यक्तिशः	Of which Individuals	(406,95,84,695.06)			
(4,02,59,568.16)		पैकी थकबाकी	Of which Overdue	(2,20,84,228.72)			
		पैकी अनुत्पादित कर्ज	Of which NPA	(3,33,87,420.27)			
1223,66,86,548.84		पुढील पानावर	C/f			1293,37,04,576.63	

BHAGINI NIVEDITA BALANCE SHEET AS

31/03/2024		भाग भांडवल व देणी	CAPITAL AND LIABILITIES	31/03/2025			
Rs.	Ps.			Rs.	Ps.	Rs.	Ps.
1237,78,76,412.04		मागील पानावरून	B/f			1310,55,38,830.88	
		१०. इतर देणी व तरतूदी	10. Other Liabilities and Provisions			4,80,34,086.69	
23,65,949.00		ऑडिट फी देणे	Audit Fee Payable	22,30,875.00			
93,31,484.00		सेवकांना द्यावयाची रक्कम	Payable to Employees	95,95,759.00			
6,66,471.00		लाभांश देणे	Dividend Payable	6,54,703.00			
27,11,017.51		अनामत	Suspense	57,16,624.40			
23,49,887.72		डी.डी. पेअेबल	Demand Drafts Payable	29,27,463.00			
80,74,880.36		अन्य देणी	Other Payable	1,05,07,681.72			
3,14,418.00		टी.डी.एस.देणे	T.D.S. Payable	3,16,561.00			
9,52,246.00		प्रॉव्हिडंड फंड देणे	Provident Fund Payable	9,92,678.00			
44,99,991.55		आयकर देणे	Income Tax Payable (Net Of Advance Tax)	35,00,000.00			
1,10,43,429.88		प्रलंबित कर तरतूद	Deferred Tax Provision	1,05,50,002.88			
26,89,971.73		जी एस टी देणे	GST Payable	10,40,427.69			
1,311.00		कर्जव्याजावरील चक्रवाढ व्याज परत देणे (कोविड-१९)	Compound Int. Payable on Advances (Covid-19)	1,311.00			
		११. नफा तोटा	11. Profit and Loss			13,27,17,714.49	
20,20,44,785.82		नफा मागील ताळेबंदानुसार वजा नफा वाटणी	Profit as per last balance sheet Less appropriations	14,79,20,856.12			
5,20,00,000.00		विधीविहित राखीव निधी	Statutory Reserve Fund	3,75,00,000.00			
4,00,00,000.00		सर्वसाधारण निधी	General Reserve Fund	1,27,64,996.12			
1,15,00,000.00		तंत्रज्ञान विकास निधी व सायबर सुरक्षा निधी	Technology Development Fund & Cyber Security fund	2,00,00,000.00			
38,66,493.82		आकस्मिक निधी	Emergency Fund	0.00			
4,50,00,000.00		गुंतवणूक चढ-उतार निधी	Investment Fluctuation Reserve	5,70,00,000.00			
15,00,000.00		शैक्षणिक निधी	Education Fund	15,00,000.00			
75,000.00		निवडणूक निधी	Election Fund	75,000.00			
3,00,00,000.00		तंत्रज्ञान जोखीम संरक्षण निधी	Technology Risk Protection Fund	1,00,00,000.00			
1,81,03,292.00		लाभांश	Dividend	90,80,860.00			
14,79,20,856.12		जमा : नफा-तोटा खात्यामधील चालू वर्षाचा नफा	Add : Profit for the year brought from the Profit and Loss A/c	13,27,17,714.49			
1257,07,98,325.91		एकूण	Total			1328,62,90,632.06	
		१२. संभाव्य देणी	12. Contingent Liabilities			3,72,21,725.03	
0.00		बँक गॅरंटी देणे	Bank Guarantee Payable	0.00			
3,47,94,313.13		डी.ई.ए.एफ मागणी न केलेल्या ठेवी	DEAF Unclaimed Deposit	3,72,21,725.03			

(On behalf of Board of Directors)

Place: Pune
Date : 07/05/2025

(Varsha Budhkar) (Jayashree Chitre) (Mahananda Alyalmath) (Sunanda Karmarkar) (Netra Apte) (Rewati Paithankar)
General Manager General Manager Chief Executive Officer Director Vice-Chairperson Chairperson

SAHAKARI BANK LTD.,PUNE ON 31/03/2025

31/03/2024		मालमत्ता व येणी	PROPERTY AND ASSETS	31/03/2025			
Rs.	Ps.			Rs.	Ps.	Rs.	Ps.
1223,66,86,548.84		मागील पानावरून	B/f			1293,37,04,576.63	
		७. व्याज येणे	7. Interest Receivable			13,65,45,811.08	
8,75,68,350.12		गुंतवणुकीवरील	On Investment	10,79,85,088.47			
2,410.00		थकबाकीवरील (पी.ए.)	On Overdue A/c (P.A.)	2,002.00			
2,66,22,338.23		थकबाकीवरील (एन.पी.ए.)	On Overdue Advances A/c (N.P.A.)	2,85,58,720.61			
		८. वसुलीस स्वीकारलेली बिले (दुबेरजी नोंदीनुसार)	8. Bills for Collection (As per contra)			0.00	
0.00		९. शाखांतर्गत खाते जुळवणी	9. Branch Adjustment			0.00	
0.00		१०. जागा व इमारत (घसारा वजा जाता)	10. Land & Building (Less Depreciation)			14,03,50,023.00	
14,34,21,483.00		११. डेडस्टॉक, फर्निचर, फिक्चर्स आणि अमूर्त मालमत्ता (घसारा वजा जाता)	11. Dead Stock, Furniture, Fixtures and intangible assets (Less Depreciation)			2,01,44,097.79	
2,44,64,936.79		१२. इतर मालमत्ता	12. Other Assets			5,55,46,123.56	
15,68,314.05		प्रिंटिंग स्टॉक	Printing Stock	16,68,874.87			
2,14,55,747.00		इन्कमटॅक्स रिफंड येणे	Income Tax Refund Receivable	1,24,15,301.00			
64,06,593.00		आयकर विवादाची रक्कम	Income Tax Paid under protest	64,06,593.00			
2,01,543.00		स्टॅम्प अॅन्ड रेव्ह्यू स्टॅम्प	Stamps & Revenue Stamp	2,27,773.00			
1,19,949.00		किरकोळ येणी	Misc. Receivable	87,059.00			
78,954.00		एम.एस.ई.बी. डिपॉझिट	M.S.E.B. Deposit	99,349.00			
11,00,000.00		जागा भाडे अॅडव्हान्स/डिपॉझिट	Rent Advance / Deposit	11,00,000.00			
26,01,265.75		सीसीआयएल, पुणे महानगरपालिका व इतर ठेव	Deposit with CCIL,Pune Corporation & Others	26,04,379.75			
1,13,08,808.19		आगाऊ खर्च	Prepaid Expenses	1,72,85,768.80			
62,143.77		डी.ई.ए.एफ येणे	DEAF Receivable	70,711.83			
59,86,820.31		जी.एस.टी येणे	GST Receivable	83,94,246.61			
8,89,008.70		व्हॅडॉरला दिलेली आगाऊ रक्कम	Advance To Vendor	51,86,066.70			
2,53,112.16		अहिल्यानगर शाखेकरिता भांडवली आगाऊ खर्च	Capital Advance for Ahilyanagar Branch	0.00			
1257,07,98,325.91		एकूण	Total			1328,62,90,632.06	

(As per our Report of even date)

For G. N. Angal & Co.
Chartered Accountants
Firm Registration No.113250W
(CA Aniruddha Angal)
Partner
Membership No.: 046633
Internal Auditor

For CVK & Associates
Chartered Accountants
Firm Registration No. 101745W
(CA Shrinivas Joshi)
Partner
Membership No.: 032523
Statutory Auditor

BHAGINI NIVEDITA PROFIT & LOSS ACCOUNT FOR

31/03/2024		खर्चाचा तपशील	EXPENDITURE	31/03/2025			
Rs.	Ps.			Rs.	Ps.	Rs.	Ps.
47,05,70,929.20		१. ठेवी व कर्जावरील व्याज			49,77,17,538.48		
17,72,21,497.96		२. पगार, प्रॉव्हिडंट फंड वर्गणी व भत्ते			17,66,24,368.00		
28,41,903.76		३. संचालक मंडळ भत्ता व प्रवास भत्ता			34,52,633.00		
		४. भाडे, कर, वीज, विमा इ.			2,92,59,064.37		
1,47,94,317.31		भाडे, कर, वीज, विमा	1,65,05,785.37				
1,26,52,451.00		डिपॉझिट इन्शुरन्स प्रिमियम	1,27,53,279.00				
14,97,976.50		५. कायदे सल्ला खर्च			8,51,207.00		
50,21,591.31		६. टपाल व दूरध्वनी			38,10,891.25		
46,66,089.10		७. हिशेब तपासणी शुल्क			55,37,191.90		
1,54,97,678.43		८. घसारा व दुरुस्ती			1,68,27,637.63		
74,77,692.91		९. स्टेशनरी, छपाई, जाहिरात			98,86,330.51		
		१०. इतर खर्च			6,23,40,654.03		
26,88,529.82		कार्यालयीन खर्च	35,37,276.46				
2,15,91,235.15		हार्डवेअर व सॉफ्टवेअर मॉटेनन्स खर्च	2,56,62,033.86				
63,24,008.40		वाहन खर्च, प्रवास खर्च	52,28,013.00				
15,07,196.95		किरकोळ खर्च	16,47,713.43				
0.00		रोख ने-आण खर्च	16,29,570.52				
0.00		व्यवसाय सुविधा शुल्क	70,395.00				
10,27,239.78		प्रोफेशनल फी	9,30,158.22				
1,03,989.28		बँक कमिशन	1,02,482.07				
7,56,866.80		जनरल मीटिंग खर्च	10,93,159.00				
3,48,170.00		वर्गणी व देणगी	3,59,970.00				
1,03,28,914.40		सिक्युरिटी खर्च	1,11,27,787.94				
15,01,074.00		सल्लागार फी	13,12,735.00				
83,14,323.51		इश्युअर/अॅक्वायरर चार्जेस	79,76,330.51				
7,52,600.00		पी.एस.एल.सर्टिफिकेट चार्जेस	5,83,000.00				
46,377.00		गुंतवणुकीच्या अधिमूल्याचा घसारा	71,430.00				
13,64,508.95		सभासद कल्याण खर्च	2,20,887.00				
5,15,100.00		सेवक कल्याण खर्च	5,43,912.00				
61,44,365.69		सुवर्ण महोत्सव खर्च	0.00				
54,430.00		निवडणूक खर्च	0.00				
2,74,565.00		प्रशिक्षण खर्च	2,43,800.02				
8,15,24,950.00		११. सिक्युरिटी शिफटींगवरील घसारा			0.00		
0.00		१२. रोखे घसारा निधी			0.00		
9,49,116.17		१३. बुडीत व संशयित कर्ज निरस्त रक्कम			2,96,141.70		
9,54,16,822.73		१४. कर व तरतूदी पूर्वीचा नफा			18,45,59,618.97		
95,37,76,511.11		एकूण			99,11,63,276.84		
		Total					
1,80,00,000.00		१५. निधी तरतूद			1,90,00,000.00		
20,00,000.00		बुडित व संशयित कर्ज निधी	1,70,00,000.00				
		विशेष निधी	20,00,000.00				
4,37,63,125.00		१६. आयकर व आयकर तरतूद			4,32,82,966.45		
(59,910.00)		चालू वर्षातील आयकर तरतूद	4,40,00,000.00				
(67,960.00)		प्रलंबित कर तरतूद	(4,93,427.00)				
(22,95,063.00)		मागील वर्षातील जास्तोची आयकर तरतूद परत	(2,24,731.55)				
0.00		मागील वर्षातील आयकर	1,125.00				
14,79,20,856.12		१७. बुडीत व संशयित कर्ज निरस्त निधी २०२४			3,43,35,000.00		
		१८. निव्वळ नफा कर पश्चात			13,27,17,714.49		
116,30,37,559.23		एकूण			122,04,98,957.78		
		Total					

(On behalf of Board of Directors)

Place: Pune
Date : 07/05/2025

(Varsha Budhkar) (Jayashree Chitre) (Mahananda Alyalmath) (Sunanda Karmarkar) (Netra Apte) (Rewati Paithankar)
General Manager General Manager Chief Executive Officer Director Vice-Chairperson Chairperson

SAHAKARI BANK LTD.,PUNE THE YEAR ENDED 31/03/2025

31/03/2024		उत्पन्नाचा तपशील	INCOME	31/03/2025			
Rs.	Ps.			Rs.	Ps.	Rs.	Ps.
52,42,29,700.09		१. व्याज			92,83,20,982.29		
37,02,78,899.01		कर्जावरील			52,94,01,747.48		
		गुंतवणुकीवरील			39,89,19,234.81		
24,04,062.31		२. कमिशन व हुंडणावळ			24,22,448.84		
6,460.00		३. इतर उत्पन्न			6,04,19,845.71		
2,15,255.68		लाभांश			6,460.00		
65,63,609.15		किरकोळ जमा			1,21,286.91		
40,01,347.30		बँक सेवा शुल्क			70,23,290.07		
1,60,07,391.34		लॉकर भाडे			40,48,452.36		
15,08,750.00		सेवा शुल्क			50,13,630.05		
41,903.32		सरकारी रोखे खरेदी / विक्री नफा			35,24,300.00		
27,46,379.00		मालमत्ता विक्री नफा			24,067.76		
56,23,341.22		इन्कमटॅक्स परताव्यावरील व्याज			50,91,527.00		
1,96,19,406.89		इश्युअर/अॅक्वायरर चार्जेस			43,30,718.22		
28,200.72		म्युच्युअल फंड वरील नफा			3,11,90,562.52		
5,01,805.08		बुडीत व संशयित कर्ज निरस्त रक्कमेतील वसूल रक्कम			21,385.58		
		इतर उत्पन्न			24,165.24		
95,37,76,511.11		एकूण			99,11,63,276.84		
		Total					
9,54,16,822.73		४. कर व तरतूदीपूर्वीचा नफा			18,45,59,618.97		
10,03,91,700.00		५. तरतूद परत			4,47,76,061.97		
9,49,116.17		रोखे घसारा निधी			0.00		
2,74,565.00		बुडीत व संशयित कर्ज निधी			2,96,141.70		
52,59,106.70		प्रशिक्षण खर्च			2,43,800.02		
0.00		सुवर्णमहोत्सव निधी			0.00		
0.00		सभासद कल्याण निधी			2,20,887.00		
69,69,737.52		सेवक कल्याण निधी			5,00,000.00		
0.00		तंत्रज्ञान विकास निधी व सायबर सुरक्षा निधी			91,80,233.25		
		बुडीत व संशयित कर्ज निरस्त निधीमधून वर्ग			3,43,35,000.00		
116,30,37,559.23		एकूण			122,04,98,957.78		
		Total					

(As per our Report of even date)

For G. N. Angal & Co.
Chartered Accountants
Firm Registration No.113250W
(CA Aniruddha Angal)
Partner
Membership No.: 046633
Internal Auditor

For CVK & Associates
Chartered Accountants
Firm Registration No. 101745W
(CA Shrinivas Joshi)
Partner
Membership No.: 032523
Statutory Auditor

Cash Flow Statement for the Year Ended on 31st March 2025

(₹ in Lakhs)

Sr.No.	Particulars	FY 2024-25		FY 2023-24	
(A)	Cash Flow From Operations				
	Net Profit as per Profit and Loss Account (after Tax)		1,327.18		1,479.21
	Adjustments For :				
	Add:				
	Depreciation on Assets	151.65		141.15	
	Bad Debts written off	2.96		9.49	
	Amortization of Investments	0.71		0.46	
	Depreciation on Transfer of Security	0.00		815.25	
	Provision for BDDR (Net)	513.35		180.00	
	Special Reserve	20.00		20.00	
	Provision For Income Tax (Net)	528.16		222.39	
	Prior Period Income Tax	0.01		-	
	Less:				
	Profit on Sale of Assets	(0.24)		(0.42)	
	Provisions Written Back	(447.76)		(1,138.44)	
	Interest on Income Tax Refund	(50.92)		(27.46)	
	Deferred Tax Liability	(4.93)		(0.60)	
	Prior Period Income Tax	-		(22.95)	
	Total (A)		712.99		198.87
	Increase/(Decrease) in Deposits	5,777.67		1,305.04	
	(Increase)/Decrease in Loans & Advances	1,318.99		(2,532.20)	
	(Increase)/Decrease in Investments	(5,021.55)		4,254.51	
	Increase/(Decrease) in Funds (Statutory)	4.43		57.92	
	(Increase)/Decrease in Other Assets	(125.54)		(33.79)	
	Increase/(Decrease) in Other Liabilities	48.62		19.25	
	Cash Generated From Operating Activities		4,042.79		4,748.81
	Less : Income Tax Paid (net of interest and refund received)	(396.85)		(171.01)	
	Net Cash Generated From Operating Activities (A)		3,645.94		4,577.80

Sr.No.	Particulars	FY 2024-25		FY 2023-24	
(B)	Cash Flow From Investing Activities				
	Purchase of Property, Plant and Equipment	(77.72)		(110.45)	
	Sale Proceeds of Fixed Assets	0.24		0.42	
	Net (Investment)/Proceeds in Fixed Deposits*	(2,472.45)		(3,860.00)	
	Net Cash Generated From Investing Activities (B)		(2,549.93)		(3,970.03)
(C)	Cash Flow From Financing Activities				
	Increase/(Decrease) in Share Capital - Equity Capital	(2.07)		1.15	
	Payment of Dividend	(90.93)		(178.03)	
	Net Cash Generated From Financing Activities (C)		(93.00)		(176.88)
	Net Increase/(Decrease) in Cash and Cash Equivalent		1,003.01		430.89
	Cash and Cash Equivalent at the beginning of the year.	7,197.75		6,766.86	
	Net Increase/(Decrease) in Cash and Cash Equivalent	1,003.01		430.89	
	Cash and Cash Equivalent at the end of the year.		8,200.76		7,197.75
	Cash and Cash Equivalent at the end of the year.				
	Cash and Balances with Bank	3,243.86		3,189.90	
	Balances with Other Bank**	4,956.90		4,007.85	
	Total		8,200.76		7,197.75

*Changes are considered only for FDs maturing beyond 3 months.

**Balances with Other Bank include current deposits and fixed deposits having original maturity of 3 months or less.

Place: Pune

Date : 07/05/2025

(Sunanda Karmarkar)
Director

(Netra Apte)
Vice-Chairperson

(Rewati Paithankar)
Chairperson

(Varsha Budhkar)
General Manager

(Jayashree Chitre)
General Manager

(Mahananda Alyalmath)
Chief Executive Officer

For G. N. Angal & Co.
Chartered Accountants
Firm Registration No.113250W

For CVK & Associates
Chartered Accountants
Firm Registration No. 101745W

(CA Aniruddha Angal)
Partner
Membership No.: 046633
Internal Auditor

(CA Shrinivas Joshi)
Partner
Membership No.: 032523
Statutory Auditor

BHAGINI NIVEDITA SAHAKARI BANK LIMITED, PUNE.

Notes to financial statements for the year ended March 31, 2025.

A. Overview

Bhagini Nivedita Sahakari Bank Limited ('the Bank') was incorporated in 1974 and provides various banking products. The Bank is having Nineteen branches. The area of operations is the State of Maharashtra.

B. SIGNIFICANT ACCOUNTING POLICIES:-

1. BASIS OF ACCOUNTING:

1.1 These financial statements are prepared under historical cost conventions, on accrual basis of accounting unless otherwise stated and on "Going Concern" basis and comply with generally accepted accounting principles, statutory requirements prescribed under Maharashtra Co-operative Societies Act, 1960, Banking Regulation Act, 1949, Circulars and guidelines issued by the Reserve Bank of India (RBI) from time to time, the Accounting Standards issued by the Institute of Chartered Accountants of India and practices prevailing in urban Co-operative Banks in Maharashtra.

1.2 Use of Estimates:

The preparation of financial statements requires the management to make estimates and assumptions considered in the reported amounts of assets and liabilities, revenues and expenses and disclosure of contingent liabilities at the end of the reporting period. Management ensures that the estimates used in preparation of the financial statements are prudent and reasonable. Actual results may differ from these estimates. Any revisions to the accounting estimates are recognized prospectively.

1.3 Accounting Policies:

- All accounting policies are consistently followed.
- There is no change in any accounting policy during the year.

2. INVESTMENTS :

2.1 Categorization of investments:

All investments are classified under Held to Maturity (HTM), Held for Trading (HFT) and Available for Sale (AFS) categories, in accordance with RBI guidelines as applicable to urban co-operative banks.

Investments which the Bank intends to hold till maturity are classified as HTM securities whereas investments which are held with the intention to trade are classified as HFT. Investments which are not classified in the above categories are classified under AFS category. Shifting amongst the categories, if any, is done in accordance with the RBI guidelines.

2.2 Classification of Investments:

For the purpose of presentation in the balance sheet, investments have been classified as required by RBI Guidelines as under:

- Central and State Government Securities,
- Other Approved Securities,
- Shares
- Debentures and Bonds
- Others

2.3 Valuation of Investments:

a) Held to Maturity (HTM) Category:

In case of securities which are held in HTM category, investments are carried at acquisition cost less amortization. If the cost price is less than face value, the difference is ignored. If cost price is more than face value, the excess amount i. e. premium is amortized over remaining period of investment till maturity. If the maturity is in the first half of the year, that year is ignored for the purpose of amortization.

b) Available for Sale (AFS) Category:

The individual scrip in the AFS category is marked to market at quarterly intervals. However, the effect of fluctuation in value is accounted on yearly basis. The net resultant depreciation in each classification (as mentioned in Para 2.2 above) is recognized in the Profit and Loss Account. Net appreciation, if any, is ignored.

c) Held for Trading (HFT) Category:

The individual scrip in the HFT category is marked to market at monthly intervals. The net resultant depreciation in each classification (as mentioned in Para 2.2 above) is recognized in the Profit and Loss Account. Net appreciation, if any, is ignored.

2.4 Costs associated with Acquisition:

a) Interest accrued up to the date of acquisition of securities (i.e. broken period interest) is excluded from the acquisition cost and accounted as debit to Profit and Loss account. Broken-period interest received on sale of securities is recognized as interest income. Profit or loss on sale of securities, is calculated by following FIFO method. Commission, Stamp Duty / Directly Related Expenses paid in connection with acquisition of securities are treated as revenue expenses.

2.5 Market Value of Investments:

2.5.1 Quoted securities:

Market value of Government Securities (excluding Treasury Bills) is determined based on the prices periodically declared by FBIL for valuation at year-end.

2.5.2 Unquoted Government Securities:

Market value of unquoted government securities as of the balance sheet date which qualify for determining the Statutory Liquidity Ratio ('SLR') included in the AFS category is computed as per the Yield-to-Maturity ('YTM') rates published by FBIL.

2.5.3 Treasury Bills

Treasury Bills are valued at carrying cost.

2.5.4 Units of Mutual Funds:

Units of Mutual Fund are valued at the lower of cost and net asset value provided by the respective Mutual Fund.

2.5.5 Other Approved Securities:

Market value of other approved securities is determined based on the yield curves and spreads provided by FBIL.

2.6 Non Performing Investments (NPI):

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

2.7 Investment Fluctuation Reserve (IFR)

IFR is created on Investments classified under AFS category as decided by the management, subject to the limits prescribed by RBI.

2.8 Disposal of investments:

Investments classified under the HTM category:

The Bank does not resort to sale of securities held in HTM category pursuant to RBI Master Direction –Reserve Bank of India (Classification, Valuation and Operation of Investment Portfolio of Primary (Urban) Co-operative Banks) Direction, 2023 Ref- RBI/2023-24/96 DOR.MRG.REC.01/00-00-011/2023-24 dated April 1, 2023. However, if due to liquidity stress, if securities from HTM portfolio are sold with prior approval of Board of Directors on a specific rationale, Profit on sale of investments from HTM category is first taken to the profit and Loss account and, thereafter, the amount of such profit is appropriated to 'Capital Reserve/General Reserve' from the net profit for the year after statutory appropriations. Loss on sale is recognized in the Profit and Loss account in the year of sale.

Investments classified under the AFS and HFT categories:

Realized gains/losses are recognized in the Profit and Loss Account.

3. ADVANCES :

- 3.1** Advances are shown at "Gross Value" and provision made for Non Performing Asset (NPA) is shown as "Bad and Doubtful Debts Reserve" under the head "Reserves and Provisions". In addition, a general provision is made on all Standard assets as per RBI guidelines, which is also reflected under the head "Standard Asset Reserve".
- 3.2** NPAs are identified, classified and provided for as per the extant RBI norms on IRAC.
- 3.3** The overdue interest in respect of non-performing advances is provided separately under "Overdue Interest Reserve" as per the directives issued by RBI.
- 3.4** Recoveries from bad debts written-off are recognized in the Profit and Loss account and included under other income.
- 3.5** Loans to directors or their relatives are sanctioned only against Government Securities, Fixed Deposits and Life Insurance Policies standing in their own name as per directives issued by the Reserve Bank of India.

4. Cash Flow Statements (AS 3):

The Bank has prepared and disclosed the Cash Flow statement by following the indirect method, in terms of guidelines issued in AS 3.

5. Property, Plant and Equipments (AS 10):

- 5.1** Fixed assets are stated at historical cost less accumulated depreciation/ amortization in accordance with AS-10 "Property, Plant & Equipment", issued by the Institute of Chartered Accountants of India. Cost of asset comprises purchase price and any directly attributable cost of bringing the asset to its working condition for its intended use. Additions to Fixed Assets include indirect taxes to the extent of unavailed input credit by the bank.

5.2 Depreciation & Amortization:

5.2.1 Depreciation :-

Depreciation is provided on straight line method on the fixed assets at the following rates:

Particulars	31/03/2025	31/03/2024
Building	2.50%	2.50%
Furniture, Fixtures and Dead Stock (except Electronic Dead Stock and Name Boards)	10.00%	10.00%
Electronic Dead Stock and Name Boards	33.33%	33.33%
Computers & Electronics *	33.33%	33.33%
Printers	50.00%	50.00%
Software *	33.33%	33.33%

* As per the extant RBI guidelines

Depreciation on Building is calculated on straight line method. In case of Building bought prior to 1st April 2005 depreciation, is calculated by straight line method on the basis of net carrying value of assets as at April 1, 2005.

Depreciation is charged on the asset for the entire quarter on the basis of put to use date of asset during that quarter. In case of sale of fixed asset, depreciation is charged till the last date of the quarter, prior to the date of sale at the rate mentioned above.

5.2.2 Ammortization :-

Premium amount paid towards leased properties is amortized over the period of lease.

5.3 IMPAIRMENT OF ASSETS : (AS-28)

The Bank tests for impairment of assets at the close of the accounting period and if there are indications that suggest a possible reduction in the recoverable value of an asset, provision for impairment loss is made. Provision for impairment loss, if any, is recognized to the extent by which the carrying amount of an asset exceeds its recoverable amount. Recoverable amount is the higher of asset's net selling price and its value in use based on reasonable estimates.

5.4 INTANGIBLE ASSETS :

An intangible asset is recognized if and only if it is probable that the future economic benefits that are attributable to the asset will flow to the enterprise and the cost of the asset can be measured reliably. Intangible asset is measured initially at cost and stated in balance-sheet at historical cost less accumulated amortization.

Amortization of intangible assets is provided on Straight Line Method (SLM) as per the extant RBI guidelines.

6. REVENUE RECOGNITION : (AS 9)

- 6.1** Income / Expenditure is accounted on accrual basis except for the following items, which are accounted on cash basis:
- Interest on Advances identified as NPA (as per the directives of RBI).
 - Income on units of mutual funds.
 - Interest on Income Tax Refund.
- 6.2** Dividend is accounted on accrual basis when the right to receive the same is established.

7. EMPLOYEE BENEFITS (AS 15):

7.1 Gratuity:

The Bank provides for gratuity to all eligible employees. The benefit vests upon completion of five years of service and is in the form of lump sum payment to employees on resignation, retirement, death while in employment or on termination of employment, an amount equivalent to 15 days salary plus eligible allowances payable for each completed year of service, as per the Payment of Gratuity Act, 1972. The Bank makes contributions to funds administered by trustees and managed by the LIC of India.

The defined gratuity benefit plans are valued by an independent actuary as at the Balance Sheet date, using the projected unit credit method as per the requirement of AS-15 "Employee Benefits", to determine the present value of the defined benefit obligation and the related service costs. Under this method, the determination is based on actuarial calculations, which include assumptions about demographics, early retirement, salary increases and interest rates. Actuarial gain or loss is recognized in the Statement of Profit and Loss.

7.2 Provident fund:

In accordance with Employee Provident Funds and Miscellaneous Provisions Act 1952, all the employees of the Bank are entitled to receive benefits under the provident fund. Every employee contributes an amount, on a monthly basis, at determined rate. The Bank contributes an equal amount. This amount is transferred to EPF Scheme of Government of India.

The Bank's contribution to Provident Fund is accounted for on the basis of contribution to the scheme and charged to Profit and Loss Account and is considered as defined contribution plan.

7.3 Leave Encashment:

In respect of leave encashment liability, the Bank has obtained Insurance Policy with LIC of India. The shortfall, if any between projected benefit obligation and the fair value of plan assets as on 31st March is provided for and recognized as expense in the Profit and Loss Account. The liability of leave encashment is provided on the basis of actuarial valuation as at the Balance Sheet date and considered as defined benefit scheme. The actuarial valuation is carried out as per projected unit credit method.

7.4 Employees Group Super Annuation Scheme:

Bank has set up a contributory Super Annuation Scheme for providing pension benefits to its employees upon their retirement from services and employee can also voluntarily contribute to the said scheme.

8. Segment Reporting (AS 17):

The Bank recognizes the Business Segment as the primary reporting segment and Geographical Segment as the secondary reporting segment, in accordance with RBI guidelines and in compliance with AS 17.

Business Segment is classified as:

- Treasury
- Corporate/Wholesale Banking
- Retail Banking
- Other Banking Business

9. Operating Leases (AS 19):

Lease rental obligations in respect of assets taken on operating lease are charged to Profit and Loss Account based on actual cost as per agreement for each financial year.

10. Earnings per Share (AS 20):

Basic Earnings per share is calculated by dividing the net profit or loss for the year by the weighted average number of shares outstanding during the year calculated on monthly basis.

11. Income-Tax (AS 22):

11.1 Current income tax is measured at the amount expected to be paid to the Tax Authorities in accordance with the applicable provisions under the Income Tax Act, 1961.

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

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

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

A disclosure of Contingent Liability is made when there is:

A possible obligation arising from a past event, the existence of which will be confirmed by occurrence or non-occurrence of one or more uncertain future events not within the control of the Bank. Disputed liabilities, including for Income Tax, if any, are disclosed as contingent liabilities after completion of assessment proceedings. DEAF balance lying with the RBI is considered as contingent liability.

A present obligation arising from a past event which is not recognized as it is not probable that an outflow of resources will be required to settle the obligation or a reliable estimate of the amount of the obligation cannot be made. When there is a possible or a present obligation in respect of which the likelihood of outflow of resources is remote, no provision or disclosure is made.

Contingent Assets are not recognized in the financial statements; however, these are assessed continually.

C. NOTES ON ACCOUNTS : (Part A)

1. ACCOUNTING FOR INVESTMENT (AS-13):

a) Investments as on March 31, 2025 in SLR Securities are classified in following categories :

(₹ in Lakhs)

Category	Financial Year	Face Value	Book Value	Market Value
Available for Sale (AFS)	2024-25	38,300.00	37,345.58	38,407.37
	2023-24	29,300.00	28,961.63	29,202.94
Held to Maturity (HTM)	2024-25	14,000.00	13,692.33	14,327.17
	2023-24	20,000.00	19,059.62	19,318.64
Held for Trading (HFT)	2024-25	-	-	-
	2023-24	-	-	-

b) Investments as on March 31, 2025 in Non-SLR Securities are as under:

i. Units of Mutual Fund – ₹ 3,000.00 lakhs

(₹ in Lakhs)

Category	Financial Year	Face Value	Book Value	Market Value
Available for Sale (AFS)	2024-25	698.68	3000.00	3006.53
	2023-24	285.76	1200.00	1203.18

ii. Book value of shares in other Co-operative Institutions is ₹ 0.82 Lakhs (P. Y. ₹ 0.82 Lakhs) out of which ₹ 0.01 Lakhs (P.Y. ₹ 0.01 Lakhs) have been identified as NPI and fully provided for.

c) Amortization charged to Profit & Loss A/c for the current year is in respect of the securities held under HTM category and is in line with accounting policies Para 2.3(a).

2. EMPLOYEE BENEFITS – (AS-15)

The liability for gratuity and leave encashment have been determined by actuary in conformity with Accounting Standard 15 revised, the details are as hereunder:

A. Defined Benefit Plan

2.1 Assumptions :

Sr. No.	Particulars	Gratuity fund		Leave Encashment Fund	
		31/03/2025	31/03/2024	31/03/2025	31/03/2024
1	Discount rate	6.70%	7.20%	6.70%	7.20%
2	Expected return on Plan Assets	7.00%	7.00%	7.00%	7.00%
3	Salary Escalation Rate	8.00%	7.00%	8.00%	7.00%
4	Attrition Rate	4.00%	4.00%	4.00%	4.00%
5	Mortality Table	IALM (2012-14) Ultimate	IALM (2012-14) Ultimate	IALM (2012-14) Ultimate	IALM (2012-14) Ultimate

2.2 Table showing changes in present value of obligations :

(₹ in Lakhs)

Particulars	Gratuity fund		Leave Encashment Fund	
	31/03/2025	31/03/2024	31/03/2025	31/03/2024
Present value of obligation at the beginning of the period	476.85	445.79	467.07	435.97
Interest cost	32.37	31.53	32.21	31.11
Current Service cost	24.12	22.11	29.79	27.97
Benefit paid	(54.55)	(39.40)	(39.50)	(31.08)
Actuarial (Gains)/ Losses on obligations	22.83	16.82	14.19	3.10
Present value of benefit obligation at the end of the period	501.62	476.85	503.76	467.07

2.3 Table showing changes in fair value of Plan Assets :

(₹ in Lakhs)

Particulars	Gratuity fund		Leave Encashment Fund	
	31/03/2025	31/03/2024	31/03/2025	31/03/2024
Fair value of plan assets at the beginning of the period	439.20	444.08	438.21	432.63
Expected return on Plan Assets	30.15	29.77	30.32	29.33
Contributions by the employer	37.65	1.71	29.24	3.79
Benefit paid	(54.55)	(39.40)	(39.50)	(31.08)
Actuarial Gains/(Losses) on Plan Assets	3.19	3.04	3.50	3.54
Fair value of plan assets at the end of the period	455.64	439.20	461.77	438.21

2.4 Amount recognized in Balance Sheet :

(₹ in Lakhs)

Particulars	Gratuity fund		Leave Encashment Fund	
	31/03/2025	31/03/2024	31/03/2025	31/03/2024
Present value of obligation at the end of the period	501.62	476.85	503.76	467.07
Fair value of plan assets at the end of the period	455.64	439.20	461.77	438.21
Surplus/(Deficit)	(45.98)	(37.65)	(41.99)	(28.86)
Net asset/(liability) recognized in Balance Sheet	(45.98)	(37.65)	(41.99)	(28.86)

2.5 Expenses recognized in the Statement of Profit and Loss :

(₹ in Lakhs)

Particulars	Gratuity fund		Leave Encashment Fund	
	31/03/2025	31/03/2024	31/03/2025	31/03/2024
Current Service cost	24.12	22.11	29.79	27.97
Net Interest cost	32.37	31.53	32.21	31.11
Expected Returns of Plan Assets	(30.15)	(29.77)	(30.32)	(29.33)
Actuarial (Gains)/Loss	19.64	13.78	10.69	(0.43)
Expenses recognized in Statement of Profit and Loss	45.98	37.65	42.37	29.32

2.6 Amounts of Gratuity Fund and Leave Encashment fund for the current year and previous four years are as follows :

i. Gratuity Fund

(₹ in Lakhs)

Particulars	31/03/2025	31/03/2024	31/03/2023	31/03/2022	31/03/2021
Present Value of obligation at the end of the period	501.62	476.85	445.79	463.88	451.50
Fair value of Plan assets at the end of the period	455.64	439.20	444.08	439.68	421.21
Surplus/(Deficit)	(45.98)	(37.65)	(1.71)	(24.20)	(30.29)
Experience (Gain) or Loss on Plan liabilities	(14.67)	(11.01)	38.81	(21.50)	(20.83)
Experience (Gain) or Loss on Plan assets	(3.19)	(4.11)	(1.14)	1.58	0.49

ii. Leave Encashment fund

(₹ in Lakhs)

Particulars	31/03/2025	31/03/2024	31/03/2023	31/03/2022	31/03/2021
Present Value of obligation at the end of the period	503.76	467.08	435.97	441.66	419.96
Fair Value of Plan assets at the end of the period	461.77	438.21	432.63	418.75	402.31
Surplus/(Deficit)	(41.99)	(28.86)	(3.34)	(22.91)	(17.65)
Experience (Gain) or Loss on Plan liabilities	-	-	-	-	-
Experience (Gain) or Loss on Plan assets	(3.50)	(3.54)	(1.35)	0.20	1.50

3. SEGMENT REPORTING (AS-17) :

Part A: Business Segment

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

1. Treasury portfolio comprises of entire investment portfolio.

2. Retail Banking include exposures which fulfil the four criteria of orientation, product criterion, granularity criterion, and low value of individual exposures for retail exposures laid down in accordance with RBI guidelines. Individual housing loans also form part of Retail Banking segment for the purpose of reporting under AS-17.
3. Corporate / Wholesale Banking includes all advances to trusts, partnership firms, companies, and statutory bodies, which are not included under 'Retail Banking'.
4. Other Banking Business includes all other banking operations not covered under 'Treasury', 'Wholesale Banking' and 'Retail Banking' segments. It also includes all other residual operations such as para banking transactions/activities.

(i) Primary Segment Reporting (By Business Segments):

(₹ in Crore)

Business Segments	Treasury		Corporate/ Wholesale Banking		Retail Banking		Other Banking Business		Total	
	2024-25	2023-24	2024-25	2023-24	2024-25	2023-24	2024-25	2023-24	2024-25	2023-24
Revenue	43.37	39.14	2.42	1.85	52.39	53.63	0.94	0.76	99.12	95.38
Result	8.08	3.92	0.45	0.19	9.76	5.36	0.17	0.07	18.46	9.54
Unallocated expenses									0.00	0.00
Operating Profit									18.46	9.54
Provisions (Net)									(0.86)	9.38
Income taxes									(4.33)	(4.13)
Extraordinary profit/loss									0.00	0.00
Net profit									13.27	14.79
Other information										
Segment assets	724.08	638.98	29.79	24.22	566.20	585.88	0.15	0.13	1320.22	1249.21
Unallocated assets									8.41	7.87
Total assets									1328.63	1257.08
Segment Liabilities	582.50	528.91	25.41	19.04	549.55	550.87	0.00	0.00	1157.46	1098.82
Unallocated liabilities									7.66	7.16
Capital ,Reserve and Surplus									163.51	151.10
Total liabilities									1328.63	1257.08

Part B : Geographic segments

Bank operates in only one geographical area, hence separate information regarding secondary segment i.e. geographical segment is not applicable.

4. RELATED PARTY DISCLOSURES (AS-18) :

Since Chief Executive Officer of the Bank, (Smita Kishor Deshpande upto February 28, 2025 and Mahananda Basavaraj Alyalmath from March 01, 2025) is a single party under the category Key Management Personnel, no further details need to be disclosed under AS- 18 read with RBI circular dated August 31st 2021 as updated from time to time.

5. LEASES (AS-19) :

Operating Lease comprises leasing of office premises.

Bank has no non-cancellable operating Leases during Financial Year. All leases are cancellable at the option of the Bank subject to minimum lock-in period if any. Hence additional disclosure under AS-19 is not applicable. Amount of lease payments recognized in the Profit and Loss Account for operating leases amount to ₹ 71.93 lakhs for the year 2024-25 (Previous year ₹ 63.70 lakhs)

6. EARNING PER SHARE (AS -20):

Particulars	31/03/2025	31/03/2024
Net profit after tax as per Profit and Loss Account (₹ in Lakh)	1327.18	1479.21
Nominal value of share (₹ Per share)	25.00	25.00
Weighted average number of equity shares used as the Denominator (Nos. in Lakh)	24.43	24.42
Earnings Per Share (₹)	54.33	60.57

7. DEFERRED TAX (AS-22):

Deferred tax liability is provided for on the basis of timing differences of depreciation from F.Y. 2006-2007 and Special Reserve. Deferred Tax Asset is recognized in respect of items covered under section 43B of Income Tax Act, 1961. (₹ in Lakhs)

The breakup of deferred tax asset / liabilities is as under:	31/03/2025	31/03/2024
Deferred Tax Liabilities		
Timing difference on account of :		
Differences in depreciation in block of fixed assets as per tax books and financial books	57.08	62.55
Special Reserve	110.98	107.51
Gross Deferred Tax Liabilities (A)	168.06	170.06
Deferred Tax Asset		
Timing difference on account of :		
Bad & Doubtful Debts (BDDR)	62.56	59.63
Gross Deferred Tax Assets (B)	62.56	59.63
Deferred Tax Liabilities /(Assets)(Net) (A-B)	105.50	110.43
Provision for Deferred Tax		
Closing Deferred Tax Liability/(Asset)	105.50	110.43
Less: Opening Deferred Tax Liability/(Asset)	110.43	111.03
Provision for Deferred Tax Liability Charged to/(Written Back) in Profit and Loss Account	(4.93)	(0.60)

Deferred Tax Asset has been recognized to the extent Management is reasonably certain of its realization.

8. Details of Computer Software other than internally generated (AS-26):

(₹ in Lakhs)

Sr. No.	Particulars	31/03/2025	31/03/2024
1	Opening Balance of Software (Intangible Assets)	6.13	10.11
2	Add : Additions during the year	15.78	0.88
3	Less : Sale/Write Off during the year	0.00	0.00
4	Sub Total (1+2-3)	21.91	10.99
5	Less: Amortization during the year	6.00	4.86
6	Closing Balance of Software (Intangible Assets) (4-5)	15.91	6.13

9. IMPAIRMENT OF ASSETS (AS-28):

In the opinion of the management there is no impairment of the assets of the Bank, during the year.

10. PROVISIONS, CONTINGENT LIABILITIES AND CONTINGENT ASSET (AS-29):

The Bank has made provisions for Special Reserve, BDDR, Standard Asset Provision, Depreciation on Investment, other necessary provisions except otherwise stated.

a) Movement of Provisions: -

(₹ in Lakhs)

Particulars	31/03/2025	31/03/2024
Opening Balance	4,288.47	5,101.88
Add: Provided during the year	533.35	200.00
Less: Amounts written back during the year	(346.31)	(1,013.41)
Closing Balance	4,475.51	4,288.47

OTHER DISCLOSURES :

11. Advances :

Bank has followed various RBI directives and circulars issued on advances and loans, credit facilities, income recognition and asset classification provisioning, investments and other related matters.

12. Contingencies and Events occurring after Balance Sheet :

Dividend recommended by the Board of Directors shall be paid after getting approval from Annual General Meeting.

13. Expansion :

During the FY 2023-24 Bank has received license for Ahilyanagar (Ahmednagar) Branch from Reserve Bank of India. Ahilyanagar (Ahmednagar) branch became operational on May 10, 2024.

14. Bad and Doubtful Debt Reserve 2024 :

As per Reserve Bank of India Circular reference No.RBI/2024-25/58 DOR.CAP.REC.No.27/09.18.201/2024-25 dated August 02,2024 "Prudential Treatment of Bad and Doubtful Debt Reserve by Co-operative Banks" bank has segregated "Bad and Doubtful Debt Reserve 2024" out of provisions created below line in Profit and Loss Account in the past years.

15. Contingent Liabilities :

- In respect of A.Y 2010-11, the Bank has paid an amount of disputed Income Tax Liability of ₹ 21.17 lakhs excluding interest (Approximate interest up to 31.03.2025 is ₹ 46.99 lakhs). This income tax liability of A.Y 2010-11 is contested by the bank in Bombay High court, for which the judgment is awaited.
- Two cases of staff are pending before High Court, having demand of ₹ 11.36 lakhs. Out of the said demand, 50% i.e. ₹ 5.68 lakhs was paid and charged to profit and Loss account in the year of payment. The balance of ₹ 5.68 lakhs represents contingent liability based on court decision.
- Capital commitment as on 31/03/2025 - ₹ 0.00 (P. Y. 30.23 Lakhs).
- Bank guarantee - Nil (P. Y. Nil).
- Letter of Credit -Nil (P. Y. Nil)
- As per Reserve Bank of India's guidelines the amount transferred to Depositor's Education and Awareness Fund (DEAF) for FY 2024-25 and FY 2023-24 were ₹ 372.22 lakhs and ₹ 347.94 lakhs respectively. (For more details refer Note No. 8 of part B of Notes to Accounts.)
- A customer has claimed ₹ 57,755.00 along with 8% interest against fraudulent withdrawal from his savings account. Bank had claimed insurance and received ₹ 23,750/- which were offered to said customer. However, customer has claimed full amount from the Bank and did not accept the amount received from insurance company. The case is sub-judiced.

16. NET PROFIT OR LOSS FOR THE PERIOD, PRIOR PERIOD ITEMS AND CHANGES IN ACCOUNTING POLICIES :

There are no material prior period items included in Profit and Loss Account except otherwise stated. There were no changes in accounting policies.

17. PROVISION FOR INCOME TAX:

Provision for Income tax has been adjusted against advance tax paid during the F. Y.2024-25 (A. Y.2025-26) and the net amount has been shown as Income Tax payable as per AS 22. The Bank has decided to exercise the option of lower tax rate available under section 115BAD of the Income Tax Act, 1961 as introduced by the Finance Act 2020 w.e.f. Assessment Year 2021-22.

18. Disclosure of Information as per RBI guidelines :

(₹ in Lakhs)

S. No	Particulars	31/03/2025	31/03/2024
i)	Capital to Risk Asset Ratio	27.50 %	26.86 %
ii)	Movement of CRAR	0.64 %	1.97 %
iii)	Investments :		
	1) Government Securities		
	a) Book Value and	51,037.91	48,021.25
	b) Face Value of Investments	52,300.00	49,300.00
	c) Market Value of investments	52,734.54	48,521.58
	2 Mutual Fund		
	a) Book Value and	3,000.00	1,200.00
	b) Face Value of Investments	698.68	285.76
	c) Market Value of investments	3,006.53	1,203.18
iv)	Advances against Real Estate,		
	1) Construction Business,	596.72	219.49
	2) Housing	2,803.71	2,350.94
	3) Loan against property for Other Business/ Purpose	4,760.08	5,552.00
v)	Advances against Shares & Debentures	0.00	0.00
vi)	Advances to directors, their relatives, companies/ firms in which they are interested		
	a) Fund- based against Fixed Deposit	4.63	3.18
	b) Non-Fund based (Guarantees, L/C, etc.)	0.00	0.00
vii)	Cost of Deposits : Average cost of deposits	5.06	4.85
viii)	NPAs:		
	a) Gross NPAs	584.78	791.01
	b) Net NPAs	0.00	0.00
ix)	Movement in NPAs		
	i.e. Gross NPAs	(206.23)	97.90
	and Net NPAs	0.00	0.00
x)	Profitability :		
	a) Interest income as a percentage of working funds	7.28%	7.19%
	b) Non-interest income as a percentage of working funds	0.49%	0.48%
	c) Operating profit as a percentage of working funds	1.80%	1.68%
	d) Return on Assets	1.04%	1.19%
	e) Business (Deposits + Advances) per employee	619.45	595.54
	f) Profit per employee	5.08	5.60
xi)	Provisions made toward NPAs,	3,252.15	3,428.46
	Depreciation on investments	0.01	0.01
	Standard Assets	350.00	350.00
xii)	Movement in Provisions		
	a) Towards NPAs	(176.31)	170.51

S. No	Particulars	31/03/2025	31/03/2024
	b) Towards depreciation on investments	0.00	(1,003.92)
	c) Towards standard assets	0.00	0.00
xiii)	Foreign Currency Assets & liabilities : (if applicable)	Nil	Nil
xiv)	Premium on Deposits Payable to DICGC fully paid	30/05/24 28/11/24	29/05/23 28/11/23
xv)	Penalty imposed by RBI:	Nil	Nil
xvi)	Restructured Accounts	No	No
xvii)	Fixed Assets- Valuation/Revaluation	(None of assets were revalued)	(None of assets were revalued)

Working fund is computed as reported to RBI in Form IX during the 12 months in the financial year as per Master Direction on Financial statement -Presentation and Disclosure dated August 30, 2021 as updated from time to time.

Notes on Accounts (Part B) :

D. Disclosures as per Reserve Bank of India :

Disclosures as per Reserve Bank of India Master Direction RBI/DOR /2021-22/83 DOR. ACC. REC. NO. 45/21.04.018/2021-22 dated August 30, 2021, as updated from time to time.

1. Regulatory Capital : (Information to the extent applicable to UCB is given)

a) Composition of Regulatory Capital :

(Amount in ₹ crore)

Sr. No.	Particulars	31/03/2025	31/03/2024
i)	Total of Paid up share capital and reserves (net of deduction ,if any)*	142.96	136.55
ii)	Other Tier 1 capital	0.00	0.00
iii)	Tier 1 capital (i + ii)	142.96	136.55
iv)	Tier 2 Capital *	60.62	60.01
v)	Total capital (Tier 1+ Tier 2)	203.58	196.56
vi)	Total Risk Weighted Assets (RWAs)	740.33	731.77
vii)	Paid-up share capital and reserves as percentage of RWAs	19.31%	18.66%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	19.31%	18.66%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	8.19%	8.20%
x)	Capital to Risk Weighted Assets Ratio (CRAR)(Total Capital as a percentage of RWAs)	27.50%	26.86%
xi)	Percentage of shareholding of		
	a) Government of India	0%	0%
	b) State Government	0%	0%
	c) Sponsor Bank	0%	0%
xii)	Amount of paid-up equity capital raised during the year	0.10	0.12
xiii)	Amount of non-equity Tier 1 capital raised during the year of which :	0.00	0.00
xiv)	Amount of Tier 2 capital raised during the year of which		
	a) Perpetual Cumulative Preference Shares	0.00	0.00
	b) Redeemable Non-Cumulative Preference Shares	0.00	0.00

* As per Reserve Bank of India guidelines

b) Draw down from Reserves / Utilization of funds :

(₹ in Lakhs)

Sr. No.	Particulars	31/03/2025	31/03/2024	Remark
1	Education Fund	2.44	2.75	Training expenses to staff, directors and members.
2	Golden Jubilee Fund	0.00	52.59	Celebration Expenses for Golden Jubilee year.
3	Member Welfare Fund	2.21	0.00	Medical and Education assistance to Members.
4	Staff Welfare Fund	5.00	0.00	Medical and Education assistance to Staff.
5	Bad and Doubtful Debt Reserve	2.96	9.49	NPA Amount Written off.
6	Investment Depreciation Reserve	0.00	1,003.92	Market Value of AFS Securities is greater than Book Value.
7	Technology Development Cyber Security Fund	91.80	69.70	Expenses incurred for implementation of Cyber Security controls.

2. Asset Liability Management :

a) Maturity Pattern of certain items of assets and liabilities as on 31/03/2025

(₹ in Crore)

	Day 1	2 to 7 days	8 to 14 days	15 to 30 days	31 days to 2 months	over 2 months and to 3 months	over 3 months and to 6 months	over 6 months and to 1 year	over 1 year and to 3 years	over 3 years and to 5 years	over 5 years	Total
Deposits	0.99	0.99	17.91	5.00	9.47	9.47	8.67	343.98	321.33	18.13	293.72	1029.66
Advances	1.82	0.13	0.16	0.78	3.67	6.41	23.00	57.80	215.74	180.99	96.62	587.12
Investments	0.00	29.94	14.98	29.89	0.00	5.00	5.00	275.94	0.00	0.00	179.64	540.39
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 as on 31/03/2024

(₹ in Crore)

	Day 1	2 to 7 days	8 to 14 days	15 to 30 days	31 days to 2 months	over 2 months and to 3 months	over 3 months and to 6 months	over 6 months and to 1 year	over 1 year and to 3 years	over 3 years and to 5 years	over 5 years	Total
Deposits	0.91	0.91	16.28	6.51	7.03	7.03	8.90	298.45	324.38	17.53	283.95	971.88
Advances	1.37	0.17	0.20	1.05	4.25	7.21	22.18	56.63	212.26	190.87	104.15	600.34
Investments	0.00	15.00	10.00	7.00	5.00	0.00	5.00	277.41	0.00	0.00	172.81	492.22
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

i) As On 31/03/2025

(Amount in ₹ Lakhs)

	Investments in India						Investments outside India					
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	others	Total Investments in India	Government Securities (including local authorities)	Subsidiaries and/or joint ventures	others	Total Investments outside India	Total Investments
Held to Maturity												
Gross	13692.33	0.00	0.00	0.00	0.00	0.00	13692.33	0.00	0.00	0.00	0.00	13692.33
Less: Provision for non-performing investments (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	13692.33	0.00	0.00	0.00	0.00	0.00	13692.33	0.00	0.00	0.00	0.00	13692.33
Available for Sale												
Gross	37345.58	0.00	0.82	0.00	0.00	3000.00	40346.40	0.00	0.00	0.00	0.00	40346.40
Less: Provision for depreciation and NPI	0.00	0.00	0.01	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.01
Net	37345.58	0.00	0.81	0.00	0.00	3000.00	40346.39	0.00	0.00	0.00	0.00	40346.39
Held for Trading												
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Investments	51037.91	0.00	0.82	0.00	0.00	3000.00	54038.73	0.00	0.00	0.00	0.00	54038.73
Less: Provision for non-performing investments	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	0.01	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.01
Net	51037.91	0.00	0.81	0.00	0.00	3000.00	54038.72	0.00	0.00	0.00	0.00	54038.72

ii) As On 31/03/2024

(Amount in ₹ Lakhs)

	Investments in India						Investments outside India					
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	others	Total Investments in India	Government Securities (including local authorities)	Subsidiaries and/or joint ventures	others	Total Investments outside India	Total Investments
Held to Maturity												
Gross	19059.62	0.00	0.00	0.00	0.00	0.00	19059.62	0.00	0.00	0.00	0.00	19059.62
Less: Provision for non-performing investments (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	19059.62	0.00	0.00	0.00	0.00	0.00	19059.62	0.00	0.00	0.00	0.00	19059.62

Available for Sale												
Gross	28961.63	0.00	0.82	0.00	0.00	1200.00	30162.45	0.00	0.00	0.00	0.00	30162.45
Less: Provision for depreciation and NPI	0.00	0.00	0.01	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.01
Net	28961.63	0.00	0.81	0.00	0.00	1200.00	30162.44	0.00	0.00	0.00	0.00	30162.44
Held for Trading												
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Investments	48021.25	0.00	0.82	0.00	0.00	1200.00	49222.07	0.00	0.00	0.00	0.00	49222.07
Less: Provision for non-performing investments	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	0.01	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.01
Net	48021.25	0.00	0.81	0.00	0.00	1200.00	49222.06	0.00	0.00	0.00	0.00	49222.06

b) Movement of Provisions for Investment Depreciation and Investment Fluctuation Reserve : (Amount in ₹ Lakhs)

Sr. No.	Particulars	31/03/2025	31/03/2024
i)	Movement of Provisions held towards depreciation on investments		
a)	Opening balance	0.01	1,003.93
b)	Add : Provision made during the year	0.00	0.00
c)	Less : Write off/ write back of excess provisions during the year	0.00	1,003.92
d)	Closing balance	0.01	0.01
ii)	Movement of Investment Fluctuation Reserve		
a)	Opening Balance	4,516.38	4,066.38
b)	Add: Amount transferred during the year	570.00	450.00
c)	Less : Drawdown	0.00	0.00
d)	Closing balance	5,086.38	4,516.38
iii)	Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/ Current category	12.61%	14.97%

c) Sale and transfers to / from HTM category :

The one-time transfer of securities to/from HTM category with the approval of Board of Directors is undertaken by bank in April 2024. On the day of shifting of securities, market value of the securities was more than the book value, such notional profit is not accounted in books of account. (Reference - Master Direction of Reserve Bank of India No. RBI/2023-24/96 DOR.MRG. REC.01/00-00-011/2023-24, dated April 1, 2023.)

d) Non SLR investment portfolio :

i) Non-performing non-SLR investments : (Amount in ₹ Lakhs)

Sr. No	Particulars	31/03/2025	31/03/2024
a)	Opening balance	0.01	0.01
b)	Additions during the year since 1st April	0.00	0.00
c)	Reduction during the above period	0.00	0.00
d)	Closing balance	0.01	0.01
e)	Total provisions held	0.01	0.01

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	
		(3)	(3)	(4)	(4)	(5)	(5)	(6)	(6)	(7)	(7)
(1)	(2)	31st March 2025	31st March 2024	31st March 2025	31st March 2024	31st March 2025	31st March 2024	31st March 2025	31st March 2024	31st March 2025	31st March 2024
a)	PSUs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b)	FIs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c)	Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d)	Private Corporates	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
e)	Subsidiaries/Joint Ventures	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
f)	Others	0.82	0.82	0.00	0.00	0.00	0.00	0.82	0.82	0.82	0.82
	Mutual Fund	3000.00	1200.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less:	Provision held towards depreciation	(0.01)	(0.01)	0.00	0.00	0.00	0.00	(0.01)	(0.01)	(0.01)	(0.01)
	Net Non SLR Investment	3000.81	1200.81	0.00	0.00	0.00	0.00	0.81	0.81	0.81	0.81

e) Repo transactions (in face value terms) :

Transactions during the year Nil (P.Y.Nil)

f) Government Security Lending (GSL) transactions (in market value terms) :

Transactions during the year Nil (P.Y. Nil)

4. Asset Quality :

a) Classification of advances and provisions held as on 31/03/2025

(Amount in ₹ crore)

	Standard	Non -Performing			Total	
	Total Standard Advances	Sub-Standard	Doubtful	Loss		Total Non-Performing Advances
Gross Standard Advances and NPAs						
Opening Balance	592.43	3.06	4.77	0.08	7.91	600.34
Add: Additions during the year					2.19	
Less: Reductions during the year					4.25	
Closing balance	581.27	1.30	4.46	0.09	5.85	587.12
Reductions in Gross NPAs due to:						
i) Upgradation					1.48	
ii) Recoveries(excluding recoveries from upgraded accounts)					2.74	
iii) Technical/Prudential Write-offs					0.00	
iv) Write-offs other than those under (iii) above					0.03	
Provisions						
Opening Balance of provisions held	3.50	5.10	24.65	4.53	34.28	37.78
Add: Fresh provisions made during the year					1.70	1.70
Less: Excess provision reversed /write-off loans					3.46	3.46
Closing balance of provisions held	3.50	4.40	23.65	4.47	32.52	36.02
Net NPAs						

Opening Balance		0.00	0.00	0.00	0.00	
Add: Fresh additions during the year					0.00	
Less: Reductions during the year					0.00	
Closing Balance		0.00	0.00	0.00	0.00	0.00
Floating Provisions						
Opening Balance						0.00
Add: Fresh additions during the year						0.00
Less: Amount draw down during the year						0.00
Closing Balance						0.00
Technical write-offs and the recoveries made thereon						
Opening balance of Technical/Prudential written-off accounts						0.00
Add: Technical/ Prudential write-offs during the year						0.00
Less: Recoveries made from previously technical/prudential written-off accounts during the year						0.00
Closing balance						0.00

Note: 'Floating Provisions' and 'Technical write off and the recoveries made thereon' are NIL.

Ratios (in per cent)	2024-25	2023-24
Gross NPA to Gross Advances	1.00%	1.32%
Net NPA to Net Advances	0.00	0.00
Provision coverage ratio	100.00%	100.00%

ii) Classification of advances and provisions held as on 31/03/2024

(Amount in ₹ crore)

	Standard		Non-Performing			Total
	Total Standard Advances	Sub-Standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	568.18	0.64	6.14	0.15	6.93	575.11
Add: Additions during the year					6.39	
Less: Reductions during the year					5.41	
Closing balance	592.43	3.06	4.77	0.08	7.91	600.34
Reductions in Gross NPAs due to:						
i) Upgradation					2.33	
ii) Recoveries(excluding recoveries from upgraded accounts)					2.99	
iii) Technical/Prudential Write-offs					0.00	
iv) Write-offs other than those under (iii) above					0.09	
Provisions						
Opening Balance of provisions held	3.50	4.50	23.70	4.38	32.58	36.08
Add: Fresh provisions made during the year					1.80	
Less: Excess provision reversed/Write-off loans					0.09	
Closing balance of provisions held	3.50	5.10	24.65	4.53	34.28	37.78
Net NPAs						
Opening Balance		0.00	0.00	0.00	0.00	

Add: Fresh additions during the year					0.00	
Less: Reductions during the year					0.00	
Closing Balance		0.00	0.00	0.00	0.00	0.00
Floating Provisions						
Opening Balance						0.00
Add: Fresh additions during the year						0.00
Less: Amount draw down during the year						0.00
Closing Balance						0.00
Technical write-offs and the recoveries made thereon						
Opening balance of Technical/Prudential written-off accounts						0.00
Add: Technical/ Prudential write-offs during the year						0.00
Less: Recoveries made from previously technical/prudential written-off accounts during the year						0.00
Closing balance						0.00

Note: 'Floating Provision' and 'Technical write off and the recoveries made thereon' are NIL.

Ratios (in per cent)	2023-24	2022-23
Gross NPA to Gross Advances	1.32%	1.21%
Net NPA to Net Advances	0.00	0.00
Provision coverage ratio	100.00%	100.00%

b) Sector-wise Advances and Gross NPAs

(Amount in ₹ crore)

Sr. No.	Sector	31/03/2025			31/03/2024		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
i) Priority Sector							
a) Agriculture and allied activities		0.03	0.00	0.00	0.05	0.00	0.00
b) Advances to industries sector eligible as priority sector lending		27.69	0.55	0.09	37.90	0.64	0.11
Advances exceeding 10%							
Engineering		7.20 (26.00%)	0.55	0.09	15.32 (40.42%)	0.64	0.11
c) Services		33.48	0.00	0.00	29.67	0.00	0.00
d) Personal loans		119.69	0.87	0.15	113.96	1.46	0.24
Subtotal (i)		180.89	1.42	0.24	181.58	2.10	0.35
ii) Non-priority Sector							
a) Agriculture and allied activities		0.00	0.00	0.00	0.00	0.00	0.00
b) Industry		0.00	0.00	0.00	0.00	0.00	0.00
c) Services		0.00	0.00	0.00	0.00	0.00	0.00
d) Personal loans		406.23	4.43	0.76	418.76	5.81	0.97
Sub-total (ii)		406.23	4.43	0.76	418.76	5.81	0.97
Total (i + ii)		587.12	5.85	1.00	600.34	7.91	1.32

c) Details of accounts subjected to restructuring:

Restructuring of account – Current Year – Nil Previous year (Nil)

d) Divergence in asset classification and provisioning :

No divergence have been noted for F.Y. 2023-24 by Reserve Bank of India, hence, disclosure on divergence in asset classification and provisioning for NPA is not applicable.

e) Disclosure of transfer of loan exposures :

No such transactions during F.Y. 2024-25 and in Previous Year FY.2023-24

f) Fraud accounts :

Particulars	31/03/2025	31/03/2024
No. of fraud reported	24	20
*Amount involved in fraud (₹ Crore)	0.05	0.47
Amount of provision made for such frauds (₹ Crore)	0.00	0.00
Amount of unamortized provision debited from 'other reserves' as at the end of the year (₹ Crore)	0.00	0.00

* a) The amount of frauds where bank is not required to account for any provisions as frauds occurred due to errors or mistake committed by respective customer is ₹ 0.05 Crore(previous year ₹ 0.47 Crore)

g) Disclosure under Resolution Framework for COVID-19-related Stress :

(Amount in ₹ crore)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan-Position as at the end of the previous half-year (A)	of(A) aggregate debt that slipped into NPA during the half-year	of (A) amount written off during the half-year	of(A)amount paid by the borrower during the half-year	Exposure to accounts classified as Standard consequent to implementation of resolution plan-Position as at the end of this half-year
Personal Loans	Nil	Nil	Nil	Nil	Nil
of which MSMEs	Nil	Nil	Nil	Nil	Nil
Others	Nil	Nil	Nil	Nil	Nil
Total	Nil	Nil	Nil	Nil	Nil

5. Exposure :

a) Exposure to real estate sector :

(Amount in ₹ crore)

Category	31/03/2025	31/03/2024
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 are shown separately. Exposure also includes non-funded based (NFB) limits	Priority 9.26 Non Priority 18.78 Total 28.04	Priority 7.79 Non Priority 15.72 Total 23.51
b) Commercial Real Estate-		
i) Lending secured by		
a) Mortgages On Commercial Real estate : (office building, 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 funded based (NFB) limits	5.97	6.74
b) Other Commercial Estate Rent Receivable	1.60	0.92
c) Investment in Mortgage-Backed Securities (MBS) and other securitized exposures-		
i. Residential	Nil	Nil
ii. Commercial Real Estate		
ii) Indirect Exposure	Nil	Nil
Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.		
Total Exposure to Real Estate Sector	7.57	7.66

Exposure to real estate sector has been stated as per Reserve Bank of India circular "Review and rationalization of prudential norms-UCB RBI/2024-25/118/ DOR.CRE.REC.62/07.10.002/2024-25 dated February 24, 2025" and previous year figures are re-stated to make them comparable with the current year.

b) Exposure to capital Market :

The bank has no exposure to Capital Market (P. Y. Nil)

c) Risk Category-wise country exposure :

The bank has no exposure to country risk (P.Y.Nil)

d) Unsecured advances :

(Amount in ₹ crore)

Particulars	31/03/2025	31/03/2024
Total Unsecured advances of the bank	121.11	113.82
out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	0.00	0.00
Estimated value of such intangible securities	0.00	0.00

e) Factoring Exposure :

Factoring Exposure is Nil.(P.Y.Nil)

6. Concentration of deposits, advances, exposures and NPAs :

a) Concentration of deposits :

(Amount in ₹ crore)

Particulars	31/03/2025	31/03/2024
Total deposits of the twenty largest depositors	67.42	53.21
Percentage of deposits of twenty largest depositors to total deposits of the bank	6.55%	5.48%

b) Concentration of Advances :

(Amount in ₹ crore)

Particulars	31/03/2025	31/03/2024
Total advances to the twenty largest borrowers	58.03	72.98
Percentage of advances to twenty largest borrowers to total advances of the bank	9.88%	11.66%

Advances are computed based on credit exposure i.e. funded and non-funded limits. The sanctioned limits or outstanding, whichever are higher, are reckoned. However, in case of fully drawn term loans, where there is no scope for re-drawal of any portion of the sanctioned limit, bank has reckoned the outstanding as the credit exposure. In the above credit exposure loans and advances granted against the security of bank's own term deposits are included.

c) Concentration of Exposure :

(Amount in ₹ crore)

Particulars	31/03/2025	31/03/2024
Total exposure of the twenty largest borrowers /customers	70.28	70.09
Percentage of exposure to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/customers	11.91%	11.85%

Exposures are computed as per applicable RBI regulations.

With reference to Master Circular RBI/2023-24/114 DoR.CRE.REC.71/07.10.002/2023-24 dated January 16, 2024 -"Exposure Norms and statutory / Other Restrictions -UCBs", in the above credit exposure loans and advances granted against the security of bank's own term deposits are excluded.

d) Concentration of NPAs :

(Amount in ₹ crore)

Particulars	31/03/2025	31/03/2024
Total exposure of the top twenty NPA accounts	1.35	1.86
Percentage of exposure to the twenty largest NPA exposure to total Gross NPAs.	23.08%	23.51%

7. Derivatives :

The bank has not entered into any transactions in derivatives in the current and previous year.

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

(Amount in ₹ crore)

Sr. No.	Particulars	31/03/2025	31/03/2024
i)	Opening balance of the amounts transferred to DEA Fund	3.48	3.34
ii)	Add : Amounts transferred to DEA Fund during the year	0.29	0.30
iii)	Less: Amount reimbursed by DEA Fund towards claims	0.05	0.16
iv)	Closing balance of amounts transferred to DEA Fund	3.72	3.48

9. Disclosure of Complaints :

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

Sr.No.	Particulars	31/03/2025	31/03/2024
	Complaints received by the bank from its customers		
1	Number of complaints pending at beginning of the year	2	1
2	Number of complaints received during the year	2	2
3	Number of complaints disposed during the year	3	1
3.1	Of which, number of complaints rejected by the bank	Nil	Nil
4	Number of complaints pending at the end of the year	1	2
	Maintainable complaints received by the bank from Office of Ombudsman		
5	Number of maintainable complaints received by the bank from Offices of Ombudsman	Nil	Nil
5.1	Of 5, number of complaints resolved in favour of the bank by office of ombudsman	Nil	Nil
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by office of ombudsman	Nil	Nil
5.3	Of 5, number of complaints resolved after passing of Award by office of ombudsman against the bank	Nil	Nil
6	Number of Awards unimplemented within the stipulated time (other than those appealed)	Nil	Nil

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

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

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
31/03/2025					
Ground-1	Nil	-	-	-	-
Ground-2	Nil	-	-	-	-
Ground-3	Nil	-	-	-	-
Ground-4	2	-	-	1	-
Ground-5	Nil	-	-	-	-
Ground-6	Nil	-	-	-	-
Ground-7	Nil	2	100%	-	-
Ground-8	Nil	-	-	-	-

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
Ground-9	Nil	-	-	-	-
Ground-10	Nil	-	-	-	-
Ground-11	Nil	-	-	-	-
Total	2	2	-	1	-
31/03/2024					
Ground-1	Nil	-	-	-	-
Ground-2	Nil	-	-	-	-
Ground-3	Nil	-	-	-	-
Ground-4	1	1	0%	2	-
Ground-5	Nil	-	-	-	-
Ground-6	Nil	-	-	-	-
Ground-7	Nil	1	100%	-	-
Ground-8	Nil	-	-	-	-
Ground-9	Nil	-	-	-	-
Ground-10	Nil	-	-	-	-
Ground-11	Nil	-	-	-	-
Total	1	2	(66.67%)	2	-

10. Disclosure of penalties imposed by the Reserve Bank of India :

Penalties imposed by the Reserve Bank of India under the provision

1. Banking Regulation Act, 1949	Nil (P.Y. Nil)
2. Payment and settlement System Act, 2007	Nil (P.Y. Nil)
3. Government Securities Act, 2006 (for bouncing of SGL)	Nil (P.Y. Nil)

11. Other Disclosures :

a) Business ratios :

Particulars	31/03/2025	31/03/2024
i) Interest Income as a percentage to Working Funds	7.28%	7.19%
ii) Non-interest income as a percentage to Working funds	0.49%	0.48%
iii) Cost of Deposit	5.06%	4.85%
iv) Net Interest Margin	3.63%	3.66%
v) Operating Profit as a percentage to Working Funds	1.80%	1.68%
vi) Return on Assets	1.04%	1.19%
vii) Business (deposits plus advances) per employee (in ₹ crore)	6.19	5.96
viii) Profit per employee (in ₹ crore)	0.05	0.06

Working fund is computed as reported to RBI in Form IX during the 12 months in the financial year as per Master Direction on Financial statement -Presentation and Disclosure dated August 30, 2021 as updated from time to time.

b) Bancassurance business :

(Amount in ₹ crore)

Particulars	31/03/2025	31/03/2024
Insurance Commission	0.00	0.00

c) Marketing and distribution :

(Amount in ₹ crore)

Particulars	31/03/2025	31/03/2024
Business Facilitator Charges	0.01	0.00

d) Disclosures regarding Priority Sector Lending Certificates (PSLCs) :

Details of Priority Sector Lending Certificates (PSLC) -Purchased

(Amount in ₹ crore)

Category	31/03/2025	31/03/2024
PSLC-Small & Marginal Farmers	0.00	0.00
PSLC-General	300.00	350.00
PSLC -Micro Enterprises	250.00	360.00
Total	550.00	710.00

Details of Priority Sector Lending Certificates (PSLC) -Sold

(Amount in ₹ crore)

Category	31/03/2025	31/03/2024
PSLC-Small & Marginal Farmers	0.00	0.00
PSLC-General	0.00	0.00
PSLC -Micro Enterprises	0.00	0.00
Total	0.00	0.00

e) Provision and contingencies :

(Amount in ₹ crore)

Provision debited to Profit and Loss Account	31/03/2025	31/03/2024
i) Provisions for NPI	0.00	0.00
ii) Provision towards NPA	1.70	1.80
iii) Provision made towards Income tax	4.38	4.37
iv) Provision towards depreciation on Investments	0.00	0.00
v) Other Provisions and Contingencies (with details)		
a) Special Reserve	0.20	0.20

f) Payment of DICGC Insurance Premium :

(Amount in ₹ crore)

Particulars	31/03/2025	31/03/2024
Payment of DICGC Insurance Premium	1.28	1.27
Arrears in Payment of DICGC premium	0	0

g) Disclosure of facilities granted to director and their relatives :

(Amount in ₹ crore)

Particulars	31/03/2025	31/03/2024
a) Fund- based against own fixed Deposit	0.05	0.03
b) Non funded based (Guarantees, L/C etc.)	0.00	0.00

As per RBI/2020-21/89 DOR.CRG.CRS.Cir.No.5/13.05.000/2020-21 dated February 5, 2021 "Loans and advances to directors, their relatives, and firms/concerns in which they are interested."

12. Treatment of Dividend Equalization Fund (DEF) :

As per guidelines on Treatment of Dividend Equalization Fund (DEF) (Ref No. RBI/2024-25/57 DOR.CAP.REC. No.30/09.18.201/2024-25 dated July 30,2024) for Primary (Urban) Co-operative Banks (UCBs), Bank has transferred the balance in the Dividend Equalization Fund to General Reserve on August 27,2024 as a onetime measure.

13. Amount due to Micro or Small Enterprises :

There is no amount due to "Micro or Small Enterprises" under the Micro, Small and Medium Enterprises Act, 2006. This information as required to be disclosed under the Micro, Small and Medium Enterprises Development Act, 2006 has been determined to the extent such parties have been identified on the basis of the information available with the Bank. This information is as follows:

- Amount payable to Micro or Small Enterprises is Nil.
- Interest payable to Micro or Small Enterprises is Nil.

14. Previous year figures :

Previous year figures have been re-grouped / re-classified wherever necessary to conform to current year's classification.

Place: Pune

Date : 07/05/2025

(Sunanda Karmarkar)
Director

(Netra Apte)
Vice-Chairperson

(Rewati Paithankar)
Chairperson

(Varsha Budhkar)
General Manager

(Jayashree Chitre)
General Manager

(Mahananda Alyalmath)
Chief Executive Officer

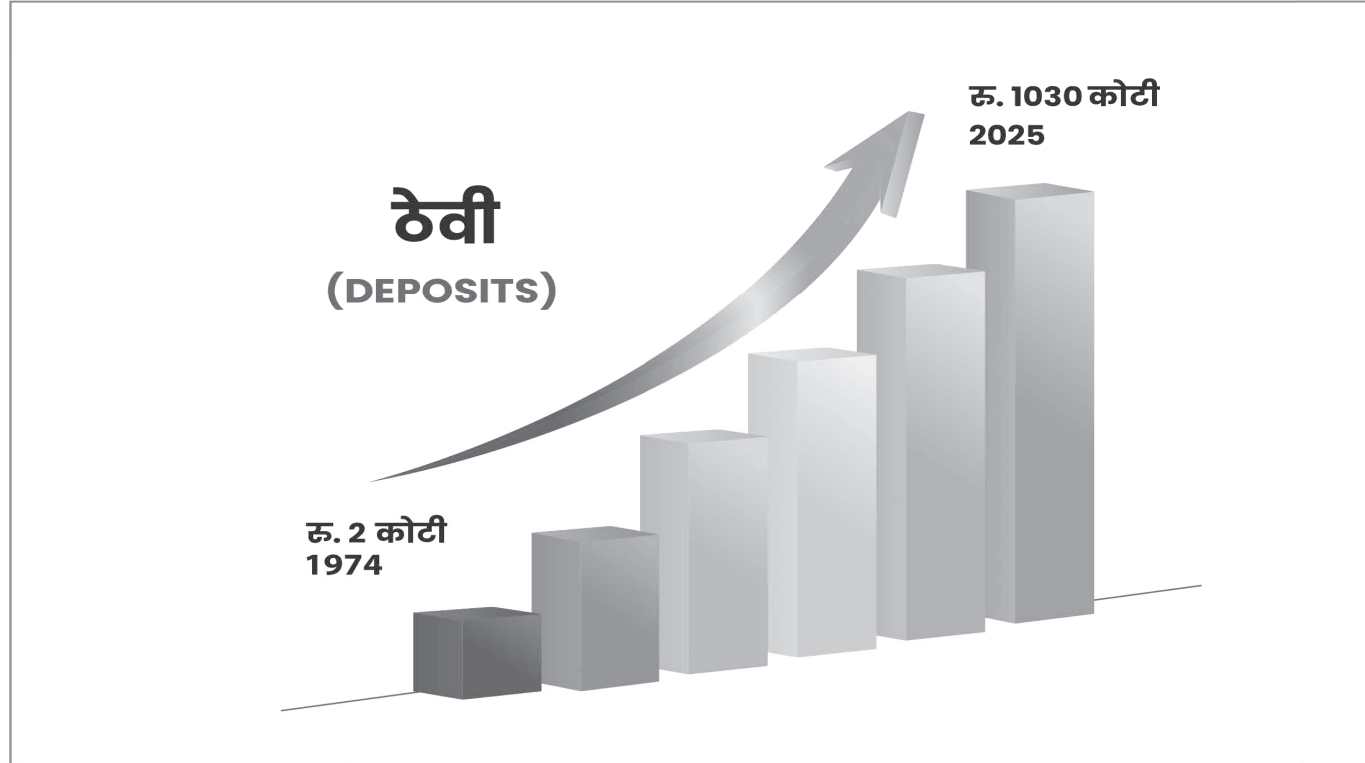
For G. N. Angal & Co.
Chartered Accountants
Firm Registration No.113250W

For CVK & Associates
Chartered Accountants
Firm Registration No. 101745W

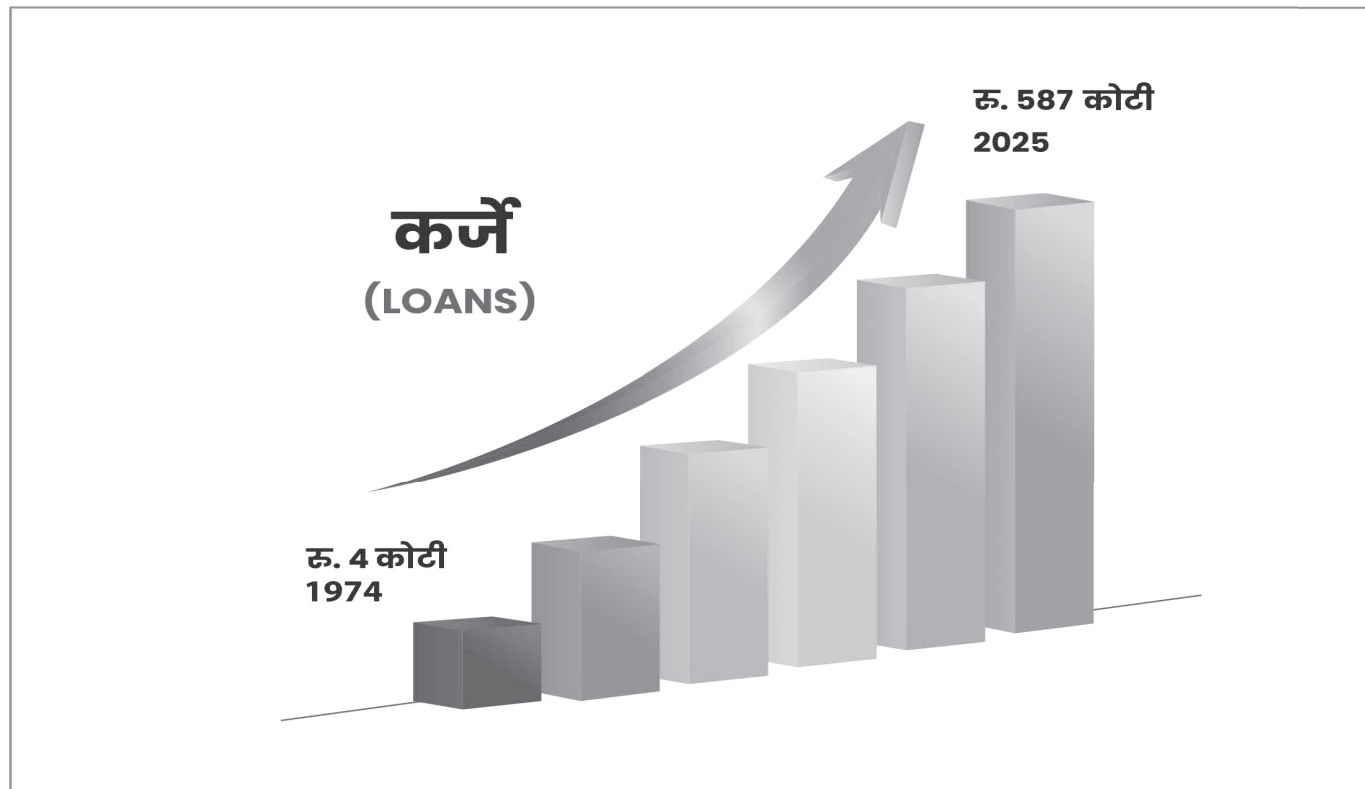
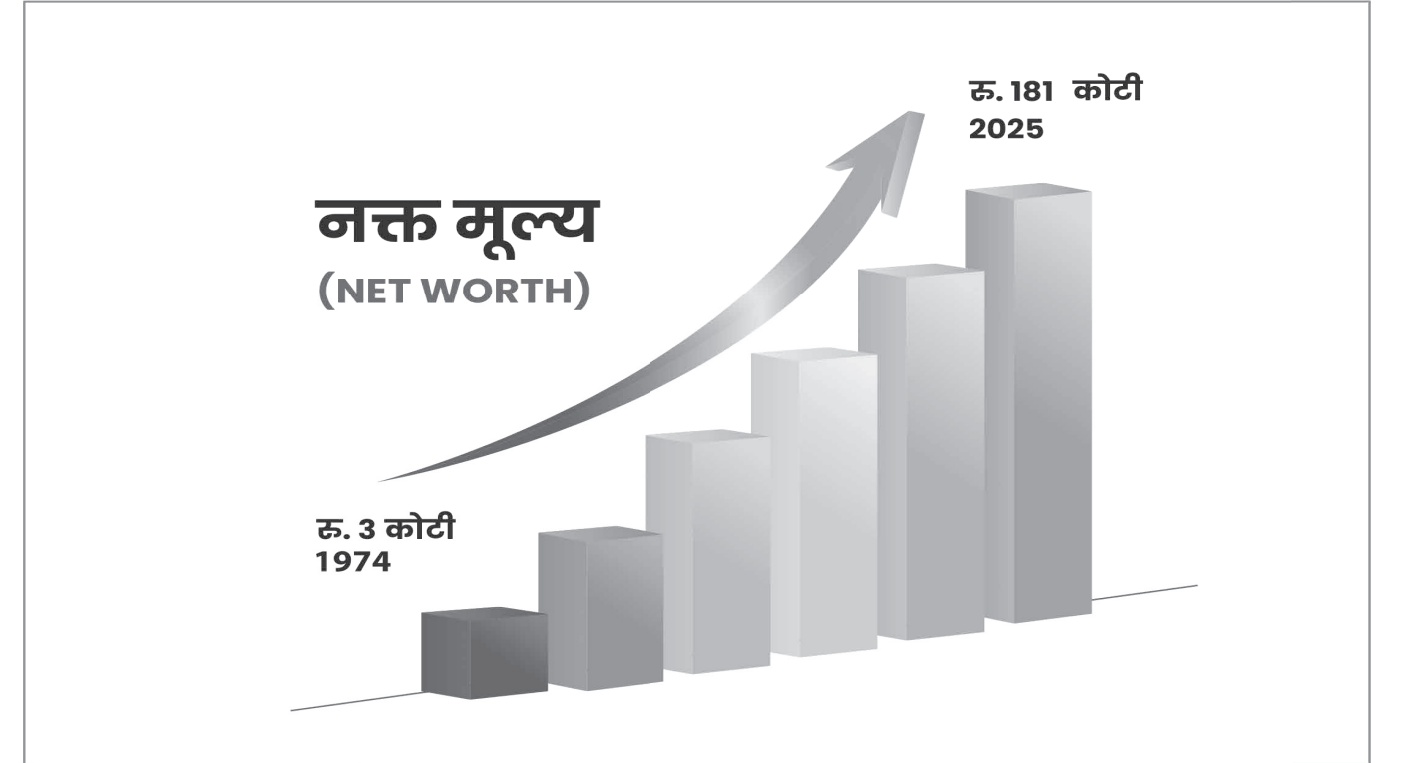
(CA Aniruddha Angal)
Partner
Membership No.: 046633
Internal Auditor

(CA Shrinivas Joshi)
Partner
Membership No.: 032523
Statutory Auditor

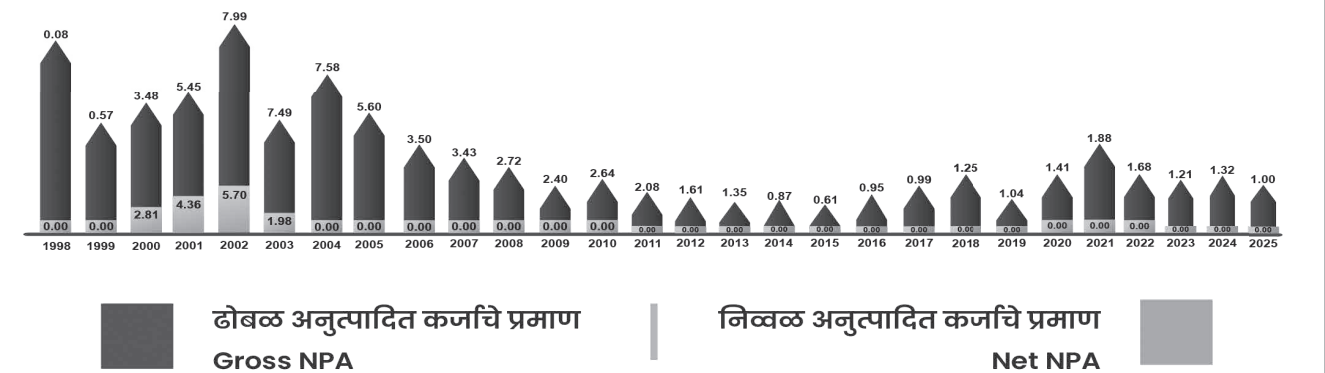
बँकेच्या प्रगतीचा आलेख Business growth of the Bank



बँकेची भक्कम आर्थिक स्थिती Strong Financial Position of the Bank



ढोबळ व निव्वळ अनुत्पादित कर्जांचे प्रमाण (Gross NPA and Net NPA %)



BN भगिनी निवेदिता सहकारी बँक मर्यादित, पुणे

“निवेदिता भवन”, सीटीएस नं.३४/७, फायनल प्लॉट नं.३५/७ बी, प्रभात रोड, लेन नं.८, एरंडवणा, पुणे ४११ ००४
फोन : ०२०-२५४४७६२०/२५४४७६२१
Email : ho@bhagininiveditabank.com | Website : www.bhagininiveditabank.com

अ. क्र.	बँकेच्या शाखा	बँकेच्या शाखेचा पत्ता व Email ID	फोन नंबर
१	नारायण पेठ	३०६/३०७, नारायण पेठ, संचेती बिल्डिंग, पुणे ४११०३० Email : narayan_peth@bhagininiveditabank.com	२४४५८६३२ २४४५५७०६
२	भांडारकर रोड	डॉ. हेरेकर पार्क, प्लॉट नं.१८९/बी, कमला नेहरू पार्कजवळ, शिवाजीनगर, पुणे ४११००४ Email : bhandarkar_road@bhagininiveditabank.com	२५६७०९४८ २५६७३३२६
३	सहकारनगर	तपोधन सोसायटी, प्लॉट नं.१, शाहू कॉलेज रोड, सहकारनगर, पुणे ४११००९ Email : sahakar_nagar@bhagininiveditabank.com	२४२२४४३५ २४२२७४८५
४	मंगळवार पेठ	२९/१, ३०/१-२, कुशल सागर प्लाझा, जैन मंदिरासमोर, सोमवार पेठ, पुणे ४११०११ Email : mangalwar_peth@bhagininiveditabank.com	२६१२०५११ २६१३८६१८
५	निगडी-आकुर्डी	सेक्टर नं.२८, गंगानगर, डेकन इन्स्टिट्यूट ऑफ कॉमर्स बिल्डिंग, प्राधिकरण, निगडी, पुणे ४११०४४ Email : nigdi_akurdi@bhagininiveditabank.com	२७६५९८९० २७६५२२४२
६	तळेगाव-दाभाडे	सिटी सर्व्हे नं. ७०४७, बुधवार पेठ, तळेगाव -दाभाडे, जिल्हा पुणे ४१०५०६ Email : talegaon_dabhade@bhagininiveditabank.com	०२११४-२२२५५८ ०२११४-२२४६४४
७	सांगवी	सर्व्हे नं.१२, प्लॉट नं.१५, सिटी सर्व्हे नं.१५०६, आनंद अपार्टमेंट, सांगवी, पुणे ४११०२७ Email : sangvi@bhagininiveditabank.com	२७२८०७६८ २७२८२४३७
८	कर्वेनगर	सर्व्हे नं.१, हिस्सा नं.१२ अ/१+४ कुमार साकेत, कर्वेनगर, पुणे ४११०५२ Email : karve_nagar@bhagininiveditabank.com	२५४४०२९२ २५४२२१३७
९	हिंगणे - वारजे	सर्व्हे नं. ५५/७ ब, प्लॉट नं.१, कर्वेनगर, पुणे ४११०५२ Email : hingne_warje@bhagininiveditabank.com	२५४७००९० २५४७२३७७
१०	नगर रोड	४८/२, प्लॉट नं.१८, सर्व्हे नं.५८९, घर नं.१०९, चंदननगर, शिवाजी चौक, भाजी मार्केटजवळ, खराडी, तालुका हवेली, पुणे ४११०१४ Email : nagar_road@bhagininiveditabank.com	२७०१९०३१ २७०१९०३२
११	भोसरी	सी.टी.एस. नं.४२०५, सर्व्हे नं.२०१, हिस्सा नं.४अ+९+१०, दर्शन रेसीडन्सी, शॉप नं.१+२+३+४, आळंदी रोड, पुणे ४११०३९ Email : bhosari@bhagininiveditabank.com	२७१२००९४ २७१२२४९४
१२	पिरंगुट	गट नं ११५७, घोटावडे फाटा, पिरंगुट, तालुका मुळशी, जिल्हा पुणे ४१२११२ Email : pirangut@bhagininiveditabank.com	२२९२२०४० २२९२२०४१
१३	धायरी	सर्व्हे नं.१४४/७/१, धायरी गारमाळ, चाकणकर प्लाझा, धायरी, पुणे ४११०४१ Email : dhayari@bhagininiveditabank.com	२४३९०९४२ २४३९०९४२
१४	सुखसागरनगर	सर्व्हे नं.१३, अंबामाता मंदिर जवळ, सुखसागरनगर, कात्रज, पुणे ४११०४६ Email : sukhsagar_nagar@bhagininiveditabank.com	२६९६२१२२ २६९६२०२२
१५	विश्रान्तवाडी	गुरुकृपा कॉम्प्लेक्स, कस्तुरबा हौसिंग सोसायटी, सर्व्हे नं.३९/२, प्लॉट नं.सी ३/सी ४, विश्रान्तवाडी, पुणे ४११०१५ Email : vishrantwadi@bhagininiveditabank.com	४०७७९१५५
१६	चाकण	शॉप नं. ६ ते ११, साई रचना प्लाझा, सर्व्हे नं.६३, जूना सर्व्हे नं.२३२८, चाकण बस स्टेशन, नाणेकरवाडी, चाकण, ता. खेड, जिल्हा पुणे ४१०५०१ Email : chakan@bhagininiveditabank.com	०२१३५-२४९३१५ ०२१३५-२४९३१६
१७	शिरवळ	सिटी सर्व्हे नं.१२५३, ग्रामपंचायत मिळकत क्र.१९९४, शॉप नं.२ ते ७ मौजे शिरवळ, ता. खंडाळा, जिल्हा सातारा ४१२८०१ Email : shirwal@bhagininiveditabank.com	०२१६९-२४४२३२ ०२१६९-२४४२११
१८	हडपसर	सर्व्हे नं.२२५/८अ, शॉप नं.१,२,३, गाळा नं.१, निवृत्ती अपार्टमेंट, हडपसर गाडीतळ, पुणे ४११ ०२८ Email : hadapsar@bhagininiveditabank.com	२६९९१४१० २६९९१४११
१९	अहिल्यानगर	सर्व्हे नं.२९/पी, प्लॉट नं. १४, ‘गिरीराज’, मंगल सहकारी टेन्ट ओनरशीप हौसिंग सोसायटी लि., गुलमोहर रोड, सावेडी, अहिल्यानगर - ४१४ ००३ Email : ahmednagar@bhagininiveditabank.com ahilyanagar@bhagininiveditabank.com	०२४१-२९९०१२० ०२४१-२९९०१२१

वेळ : सोमवार ते शनिवार : सकाळी ९.३० ते २.३०

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'निवेदिता भवन', सी.टी.एस. नं. ३४/७, फायनल प्लॉट नं. ३५/७ बी, प्रभात रोड, लेन नं. ८,
एरंडवणा, पुणे ४११००४.

संपर्क: ०२० - २५४४७६१९, २५४४७६२०, २५४४७६२१



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