



दि अभिनव सहकारी बैंक लिमिटेड

GOLDEN JUBILEE YEAR

50

0% NPA

५० वा
वार्षिक अहवाल

२०२४-२५

ऑडिट वर्ग - अ



दि अभिनव सहकारी बँक लिमिटेड

संचालक मंडळ सन २०१८ ते २०२३



श्री. रमेश र. पाटील
अध्यक्ष



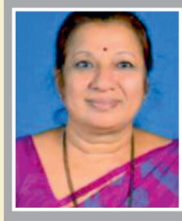
श्री. दिलीप म. भोईर
उपाध्यक्ष



श्री. पोपटलाल के. भंडारी
संचालक



श्री. प्रकाश गो. भोईर
संचालक



सौ. उज्वला चं. दुसारी
संचालिका



सौ. पूर्णिमा स. ढाके
संचालिका



श्री. तुळशीराम वि. चौधरी
संचालक



श्री. अनिल गो. पाटील
संचालक



श्री. पवन मु. भोईर
संचालक



श्री. संजय ब. चौधरी
संचालक



श्री. विजय मो. पातकर
संचालक



श्री. रोहिदास द. भंडारी
संचालक



श्री. प्रसाद सु. सांगळे
संचालक



श्री. सुशिल नि. मनोहर
संचालक



श्री. गजानन मो. घैसास
तज्ञ संचालक



श्री. विकी र. पाटील
तज्ञ संचालक



श्री. सुरेश मो. शिंदे
मुख्य कार्यकारी अधिकारी



श्री. चंद्रशेखर गो. जोशी
उप - सरव्यवस्थापक



- वार्षिक सर्वसाधारण सभेची सूचना -

बँकेची ५० वी वार्षिक सर्वसाधारण सभा रविवार, दिनांक १० ऑगस्ट, २०२५ रोजी सकाळी १०.०० वाजता हॉटेल शिवम, प्लॉट नं. पी-१४, एल. आय. सी. ऑफिस जवळ, आर. आर. हॉस्पिटलच्या मागे, एम. आय. डी. सी. डॉंबिवली (पूर्व) येथे खालील नमूद केलेल्या विषयांवर चर्चा करण्यासाठी आयोजित करण्यात आली आहे. तरी सर्व सभासदांनी सभेला वेळेवर उपस्थित रहावे, हि विनंती.

★ सभेपुढील विषय ★

- दिनांक १० ऑगस्ट २०२४ रोजी झालेल्या ४९ व्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून कायम करणे.
- दिनांक ३१.०३.२०२५ अखेरच्या वर्षाचा, बँकेच्या कामकाजाचा अहवाल व वैधानिक लेखापरीक्षकांनी तपासलेला ताळेबंद व नफा-तोटा पत्रक स्वीकृत करणे.
- सन २०२४-२५ या आर्थिक वर्षासाठी माननीय संचालक मंडळाने शिफारस केल्याप्रमाणे नफा विभागणीस मंजुरी देणे.
- सन २०२४-२५ या आर्थिक वर्षाच्या वैधानिक लेखापरीक्षकांच्या अहवालावर चर्चा करणे व स्वीकृत करणे.
- सन २०२३-२४ या आर्थिक वर्षाच्या वैधानिक लेखापरीक्षकांच्या अहवालाच्या दोष दुरुस्ती अहवालाची नोंद घेणे.
- सन २०२५-२६ या आर्थिक वर्षासाठी वैधानिक लेखापरीक्षकांची नेमणूक करण्याचा व त्यांचे सेवाशुल्क ठरविण्याचा अधिकार बँकेच्या संचालक मंडळास देणे. (रिझर्व्ह बँकेच्या मंजुरीस अधीन राहून).
- बँकेच्या स्वमालकीच्या शाखा व नवीन शाखांबाबत आवश्यकतेनुसार योग्य निर्णय घेणे व त्याबाबत सर्व कार्यवाही करण्याचा अधिकार संचालक मंडळास देणे.
- सन २०२५-२६ च्या अंदाज पत्रकाची नोंद घेणे.
- माननीय अध्यक्षीच्या संमतीने आयत्यावेळी येणाऱ्या विषयांवर विचार करणे.

ठिकाण : डॉंबिवली

दिनांक : २३ जुलै, २०२५

संचालक मंडळाच्या आदेशानुसार

सुरेश मोहन शिंदे

मुख्य कार्यकारी अधिकारी

★ सूचना ★

- गणपूर्ती अभावी स्थगित झालेली सभा त्याच दिवशी, त्याच ठिकाणी वरील वेळेनंतर अर्ध्या तासाने घेण्यात येईल. अशा सभेस गणसंख्येचे बंधन असणार नाही.
- कोणाही सभासदास हिशेबासंबंधी माहिती हवी असल्यास किंवा काही सूचना करावयाची असल्यास त्यांनी दिनांक ०५ ऑगस्ट, २०२५ पर्यंत बँकेच्या मुख्य कार्यालयात लेखी विचारणा करावी.
- सभासदांना विनंती करण्यात येते की, त्यांनी बँकेच्या सन २०२४-२५ च्या वार्षिक अहवालाची प्रत व मागील दिनांक १० ऑगस्ट, २०२४ रोजी झालेल्या वार्षिक सर्वसाधारण सभेच्या इतिवृत्ताची छायांकित प्रत जवळची शाखा अथवा प्रशासकीय कार्यालयातून घेऊन जावी. तसेच, सदरहू अहवाल व इतिवृत्त बँकेच्या www.abhinavbank.com या वेबसाईटवर उपलब्ध असेल.
- सभासदांना विनंती करण्यात येते की, ज्या सभासदांनी रु. १,०००/- पेक्षा कमी रक्कमेचे भाग धारण केले आहेत, त्यांनी आवश्यक वाढीव रक्कमेचा भरणा करून किमान ४० भागांची रक्कम रु. १,०००/- लवकर पूर्ण करावी. ज्या सभासदांच्या पत्त्यात किंवा वारसदारात किंवा कायदेअंतर्गत दर्जात बदल झाला असल्यास या संदर्भात बँकेस लेखी कळवावे.
- ज्या सभासदांनी आपले भाग दाखले (Share Certificate) अद्याप घेतलेले नाहीत, त्यांनी ती बँकेच्या एम. आय. डी. सी. स्थित भाग-भांडवल विभागातून घेऊन जावेत.
- ज्या सभासदांच्या पत्त्यात बदल झाला आहे किंवा वारसाची नोंद केली नाही तसेच, ज्यांनी KYC दस्तावेजांची पूर्तता केली नाही त्यांनी या बाबींची पूर्तता त्वरीत करून घ्यावी.
- सभासदांनी ओळखपत्र प्राप्त करण्यासाठी दोन पासपोर्ट साईज फोटो बँकेच्या भाग-भांडवल विभागात जमा करावे.
- वैयक्तिक सभासदांना वार्षिक सर्व साधारण सभेस वैयक्तिकरित्या उपस्थित राहणे अनिवार्य आहे. कुलमुखत्यारपत्र अथवा अशा कोणत्याही प्रकारच्या अधिकार पत्राद्वारे नियुक्त केलेल्या प्रतिनिधि मार्फत उपस्थिती लावता येणार नाही.



RATE OF INTEREST ON DEPOSITS w.e.f. 24th April, 2023

Interest Rate on Term Deposits & Recurring Deposits

Tenure	RATE OF INTEREST	
	For General Public & Co-op. Societies	For Senior Citizens, Staff & Bulk Deposits
07 Days to 90 Days	4.50% p.a.	5.00% p.a.
91 Days to 180 Days	5.25% p.a.	5.75% p.a.
181 Days to 364 Days	7.00% p.a.	7.50% p.a.
12 Months to 36 Months	7.50% p.a.	8.00% p.a.
37 Months to 60 Months	6.50% p.a.	7.00% p.a.
Above 60 Months	6.25% p.a.	6.75% p.a.

Senior Citizens Age 60 & Above. Super Senior Citizens Age 70 & Above with 0.25% Extra Interest on Senior Citizens ROI. Bulk Deposits -Single Term Deposit of Rs.15 Lakhs & above.

RATE OF INTEREST ON LOANS (w.e.f. 1st May, 2024)	RATE OF INTEREST
Personal Loan for Salaried Persons & Others	14.00%
Housing Loan	9.25 Floating Rate will change as per RBI Repo rate
Loan for House Repair / Renovation: Upto Rs. 10.00 Lakhs	10.50%
Vehicle Loan :	
1. Car/Vehicle Loan for Personal use	10.50%
2. Vehicle Loan for Commercial purpose	11.50%
Education Loan	10.75%
Loan to Professionals	11.50%
Term Loan / Cash Credit / Hypotehcation Loan / Bill Discounting for MSME	
a. Upto Rs. 50.00 Lakh	10.50%
b. Above Rs. 50.00 Lakh to Rs. 2.00 Crores	10.25%
c. Above Rs. 2.00 Crores	9.75% plus loading as per rating.
Term Loan / Cash Credit / Hypotehcation Loan / Bill Discounting for other than MSME	12.50%
Overdraft upto Rs. 50.00 Lakhs against Property	11.75%
Loan Against LIC/NSC/KVP	11.00%
Loan Against Gold Ornaments	9.90%
Advance against Own Deposits	1.00% Extra above deposit rates
Advance against Third Party Deposits	3.00% Extra above deposit rates



बँकेच्या कामकाजाचा वार्षिक अहवाल

सन्माननीय सभासद बंधु आणि भगिनिंनो, सस्नेह नमस्कार...

बँकेच्या ५० व्या वार्षिक सर्वसाधारण सभेमध्ये मी आपले हार्दिक स्वागत करतो.

दिनांक ३१.०३.२०२५ रोजी संपलेल्या अहवाल वर्षाचा वैधानिक लेखापरीक्षकांनी प्रमाणित केलेला ताळेबंद व नफा-तोटा पत्रक व वार्षिक अहवाल आपणांसमोर सादर करत आहे. आपल्या बँकेची सन २०२४-२५ मधील आर्थिक कामगिरी उत्तम राहिली आहे. मागील वर्षी बँकेचा निव्वळ नफा रुपये २७०.०५ लाख एवढा होता. यावर्षी तो रुपये २२७.३७ लाख एवढा झाला आहे. बँकेची एकूण उलाढाल रुपये ८२१.८१ कोटी वरून रुपये ८३९.७७ कोटी एवढी झाली आहे. यातील वाढ ही रुपये १७.९६ कोटी आहे. भांडवल पर्याप्ततेचे प्रमाण मागील वर्षी १९.७५% होते या वर्षी ते २०.७४% एवढे आहे. या वर्षी ही बँकेने लाभांशाची शिफारस केलेली आहे. मागील वर्षाप्रमाणे या वर्षी ही बँकेस “अ” ऑडीट वर्ग प्राप्त झाला आहे.

सभासद व भाग भांडवल :

गतवर्षी ३१ मार्च २०२४ अखेर बँकेची सभासद संख्या ३४,१७२ होती. अहवाल वर्षात ३८४ नवीन सभासद नोंदविण्यात आले. तसेच ४९६ सभासदांनी आपल्या सभासदत्वाचा राजीनामा दिल्यामुळे अथवा आपले भाग अन्य सभासदांच्या नावे वर्ग केल्यामुळे त्यांचे सभासदत्व संपुष्टात आले. परिणामी अहवाल वर्ष अखेर बँकेची एकूण सभासद संख्या ३४,०६० झाली आहे. याशिवाय बँकेची नाममात्र सभासद संख्या ५,२५४ आहे.

बँकेचे वसूल भाग भांडवल गतवर्षी ३१ मार्च, २०२४ अखेर रुपये १,४६१.२४ लाख होते. त्यामध्ये रुपये २४.१९ लाखांची वाढ होऊन वर्ष अखेर वसूल भाग भांडवल रुपये १,४८५.४३ लाख झाले आहे. भांडवलातील वाढ १.६६% एवढी आहे. रिझर्व्ह बँकेच्या मार्गदर्शक सूचनेप्रमाणे भांडवल पर्याप्ततेचे प्रमाण कमीत कमी ९% असणे आवश्यक आहे, आपल्या बँकेचे हे प्रमाण २०.७४% एवढे आहे.

बँकेचा क्रियाशील सभासद असण्यासाठी रु.१,०००/- चे भाग धारण करणे आवश्यक आहे. तसेच सभासदाचे बँकेतील एकत्रित ठेव रक्कम रु. ५,०००/- अथवा कर्ज रु. ५०,०००/- घेतलेले असावे व असा सभासद मागील पाच वर्षांत एका तरी वार्षिक सर्वसाधारण सभेस उपस्थित असावा.

राखीव व इतर निधी :

गतवर्षी ३१ मार्च, २०२४ अखेर वैधानिक राखीव निधी व अन्य निधी एकूण रु. ६,८१२.१७ लाख होते. त्यामध्ये अहवाल वर्षात रु. ५१.०० लाखांची वाढ होऊन वर्ष अखेरीस बँकेचे एकूण निधी रु. ६,८६३.१७ लाख झाले आहेत.



ढेवी:

गत वर्षाअखेरीस बँकेच्या ढेवी रु. ५१,४२१.७० लाख होत्या अहवाल वर्षअखेर ढेवी रु. ५४,४७९.०९ लाख झाल्या आहेत ढेवींमध्ये रु. ३,०५७.३९ लाख वाढ झाली आहे. अहवाल वर्षात आयकर कायद्यातील तरतूदी नुसार एका वर्षात रु. ४०,०००/- पेक्षा जास्त व्याज मिळणाऱ्या मुदत ढेवींवर अग्रिम कर कपात (Tax Deducted at Source) करण्यात येते. वरिष्ठ नागरिकांसाठी ही मर्यादा रु. ५०,०००/- एवढी आहे. ज्या ढेवीदारांचे वार्षिक उत्पन्न करपात्र नाही त्यांनी आपल्या शाखेत 15G/15H फॉर्म भरून द्यावा, जेणे करून सदर ढेवीदारांस अग्रिम कर कपातीमधून सूट मिळवता येईल.

ढेवींचा विमा :

आपल्या बँकेने रिझर्व्ह बँकेच्या धोरणानुसार व डिपॉझिट इन्शुरन्स अँड क्रेडिट गॅरंटी कॉर्पोरेशन कायद्यान्वये बँकेतील ढेवींचा विमा उतरविला आहे. सदर विम्याचे हप्ते बँकेकडून नियमित भरले जात असून, ढेवीदारांच्या रुपये ५.०० लाखपर्यंतच्या ढेवींना विमा संरक्षण आहे.

कर्ज व्यवहार :

गतवर्षी बँकेचा कर्ज व्यवहार रुपये ३०,७५८.९६ लाख एवढा होता, त्यामध्ये रुपये १,२६१.३४ लाख घट होऊन वर्ष अखेरीस एकूण कर्ज व्यवहार रुपये २९,४९७.६२ लाख एवढा झाला आहे. बँकेने अग्रक्रम क्षेत्रासाठी ७५.७० % कर्जवाटप केले असून, दुर्बल घटकांसाठी १४.४५ % कर्जवाटप केले आहे. अहवाल वर्षी कर्ज-ढेवींचे प्रमाण ५४.१४ % आहे.

गुंतवणूक :

बँकिंग रेग्युलेशन अँक्ट, १९४९ (सहकारी बँकांना लागू असलेला) च्या तरतूदीस अधीन राहून व रोख मर्यादा व तरलता यांचे पूर्ण पालन करून रिझर्व्ह बँकेच्या मार्गदर्शक सूचनांनुसार बँकेने सरकारी रोख्यांत आवश्यक गुंतवणूक केली आहे. गतवर्ष अखेरीस सरकारी रोख्यांतील गुंतवणूक रु. १६,४५१.१७ लाख होती ती या अहवाल वर्ष अखेरीस रु. १६,७४८.०९ लाख आहे. त्याप्रमाणे गतवर्ष अखेरीस इतर शेड्यूल सहकारी व वाणिज्य बँकांमध्ये ढेवींतील गुंतवणूक रु. २२,१७२.०८ लाख होती ती या अहवाल वर्ष अखेरीस रु. २४,६०६.६२ लाख आहे.



नफा वाटणी :

महाराष्ट्र सहकारी संस्था अधिनियम, १९६० च्या कलम ६५ अन्वये आवश्यक सर्व तरतुदी केल्यानंतर बँकेस अहवाल वर्षी रूपये २,२७,३७,२२३.२८ निव्वळ नफा झाला आहे. त्यामध्ये मागील वर्षाचा शिल्लक नफा रूपये ६,९१८.३२ आणि संशयित आणि बुडीत कर्ज निधीतील जादा तरतूद निव्वळ नफा मध्ये रूपये ६०,००,०००.०० जमा केल्यास रूपये २,८७,४४,९४९.६० इतकी रक्कम विनियोगासाठी उपलब्ध होते. संचालक मंडळ नफा वाटणीस पुढील प्रमाणे शिफारस करित असून आपल्या मंजूरीकरिता सादर करत आहे.

नफा वाटणी :

वैधानिक राखीव निधी	रूपये	५६,८५,०००.००
गुंतवणूक चढउतार राखीव निधी	रूपये	५०,००,०००.००
लाभांश १०% (हिस्से राशी दराने)	रूपये	१,४०,००,०००.००
ईमारत निधी	रूपये	३९,००,०००.००
तंत्रज्ञान विकास निधी	रूपये	९,५०,०००.००
पुढील वर्षाकरिता शिल्लक नफा	रूपये	९,९४९.६०
एकूण नफा २०२४-२५	रूपये	२,८७,४४,९४९.६०

वसुली व थकित कर्जाचे निर्लेखन :

गतवर्षी अखेर बँकेच्या ढोबळ एन पी चे प्रमाण ६.६९% व निव्वळ एन. पी. ए. चे प्रमाण १.७७% एवढे होते अहवाल वर्ष अखेर त्यात घट होऊन ढोबळ एन.पी.ए. चे प्रमाण ४.९७% व निव्वळ एन.पी.ए. चे प्रमाण ०.००% आहे. हि बाब उल्लेखनिय आहे. थकित कर्ज वसुलीचे प्रयत्न सातत्याने व कसोशीने करण्यात येत आहेतच. सर्वच थकित कर्जखात्यांच्या वसुलीसाठी प्रत्यक्ष भेटी, पाठपुरावा, कायदेशीर कारवाई ई. सर्वतोपरी प्रयत्न सुरू आहेत. अहवाल वर्षी कोणत्याही थकीत कर्जाचे निर्लेखन करण्यात आलेले नाही.

Financially Sound And Well Managed (FSWM) :

आपणा सर्वास कळविण्यास अभिमान वाटतो की, बँकेने सुवर्ण महोत्सवी वर्षात रिझर्व बँकेच्या नियमानुसार वित्तीय वर्ष २०२४-२५ मध्ये, Financially Sound And Well Managed (FSWM) चे सर्व निकष पूर्ण केले आहेत. आपल्या बँकेने आजवर जी उत्तम प्रगती केली आहे याचे हे प्रमाण आहे व उत्तरोत्तर आपण अशीच प्रगती करू हा विश्वास आहे.



संचालक मंडळ :

बँकेच्या सर्वांगीण प्रगतीसाठी विद्यमान संचालक मंडळातील सर्व सदस्यांचा अभ्यासपूर्ण सहभाग तसेच अचूक व त्वरित निर्णय घेण्याची क्षमता आहे. संचालक मंडळाच्या अहवाल वर्षात एकूण १४ सभा झाल्या आहेत. संचालक मंडळाने एकूण १० उपसमिती गठित केल्या आहेत. यामध्ये कर्ज समिती, लेखा परीक्षण समिती, वसुली व एक रकमी कर्ज परतफेड समिती, मालमत्ता व खर्च समिती, कर्मचारी समिती, असेट व लायबिलिटी मॅनेजमेंट समिती, गुंतवणूक समिती, सभासद कल्याण समिती, माहिती तंत्रज्ञान समिती, उच्चमूल्य फसवणूक अहवाल व कृती समिती यांचा समावेश आहे. या समित्यांद्वारे बँकेच्या ध्येय धोरणांची आखणी व अंमल बजावणी करण्यात येते. संचालक मंडळात अॅडव्होकेट, सी.ए., एम.बी.ए., इंजिनिअर, तसेच इतर शाखांतील पदवीधर व समाजसेवक असे सदस्य आहेत.

कर्मचारी वृंद :

बँकेच्या प्रगतीत कर्मचारी वृंदाने सातत्याने सहकार्य दिले याचा आम्ही गौरवपूर्वक उल्लेख करत आहोत. कर्मचाऱ्यांच्या बँकिंग, तंत्रज्ञान वृद्धीसाठी बँक नेहमीच प्रयत्नशील असते. विविध नामांकित संस्थाद्वारे बँकिंग व तंत्रज्ञान इ. विषयांवर आयोजित केलेल्या प्रशिक्षण कार्यक्रमांस बँकेचे अधिकारी व कर्मचाऱ्यांस नियमित पाठविले जाते त्याचप्रमाणे बँकिंग क्षेत्रा मधील तज्ज्ञ व्यक्तींकडून कर्मचाऱ्यांना बँकेच्या वास्तूमध्ये प्रशिक्षण दिले जाते.

अत्याधुनिक तंत्रज्ञानासह ग्राहक सेवा :

ग्राहकांना अधिकाधिक चांगली, सुरक्षित व अल्प खर्चिक सेवा अत्याधुनिक तंत्रज्ञानाच्या माध्यमातून देणेकरिता बँक नेहमीच प्रयत्नशील आहे. बँकेच्या सर्व शाखा कोअर बँकिंग प्रणालीद्वारे एकमेकांस जोडण्यात आल्या असून, बँकेच्या कोणत्याही शाखेतील ग्राहकांस बँकेच्या इतर कोणत्याही शाखेतून व्यवहार करणेची सुविधा उपलब्ध आहे. ग्राहकांच्या सोयीसाठी विविध प्रकारचे कर e-TDS भरण्याची व्यवस्था बँकेत उपलब्ध आहे. सर्वच बँकांच्या समाशोधन प्रक्रियेतील बदलांच्या आवश्यकतेनुसार आपल्या बँकेने चेक ट्रॅकेशन सिस्टीम (CTS, 2010) ही प्रक्रिया संपूर्णपणे अंमलात आणली आहे. बँकेने सुरु केलेल्या UPI / RTGS / NEFT / IMPS या सुविधांचा लाभ ग्राहक घेत आहेत. बँकेच्या आठ शाखांमध्ये ए. टी. एम. आहेत, तसेच नॅशनल पेमेंट कॉर्पोरेशन ऑफ इंडिया यांचेकडून बँकेस RuPay कार्डसाठी परवानगी मिळाली असून, ग्राहकांना RuPay कार्ड उपलब्ध करून देण्यात आलेले आहे. या कार्डाद्वारे बँकेच्या व इतर कोणत्याही बँकेच्या ATM मधून रक्कम काढण्याची सुविधा तर आहे आणि ग्राहकांना ग्राहकोपयोगी वस्तूंच्या खरेदीसाठी RuPay कार्डचा वापर करण्याचीही सुविधा सुरु करण्यात आली आहे. ई-मेल द्वारे खाते उतारा व इतर ऑनलाईन सुविधा उपलब्ध आहेत. तसेच व्यवसायिकांना POS मशीन उपलब्ध करून दिले आहेत.



बँकेने मोबाईल ॲपद्वारा बँकींग सेवा माहे जुलै २०१९ पासून सुरु केली आहे. तसेच ग्राहकांच्या सोयीसाठी बँकेने माहे जुलै २०२२ पासून QR Code UPI (Unified Payment Interface) सर्व्हिस सुरु केली आहे. त्यामुळे आपल्या बँकेच्या ग्राहकांना आपले बँक खाते Google-Pay, Phone - Pay, Pay-TM इत्यादीनां लिंक करुन या सर्व सेवांचा लाभ घेता येईल. तसेच आपल्या मोबाईल ॲपच्या माध्यमातून भारत बिल पेमेंट सर्व्हिस मधून लाईट बिल, मोबाईल बिल अथवा रिचार्ज तसेच पाणी बिल व मालमत्ता कर इ. भरणे करणे आता शक्य झाले आहे. तसेच बँकेच्या एम. आय. डी. सी. शाखेत फ्रँकींग सेवा माहे मे, २०२४ पासून कार्यान्वित केली आहे. आपल्या बँकेने रिझर्व्ह बँकेच्या निर्देशानुसार सायबर सुरक्षेचे (सायबर सिक्युरिटीचे) सर्व निकष यशस्वीरित्या पूर्ण केले आहेत.

विमा व्यवसाय :

आपल्या बँकेने फ्युचर जनरली इंडिया इन्शुरन्स कंपनी लि. आणि नॅशनल इन्शुरन्स कंपनी लि. यांचेबरोबर जनरल इन्शुरन्स साठी तसेच लाईफ इन्शुरन्स साठी कोटक लाईफ इन्शुरन्स कंपनी लि. व श्रीराम इन्शुरन्स कंपनी यांचे बरोबर एजन्सी करार केला आहे. अहवाल वर्षात बँकेस कमीशन पोटी रु. १४,९७,७८५.९२ इतके उत्पन्न मिळाले आहे.

लेखापरिक्षण व तपासणी :

बँकेच्या सर्व शाखांचे लेखापरीक्षण करण्यासाठी बँकेचा स्वतंत्र अंतर्गत लेखापरीक्षण विभाग कार्यरत आहे. तसेच, बँकेच्या एकूण १७ शाखा व मुख्य कार्यालयाचे सातत्याचे लेखापरीक्षण (Concurrent Audit) मे. आय. एम. एन. अँड असोसिएट्स चार्टर्ड अकाऊंटंटस् यांचे मार्फत करण्यात आले आहे. अहवाल वर्षाचे वैधानिक लेखापरीक्षण मे.एस.व्ही.ए.बी. आणि असोसिएट्स, चार्टर्ड अकाऊंटंटस् यांनी पूर्ण केले आहे. अहवाल वर्षी आपल्या बँकेस “अ” ऑडीट वर्ग प्राप्त झाला आहे. सर्व माननीय हिशेब तपासनीस व लेखापरीक्षकांनी केलेल्या बहुमोल मार्गदर्शनाबद्दल आम्ही त्यांचे मनापासून आभार मानतो.

श्रद्धांजली :

अहवाल वर्षी बँकेचे जे ज्ञात-अज्ञात सभासद, ग्राहक व हितचिंतक, तसेच विविध क्षेत्रांतील मान्यवर विभूती निधन पावल्या त्यांच्या आत्म्यास सद्गती व चिरशांती लाभो, हीच ईश्वरचरणी प्रार्थना.



आभार व ऋणनिर्देश:

रिझर्व्ह बँकेच्या नागरी बँक खात्यातील तसेच मा. सहकार आयुक्त व निबंधक, महाराष्ट्र राज्य, पुणे, मा. विभागीय सहनिबंधक, कोकण विभाग, नवी मुंबई, मा. जिल्हा उपनिबंधक, सहकारी संस्था, ठाणे व मा. उपनिबंधक, सहकारी संस्था, डोंबिवली, नॅशनल अर्बन को-ऑपरेटिव्ह फायनान्स अँड डेव्हलपमेंट कॉर्पोरेशन, महाराष्ट्र अर्बन को-ऑपरेटिव्ह बँकस् फेडरेशन, कोकण नागरी सहकारी बँक्स असोशिएशन, महाराष्ट्र राज्य सहकारी बँक लि., मुंबई, ठाणे जिल्हा मध्यवर्ती सहकारी बँक लि, स्टेट बँक ऑफ इंडिया, फेडरल बँक लि, पंजाब नॅशनल बँक, आय.डी.बी.आय.बँक लि, एस.व्ही.सी.को-ऑप. बँक लि, बँक ऑफ बडोदा, बंधन बँक व ॲक्सिस बँक लि. यांच्या अधिकाऱ्यांनी व कर्मचाऱ्यांनी वेळोवेळी केलेल्या सहकार्याबद्दल आम्ही त्यांचे आभारी आहोत. को-ऑपरेटिव्ह एम्प्लॉईज युनियनचे अध्यक्ष, मा. खासदार श्री. आनंदरावजी अडसूळ व त्यांचे सहकाऱ्यांनी सातत्याने दिलेल्या सहकार्याबद्दल आम्ही त्यांचे अत्यंत आभारी आहोत.

आमचे भागधारक, ठेवीदार, ग्राहक व हितचिंतक यांच्याही सततच्या सहकार्याबद्दल आम्ही आभारी आहोत.

ठिकाण : डोंबिवली

दिनांक : २३ जुलै २०२५

श्री. रमेश रतन पाटील

अध्यक्ष

दि अभिनव सहकारी बँक लि. डोंबिवली



ANNEXURE - A

As on 31.03.2025

Name of the Bank	:	The Abhinav Sahakari Bank Limited
Head Office Address	:	P-48, M.I.D.C. Residential Zone, Near Usma Petrol Pump, M.I.D.C. Phase - I, Dombivli (E), Thane - 421 203.
Registration No. & Date	:	TNA/BNK/205 dated 5th February, 1976.
Date & No. of RBI Licence	:	ACD/MH-87-P dated 20th September, 1976.
Jurisdiction	:	Maharashtra State
Number of Branches	:	Seventeen Branches
Membership Regular	:	34060
Nominal	:	5254
		(Figures in Lakhs)
Paid up Share Capital	:	1485.43
Total Reserves and Funds	:	6863.17
Deposits :		
Savings	:	20191.11
Current	:	4463.63
Fixed and Others	:	29824.36
Advances		
Secured	:	26301.12
Unsecured	:	3196.51
Priority Sector Lending	:	22322.50 (75.70%)
Weaker Section Lending	:	3226.03 (14.45%)
Borrowings	:	NIL
Investments	:	24606.62
Profit for the year 2024-25	:	227.44
Working Capital	:	63736.67
Overdues	:	4.43%
Audit Classification	:	"A"
Total Staff Officers & Clerks	:	87
Sub-staff	:	30



**THE ABHINAV SAHAKARI BANK LTD.
BALANCE SHEET AS ON 31ST MARCH, 2025**

CAPITAL AND LIABILITIES	Schedule	Current Year 31.03.2025	Previous Year 31.03.2024
SHARE CAPITAL	1	14,85,43,425.00	14,61,23,975.00
RESERVE FUND AND OTHER RESERVES	2	68,63,16,886.41	68,12,17,837.63
DEPOSITS	3	544,79,09,693.28	514,21,69,754.89
BRANCH ADJUSTMENTS		4,22,929.30	11,85,511.89
OVERDUE INTEREST RESERVE		93,59,67,809.60	83,91,29,351.36
INTEREST PAYABLE	4	2,85,11,175.00	2,99,97,577.00
OTHER LIABILITIES	5	3,32,19,339.18	4,94,76,208.16
EXCESS OF BDDR TRF TO APPROPRIATION		60,00,000.00	-
PROFIT & LOSS ACCOUNT	6	2,27,44,141.60	2,70,11,918.32
TOTAL		730,96,35,399.37	691,63,12,134.25
CONTINGENT LIABILITIES	7	13,74,99,237.10	12,59,30,338.00

Mr. S. M. Shinde
Chief Executive Officer

For SVAB & Associates
Chartered Accountants
FRN 127189W

Mr. R. R. Patil
Chairman

Mr. D. M. Bhoir
Vice-chairman

CA Saurabh Marathe (Partner)
(Statutory Auditor)

Place : Dombivli

Date : 25/06/2025



**THE ABHINAV SAHAKARI BANK LTD.
BALANCE SHEET AS ON 31ST MARCH, 2025**

PROPERTY AND ASSETS	Schedule	Current Year 31.03.2025	Previous Year 31.03.2024
CASH	8	8,21,33,683.00	10,21,73,812.01
BALANCE WITH OTHER BANKS	9	124,38,66,886.51	82,89,09,582.05
INVESTMENTS	10	177,33,98,246.00	174,37,06,512.00
ADVANCES	11	294,97,62,686.34	307,58,95,630.72
INTEREST RECEIVABLE	12	99,70,85,737.13	89,70,97,983.34
FIXED ASSETS	13	22,36,23,753.33	23,33,16,680.72
OTHER ASSETS	14	3,97,64,407.06	3,52,11,933.41
TOTAL		730,96,35,399.37	691,63,12,134.25

Mr. S. M. Shinde
Chief Executive Officer

For SVAB & Associates
Chartered Accountants
FRN 127189W

Mr. R. R. Patil
Chairman

Mr. D. M. Bhoir
Vice-chairman

CA Saurabh Marathe (Partner)
(Statutory Auditor)

Place : Dombivli

Date : 25/06/2025



PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31.03.2025

EXPENDITURE	Schedule	Current Year 31.03.2025	Previous Year 31.03.2024
INTEREST PAID ON DEPOSITS & BORROWINGS	19	25,99,56,365.27	21,78,14,319.73
SALARIES, ALLOWANCES, BONUS & EX-GRATIA	20	11,62,34,619.00	12,29,01,089.00
AUDITOR'S FEES		18,12,649.00	17,58,114.74
OPERATING EXPENSES	21	6,91,42,371.15	6,67,97,745.88
PROVISIONS & CONTINGENCIES	22	-	2,14,30,016.00
PROFIT BEFORE TAX :-		3,15,48,421.28	4,07,64,318.85
PROVISION FOR INCOME TAX - CURRENT YEAR		71,61,044.00	1,29,00,000.00
INCOME TAX - PREVIOUS YEAR		-	-
DEFERRED TAX		16,50,154.00	8,58,839.00
NET PROFIT CARRIED TO BALANCE SHEET		2,27,37,223.28	2,70,05,479.85
TOTAL		47,86,94,425.70	47,14,65,604.20

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Mr. R. R. Patil
Chairman

Mr. D. M. Bhoir
Vice-chairman

CA Saurabh Marathe (Partner)
(Statutory Auditor)

Place : Dombivli

Date : 25/06/2025



PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31.03.2025

INCOME	Schedule	Current Year 31.03.2025	Previous Year 31.03.2024
INTEREST EARNED	15	44,41,92,058.84	41,81,98,253.91
COMMISSION, EXCHANGE & BROKERAGE	16	14,97,785.92	9,53,933.72
OTHER RECEIPTS	17	2,49,12,630.94	2,71,98,386.57
PROFIT ON SALE OF INVESTMENT	18	30,91,950.00	36,85,030.00
EXCESS PROVISION OF IDR REVERSED		50,00,000.00	95,00,000.00
EXCESS PROVISION ON DEFERRED TAX REVERSED		-	1,19,30,000.00
TOTAL		47,86,94,425.70	47,14,65,604.20

Mr. S. M. Shinde
Chief Executive Officer

For SVAB & Associates
Chartered Accountants
FRN 127189W

Mr. R. R. Patil
Chairman

Mr. D. M. Bhoir
Vice-chairman

CA Saurabh Marathe (Partner)
(Statutory Auditor)

Place : Dombivli

Date : 25/06/2025



SCHEDULES			
PARTICULARS		Current Year 31.03.2025	Previous Year 31.03.2024
SCHEDULE 1 CAPITAL			
i)	Authorised Capital (80,00,000 Shares of Rs. 25/- each)	20,00,00,000.00	20,00,00,000.00
ii)	Subscribed & Paid Up Share Capital (5941737 Shares of Rs. 25/- each)	14,85,43,425.00	14,61,23,975.00
	Of the above held by:		
	a) Individuals *	14,85,43,425.00	14,61,23,975.00
	b) Co-operative Institutions	-	-
	c) State Government	-	-
	* Under the item "individuals" include shares held by the institutions other than co-operative institutions and state government are included as per the The Banking Regulation Act, 1949		
	Total	14,85,43,425.00	14,61,23,975.00
SCHEDULE 2 RESERVE FUND & OTHER RESERVES			
	Statutory Reserve Fund	19,59,56,712.06	18,90,64,412.06
	Building fund	20,08,00,000.00	19,03,75,000.00
	Dividend Equalisation Fund	-	2,90,000.00
	Bad & Doubtful Debt Reserve	13,56,86,829.85	15,42,69,167.07
	Charitable Fund	5,00,250.00	5,00,250.00
	Development Fund	-	1,35,000.00
	Staff Welfare Fund	15,478.50	15,478.50
	Members Welfare Fund	29,97,982.00	30,54,482.00
	Investment Fluctuation Reserve	2,40,31,000.00	2,85,31,000.00
	Investment Depreciation Reserve	2,04,850.00	52,04,850.00
	Provision for Standard Assets	1,27,48,060.00	1,27,48,060.00
	Golden Jubilee Fund	23,50,000.00	18,00,000.00
	Deferred Tax Liability Reserve	67,62,266.00	51,12,112.00
	Election Fund	21,00,000.00	21,00,000.00
	Technology Development Fund	31,50,000.00	21,50,000.00
	Training Fund	39,53,432.00	53,08,000.00
	General Reserve Fund	17,00,000.00	17,00,000.00



PARTICULARS		Current Year 31.03.2025	Previous Year 31.03.2024
	Investment NPA Reserve	7,88,60,026.00	7,88,60,026.00
	Bad & Doubtful Debt Reserve 2024	1,45,00,000.00	-
	Total	68,63,16,886.41	68,12,17,837.63
SCHEDULE 3 DEPOSITS & OTHER ACCOUNTS			
	Fixed & Other Deposits	298,24,35,865.30	273,56,76,167.83
	Saving Bank Deposits	201,91,10,982.19	195,59,24,334.75
	Current Deposits	44,63,62,845.79	45,05,69,252.31
	Total	544,79,09,693.28	514,21,69,754.89
SCHEDULE 4 INTEREST PAYABLE			
	Interest Payable on ATR	18,14,142.00	19,27,729.00
	Interest Payable on FDR and ADS	2,66,22,424.00	2,80,58,291.00
	Interest Payable on Matured Deposits	74,609.00	11,557.00
	Total	2,85,11,175.00	2,99,97,577.00
SCHEDULE 5 OTHER LIABILITIES			
	Income Tax Payable	73,00,000.00	1,29,00,000.00
	Audit Fee Payable	10,18,601.00	10,43,337.74
	Pay Order Payable	45,55,358.38	1,09,88,216.78
	Dividend Payable	25,77,256.00	18,83,188.00
	Sundry Creditors	9,14,436.73	1,30,91,842.34
	TDS Payable	10,602.00	1,03,329.00
	Share suspense	19,12,650.00	3,15,100.00
	Excess Cash Received	1,52,040.00	1,45,040.00
	IMPS Payable	66,12,178.69	68,14,849.69
	BILL Desk Payable	4,211.28	20,490.78
	Clearing Diff. Payable	83,321.00	83,321.00
	CGST, SGST & IGST Payable	12,26,108.66	9,42,330.14
	GST Suspense Acquirer	11,378.87	12,013.85
	Insurance Premium Payable	9,08,559.32	5,95,050.02



PARTICULARS		Current Year 31.03.2025	Previous Year 31.03.2024
Expenses Payable		10,56,154.26	134.54
Acquirer Credit Notification A/c		74,896.61	96,800.00
UPI Outward Account		48,01,185.70	4,41,164.28
DEAF Payable		400.68	-
Total		3,32,19,339.18	4,94,76,208.16
SCHEDULE 6 PROFIT & LOSS			
Profit as per last Balance-Sheet		2,70,11,918.32	2,79,44,935.47
Less:- Appropriation of profit for the year 2023-24			
Statutory Reserve Fund		67,55,000.00	70,00,000.00
General Reserve Fund		-	12,00,000.00
Dividend @ 8 %		1,12,00,000.00	1,01,38,497.00
Investment Fluctuation Reserve		5,00,000.00	6,00,000.00
Golden Jubilee Fund		5,50,000.00	10,00,000.00
Election Fund		-	5,00,000.00
Technology Development Fund		10,00,000.00	10,00,000.00
Building Fund		50,00,000.00	-
Members Welfare Fund		-	20,00,000.00
Training Fund		-	45,00,000.00
Bad & Doubtful Debt Reserve		20,00,000.00	-
Balance Profit		6,918.32	6,438.47
Profit brought forward from Profit & Loss A/c.		2,27,37,223.28	2,70,05,479.85
Total		2,27,44,141.60	2,70,11,918.32
SCHEDULE 7 CONTINGENT LIABILITIES			
Bank Guarantees		5,11,35,082.00	4,33,03,399.00
Amount transferred to DEAF		8,41,31,011.00	8,26,26,939.00
GST Demand under rectification		22,33,144.10	-
Total		13,74,99,237.10	12,59,30,338.00
SCHEDULE 8 CASH			
Cash in Hand		8,09,01,912.00	9,99,23,299.01
Cash in ATM		11,22,100.00	21,35,200.00
Petty Cash		1,09,671.00	1,15,313.00
Total		8,21,33,683.00	10,21,73,812.01



PARTICULARS	Current Year 31.03.2025	Previous Year 31.03.2024
SCHEDULE 9 BALANCE WITH OTHER BANKS		
Current Account With :		
Reserve Bank of India	17,55,93,071.76	5,04,71,485.56
State Bank of India	47,38,125.17	49,73,427.17
Punjab National Bank	43,06,146.87	52,05,214.38
IDBI Bank Ltd.	6,77,03,536.95	11,13,93,380.75
Axis Bank Ltd	1,10,17,927.50	96,14,705.34
ICICI Bank Ltd	6,93,43,966.29	4,32,50,107.59
The Maharashtra State Co-op Bank Ltd	1,48,31,960.73	1,82,51,714.96
The Thane Dist. Central Co-op Bank Ltd	32,95,158.91	36,40,588.05
Shamrao Vithal Co-op Bank Ltd	15,08,34,822.41	9,76,71,683.41
Saraswat Co-op. Bank Ltd.	-	4,78,469.92
Thane Janata Sahakari Bank Ltd.	47,329.72	47,388.72
Unity Small Finance Bank Ltd	2,14,739.20	2,09,739.20
IDFC First Bank Ltd.	-	2,00,000.00
Bank of Baroda	4,37,78,210.00	1,00,00,000.00
Bandhan Bank	1,08,98,272.00	-
Total	55,66,03,267.51	35,54,07,905.05
Fixed Deposits with Banks :		
Punjab National Bank	11,68,12,315.00	13,08,71,577.00
The Maharashtra State Co-op Bank Ltd	5,50,00,000.00	4,00,00,000.00
The Maharashtra State Co-op Bank Ltd (Reserve Fund)	5,37,50,000.00	3,92,50,000.00
The Thane Dist. Cent. Co-op Bank Ltd (Reserve Fund)	4,00,000.00	1,93,80,000.00
The Saraswat Co-op Bank Ltd	-	5,00,00,000.00
Shamrao Vithal Co-op Bank Ltd	1,00,00,000.00	3,50,00,000.00
Thane Janata Sahakari Bank Ltd.	2,00,00,000.00	3,00,00,000.00
ICICI Bank Ltd	40,00,000.00	40,00,000.00
Ujjivan Small Finance Bank Ltd	4,99,98,100.00	3,00,00,000.00
Utkarsha Small Finance Bank Ltd	5,01,00,200.00	3,00,00,100.00
ESAF Small Finance Bank Ltd	5,00,00,001.00	1,00,00,000.00
Jana Small Finance Bank Ltd	5,00,00,000.00	3,00,00,000.00
AU Small Finance Bank Ltd	5,00,03,000.00	2,50,00,000.00
Suryodaya Small Finance Bank Ltd	5,00,00,003.00	-
Equitas Small Finance Bank Ltd	5,00,00,000.00	-
Bandhan Bank	3,50,00,000.00	-
DCB Bank	3,12,00,000.00	-
Cosmos Co-operative Bank Ltd	1,10,00,000.00	-
Total	68,72,63,619.00	47,35,01,677.00
Total CA and FD	124,38,66,886.51	82,89,09,582.05



PARTICULARS	Current Year 31.03.2025	Previous Year 31.03.2024
SCHEDULE 10 INVESTMENTS		
In Central and State Government Securities : (at Book Value)		
Held To Maturity	167,48,09,226.00	164,51,17,492.00
Held To Maturity (earmark as Reserve Fund)	112,46,78,941.00	104,60,30,707.00
Available For Sale	14,95,95,000.00	14,95,95,000.00
Held For Trading	30,03,85,535.00	39,90,61,785.00
In Shares of :		
State Co-operative Banks	10,01,49,750.00	5,04,30,000.00
District Co-operative Banks	1,000.00	1,000.00
Unity Small Finance Bank	13,000.00	13,000.00
	9,85,75,020.00	9,85,75,020.00
Total	177,33,98,246.00	174,37,06,512.00
SCHEDULE 11 ADVANCES		
Short-term loans :		
Secured : Cash Credit, Overdrafts & Bills Discounted	50,73,22,697.08	61,29,19,844.72
Unsecured	-	82,337.22
Of the advances, amount overdue - Rs. 5,34,95,901.95		
Total (I)	50,73,22,697.08	61,30,02,181.94
Medium Term Loans :		
Secured	151,61,60,744.52	158,03,00,305.39
Unsecured	31,96,50,706.30	3,28,647,333.33
Of the advances, amount overdue - Rs. 7,31,45,599.19		
Total (ii)	183,58,11,450.82	190,89,47,638.72
Long Term Loans :		
Secured	60,66,28,538.44	55,39,45,810.06
Unsecured	-	-
Of the advances, amount overdue - Rs. 49,01,446.13		
Total-(iii)	60,66,28,538.44	55,39,45,810.06
Total (i+ii+iii)	294,97,62,686.34	307,58,95,630.72
Note : This overdues are excluding staff loan, Gold Loan, Loan against deposits and Cash credit.		



PARTICULARS		Current Year 31.03.2025	Previous Year 31.03.2024
SCHEDULE 12 INTEREST RECEIVABLE			
Interest Receivable on Performing Assets		2,51,40,424.04	2,36,04,110.49
Interest Receivable on Non Performing Assets		93,59,67,809.60	83,91,28,483.36
Interest Receivable on Investments		3,59,77,503.49	3,43,65,389.49
Total		99,70,85,737.13	89,70,97,983.34
SCHEDULE 13 FIXED ASSETS			
Land, Building & Premises		17,90,17,796.00	18,69,49,767.00
Furniture & Fixtures		3,08,70,023.86	3,57,89,148.86
Vehicles		13,69,675.00	16,11,383.00
Computers H/W and S/W		41,29,936.75	3,52,096.10
Plant and Machinery		82,36,321.72	86,14,285.76
Total		22,36,23,753.33	23,33,16,680.72
SCHEDULE 14 OTHER ASSETS			
Advance for Premises		49,50,000.00	-
Advance Income Tax		1,61,55,587.37	1,71,55,585.37
Tax Deducted at source		1,11,510.29	1,13,028.20
Sundry Debtors		19,15,000.00	7,00,000.00
Deposit with Electricity Co.		3,07,093.38	2,98,393.97
Deposit for Premises		28,95,560.00	28,95,560.00
Deposit with MIDC		18,704.00	18,704.00
Deposit with Telephone Co.		23,403.84	23,403.84
Security Deposit With SIL		2,55,000.00	2,55,000.00
Deposit With Insurance Co.		50,000.00	50,000.00
IMPS Inward Parking A/c		59,00,085.80	66,10,869.30
UPI Inward Account		42,92,551.98	87,407.10
Deposit With HDFC Bank Bill Desk		1,00,000.00	1,00,000.00
Clearing Diff. Receivable		4,41,572.32	4,41,572.32
Advance Against Salary		4,20,000.00	4,65,000.00
Stamp, Stamp Documents & Digital Stamps		5,49,043.60	82,448.60
CGST, SGST & IGST Paid		10,86,143.98	4,51,716.02
Issuer GST Suspense		42,616.10	69,987.73
TDS on GST		17,940.42	34,142.89



PARTICULARS		Current Year 31.03.2025	Previous Year 31.03.2024
DEAF Receivable		15,046.25	37,81,966.07
BBPS Bill Payment Parking A/c		-	2,02,623.00
Insurance Comm Receivable		2,17,547.73	-
Claim Receivable		-	13,74,525.00
Total		3,97,64,407.06	3,52,11,933.41
PARTICULARS		Year ended 31.03.25 (Current Year)	Year ended 31.03.24 (Previous Year)
SCHEDULE 15 INTEREST EARNED			
Interest Received on Loans & Advances :			
On Advances		24,47,53,968.88	23,47,92,985.42
On Cash Credit		3,18,35,494.03	2,99,57,935.00
On OD & TOD		1,40,57,727.50	1,27,44,153.00
Total		29,06,47,190.41	27,74,95,073.42
Interest Received on Investments			
		15,35,44,868.43	14,07,03,180.49
Total		44,41,92,058.84	41,81,98,253.91
SCHEDULE 16 COMMISSION, EXCHANGE & BROKERAGE			
Commission Received on Franking			
		1,36,480.56	-
Commission Received on Insurance			
		8,40,040.86	5,72,398.25
Commission Received on Others			
		5,21,264.50	3,81,535.47
Total		14,97,785.92	9,53,933.72
SCHEDULE 17 OTHER RECEIPTS			
Digital Income			
		34,110.25	8,60,561.53
Miscellaneous Receipts			
		28,615.59	33,248.22
Service Charges			
		2,20,57,505.36	2,29,33,698.52
NPCI Charges Received			
		5,93,654.74	9,57,400.30
Loan Form Charges			
		6,100.00	3,978.00
Locker Rent			
		21,92,645.00	24,09,500.00
Total		2,49,12,630.94	2,71,98,386.57



PARTICULARS		Year ended 31.03.25 (Current Year)	Year ended 31.03.24 (Previous Year)
SCHEDULE 18 PROFIT ON SALE OF INVESTMENT			
Trading Profit on GOI		30,91,950.00	36,85,030.00
Trading Profit on Non-SLR Bonds		-	-
Trading Profit on Sale of T-Bill		-	-
Total		30,91,950.00	36,85,030.00
SCHEDULE 19 INTEREST PAID ON DEPOSITS & BORROWINGS			
On Saving Bank		5,21,28,999.91	5,29,64,656.00
On Short Term Deposit		-	7,197.00
On Fixed Deposit		8,90,29,441.50	5,50,37,686.00
On Recurring Deposit		55,04,960.76	56,22,194.73
On Parijat		11,32,48,870.10	10,33,46,158.00
On Ads		-	3,76,212.00
On Money Multiplier Deposit Scheme		44,093.00	1,64,631.00
On Borrowing		-	2,95,585.00
Total		25,99,56,365.27	21,78,14,319.73
SCHEDULE 20 SALARIES, ALLOWANCES, BONUS & EX-GRATIA			
Salaries		9,30,97,680.00	10,68,49,502.00
ADM Charges to P.F.		3,47,414.00	3,76,344.00
Bank Contribution To Staff Provident Fund		83,37,903.00	90,32,083.00
Bonus And Exgratia		72,39,775.00	59,55,096.00
Contribution To I.F.		1,11,225.00	1,21,200.00
Leave Encashment		49,17,888.00	34,264.00
Leave Travel Allowance		5,44,400.00	5,32,600.00
Remuneration		16,38,334.00	-
Total		11,62,34,619.00	12,29,01,089.00
SCHEDULE 21 OPERATING EXPENSES			
Director's Meeting Fees & Allowances		2,47,700.00	1,68,720.00
Electricity & Water Charges		40,73,579.17	37,52,791.15
Insurance		67,51,420.46	62,70,854.83
Rent		1,09,51,427.80	1,33,01,114.00



	PARTICULARS	Year ended 31.03.25 (Current Year)	Year ended 31.03.24 (Previous Year)
SCHEDULE 21 OPERATING EXPENSES			
	Rates & Taxes	38,936.00	2,93,469.00
	Postage	20,956.02	24,885.55
	Telephone	1,25,561.67	1,24,046.54
	Connectivity Charges	14,41,973.39	11,77,429.52
	ASP CBS Charges	85,55,110.50	85,13,305.00
	Repairs & Maintenance	19,49,732.55	29,31,486.60
	Vehicle Expenses	4,73,357.43	4,81,126.48
	Computer Expenses	12,250.00	-
	Printing & Stationery	20,54,550.42	18,62,767.58
	Advertisement & publicity	1,69,204.00	1,13,924.00
	Ceremonial Exp.	9,86,597.85	11,39,117.73
	Clearing encoding & Processing Charges	1,93,185.00	2,04,815.00
	Conveyance Charges	4,04,083.00	4,07,882.00
	Labour Welfare Fund	13,200.00	7,169.90
	Miscellaneous Expenses	19,55,842.76	19,06,915.23
	Security Charges	38,83,730.91	35,03,922.40
	GST Disallowed, RCM CGST & SGST	31,86,418.96	29,16,274.53
	NPCI Charges Paid	27,83,766.13	26,93,621.34
	Assets Write Off	25,13,727.00	5,23,211.00
	Bank Guarantee Charges Paid	2,27,595.90	3,54,289.28
	Other Bank Charges	3,67,853.23	82,628.65
	Books & Periodicals	2,150.00	-
	Profession Tax Paid	-	6,839.00
	Training Expenses	-	58,400.00
	ATM Cash Loss	-	7,72,675.00
	Depreciation on Fixed Assets	1,20,03,385.00	1,00,10,887.35
	Premium on Investment Amortised	18,78,486.00	13,86,383.00
	Annual General Meeting Expenses	2,73,501.00	2,59,325.00
	Fees & Subscriptions	3,57,657.00	3,02,740.00
	Profession & Consultancy Charges	12,45,362.00	12,44,729.22
	Total	6,91,42,371.15	6,67,97,745.88
SCHEDULE 22 PROVISIONS & CONTINGENCIES			
	Provision for Investment NPA Reserve	-	2,14,30,016.00
	Total	-	2,14,30,016.00



S V A B & ASSOCIATES

CHARTERED ACCOUNTANTS

Head Off. : 303, Omkar Building, Phadake Cross Road, Above Axis Bank, Dombivli E. 421 201.
Branch Off. : G - 19, Building No. 265, Birya House, Bazargate, Port, Mumbai - 400 001.
Phone (0251) 286 02 02/286 02 05 | E-Mail: svabassociates@gmail.com | Website: www.svabca.in

INDEPENDENT AUDITOR'S REPORT

To,
The Members of,
The Abhinav Sahakari Bank Ltd.
Dombivli 421203
Report on Financial Statements

1. We have audited the accompanying Financial Statements of The Abhinav Sahakari Bank Ltd. as on 31st March 2025 which comprise of the Balance Sheet, Profit & Loss A/c for the year then ended, Cash Flow for the year ended as on that day and a summary of significant accounting policies and other explanatory information. The returns of 17 Branches audited by us are incorporated in these financial statements.

Responsibility of Management and Those charged with the Governance for the Financial Statements

2. Management and the Board of Directors are responsible for the preparation of these Financial Statements that give a true and fair view of the financial position and financial performance of the bank, prepared in accordance with the provisions of the Banking Regulation Act, 1949 as amended, The Maharashtra Co-op Societies Act 1960, Rule 62(1) of the Maharashtra Co-operative Societies Rules, 1961, Circulars and Guidelines issued by RBI and regulators from time to time. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud and 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 entity or cease operations, or has no realistic alternative but to do so.

The board of directors is also responsible for overseeing the bank financial reporting process.



Auditor's Responsibility

3. 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 financial statements.
4. As a part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit, Identify and assess the risks of material misstatements in the financial statement, 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 basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than one resulting from error, as one may involve collusion, forgery, intentional omissions, misrepresentation or the override of internal control.
5. In making those risk assessments the we consider internal control relevant to the Bank's preparation and fair presentation of the financial statements, in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on effectiveness of the entity's Internal Control.
6. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.
7. Conclude on the appropriateness of management's use of 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 banks' ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors report to the related disclosures in the financial statements or, if such disclosure 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.
8. An Audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial Statements. The procedures selected depend on the Auditor's judgment, including the assessment of the risks of Material Misstatement of the financial statements, whether due to fraud or error.



9. 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.
10. 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.

Emphasis of Matter

11. The Bank has made a general overall assessment of its liquidity position for the next year and the recoverability and carrying value of its assets comprising property, plant and equipment, investments, loans and advances, inventory and other assets and receivables. Based on current indicators of future economic conditions, the Bank expects to recover the carrying amount of these assets.

Our opinion is not modified in respect of this matter.

Key Audit Matters

12. Considering RBI directives regarding the IRAC norms including the master circular for UCBs, short comings in the system used by bank in this respect, we consider that the IRAC, as Key Audit Matter in the audit of Financial Statements. We had to increase the extent of verification as well as size of sample to have reasonable assurance regarding compliance with IRAC norms. Please refer to our detailed note on NPA in section G of point covering 'Loans and Advances' of part II. These matters were addressed in the context of our audit of the Financial Statements as a whole and in forming our opinion thereon. We don't provide a separate opinion on these matters.

Our opinion is not modified in respect of this matter.

Information Other Than the Financial Statements and Auditor's Report Thereon

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

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.



In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained during the course of our audit or otherwise appears to be materially misstated.

When we read the Annual Report to the AGM including other explanatory information, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance and the members in the Annual General Meeting.

Opinion

14. In our opinion and to the best of our information and according to the explanations given to us except for the possible effects of the matters described in the basis for Qualified Opinion paragraph the financial statements together with notes thereon, give the information required by the Maharashtra Co-operative Societies Act, 1960 and rules framed there under and the banking regulation Act, 1949 (As applicable to the co-operative societies) and the guidelines issued by NABARD(As applicable) and guidelines issued by RBI and Registrar of Co-operative Societies, Maharashtra in the manner so required & give a True and fair view Read With Form 1, Form 7, LFAR, Part I, II and III of the report annexed hereto and forming part of this report along with Notes to Accounts and significant Accounting Policies and implication of Accounting Standards- in conformity with Accounting Principles generally accepted in India:

- i) In case of the Balance Sheet of the State of Affairs of the Bank as at 31st March 2025 and;
- ii) In case of Profit & Loss Account of the Profit for the year ended on that date.
- iii) In case of Cash Flow Statement of the Cash Flow for the year ended on that date

Basis of Qualified Opinion

15. a) The OIR as generated from the NPA report is Rs. 93.62 Cr and as considered in Balance sheet is Rs. 93.59 Cr, the difference is Rs. 2.76 Lakhs. However, its impact on the Profit and Loss account is not ascertainable considering the nature of difference and probable reason for the same.
- b) Bank has shown Excess BDDR for appropriation separately in the balance sheet. It is represented that the said amount is for the purpose of appropriation if approved by the AGM. However, in our opinion appropriation if any should be included in the Profit and Loss Appropriation account below the line. To this extent the presentation of the balance sheet is inconsistent with the prescribed schedule for the balance sheet.



- c) Pending compliances in respect of regulatory, statutory and other matters as stated with our comments and observations, contained in audit memorandum in Part I, II and III, LFAR, Form 1 and 7 attached herewith, the consequential impact of which on the financial statements is not ascertained.

Report on Other Legal & Regulatory Requirements

16. The Balance sheet and the Profit and Loss account have been drawn up in form of the Third schedule to the Banking Regulation Act 1949 and provisions of the Maharashtra Co-operative Societies Act, 1960 and Maharashtra Co-operative Societies Rules 1961,
17. We report that:
- a) In our opinion proper books of accounts as required by the law have been kept by the bank, so far as appears from the examination of the books.
- b) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of audit.
- c) The Balance Sheet and Profit & Loss account dealt with by this report are in agreement with books of accounts and are drawn up in conformity with the law.
- d) The transactions of the Bank, which have come to our notice, have been within the competence of the Bank.
- e) The accounting standards adopted by the Bank are consistent with those laid down by accounting principles generally accepted in India so far as applicable to the Banks except as reported otherwise.
18. As per the information and explanations given to us and based on our examination of the books of accounts and other records, we have not come across material instances in respect of details mentioned in the Rule 69(6) of Maharashtra Co-op Societies Rules 1961.

The Bank has been awarded Audit Classification 'A' for the year ended 31/03/2025.

Place : Dombivli

Date : 25th June 2025

FOR S V A B & ASSOCIATES,
Chartered Accountants
(Previously known as
Ghorpade Marathe & Associates)
FRN 127189W

Sd/-
CA Saurabh S. Marathe
PARTNER
Membership No. : No 118256
UDIN: 25118256BMKNTU1934



SIGNIFICANT ACCOUNTING POLICIES AND NOTES TO ACCOUNTS FORMING PART OF BALANCE SHEET AND PROFIT AND LOSS ACCOUNT FOR THE FINANCIAL YEAR ENDED 31ST MARCH, 2025

A. OVERVIEW

1. BASIS OF PREPARATION :

The financial statements have been prepared and presented under the historical cost convention on the accrual basis of accounting and in compliance with generally accepted accounting principles, statutory requirements prescribed under the Banking Regulation Act 1949, The Maharashtra State Co-operative Act, 1960 circulars and guidelines issued by the Reserve Bank of India (RBI), Accounting Standards (AS) issued by the Institute of Chartered Accountants of India (ICAI) and current practices prevailing within the banking industry in India.

2. USE OF ESTIMATES :

The preparation of the financial statements requires the management to make estimates and assumptions that affect the reported amounts of assets and liabilities (including contingent liabilities) as on the date of the financial statements and the reported income and expenses for the reporting period. Actual results could differ from these estimates. Management believes that the estimates used in the preparation of the financial statements are prudent and reasonable. Any revision in the accounting estimates is recognized prospectively.

B. SIGNIFICANT ACCOUNTING POLICIES :-

1 ACCOUNTING CONVENTION :

The accompanying financial statements have been prepared in accordance with the historical cost convention and on the going concern concept.

2. INVESTMENTS AND VALUATION THEREOF :

2.1 CATEGORIZTION

The investments other than those held against Reserve Fund, Earmarked Funds, time Deposits with Nationalised and Co-op Banks (which are necessarily done with purpose to hold till maturity unless pre maturity closure in exceptional cases) and Shares of Co-operative Institutions and Financial corporations are classified into Held till Maturity (HTM), Held for Trading(HFT) and Available for Sale (AFS) categories in accordance with the Reserve Bank of India guidelines on classification and valuation of investments for all Primary Urban Co-operative Banks.

2.2 CLASSIFICATION OF INVESTMENTS

For the purposes of disclosure in the Balance Sheet and in accordance with RBI guidelines, Investments under each category have been further sub-classified as under :
(i) Government Securities (ii) Other Investments (iii) Shares of Co-op Societies (iv) Fixed Deposits (v) Others.



2.3 VALUATION

Valuation of investments held in above categories has been done as follows :

- i) **Held Till Maturity** : Investments in HTM category are valued at acquisition cost. The premium (if any) paid on the investments under this category is amortised over the residual life of security and is included in the book value.
- ii) **Available for Sale** : Investments under this category are marked to market on annual basis as and are valued scrip wise. Appreciation/Depreciation is aggregated for each class of securities and the net depreciation is provided for. Net appreciation, if any, is ignored.

Market value of government securities is determined on the basis of the pricelist published by RBI or the prices periodically declared by PDAI jointly with FBIL for valuation at the year end.

- 2.4 Broken period interest in respect of investments purchased is treated as an item of expenditure under the Profit & Loss account.
- 2.5 Bank has created Investment Fluctuation Reserve and Investment Depreciation Fund as stipulated by RBI. Marking to Market for AFS and HFT is done on annual basis.
- 2.6 Bank does not follow FIFO basis for calculating the income from sale of investments
- 2.7 Commission on the Insurance business is accounted for on cash basis. As per GST law the supply is reported in the month when the invoices are issued.

3 ADVANCES :

- 3.1 Advances are classified as “Performing” or “Non-Performing” based on recovery of principal/interest and are further classified under four categories, that is a) Standard Assets, b) Sub-Standard Assets, c) Doubtful Assets and d) Loss Assets in accordance with the IRAC guidelines issued by the Reserve Bank of India.
- 3.2 Provision on advances has been arrived at, on the basis of prudential norms laid down by the Reserve Bank of India on outstanding balances as under :-

Standard Assets : at 0.40% to 1.00%

Sub-Standard Assets. : at 10%

Doubtful Assets : at 20%, 30%, 100% of the secured portion based on the number of years the account remained ‘Doubtful’ (i.e. up to one year, one to three years and more than three years respectively) and @ 100% of the unsecured portion of the outstanding.

Loss Assets : at 100%

The provision is not reflected against the individual assets in the books of accounts. The total provision required for the NPA Advances is worked out and compared with the balance in BDDR. In case necessary additional provision is created.

- 3.3 Advances against security of Bank’s own Fixed Deposits, National Saving Certificates, Life Insurance Corporation Policies, Indira Vikas Patra, Kisan Vikas Patra are not considered at Non-Performing Assets in accordance with the guidelines issued by the Reserve Bank of India,



- 3.4 In arriving at the provisioning, for determining the value of securities, the value as per the last valuation reports, of the assets mortgaged is considered. In case of stock the value as per last stock statement submitted by the borrowers is taken into consideration and in case of fixed assets, the depreciated value of the assets is not considered.
- 3.5 Overdue interest in respect of non-performing advances is provided for separately under "Overdue Interest Reserve" and is not recognized in the Profit and Loss Account until received as per the directives issued by RBI.
- 3.6 Bank has also provided for by way of general provision against standard assets as per RBI guidelines

4 FIXED ASSETS AND DEPRECIATION :

- 4.1 Fixed assets are accounted for on the historical cost basis and are carried at the cost less accumulated depreciation.
- 4.2 Depreciation is charged over the estimated useful life of the fixed assets on a W.D.V. OR S.L.M. For newly purchased assets depreciation is charged @ 100% of normal rate if purchased and put to use for more than 180 days and 50% of normal rate if purchased and put to use less than 180 days. The rates of depreciation for fixed assets are as under :

Sr. No.	Fixed Assets	Depreciation rate/method
1.	Buildings	2.5% / WDV
2.	Furniture / Fixture	10% / WDV.
3.	Computers, related hardware and software	33.33%/SLM
4.	Vehicles	15% / WDV
5.	Civil Work	10% / WDV
6.	Plant & Machinery	15% / WDV

- 4.3 Gains or Losses arising from recognition of fixed assets are measured as difference between the net proceeds on disposal and carrying amount of the assets and are recognized in the profit and loss account when the asset is derecognized.
- 4.4 Lease premium paid for acquisition of land is amortized over the remaining primary lease term.
- 4.5 The cost of fixed assets represents the written down value of the fixed asset as on 01.04.2024 and the subsequent additions and deletion there from. However as per AS 10 details of Fixed Assets are required to be given in Gross Block of Assets / Depreciation block of Assets and Net Block of Assets. Which is currently presented by the Bank.
- 4.6 The items of Fixed Assets whose WDV has reduced to below Rs. 1,000/-, are fully depreciated by the Bank.

5. REVENUE RECOGNITION :

Items of income and expenditure are generally accounted on accrual basis except the following items, which are accounted on cash basis:

1. Interest on non-performing assets is recognised as income to the extent realised in pursuance with the guidelines issued by the RBI,
2. Commission, exchange, brokerage, pay outs from NPCI



3. Refund on taxes and interest thereon.
4. Dividend on Investments,
5. Locker Rent.
6. In case of Pre-Matured FDs, the Interest is accrued periodically. However, in the year of pre maturity if the Interest accrued is more than the interest payable, difference is reversed to the FD Account and Credited to Profit and Loss account in the year of pre maturity

6. EMPLOYEE BENEFITS: (AS-15)

- 6.1 The retirement benefits in the form of provident fund are a defined contribution scheme. The contributions to the provident fund are charged to Profit & Loss Account for the year when the contributions are due.
- 6.2 The bank has taken policy for payment of gratuity under Group Gratuity Scheme with Life Insurance Corporation of India. The premium paid for the year is charged to Profit & Loss Account as and when paid.
- 6.3 Leave Encashment - The Bank has taken a policy for payment of Leave Encashment. The Premium paid for the same is charged to Profit & Loss Accounts.

7. SEGMENT REPORTING : (AS-17)

The bank has identified the business segments comprising of the Banking segment and the Treasury segment as the primary business segments. As the bank currently operates as single unit in geographical area of State of Maharashtra, secondary segmentation on geographical basis is not applicable to bank.

8. RELATED PARTY DISCLOSURE : (AS-18)

The Bank is a co-operative society under the Maharashtra State Co-operative Societies Act, 1960 and there are no Related Parties requiring under Accounting Standard 18 issued by The Institute of Chartered Accountants of India (ICAI) other than of the key Management Personnel. i.e. Mr. Suresh Shinde holding the position of CEO of the Bank. In terms of RBI Circular dated 29th March 2003 they being a single party coming under this category, no further details need to be disclosed.

9. LEASES (AS-19)

Operating lease payments are recognized as an expense in the Profit and Loss Account on actual accrual basis over the lease term. There are no finance leases prevailing as on 31.03.25.

10. EARNINGS PER SHARE (AS-20)

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

11. ACCOUNTING FOR TAXES ON INCOME (AS-22)

- 11.1 Tax expense comprises of current and deferred tax, Current Income Tax is measured on the basis of estimated taxable income for the year in accordance with the provisions of Income Tax Act, 1961, and rules framed there under



11.2 Deferred income tax reflects the impact of timing differences between taxable income and accounting income originating during the current year and reversal of timing differences for earlier year. Deferred tax is measured using tax rates and tax laws enacted or substantially enacted at reporting date. Deferred tax assets are recognized for only to the extent that there is reasonable certainty that sufficient future taxable income will be available against which such deferred tax assets can be realized. DTA / DTL are reassessed on every balance sheet date based upon managements judgement as to whether the realisation is reasonably certain.

12. INTANGIBLE ASSETS (AS – 26)

The bank has Merged the carrying cost of software with “computers, related hardware & software” and not made separate disclosure of Intangible assets in accordance with AS – 26 issued by ICAI.

13. IMPAIRMENT OF ASSETS: (AS- 28)

The Bank assesses at each balance sheet date whether there is any indication that an asset may be impaired. Impairment loss, if any, is provided in the Profit and Loss Account to the extent the carrying amount of assets exceeds their estimated recoverable amount.

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

14.1 The Bank recognises provisions where it has a present obligation as a result of a past event, and it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and when a reliable estimate of the amount of the obligation can be made.

14.2 Provision are not discounted to its present value and are determined based on management estimate required to settle the obligation at the balance sheet date, supplemented by experience of similar transactions. These are reviewed at each balance sheet date and adjusted to reflect the current management estimates.

14.3 Where 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. In cases where the available information indicates that the loss or the contingency is reasonably possible but the amount of loss cannot be reasonably estimated, a disclosure is made in the financial statements.

14.4 Contingent Assets, if any, are not recognized in the financial statements since this may result in the reorganization of income that may never be realised.

Signature to Annexure
As per our report of even date

Sd/-
Chief Executive Officer

Place : Dombivli

Date : 25th June 2025

FOR S V A B & ASSOCIATES
Chartered Accountants
(Previously known as
Ghorpade Marathe & Associates)
FRN 127189W

Sd/-
CA. Saurabh S. Marathe
PARTNER
Membership No. : 118256
UDIN: 25118256BMKNTU1934

**C. NOTES TO ACCOUNTS :-**

In terms of guidelines issued by the Reserve Bank of India the following disclosures are made.

1) EMPLOYEE BENEFITS : (AS 15)**a) DEFINED BENEFIT PLANS.****Gratuity Plan**

The bank has set up a Group Gratuity Scheme and makes an annual contribution to the Employee's Group Gratuity Assurance Scheme, administered by the Life insurance Corporation of India (LIC). Bank has made the entire payment which was demanded by the LIC at the time of renewal of the policy.

Leave Encashment Plan

The bank has set up a Leave Encashment Scheme and makes an annual contribution to the Employee's Leave Encashment Scheme, administered by the HDFC Standard Life Insurance Co. Ltd.. The bank has contributed on adhoc basis in Leave Encashment scheme Premium. As per the intimation received from the insurance company, there is a sufficient balance in the fund to cover the Leave Encashment liability as on Balance sheet date.

2) Earnings per Share: (AS 20)

Particulars	2023-24	2024-25
Net profit after Tax attributed to equity shareholders (before appropriation)	2,70,05,479.85	2,27,37,223.28
No. of equity shares outstanding during the period (Actual)	58,44,959	59,41,737
Basic Earnings per Share (Rs.)	4.62	3.83
Nominal Value per share (Rs.)	25.00	25.00

3) INVESTMENTS :-

l) As per RBI guidelines, the excess of acquisition cost over face value of securities held under the category "Held to Maturity" is amortised over the residual life of securities. The amount amortized during the year is Rs. 18,12,649.

4) CONTINGENT LIABILITIES :-

Except Bank Guarantee and the Amount standing in the DEAF account with RBI, Bank does not have claims against the Bank not acknowledged as debts.

Outstanding Bank Guarantee for Rs. 5,11,35,082.00 (Previous Year Rs. 4,33,03,399.00)

Amount transferred to RBI under DEAF A/c. Rs. 8,41,31,011 (Previous Year Rs. 8,26,26,939)

Amount of GST Demand Rs. 22,33,144.10 (Previous Year Rs. Nil)



- 5) There are no material prior period items, except as disclosed in Head Office Annexure A, included in Profit and Loss Account required to be disclosed as per Accounting Standard 5 read with the Reserve Bank of India guidelines. Therefore, these have been charged / accounted for / to their respective head of accounts.
- 6) There are no related parties requiring disclosure under Accounting Standard 18 i.e. Related party Disclosures issued by the Institute of Chartered Accountants of India other than the Key Management Personnel i.e. Mr. Suresh Shinde holding the position of CEO of the Bank. In terms of RBI Circular dated 29th March 2003 they being a single party coming under this category, no further details need to be disclosed.
- 7) Suppliers/Service Providers covered under the Micro, Small and Medium Enterprises Development Act, 2006 have not furnished the information regarding filling of necessary memorandum with the appropriate authority. In view of the same, information relating to cases of delays in payments to Micro, Small, and Medium Enterprises or of interest payments due to delays in such payments cannot be given.
- 8) Previous year's figures have been regrouped / rearranged wherever necessary to confirm to those of the current year.



**DISCLOSURE AS PER RBI MASTER DIRECTION DOR.ACC. REC. NO. 45 / 21.04.018 / 2021 - 22
DATED 30.08.2021 AS AMENDED.**

1. REGULATORY CAPITAL

a) Composition of Regulatory Capital

(Amount in ₹ crore)

SR. NO.	PARTICULARS	31.03.2025	31.03.2024
i)	Common Equity Tier 1 capital (CET1)*/Paid up sharecapital and reserves @ (net of deductions, if any)	14.85	14.61
ii)	Other Tier 1 capital	41.95	40.64
ii)	Tier 1 capital (i + ii)	56.80	55.26
iv)	Tier 2 capital	3.68	4.13
v)	Total capital (Tier 1 + Tier 2)	60.48	59.38
vi)	Total Risk Weighted Assets (RWAs)	291.59	300.69
vii)	CET 1 Ratio (Paid-up share capital and reserves as percentage of RWAs)	5.09%	4.86%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	19.48%	18.38%
ix)	Tier 2 Ratio (Tier 2 Capital as a percentage of RWAs)	1.26%	1.37%
x)	"Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)"	20.74%	19.75%
xi)	"Percentage of the shareholding of- a) Government of India b) State Government (specify name) c) Sponsor Bank"	0.00	0.00
xii)	Amount of paid-up equity capital raised during the year	0.00	0.00
xiii)	Amount of non-equity Tier 1 capital raised during the year of which: Give list 7 as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant	0.00	0.00
xiv)	"Amount of Tier 2 capital raised during the year, of which: Give list as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant"	0.00	0.00

B) DRAWDOWN FROM RESERVES

The Bank has draw down from following Reserves with the approval of Reserve Bank of India and shown as below the line items:-

Sr. No.	Name of the Reserve	Amount (in Crores)
1	Member Welfare Fund	0.30
2	Staff Welfare Fund	0.00
3	Charitable Fund	0.05
	Total	0.35



2. ASSET LIABILITY MANAGEMENT

a) Maturity pattern of certain items of assets and liabilities (as on 31.03.2025) (Amount in ₹ crore)

	1 to 14 days	15 to 28 days	29 days to 3 months	Over 3 months to 6 months	Over 6 months & up to 1 year	Over 1 year & up to 3 years	Over 3 years & up to 5 years	Over 5 years	Total
Deposits	26.92	7.18	0.76	3.52	150.70	334.00	13.72	8.00	544.79
Advances	-	0.60	0.05	3.78	39.27	20.37	53.86	162.39	280.32
Investments	-	8.71	4.14	3.00	111.84	93.23	4.83	20.32	246.07
Borrowings	-	-	-	-	-	-	-	-	-
Foreign Currency assets	-	-	-	-	-	-	-	-	-
Foreign Currency liabilities	-	-	-	-	-	-	-	-	-

b) Maturity pattern of certain items of assets and liabilities (as on 31.03.2024) (Amount in ₹ crore)

	1 to 14 days	15 to 28 days	29 days to 3 months	Over 3 months to 6 months	Over 6 months & up to 1 year	Over 1 year & up to 3 years	Over 3 years & up to 5 years	Over 5 years	Total
Deposits	26.34	7.26	1.07	3.02	75.81	376.80	14.49	9.42	514.22
Advances	0.22	4.06	1.03	0.17	52.16	17.85	54.17	157.36	287.00
Investments	7.49	10.97	7.83	16.66	58.49	85.95	4.83	29.49	221.72
Borrowings	-	-	-	-	-	-	-	-	-
Foreign Currency assets	-	-	-	-	-	-	-	-	-
Foreign Currency liabilities	-	-	-	-	-	-	-	-	-

3. INVESTMENT

a) Composition of Investment Portfolio as on 31/03/2025 (Current Year) (Amount in ₹ crore)

	Investments in India							Total Investments in India
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others		
Held to Maturity								
Gross	127.43	0.00	9.86	0.00	0.00	68.73	206.01	
Less: Provision for Non Performing Investments (NPI)	0.00	0.00	7.89	0.00	0.00	0.00	7.89	
Net	127.43	0.00	1.97	0.00	0.00	68.73	198.13	
Available for Sale								
Gross	30.04	0.00	0.00	0.00	0.00	0.00	30.04	
Less: Provision for Depreciation and NPI *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Net	30.04	0.00	0.00	0.00	0.00	0.00	30.04	
Held for Trading								
Gross	10.01	0.00	0.00	0.00	0.00	0.00	10.01	
Less: Provision for Non Performing Investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Net	10.01	0.00	0.00	0.00	0.00	0.00	10.01	
Total Investments	167.48	0.00	9.86	0.00	0.00	68.73	246.06	
Less: Provision for Non Performing Investments (NPI)	0.00	0.00	7.89	0.00	0.00	0.00	7.89	
Less: Provision for Depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Net	167.48	0.00	1.97	0.00	0.00	68.73	238.18	



a) Composition of Investment Portfolio as on 31/03/2024 (Previous Year)		(Amount in ₹ crore)						
		Investments in India						
		Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total Investments in India
Held to Maturity								
Gross		119.56	0.00	9.86	0.00	0.00	47.35	176.77
Less: Provision for Non-Performing Investments (NPI)		0.00	0.00	7.89	0.00	0.00	0.00	7.89
Net		119.56	0.00	1.97	0.00	0.00	47.35	168.89
Available for Sale								
Gross		39.91	0.00	0.00	0.00	0.00	0.00	39.91
Less: Provision for Depreciation and NPI		0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net		39.91	0.00	0.00	0.00	0.00	0.00	39.91
Held for Trading								
Gross		5.04	0.00	0.00	0.00	0.00	0.00	5.04
Less: Provision for Non Performing Investments (NPI)		0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net		5.04	0.00	0.00	0.00	0.00	0.00	5.04
Total Investments		164.51	0.00	9.86	0.00	0.00	47.35	221.72
Less: Provision for Non Performing Investments (NPI)		0.00	0.00	7.89	0.00	0.00	0.00	7.89
Less: Provision for Depreciation and NPI		0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net		164.51	0.00	1.97	0.00	0.00	47.35	213.83
Bank has no investments outside india as on 31.03.2024 & 31.03.2025								
b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve		(Amount in ₹ crore)						
Sr. No.	Particulars	31.03.2025	31.03.2024					
I)	Movement of provisions held towards depreciation on Investments							
	(a) Opening Balance	0.52	1.47					
	(b) Add: Provision made during the year	0.00	0.00					
	(c) Less: Write off / write back of excess provisions during the year	0.50	0.95					
	(d) Closing Balance	0.02	0.52					
II)	Movement of Investment Fluctuation Reserve							
	(a) Opening Balance	2.85	2.79					
	(b) Add: Amount transferred during the year	0.05	0.06					
	(c) Less: Drawdown	0.50	0.00					
	(d) Closing Balance	2.40	2.85					
III)	Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	8.00%	7.15%					

**(c) Sale and transfers to/from HTM category**

No disclosure required if no sale/transfer during the year

d) Non-SLR Investment Portfolio

i) Non-performing non-SLR investments

(Amount in ₹ crore)

Sr. No.	PARTICULARS	31.03.2025	31.03.2024
a	Opening balance	9.86	9.86
b	Additions during the year	0.00	0.00
c	Reductions during the above period	0.00	0.00
d	Closing balance	9.86	9.86
e	Total provisions held	7.89	7.89

(d) (ii) Issuer composition of non - SLR investments

(Amount in ₹ crore)

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
		31.03.2025	31.03.2024	31.03.2025	31.03.2024	31.03.2025	31.03.2024	31.03.2025	31.03.2024	31.03.2025	31.03.2024
1	2	3	4	5	6	7					
a)	PSUs	-	-	-	-	-	-	-	-	-	-
b)	FIs	-	-	-	-	-	-	-	-	-	-
c)	Banks	-	-	-	-	-	-	-	-	-	-
d)	Private Corporates	-	-	-	-	-	-	-	-	-	-
e)	Subsidiaries / Joint Ventures	-	-	-	-	-	-	-	-	-	-
f)	Others	9.86	9.86	-	-	-	-	-	-	9.86	9.86
g)	Provision held towards depreciation	(7.89)	(7.89)	-	-	-	-	-	-	(7.89)	(7.89)
	Total*	1.97	1.97	-	-	-	-	-	-	1.97	1.97

*For Co-operative Banks, the total shall match the total of non-SLR investments held by the bank

e) Repo transactions (in face value terms)

Sr. No.	PARTICULARS	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Outstanding as on 31st March
i)	"Securities sold under repo a) Government Securities. b) Corporate debt securities. c) Any other securities."	Not Applicable*			
ii)	"Securitties purchased under reverse repo a) Government Securities b) Corporate debt securities c) Any other securities"	Not Applicable*			

*If applicable kindly provide details



4. ASSET QUALITY a) Classification of advances and provisions held												(Amount in crore)	
	31.03.2025						31.03.2024						
	Standard	Non-Performing			Total		Standard	Non-Performing			Total		
	Total Standard Advances	Sub-Standard	Doubtful	Loss	Total Non Performing Advances	Total	Total Standard Advances	Sub-Standard	Doubtful	Loss	Total Non Performing Advances	Total	
Gross Standard Advances and NPAs													
Opening Balance	287.19	0.55	20.03	0.01	20.59	307.78	244.17	5.75	20.16	0.01	25.92	270.09	
Add: Additions during the year	0.00	0.99	0.00	0.00	0.99	0.99	43.02	0.15	0.00	0.00	0.15	43.17	
Less: Reductions during the year*	6.87	0.68	6.23	0.01	6.92	13.79	0.00	5.35	0.13	0.00	5.48	5.48	
Closing balance	280.32	0.86	13.81	0.00	14.67	294.98	287.19	0.55	20.03	0.01	20.59	307.78	
*Reductions in Gross NPAs due to:													
i) Upgradation	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
ii) Recoveries (excluding from upgraded accounts)	0.00	0.68	6.23	0.01	6.92	6.92	0.00	0.00	5.48	0.00	5.48	5.48	
iii) Technical / Prudential Write-offs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
iv) Write-offs other than those under (iii) above	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Provisions (excluding Floating Provisions)													
Opening balance of provisions held	15.43	0.00	0.00	0.00	0.00	15.43	0.00	0.00	14.93	0.00	14.93	14.93	
Add: Fresh provisions made during the year from Appropriation of Profit for 23-24	0.20	0.00	0.00	0.00	0.00	0.20	0.00	0.50	0.00	0.00	0.50	0.50	
Less: Debit Balance in Current Account written off	0.01				0.00	0.01							
Less: Excess provision BDDR taken to P&L Appropriation	0.60	0.00	0.00	0.00	0.00	0.60	0.00	0.00	0.00	0.00	0.00	0.00	
Closing balance of provisions held	15.02	0.00	0.00	0.00	0.00	15.02	0.00	0.50	14.93	0.00	15.43	15.43	
Net NPAs													
Opening Balance	0.00	0.15	5.01	0.01	5.17	5.17	0.00	0.15	8.47	0.01	8.63	8.63	
Add: Fresh additions during the year	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: Reductions during the year	0.00	0.15	5.01	0.01	5.17	5.17	0.00	0.00	3.46	0.00	3.46	3.46	
Closing Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.15	5.01	0.01	5.17	5.17	
Floating Provisions													
Opening Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Add: Additional provisions made during the year	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: Amount drawn down during the year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Closing balance of floating provisions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Technical write-offs and the recoveries made thereon													
Opening balance of Technical / Prudential written-off accounts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Add: Technical/ Prudential write-offs during the year	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: Recoveries made from previously technical/ prudential written-off accounts during the year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Closing balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Ratios (In Percent)							2024-25	2023-24					
Gross NPA to Gross Advances							4.97%	6.69%					
Net NPA to Net Advances							0.00%	1.78%					
Provision Coverage Ratio							102.46%	75.91%					



4b. Sectorwise Advances and Gross NPAs						
(Amount in crore)						
Sector	FY 2024-25			FY 2023-24		
	Outstanding Total Advances	Gross NPAs	% Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	% Gross NPAs to Total Advances in that sector
(I) Priority Sector						
a) Agriculture and Allied Activities	0.03	-	-	0.04	-	-
b) Advances to Industries Sector eligible as priority Sector Lending	45.68	3.63	7.95%	62.44	5.02	8.04%
c) Services	70.13	2.30	3.28%	75.43	3.75	4.97%
d) Personal Loans	24.97	1.16	4.65%	27.24	1.29	4.74%
Sub-Total (I)	140.81	7.09	15.87%	165.15	10.06	17.75%
(II) Non Priority Sector						
a) Agriculture and Allied Activities	-	-	0.00%	-	-	0.00%
b) Industry	-	-	0.00%	0.15	0.15	100.00%
c) Services	2.49	2.49	100.00%	5.70	3.40	59.65%
d) Personal Loans	6.98	2.62	37.54%	8.82	2.88	32.65%
Sub-Total (II)	9.47	5.11	53.96%	14.67	6.43	43.83%
Total (I+II)	150.28	12.20	69.83%	179.82	16.49	9.17%
Note:- RBI has mandated UCB Vide Circular No. DOR.CRE.REC.69/07.10.002/2024-25 dated 24/03/2025, decided that overall PSL target shall revised, FY 2024-25 onwards, to 60 percent of ANBC or CEOBSE, Whichever is higher.						
4c. Overseas assets, NPAs and revenue (If any) (Amount in ₹ crore)						
Particulars			31.03.2025	31.03.2024		
Total Assets, Total NPAs and Total Revenue			NIL	NIL		
4d. Details of accounts subjected to restructuring (Amount in ₹ crore)						
Particulars			31.03.2025	31.03.2024		
Details of accounts subjected to restructuring			NIL	8.21		
4e. Divergence in asset classification and provisioning (Amount in ₹ crore)						
Particulars			31.03.2025	31.03.2024		
Divergence in asset classification and provisioning			NIL	NIL		
4f. Details of stressed loans transferred during the year (Amount in ₹ crore)						
Particulars			31.03.2025	31.03.2024		
Details of stressed loans transferred during the year			NIL	NIL		
4g. Fraud accounts (Amount in ₹ crore)						
Particulars			31.03.2025	31.03.2024		
Fraud accounts			NIL	NIL		
4h. Disclosure under Resolution Framework for COVID-19-related Stress (Amount in ₹ crore)						
Particulars			31.03.2025	31.03.2024		
Disclosure under Resolution Framework for COVID-19-related Stress			NIL	NIL		



5. Exposures		
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 shall be shown separately. Exposure would also include non-fund based (NFB) limits.	67.85	62.14
b) Commercial Real Estate – Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction etc.). Exposure would also include non-fund based (NFB) limits;	-	-
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures –		
i. Residential	-	-
ii. Commercial Real Estate	-	-
ii) Indirect Exposure		
Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies	-	-
TOTAL EXPOSURE TO REAL ESTATE SECTOR	67.85	62.14
b) Exposure to Capital Market		(Amount in ₹ crore)
Particulars	31.03.2025	31.03.2024
Total exposure to Capital Market	NIL	NIL
c) Risk Category-wise Country Exposure		(Amount in ₹ crore)
Particulars	31.03.2025	31.03.2024
Total Risk Category-wise country exposure	NIL	NIL
d) Unsecured Advances		(Amount in ₹ crore)
Particular	31.03.2025	31.03.2024
Total unsecured advances of the bank	31.97	32.87
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) Disclosure On Factoring		(Amount in ₹ crore)
Particulars	31.03.2025	31.03.2024
Factoring	NIL	NIL
f) Intra Group Exposure		(Amount in ₹ crore)
Particulars	31.03.2025	31.03.2024
Intra group Exposure	NIL	NIL
g) Disclosure On Unhedged Foreign Currency		(Amount in ₹ crore)
Particulars	31.03.2025	31.03.2024
Unhedged Foreign Currency	NIL	NIL



h) RBI has mandated Urban Co-operative Banks vide circular No. DOR(PCB). BPD. Cir. No. 10/13.05.000/2019-20 dated March 13,2020 16.01.2024 & 24.02.2025, to have at least 50% of their aggregate loans & advances (as per para 2.2.1 of the above circular) comprising loans of not more than Rs. 25 Lakh or 0.40% of their Tier I Capital, whichever is higher, subject to maximum of Rs. 3.00 Crore per borrower/party in a phased manner up to 31st March, 2025. The Bank's present status is as below:

(Amount in ₹ crore)

Particulars	31.03.2025	31.03.2024
a. Aggregate of loans and advances (as per para 2.2.1 of the above circular) not exceeding 0.2% of Tier I Capital subject to maximum 1 crore.	150.28	149.72
b. Aggregate loans and advances (as per para 2.2.1 of the above circular) as per audited financial statement	295.77	307.70
c. Percentage of lending as per above (a/b)	50.81%	48.66%

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	35.68	31.87
Percentage of Deposits of twenty largest Depositors to total deposits of the Bank	6.55%	6.19%

b. Concentration of Advances

(Amount in ₹ crore)

Particular	31.03.2025	31.03.2024
Total advances to the twenty largest borrowers	45.37	58.59
Percentage of advances to the twenty largest borrowers to the total advances of the bank	15.34%	19.04%

c. Concentration of Exposure

(Amount in ₹ crore)

Particular	31.03.2025	31.03.2024
Total exposure to the twenty largest borrowers / customer	45.37	58.59
% of exposures to the twenty largest borrowers / customers to the total exposure of bank on borrowers / customer	15.34%	19.04%

d) Concentration of NPAs

(Amount in ₹ crore)

Particular	31.03.2025	31.03.2024
Total Exposure to the top twenty NPA accounts	0.00	0.00
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	0.00%	0.00%

7. Disclosure On Derivatives (If any)**8. TRANSFERS TO DEPOSITOR EDUCATION AND AWARENESS FUND (DEA FUND)**

(Amount in ₹ crore)

Sr.No.	Particular	31.03.2025	31.03.2024
i)	Opening balance of amount transferred to DEA Fund	8.26	7.39
ii)	Add :- Amount transferred to DEA Fund during the year	0.59	0.87
iii)	Less :- Amount reimbursed by DEA Fund towards claims	0.44	0.00
iv)	Closing balance of amount transferred to DEA Fund	8.41	8.26



9. Disclosure of complaints

a) Summary information on complaints received by the bank from customers and from the Offices of Ombudsman
(Amount in ₹ crore)

Sr.No.	Particular	31.03.2025	31.03.2024
	Complaints received by the bank from its customers		
1	Number of complaints pending at beginning of the year	Nil	Nil
2	Number of complaints received during the year	4	1
3	Number of complaints disposed during the year	4	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	Nil	Nil
5	Number of maintainable complaints received by the bank from Office of Ombudsman	Nil	1
	5.1 Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	Nil	1
	5.2 Of 5, number of complaints resolved through conciliation/ mediation/advisories issued by Office of Ombudsman	Nil	1
	5.3 Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	Nil	Nil
6	Number of Awards unimplemented within the stipulated time (other than those appealed)	Nil	Nil

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

"Grounds of complaints, (i.e.complaints relating to)"	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
Current Year (2024-25)					
Ground - 1 (ATM)	0	70	35%	0	0
Ground - 2 (Online Charges)	0	0	0%	0	0
Ground - 3 (Charges)	0	0	0%	0	0
Ground - 4 (in person)	0	0	0%	0	0
Ground - 5	0	0	0%	0	0
Others	0	0	0%	0	0
Total	0	0	0%	0	0
Previous Year (2023-24)					
Ground - 1 (ATM)	0	108	0%	0	0
Ground - 2 (Online Charges)	0	0	0%	0	0
Ground - 3 (Charges)	0	0	0%	0	0
Ground - 4 (in person)	0	0	0%	0	0
Ground - 5	0	0	0%	0	0
Others	0	0	0%	0	0
Total	0	0	0%	0	0



10. Disclosure Of Penalties Imposed By Reserve Bank Of India(If any) - NO

11. Other Disclosures

a) Business Ratios (After MoC Entries)

PARTICULARS	31.03.2025	31.03.2024
Interest Income as percentage to Working Funds	7.26%	7.25%
Non-Interest income as a percentage to Working Funds	0.48%	0.55%
Cost of Deposits %	5.06%	4.29%
Net Interest Margin %	4.68%	5.46%
Operating Profit as a percentage to Working Funds	0.52%	1.08%
Return on Assets %	0.37%	0.44%
Business (deposits plus advances) per employee (Rs.In Crore)	7.18	5.87
Profit per employee (Rs. In Crore)	0.02	0.02

b) Disclosure On Bancassurance Business (Amount in ₹ crore)

PARTICULARS	31.03.2025	31.03.2024
Commission from selling of Non-Life Insurance Policies	-	-
Commission from selling of Life Insurance Policies	-	-
Commission from Pradhan Mantri Insurance Scheme	-	-
Total	-	-

c) Disclosure On Marketing And Distribution (Amount in ₹ crore)

PARTICULARS	31.03.2025	31.03.2024
Income from marketing and distribution	NIL	NIL

d) Disclosures regarding Priority Sector Lending Certificates (PSLCs) (Amount in ₹ crore)

PARTICULARS	31.03.2025	31.03.2024
Purchase of PSLCs	NIL	NIL
Sale of PSLCs	NIL	NIL

e) Provisions and contingencies

(Amount in ₹ crore)

PARTICULARS	31.03.2025	31.03.2024
Provision debited to Profit and Loss Account		
i) Provisions for NPI	0.00	2.14
ii) Provision towards NPA	0.00	0.00
iii) Provision made towards Income tax	0.88	1.38
iv) Other Provisions and Contingencies (with details) :		
Bad Debts Written off	0.00	0.00



g) Payment of DICGC Insurance Premium (Amount in ₹ crore)										
PARTICULARS					31.03.2025	31.03.2024				
I) Payment of DICGC Insurance Premium					0.31	0.30				
II) Arrears in Payment of DICGC Premium					0.00	0.00				
Facilities granted to Directors and their relatives as on dated 31.03.2025 (Amount in ₹ crore)										
PARTICULARS					31.03.2025	31.03.2024				
Sanctioned & Disbursed Amount (Non Funded BG)					0.025	0.020				
Opening Balance					0.000	0.000				
Add : New Loan Disbursed During the year					0.000	0.000				
Add : Interest Debited during the year					0.000	0.000				
Less : Repayment during the year					0.000	0.000				
Closing Balance					0.025	0.020				
FIXED ASSETS (Amount in Rs.)										
Particulars	GROSS BLOCK				ACCUMULATED DEPRECIATION AND IMPAIRMENT			NET BLOCK		
	* Balance as at 1st April, 2024	Additions	Disposals	Balance as at 31st March, 2025	Balance as at 1st April, 2024	Depreciation for the year	Adjustment due to disposal	Balance as at 31st March, 2025	Balance as at 31st March, 2024	Balance as at 31st March, 2024
(a) Furniture and Fixtures	35789148.86	15696.00	1503692.00	34301152.86	0.00	3431129.00	0.00	3431129.00	30870023.86	35789148.86
(b) Vehicles	1611383.00	0.00	0.00	1611383.00	0.00	241708.00	0.00	241708.00	1369675.00	1611383.00
(c) Computer	352096.10	6101479.25	0.00	6453575.35	0.00	2323638.60	0.00	2323638.60	4129936.75	352096.10
(d) Premises	186949767.00	0.00	3346700.00	183603067.00	0.00	4585271.00	0.00	4585271.00	179017796.00	186949767.00
(e) Plant and Machinery	8614285.76	2281259.36	1237585.00	9657960.12	0.00	1421638.40	0.00	1421638.40	8236321.72	8614285.76
Total	233316680.72	8398434.61	6087977.00	235627138.33	0.00	12003385.00	0.00	12003385.00	223623753.33	233316680.72
Previous Year 2023-24	231502121.42	12621471.95	536551.00	243587042.37	0.00	10270361.65	0.00	10270361.65	233316680.72	222850756.66



दि अभिनव सहकारी बँक लिमिटेड, डोंबिवली

नोंदणीकृत कार्यालय पी-४८. एम.आय.डी.सी. निवासी विभाग,
उस्मा पेट्रोल पंपाजवळ, डोंबिवली (पूर्व), ठाणे ४२१ २०३

नफा तोटा अंदाजपत्रक २०२५-२६

(Rs. in Lacs)

अंदाज २०२४-२५	प्रत्यक्ष २०२४-२५	खर्च	अंदाज २०२५-२६
२२७०.००	२५९९.५६	ठेवीवरील व्याज	२७००.००
१३५०.००	११६२.३५	सेवकांचा पगार, भत्ते व सानुग्रह अनुदान	१२५०.००
१.७०	२.४८	संचालक मंडळाचे मानधन	४.००
२३७.००	२१८.१५	भाडे, कर, विमा व वीजबील	२२०.००
९९.००	१०१.४४	टपाल आणि दूरध्वनी खर्च	१२०.००
१९.००	१८.१३	हिशेब तपासणी शुल्क	२०.००
१२०.००	१२०.०३	मालमत्तेवरील घसारा	१२५.००
१५.००	१८.७८	गुंतवणुकीवरील घसारा	१८.००
३६.००	२४.३५	दुरुस्ती खर्च	२५.००
१९.००	२०.५५	स्टेशनरी व छपाई खर्च	२१.००
३.००	१.६९	जाहिरात	३.००
३.००	२.७४	वार्षिक सर्वसाधारण सभा खर्च	३.००
३.००	३.५८	वर्गणी	४.००
१६०.००	१७७.६३	इतर खर्च	१९०.००
१००.००	०.००	संशयीत बुडीत कर्ज तरतूद	४०.००
२०.००	१६.५०	प्रलंबित आयकर तरतूद	२०.००
१७०.००	७१.६१	आयकर	१५०.००
३०९.३०	२२७.३७	निव्वळ नफा ताळेबंद पत्रकाकडे वर्ग	३५०.००
४९३५.००	४७८६.९४		५२६३.००



दि अभिनव सहकारी बँक लिमिटेड, डोंबिवली

नोंदणीकृत कार्यालय पी-४८. एम.आय.डी.सी. निवासी विभाग,
उस्मा पेट्रोल पंपाजवळ, डोंबिवली (पूर्व), ठाणे ४२१ २०३

नफा तोटा अंदाजपत्रक २०२५-२६

(Rs. in Lacs)

अंदाज २०२४-२५	प्रत्यक्ष २०२४-२५	उत्पन्न	अंदाज २०२५-२६
३०००.००	२९०६.४७	कर्जावरील व्याज	३१५०.००
१५५०.००	१५३५.४५	गुंतवणूकीवरील व्याज	१६५०.००
१०.००	१४.९८	कमिशन, एक्सचेंज व ब्रोकरेज	१६.००
२५.००	२१.९३	लॉकर भाडे	२२.००
३००.००	२२७.१९	किरकोळ उत्पन्न	३००.००
५०.००	३०.९२	रोखे विक्रीवरील नफा	१२५.००
--	५०.००	IDR तरतूद परतावा	—
४९३५.००	४७८६.९४		५२६३.००



CASH FLOW STATEMENT FOR THE YEAR ENDED 31 MARCH, 2025

PARTICULARS	For the year ended 31.03.2025	
A. Cash Flow from Operative Activities		
Net Profit After Tax		2,27,37,223.28
Add:		
Provision for Income Tax	71,61,044.00	
Provision for Deferred Tax	16,50,154.00	
Loss On Sale Of Assets	25,13,727.00	
Amortization of Premium on Securities / Investment	18,78,486.00	
Depreciation On Fixed Asset	1,20,03,385.00	
Depreciation on Investment	0.00	2,52,06,796.00
Less:		
Profit From Sale Of Assets	0.00	
BDDR / IDR Excess Provision Written Back	-50,00,000.00	
Member and Directors training	-14,11,068.00	
Deferred Tax Excess Provision Written Back	0.00	
Interest on Income Tax Refund	0.00	-64,11,068.00
Adjustment For		
Increase / (Decrease) In Deposits & Other A/Cs	30,56,57,601.17	
Increase / (Decrease) In borrowings	0.00	
Increase / Decrease In Interest Payable	-14,86,402.00	
Increase / (Decrease) In Other Liability	-1,13,50,936.98	
Increase / (Decrease) In Overdue Interest Reserve	9,68,38,458.24	
Increase / (Decrease) In Branch Adjustment	-7,62,582.59	
(Increase) / Decrease In Advances	12,61,32,944.38	
(Increase) / Decrease In Investments	-3,15,70,220.00	
(Increase) / Decrease In Interest Receivable	-9,99,87,753.79	
(Increase) / Decrease In Other Assets	-45,52,473.65	
		37,89,18,634.78
Net Cash Generated From Operating Activity		42,04,51,586.06
Net Income Tax Paid		-1,27,61,044.00
Net Cash Flow From / (Used) Operating Activity After Tax		40,76,90,542.06
B. Cash Flow From Investing Activity		
Purchase Of Fixed Assets	-83,98,434.61	
Sale Of Fixed Assets	35,74,250.00	
Net Cash Flow From / (Used) Investing Activity		-48,24,184.61
C. Cash Flow From Financing Activity	75,20,875.00	
Share Capital Issue Refund Of Share Capital	-51,01,425.00	
Nominal Membership Fees & Entrance Charges Received	1,37,300.00	
Dividend Paid	-1,05,05,932.00	
Net Cash Flow From / (Used) Financing Activity		-79,49,182.00
Net Increase In Cash & Cash Equivalents		39,49,17,175.45
Cash & Cash Equivalents at the beginning of the year		93,10,83,394.06
Cash & Cash Equivalents at the end of the year		1,32,60,00,569.51
Cash and cash equivalents at the end of the year comprises of:		
Cash In Hand		8,21,33,683.00
Balances In Current A/C With Other Banks		1,24,38,66,886.51
		1,32,60,00,569.51

Mr. S. M. Shinde
Chief Executive Officer

Mr. R. R. Patil
Chairman

Mr. D. M. Bhoir
Vice-chairman

For SVAB & Associates
Chartered Accountants
FRN 127189W

CA Saurabh Marathe (Partner)
(Statutory Auditor)

Place : Dombivli
Date : 25/06/2025



दि अभिनव सहकारी बँक लिमिटेड, डोंबिवली

नोंदणीकृत कार्यालय पी-४८. एम.आय.डी.सी. निवासी विभाग,
उस्मा पेट्रोल पंपाजवळ, एम.आय.डी.सी. फेज - १, डोंबिवली (पूर्व), ठाणे ४२१ २०३
दूरध्वनी : ०२५१ - २४३९६९०, २४३९६९९ | www.abhinavbank.com

अभिनव बँकेच्या शाखा

डोंबिवली पश्चिम शाखा :

मैत्री रामकेशव सोसायटी, शला मजला
सुभाष रोड, डोंबिवली (प) ४२१ २०२.

दूरध्वनी : २४८२९१८

IFS Code : SVCB0007002

मुंब्रा शाखा :

न्यू सुलतान मंझिल, मार्केट रोड,
मुंब्रा (पूर्व) ४०० ६१२

दूरध्वनी : ९६९९६९८३४९

IFS Code : SVCB0007006

डोंबिवली पूर्व शाखा :

गाळा नंबर १०७, बालाजी हाईट्स,
बालभवन जवळ, रामनगर, डोंबिवली पूर्व

दूरध्वनी : २८६ १६४८

IFS Code : SVCB0007003

बदलापूर शाखा :

श्री अपार्टमेंट, पहिला मजला, गांधी चौक,
कुळगांव बदलापूर (पूर्व) ४२१ ५०३.

दूरध्वनी : २६९०२४५

IFS Code : SVCB0007007

डोंबिवली एम.आय.डी.सी. शाखा :

पी. ४८, एम.आय.डी.सी. निवासी विभाग,
उस्मा पेट्रोल पंपाजवळ,]
डोंबिवली (पूर्व) ४२१ २०३.

दूरध्वनी : २४३२८१०

IFS Code : SVCB0007004

कल्याण पूर्व शाखा :

शॉप नं. ३ / ४, तळमजला, शिवदर्शन अपा.,
दुर्गामाता मंदिर रोड, कोळसेवाडी,
काटेमानिवली, कल्याण पूर्व ४२१ ३०६.

दूरध्वनी : २३६१३५९

IFS Code : SVCB0007008

उल्हासनगर शाखा :

श्रीन लॅन्ड अपार्टमेंट, पहिला मजला,
गोल मैदान, साधु वासवानी गार्डन समोर,
उल्हासनगर (प) - ४२१ ००२.

दूरध्वनी : २७३४३६५

IFS Code : SVCB0007005

कल्याण (प) शाखा :

दुकान नं. ६/७, आर्या बिझनेस सेंटर,
तळ मजला, जमुना बाग, आग्रा रोड,
कल्याण (प) - ४२१३०१.

दूरध्वनी : २३०४२५८

IFS Code : SVCB0007009



दि अभिनव सहकारी बँक लिमिटेड, डोंबिवली

नोंदणीकृत कार्यालय पी-४८. एम.आय.डी.सी. निवासी विभाग,
उस्मा पेट्रोल पंपाजवळ, एम.आय.डी.सी. फेज - १, डोंबिवली (पूर्व), ठाणे ४२१ २०३
दूरध्वनी : 0251 - 2439690, 2439699 | www.abhinavbank.com

अभिनव बँकेच्या शाखा

आयरे शाखा :

आशिर्वाद एक्झॉटीका सोसायटी, शॉप नं. १ ते ३,
राजाजी पथ, डोंबिवली (पूर्व) मो. : ८९२८२८११८९
IFS Code : SVCB0007010

निळजे शाखा : १ ला मजला,

चंद्रेश अँव्हेन्यू, लोढा हेवन,
शिळ रोड, निळजे, डोंबिवली (पूर्व) ४२१ २०४.
मो. : ८८७९४१८४७८
IFS Code : SVCB0007011

ठाणे शाखा :

१ ला मजला, प्रणव बिल्डींग, गांवदेवी क्रॉस रोड,
शिवाजी पथ, ठाणे पश्चिम ४०० ६०१.
दूरध्वनी: ७७९८०७६७९२
IFS Code : SVCB0007012

अंबरनाथ शाखा :

११५, स्वानंद शॉपिंग सेंटर, पहिला मजला,
बी-केबीनरोड, अंबरनाथ (पूर्व) - ४२१ ५०१.
दूरध्वनी : २६०९६९९
IFS Code : SVCB0007013

खारघर शाखा :

शॉप नं. ५० व ५१, केसर गार्डन को.ऑप.सोसा. लि.,
प्लॉट नं.५३, सेक्टर-२०, खारघर, नवी मुंबई.
दूरध्वनी : ०२२-२७७४१४९६
IFS Code : SVCB0007014

टिटवाळा (पूर्व) शाखा :

श्री सद्गुरु कृपा लक्ष्मीनारायण निवास,
गणपती मंदिर रोड, टिटवाळा (पूर्व),
ठाणे -४२१ ६०५. दूरध्वनी: २३८१९२०
IFS Code : SVCB0007015

शहापूर शाखा :

शॉप नं. १४ तेश८, पांडुरंग कृपा अपार्टमेंट,
एस.टी. स्टँड जवळ, गोठेघर, शहापूर - ४२१ ६०१.
दूरध्वनी : ०२५२७-२७३९२८
IFS Code : SVCB0007016

नांदीवली पंचानंद शाखा :

तळमजला, श्री स्वामी अपार्टमेंट, सर्वोदय
पार्क कॉम्प्लेक्स समोर, समर्थ नगर, नांदीवली,
पंचानंद, डोंबिवली (पूर्व)
दूरध्वनी : ९३२१८६०१४८
IFS Code : SVCB0007017

तळोजा पंचानंद शाखा :

गाळा नं. ७/८, ट्रिमसीटी, प्लॉट नं. ४१, सेक्टर ११, फेज-१, तळोजा पंचानंद,
नवी मुंबई ४१०२०८ दूरध्वनी : ९६१९६१९३४२ | IFS Code : SVCB0007018



दि अभिनव सहकारी बँक लिमिटेड, डोंबिवली.

तौलनिक आढावा

(रक्कम रुपये लाखांत, जेथे लागू तेथे)

तपशिल	२०२०-२१	२०२१-२२	२०२२-२३	२०२३-२४	२०२४-२५
सभासद	३४९४६	३४५३९	३४३३२	३४१७२	३४०६०
भाग भांडवल	१५८६.४०	१४९९.१९	१४४८.३६	१४६१.२४	१४८५.४३
निधी	६३२६.१२	६५१६.२५	६६२४.२७	६८१२.१८	६८६३.१७
ठेवी	४५५४७.९४	४६६६३.०९	४६४०२.६६	५१४२१.७०	५४४७९.०९
कर्जे	२३४५७.१८	२४२७७.१७	२७००८.५३	३०७५८.९६	२९४९७.६३
गुंतवणूक	२३३४३.५०	२४४२२.२३	२३२१३.७०	२२१७२.०८	२४६०६.६२
खेळते भांडवल	५३६३४.७०	५४९६२.२६	५६२५६.५२	६०७५९.९८	६३७३६.६७
नफा	५२.९२	१२४.९०	२७९.४५	२७०.१२	२२७.४४
लाभाना	--	५%	७%	८%	१०%
पुंजी पर्याप्तता प्रमाण	२५.०८%	२४.७०%	२२.६२%	१९.७५%	२०.७४%
लेखा परिक्षण वर्ग	ब	अ	अ	अ	अ



दि अभिनव सहकारी बँक लिमिटेड



सलग दुसऱ्या वर्षी रु ५०० कोटी ते रु ५५० कोटी ठेवी असणाऱ्या नागरी सहकारी बँकेसाठी चा "उत्कृष्ट बँक" पुरस्कार घेताना बँकेचे मा. अध्यक्ष आणि संचालक मंडळ



गुणगौरव समारंभात विशेष प्रवीण्य मिळवणाऱ्या गुणवंताचा सत्कार करताना बँकेचे मा. अध्यक्ष व संचालक मंडळ



श्रीराम इन्शुरन्स कंपनी सोबत जीवन विमा करार करताना बँकेचे मुख्य कार्यकारी अधिकारी श्री. सुरेश शिंदे आणि श्रीराम इन्शुरन्स कंपनी चे अधिकारी



मृत कर्जदारांच्या वारसांना विमा पॉलिसी ची उर्वरित रक्कम देताना बँकेचे शाखाधिकारी व कोटक इन्शुरन्स कंपनी चे कर्मचारी



सुवर्ण मोहोत्सवी वर्षात बँकेने साध्य केलेल्या 0.00% निव्वळ NPA चे सुवर्ण क्षण साजरे करताना बँकेचे मा. अध्यक्ष, संचालक मंडळ आणि कर्मचारी वर्ग

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LIVE
on UPI**

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or bill payments
completely free
of cost

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can be
made directly
through the VPA
(Virtual Payment
Address)

No need
to provide
ATM card/
account details
while making
transaction

Neither
the payee nor
the beneficiary
is required to
share bank
details

All Bank
accounts
can be accessed
using a single
UPI app (BHIM)

Pay or request
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24x7 even
on
bank holidays

Complaints
can be raised
through
the mobile
app directly

UPI

UNIFIED PAYMENTS INTERFACE



दि अभिनव सहकारी बैंक लिमिटेड

मुख्य कार्यालय : पी-४८, एम.आय.डी.सी. निवासी विभाग, उस्मा पेट्रोल पंपाजवळ, एम.आय.डी.सी. फेज-१,
डोंबिवली (पूर्व), जिल्हा ठाणे - ४२१ २०३. * दुरध्वनी : ०२५१ - २४३९६९०, २४३९६९९