



NNSB

नागपुर नागरिक सहकारी बैंक लि.

(मल्टीस्टेट शेडयुलड बैंक)

विश्वसनीयता ही हमारी पूंजी है।



संघ शताब्दी वर्ष २०२५



प्रसुमापि हि सा येन राष्ट्रान्तिः प्रबोधिता।
सद्यमन्त्रसमुद्बोधः केशव प्रणमापि तम्॥

ऐसी उड़ान, जों करें आपको अधिक गतिमान...

1 अप्रैल 2024 से 31 मार्च 2025

वार्षिक प्रतिवेदन

अंश धारक भाइयों और बहनों,

बैंक की 63वीं वार्षिक आम सभा में नागपुर नागरिक सहकारी बैंक के संचालक मंडल की ओर से आप सभी का स्वागत करते हुए मुझे बहुत खुशी हो रही है। संचालक मंडल वित्तीय वर्ष 2024-25 के लिए अंकेक्षित वित्तीय विवरणों के साथ-साथ वर्ष 2024-25 के लिए विशेष उपलब्धियों को हमारे सामने प्रस्तुत करने में बहुत गर्व महसूस करता है।

संघ कार्य कि शताब्दी: यह हमारे मातृसंगठन “राष्ट्रीय स्वयंसेवक संघ” का शताब्दी वर्ष है। इसके औचित्य में हमने संघ के “शताब्दी संकल्प” के आधार पर वर्ष 2025 का कैलेंडर तैयार किया है, और अतीव हर्ष की बात है कि प.पु. सर-संघचालक डॉ. मोहन जी भागवत के कर-कमलो द्वारा इसका विमोचन भी संघ मुख्यालय में हुआ, जो हमारे लिए अत्यंत हर्ष और गौरव की बात है।

आर्थिक वर्ष कि उपलब्धिया: पिछले साल की तरह, इस साल भी बैंक ने अप्रैल के महीने में ही अपना वैधानिक अंकेक्षण पूर्ण कर लिया और हम मई के महीने में अपनी वार्षिक आम-सभा आयोजित कर रहे हैं। पारदर्शी तथा कुशल प्रबंधन और हमारे वैधानिक लेखा परीक्षक श्री. अनिल मार्लिकरजी की समर्पित टीम ने इसे संभव बनाया है।

पिछले वित्तीय वर्ष के दौरान हमने भारत सरकार की एकीकृत “सार्वजनिक वित्तीय प्रबंधन प्रणाली (पीएफएमएस)” की सदस्यता प्राप्त की है। केंद्रीय वित्त मंत्रालय ने बहुत ही कम समय में अपने बैंक को यह सदस्यता प्रदान की है। इस सदस्यता के कारण, अपने सभी खाताधारकों को केंद्र और जिनमें हम काम कर रहे हैं उन राज्य सरकार कि सभी छात्रवृत्तियाँ और साथ ही उद्योग, कृषि और सेवा क्षेत्रों कि प्रत्यक्ष रूप से उपलब्ध सभी अनुदान मिलने कि सुविधाएँ उपलब्ध हो गयी हैं। बैंक हस्तांतरण से संबंधित सेवाएँ भी इस सदस्यता से खाता धारकों को सहज रूपसे उपलब्ध होगी।

इसी तरह अपने बैंक को भारतीय रिजर्व बैंक से बहुप्रतीक्षित मोबाइल बैंकिंग की अनुमति प्राप्त हुई है। इससे भी अधिक प्रसन्नता की बात यह है कि, इस प्रणाली से संबंधित सभी लिंक और आवश्यक लाइसेंस भी हमारे बैंक के कंप्यूटर(IT) विभाग द्वारा कौशल, तत्परता और समर्पण के आधार पर केवल 60 दिनों में प्राप्त किए गए हैं। इसके लिए अपने बैंक के कंप्यूटर विभाग को विशेष बधाईयाँ !!!

आर्थिक वर्ष 2024-25 कि सांख्याकीय जानकारी: वित्तीय वर्ष 2024-25 में बैंक ने रु. 3451 करोड़ रुपये का मिश्र-व्यवसाय अर्जित किया है। पिछले वर्ष की तुलना में यह वृद्धि कुल रु. 404 करोड़, यानी 13.25% है। वर्ष के अंत में कुल जमा रु. 2075.36 करोड़ रुपये हैं। जबकि बकाया कर्जराशी रु. 1376.44 करोड़ है। इस वर्ष बैंक का कर-पूर्व लाभ रु. 36.22 करोड़ रहा, तथा कर पश्चात लाभ रु. 16.48 है। इस वर्ष शुद्ध लाभ में रु. 8.08 करोड़ की वृद्धि हुई है, जो पिछले वर्ष के तुलना मे दोगुना है। यह बहुत गर्व की बात है कि बैंकने लाभ में वृद्धि दर्ज करते हुए पिछले वर्ष की तरह शुद्ध एनपीए (नेट एनपीए) को शून्य प्रतिशत पर रखने में सफल रहा है। वहीं, कुल गैर-निष्पादित ऋण का अनुपात 2023-24 के 5.50% से घटकर इस वित्तीय वर्ष में 4.96% रह गया है।

बैंक के कारोबार में लघु, सूक्ष्म और मध्यम उद्यमों की हिस्सेदारी महत्वपूर्ण है। इस संबंध में, हमने इस परियोजना के लिए अपने बैंक को क्रेडिट गारंटी फंड ट्रस्ट में पंजीकृत करने की प्रक्रिया शुरू कर दी है ताकि ग्राहकोंकी वित्तीय आवश्यकताओं को जल्द से जल्द और बहुत ही कम लागत से प्रभावी प्रक्रिया द्वारा प्रदान कि जा सके। एमएसएमई मंत्रालय और भारतीय लघु उद्योग विकास बैंक (सिडबी) के तहत स्थापित इस, ट्रस्टमे पंजीकरण प्राप्त करने के बाद अपने सूक्ष्म, मध्यम और लघु उद्यमियों को इस फंड से संबंधित सभी सुविधाएँ हम प्रदान करेंगे।

बैंक ने सौर ऊर्जा के साथ-साथ इलेक्ट्रिक वाहनों के लिए विशेष ऋण योजनाएं तैयार की हैं, और हमने भारत सरकार की नवीकरणीय ऊर्जा पहल के साथ अपने कदम मिला लिये हैं। वहीं, प्रधानमंत्री घरकुल योजना के तहत बैंक ने पिछले साल नागपुर शहर और जिले में घरों के निर्माण के लिए अपनी वाडी, हिंगना और धरमपेट शाखाओं के माध्यम से प्रोत्साहन गृह ऋण योजनाएं लागू की हैं। इस विशेष योजना के तहत, अब तक कुल 104 ऋणकर्ताओं को कुल रु. 989.57 लाख का ऋण वितरित किया गया है।

प्रधान कार्यालय विस्तार: बैंक के मुख्यालय का नवीनीकरण पूरा हो चुका है, जहाँ अधिक सुविधाओं से युक्त बैंक का मुख्यालय, अपनी लकड़गंज शाखा और 200 सीटों वाला एक सभागार हम सभी की सेवा के लिए उपलब्ध होगा। इसी तरह हमारी पाटूर्णा शाखा की इमारत भी जल्द ही आकार लेगी।

बैंक कर्मचारी बैंक की ग्राहक सेवा की रीढ़ हैं। इसलिए प्रबंधन हमेशा यह सुनिश्चित करने के लिए उत्सुक रहता है कि कर्मचारी और ग्राहक दोनों हि संतुष्ट हों। इसी के चलते बैंक ने 19 अप्रैल 2025, को बैंक के दोनों कर्मचारी प्रतिनिधियों के संगठन के साथ वेतन वृद्धि पर एक समझौता किया है। इस समझौते के तहत, सभी कर्मचारियों को 17% वेतन वृद्धि और उनके लिए आवश्यक सभी प्रकार के ऋणों पर ब्याज दरों में छूट दी गई है।

भारतीय रिजर्व बैंक के दिशानिर्देश के अंतर्गत सभी शहरी सहकारी बैंकों के कुल ऋण मे प्राथमिकता क्षेत्र के ऋण, कमजोर वर्गों के लिए ऋण होना चाहिए और हाल के नए दिशानिर्देशों के अनुसार,

वार्षिक सर्वसाधारण सभा की सूचना

नागपुर नागरिक सहकारी बैंक लि. नागपुर की वार्षिक सर्वसाधारण सभा यह रविवार दि. २५ मई २०२५ को सुबह 9.00 बजे राणी लक्ष्मी सभागृह, लक्ष्मी नगर (West), आठ रस्ता चौक, नागपुर में संपन्न होगी। गणपूर्ति के अभाव में स्थगित सभा उसी दिन सुबह 9.30 बजे संपन्न होगी। संस्थगित सभा के लिए गणपूर्ति की आवश्यकता नहीं रहेगी। सभा में निम्नलिखित विषयों पर विचार किया जायेगा। सभी सदस्यों से प्रार्थना है की वे निर्धारित समय पर सभा में उपस्थित रहे।

विषयसूची:

- दि. 29 जुन 2024 को संपन्न वार्षिक सर्वसाधारण सभा के कार्यवृत्त को स्वीकृती प्रदान करना।
- आर्थिक वर्ष 2024-25 के बैंक का अंकेक्षित प्रतिवेदन, नफा नुकसान पत्रक तथा संतुलन पत्रिका को स्वीकृती प्रदान करना।
- बैंक का सन 2024-25 का अंकेक्षण अहवाल एवं विगत वर्ष का अनुपालन अहवाल प्रस्तुत करना।
- बैंक का सन 2024-25 के निम्नलिखित लाभ विनियोजन को मंजूरी प्रदान करना।

Profit after Tax for F.Y. 2024-25	₹ 16,54,03,075.35
Add.: Retained Profit of Previous Year	₹ 2,84,42,015.00
Net Profit for the year 31.03.2025	₹ 19,38,45,090.35
1. Statutory Reserve Fund @ 25%	₹ 4,84,61,275.00
2. Unforeseen Losses @ 10%	₹ 1,93,84,510.00
3. Education Fund @ 1%	₹ 19,38,450.00
4. General Reserve	₹ 5,00,00,000.00
5. Dividend Paid	₹ 2,68,00,000.00
6. Honorarium	₹ 2,00,000.00
7. Building Fund	₹ 2,00,00,000.00
8. Charity Fund	₹ 25,00,000.00
9. Balance of Profit	₹ 2,45,60,855.35
TOTAL:	₹ 19,38,45,090.35

- आर्थिक वर्ष 2025-26 के लिए संचालक मंडल द्वारा प्रस्तावित अंदाज पत्रक को स्वीकृती प्रदान करना।
- वैधानिक अंकेक्षण द्वारा प्रमाणित बुडित कर्जराशी (Bad-Debts) Rs. 1,40,13,225.08 को अपलेखित करने हेतु मंजूरी प्रदान करना।
- अंकेक्षण हेतु 2025-26 के लिए लेखा परिक्षकों (Statutory Auditors) की नियुक्ती करना।
- बैंक के उपविधि (Bye Laws) में संचालक मंडल द्वारा प्रस्तावित दुरुस्ती को स्वीकृती प्रदान करना।
- अध्यक्ष महोदय की अनुमति से अन्य विषय।

दिनांक : 29/04/2025

विशेष सूचना : यदि किसी सदस्य को उपरोक्त निर्दिष्ट विषयसूची तथा बैंक के आर्थिक विवरण पर सुझाव देना हो, तो वह अपने सुझाव लिखित रूप में बैंक के प्रधान कार्यालय में प्रस्तावित सभा तिथि के 7 दिन पूर्व भेजने की कृपा करें।

संचालक मंडल के आदेशानुसार

आशुतोष अ. पाठक
(मुख्य कार्यकारी अधिकारी)

मार्च -2025, तक 40% ऋण छोटी राशि के होने चाहिए। इसलिए बैंक ने भारतीय रिजर्व बैंक के मानदंडों के अंतर्गत, प्राथमिकता क्षेत्र के ऋण 68.59%, कमजोर वर्गों के लिए ऋण 13.34% तथा छोटी राशि के ऋण 40.27% वितरीत किये हैं।

संचालक मंडल पहलगाम नरसंहार के निर्दोष हिंदुओं के साथ-साथ मुर्शिदाबाद और बांग्लादेश में धार्मिक हिंसा के पीड़ितों को अपनी विनम्र श्रद्धांजलि अर्पित करता है! हम भारत के गणमान्य व्यक्तियों, बैंक के सदस्यों को भी विनम्र श्रद्धांजलि अर्पित करते हैं और उनके परिवारों के प्रति अपनी संवेदनाएँ व्यक्त करते हैं।

संचालक मंडल की ओर से, मैं, भारतीय रिजर्व बैंक के अधिकारियों और कर्मचारियों के साथ-साथ महाराष्ट्र, मध्य प्रदेश और छत्तीसगढ़ में सहकार प्रभाग के अधिकारियों को धन्यवाद देना चाहता हूँ, जिन्होंने पूरे वित्तीय वर्ष में बैंक को बहुत तत्परता से आवश्यक मार्गदर्शन प्रदान किया। केंद्रीय सहकारिता मंत्रालय, केंद्रीय सहकारिता निबंधक को भी विशेष धन्यवाद। विदर्भ अर्बन को-ऑप के साथ, महाराष्ट्र सहकारी बैंक एसोसिएशन, महाराष्ट्र सहकारी बैंक फेडरेशन के सभी पदाधिकारियों और आयकर, वस्तु एवं सेवा कर विभाग के अधिकारियों को भी धन्यवाद। बैंक के सभी समवर्ती लेखा परीक्षक, वैधानिक लेखा परीक्षक मेसर्स. श्री अनिल मार्लिकर एंड कंपनी के श्री. अनिल मार्लिकर, उनके सहयोगी, बैंक के सभी वैधानिक सलाहकार, वास्तु विशारद और हमारे सभी गृहस्वामी आपका सहयोग भी बहुत महत्वपूर्ण हैं। बैंक के सभी कर्मचारी भाइयों और बहनों को उनके योगदान के लिए विशेष रूप से प्रशंसा !!

सभी अंशधारक भाई-बहनों के विश्वास के आधार पर बैंक पिछले 63 वर्षों से निरंतर प्रगति पथ पर अग्रसर है, आज इस बैठक में उपस्थित होकर आपने हमे आश्वस्त किया है कि आपका सहयोग एवं समर्थन जारी रहेगा, इसके लिए आपका बहुत-बहुत धन्यवाद !!

आप सभी को नये वित्तीय वर्ष की हार्दिक शुभकामनाएँ!!!

नागपुर

दिनांक : 29 एप्रिल 2025

संचालक मंडल की ओर से

प्रा. संजय भेंडे
(अध्यक्ष)

विद्यमान संचालक मंडल : 2022-2027



श्री. संजय भेंडे-अध्यक्ष



श्री. अशोक गोयल-उपाध्यक्ष



श्री. गिरीश व्यास



श्री. तुषारकांती डबले (CA)



श्री. रवींद्र बोकारे



सौ. पुनम चांडक (CA)



अॅड. संजय ठाकर



श्री. अनिलकुमार गोविंदानी



श्री हेमंत चाफळे



अॅड. सुप्रिया पुणतांबेकर



श्री अशोक अग्रवाल



श्री बटूकभाई बगाडिया



डॉ सुरेश चांडक



श्रीमती स्वाती कुळकर्णी (CA)



श्री विनय चांगदे



श्री गौरव जाजू



श्री सचिन कुहीकर



श्री आशुतोष पाठक (CEO)



श्री राजेश एदलबादकर (Dy-CEO)



FORM - A

(Amount in ₹)

CAPITAL AND LIABILITIES	SCHEDULES	CURRENT YEAR 31.03.2025	PREVIOUS YEAR 31.03.2024	ASSETS	SCHEDULES	CURRENT YEAR 31.03.2025	PREVIOUS YEAR 31.03.2024
CAPITAL	A	34,20,12,350.00	31,41,69,700.00	CASH & BALANCES WITH RBI	F	1,77,18,03,374.09	1,60,46,17,197.51
RESERVES & SURPLUS	B	2,53,50,54,679.12	2,37,90,63,381.81	BALANCES WITH OTHER BANKS	G	2,73,70,46,446.15	2,05,14,97,504.10
DEPOSITS	C	20,75,36,20,679.38	18,40,21,70,581.08	INVESTMENTS	H	4,58,78,48,342.35	4,50,90,89,664.71
BORROWINGS	D	-	-	ADVANCES	I	13,76,44,00,682.21	12,06,55,10,155.39
OVERDUE INTEREST RESERVE		6,44,19,781.84	5,24,00,562.34	INTEREST RECEIVABLE	J	26,53,07,672.52	22,83,34,000.97
OTHER LIABILITIES & PROVISIONS	E	53,25,93,348.05	52,21,65,874.74	FIXED ASSETS	K	1,16,72,96,954.79	1,18,74,52,242.53
PROFIT FOR THE YEAR		16,54,03,075.35	8,40,42,791.31	OTHER ASSETS	L	9,94,00,441.63	10,75,12,126.07
TOTAL		24,39,31,03,913.74	21,75,40,12,891.28	TOTAL		24,39,31,03,913.74	21,75,40,12,891.28
* Grouping and Sub Grouping in Balance Sheet and Profit & Loss account is rearranged based on Revised Guidelines / Directives as received from RBI during current Financial Year.				CONTINGENT LIABILITIES	M	71,36,50,891.61	69,56,72,766.63

FOR M/s. ANIL MARDIKAR & CO
Chartered Accountant
Firm Regd. No. 100454W

CA Madhunath Jadhav
Partner
Membership No. 150373
UDIN : 25150373BMHWIE8873

Rajesh Edlabadkar
Dy. Chief Exective Officer

Ashutosh Pathak
Chief Executive Officer

Tusharkanti Dable
Director

Ashok Agrawal (Goyal)
Vice Chairman

Sanjay Bhende
Chairman

PROFIT & LOSS ACCOUNT FOR THE PERIOD ENDED 31.03.2025

FORM - B

(Amount in ₹)

INCOME	Schedules	CURRENT YEAR 31.03.2025	PREVIOUS YEAR 31.03.2024	EXPENDITURE	Schedules	CURRENT YEAR 31.03.2025	PREVIOUS YEAR 31.03.2024
INTEREST INCOME	1	1,71,36,37,504.64	1,52,97,14,131.23	INTEREST EXPENDITURE	3	1,03,76,55,292.63	81,41,99,842.17
NON INTEREST INCOME	2	18,99,61,668.08	16,82,26,626.25	OPERATING EXPENDITURE	4	50,37,17,508.74	52,96,98,124.00
				PROVISIONS & CONTINGENCIES	5	12,00,00,000.00	19,50,00,000.00
TOTAL		1,90,35,99,172.72	1,69,79,40,757.48	TOTAL		1,66,13,72,801.37	1,53,88,97,966.17
				PROFIT BEFORE TAX		24,22,26,371.35	15,90,42,791.31
				ADD : DEFERRED TAX ASSETS		-	-
				LESS : DEFERRED TAX LIABILITY		64,19,690.00	-
				LESS : CURRENT INCOME TAX		7,04,03,606.00	7,50,00,000.00
				BALANCE OF PROFIT TRANSFER TO BS		16,54,03,075.35	8,40,42,791.31

* Grouping and Sub Grouping in Balance Sheet and Profit & Loss account is rearranged based on Revised Guidelines / Directives as received from RBI during current Financial Year.

FOR M/s. ANIL MARDIKAR & CO
Chartered Accountant
Firm Regd. No. 100454W

CA Madhunath Jadhav
Partner
Membership No. 150373
UDIN : 25150373BMHWIE8873

Rajesh Edlabadkar
Dy. Chief Exective Officer

Ashutosh Pathak
Chief Executive Officer

Tusharkanti Dable
Director

Ashok Agrawal (Goyal)
Vice Chairman

Sanjay Bhende
Chairman

SCHEDULES - ASSETS & LIABILITIES

(Amount in ₹)

A) CAPITAL :	CURRENT YEAR 31.03.2025	PREVIOUS YEAR 31.03.2024	c) Current Deposits	1,88,75,51,302.77	2,00,10,09,872.53
I) Authorised Capital	50,00,00,000.00	50,00,00,000.00	i) Individuals & Others	1,70,12,17,226.73	1,90,11,23,195.01
1,00,00,000.00			ii) Central Co-op. Banks	-	-
Shares of Rs.50/- each			iii) Other Societies	18,63,34,076.04	9,98,86,677.52
ii) Subscribed Capital	34,20,12,350.00	31,41,69,700.00	TOTAL	20,75,36,20,679.38	18,40,21,70,581.08
68,40,247.00					
iii) Paid up Capital	34,20,12,350.00	31,41,69,700.00	D) BORROWINGS	CURRENT YEAR 31.03.2025	PREVIOUS YEAR 31.03.2024
			Reserve Bank of India	-	-
B) RESERVE FUND AND OTHER RESERVES :	CURRENT YEAR 31.03.2025	PREVIOUS YEAR 31.03.2024	Loans repayable on demand (REPOs)	-	-
Statutory Reserve	29,54,98,963.05	27,43,94,443.05	Overdraft	-	-
Reserve fund for Unforeseen Losses	9,18,83,910.71	8,34,79,610.71	TOTAL	-	-
Building Fund	14,13,74,847.40	13,63,74,847.40			
Dividend Equalization Fund	-	2,62,46,833.00	E) OTHER LIABILITIES & PROVISIONS	CURRENT YEAR 31.03.2025	PREVIOUS YEAR 31.03.2024
Bad & Doubtful Debt Reserve	74,52,14,972.91	68,52,14,972.91	Sundry Credit Balances	58,13,336.00	57,22,368.00
Contingent Provision against Standard Assets	5,71,30,000.00	4,71,30,000.00	Bills Payable	5,54,32,014.34	3,21,28,398.44
Investment Fluctuation Reserve	7,37,49,263.28	7,37,49,263.28	Dividend Payable	1,83,36,094.23	1,33,14,024.23
Social Welfare & Development Fund	36,01,887.20	36,01,887.20	Investment Depreciation Reserve	27,99,50,731.94	27,99,50,731.94
Charity Fund	26,99,575.77	18,84,145.77	Security Deposit (Locker)	1,49,70,744.00	1,41,37,894.00
General Reserve	14,21,51,708.80	6,21,02,121.49	Security Deposit	40,94,022.98	45,96,593.98
Special Reserve u/s36(i)(viii)	2,55,07,351.00	2,55,07,351.00	Provision for Resolution Framework (1)	1,32,67,143.85	1,32,67,143.85
Revaluation Reserve	92,78,00,184.00	95,93,77,906.00	Provision for Resolution Framework (2)	4,22,43,329.15	4,22,43,329.15
Development Fund	-	-	Income Tax Payable	54,03,606.00	2,60,00,000.00
Balance of Profit	2,84,42,015.00	-	Provision For Investment In Shares DRCB	2.00	1,45,000.00
TOTAL	2,53,50,54,679.12	2,37,90,63,381.81	Provision On Investment In Shares	3.00	25,01,700.00
			Other Liabilities	8,61,71,150.74	8,73,54,970.46
C) DEPOSITS & OTHER ACCOUNTS	CURRENT YEAR 31.03.2025	PREVIOUS YEAR 31.03.2024	Deferred Tax Liability	64,19,690.00	-
a) Fixed Deposits	14,19,06,37,481.12	11,73,48,60,592.43	Interest Accured & Payable	4,91,479.82	8,03,720.69
I) Individuals & others	10,17,14,68,155.23	8,95,98,46,379.65	TOTAL	53,25,93,348.05	52,21,65,874.74
ii) Central Co-op. Banks	-	-			
iii) Other Societies	4,01,91,69,325.89	2,77,50,14,212.78	F) CASH & BALANCE WITH RBI	CURRENT YEAR 31.03.2025	PREVIOUS YEAR 31.03.2024
			Cash in Hand	8,04,88,767.00	11,21,92,302.00
b) Savings Bank Deposits	4,67,54,31,895.49	4,66,63,00,116.12	With RBI	1,69,13,14,607.09	1,49,24,24,895.51
i) Individuals & Others	4,67,54,31,895.49	4,66,63,00,116.12	TOTAL	1,77,18,03,374.09	1,60,46,17,197.51
ii) Central Co-op. Banks	-	-			
iii) Other Societies	-	-			



G) BALANCES WITH OTHER BANKS	CURRENT YEAR 31.03.2025	PREVIOUS YEAR 31.03.2024
a) Current Deposits	30,99,32,406.15	15,96,15,282.10
i) With SBI & Associates	1,35,79,779.90	66,56,603.06
iii) With DCC, MSC	29,97,298.94	25,87,289.66
iv) With Other Notified Banks	29,33,55,327.31	15,03,71,389.38
b) Savings Deposits	-	-
c) Fixed Deposits	2,42,71,14,040.00	1,89,18,82,222.00
i. State Bank, Nationalized Banks & other Notified Banks	11,08,23,081.00	8,23,081.00
ii. Distt. Central Co-Op Banks	-	-
lii. State Co-Op Banks	66,00,00,000.00	55,00,00,000.00
iv. Other Banks (of which FDR Pledged with Banks)	1,65,62,90,959.00	1,34,10,59,141.00
- For LC & Bank Guarantee : Rs. 2246.14 Lakh		
-For Overdraft : Rs. 2500.00 Lakh		
TOTAL	2,73,70,46,446.15	2,05,14,97,504.10

H) INVESTMENTS	CURRENT YEAR 31.03.2025	PREVIOUS YEAR 31.03.2024
a) In Central & State Govt. Securities	4,03,62,23,960.35	4,02,84,53,587.71
i) Book value	4,03,62,23,960.35	4,02,84,53,587.71
ii) Face value	3,90,09,90,000.00	3,95,72,80,000.00
iii) Market value	4,10,21,78,245.77	4,00,18,89,781.00
b) Shares in Co-operative Institutions	23,10,005.00	49,56,700.00
c) Other Investments	54,93,14,377.00	47,56,79,377.00
Non-SLR Approved Securities	54,93,14,377.00	47,56,79,377.00
i) Book value	54,93,14,377.00	47,56,79,377.00
ii) Face value	63,00,59,000.00	55,60,59,000.00
iii) Market value	30,93,29,193.00	23,55,20,968.88
Mutual Fund - NON SLR	-	-
TOTAL	4,58,78,48,342.35	4,50,90,89,664.71

I) ADVANCES	CURRENT YEAR 31.03.2025	PREVIOUS YEAR 31.03.2024
a) Short Term Loans, Cash Credits, Overdraft & Bills Discounted of which secured against :	7,43,36,67,353.62	6,91,79,65,021.54
i) Govt.& Approved Security	-	-
ii) Other Tangible Security	7,20,74,22,160.76	6,70,94,35,755.69
b) Medium Term Advances of which secured against :	2,31,04,70,871.17	1,76,45,71,135.63
i) Govt.& Approved Security	-	-
ii) Other Tangible Security	2,23,26,93,528.92	1,39,75,09,310.92
c) Long Term Advances of which secured against :	4,02,02,62,457.42	3,38,29,73,998.22
i) Govt.& Approved Security	-	-
ii) Other Tangible Security	4,02,02,62,457.42	3,38,29,73,998.22
TOTAL	13,76,44,00,682.21	12,06,55,10,155.39

J) INTEREST RECEIVABLE	CURRENT YEAR 31.03.2025	PREVIOUS YEAR 31.03.2024
On Investments	7,04,19,687.00	6,69,21,813.00
On Loans & Advances	30,48,717.00	30,48,717.00
On NPA Accounts	6,44,19,781.84	5,24,00,562.34
On Performing Assets	2,28,37,628.68	1,77,83,917.63
On Fixed Deposits with Banks	10,45,81,858.00	8,81,78,991.00
TOTAL	26,53,07,672.52	22,83,34,000.97

K) FIXED ASSETS	CURRENT YEAR 31.03.2025	PREVIOUS YEAR 31.03.2024
a) Freehold Land	14,82,06,306.00	14,82,06,306.00
Opening Balance	14,82,06,306.00	14,53,10,000.00
(Add) Addition	-	1,69,92,306.00
(Minus) Sale / Transfer	-	1,40,96,000.00
b) Leasehold Land	53,22,47,756.00	53,22,69,976.00
Opening Balance	53,22,69,976.00	43,76,00,780.00
(Add) Addition	-	9,46,91,416.00
(Less) Depreciation	22,220.00	22,220.00
c) Building	38,87,69,935.45	41,87,65,797.00
Opening Balance	41,87,65,797.00	35,72,76,506.00
(Add) Addition	1,24,82,747.45	9,96,43,465.00
(Minus) Sale	-	10,16,473.00
(Less) Depreciation	4,24,78,609.00	3,71,37,701.00
d) Capital WIP (HO Building)	1,47,05,817.00	-
TOTAL (A)	1,08,39,29,814.45	1,09,92,42,079.00
d) Furniture & Fixtures & Electrical Equipments :	6,17,27,568.19	5,57,65,108.39
Opening Balance	5,57,65,108.39	5,90,67,882.80
(Add) Addition	1,38,49,123.80	52,11,217.04
(Less) Deduction	5,02,564.04	10,90,650.10
(Less) Depreciation	73,84,099.96	74,23,341.35

e) Computers :	1,79,46,735.16	2,74,87,527.14
Opening Balance	2,74,87,527.14	2,60,82,362.33
(Add) Addition	58,81,557.78	1,81,26,868.05
(Less) Deduction	66,874.86	1,64,142.23
(Less) Depreciation	1,53,55,474.90	1,65,57,561.01
f) Vehicles :	36,92,837.00	49,57,528.00
Opening Balance	49,57,528.00	58,32,387.00
(Add) Addition	-	-
(Less) Deduction	5,65,146.68	-
(Less) Depreciation	6,99,544.32	8,74,859.00
TOTAL (B)	8,33,67,140.35	8,82,10,163.53
TOTAL FIXED ASSETS (A+B)	1,16,72,96,954.79	1,18,74,52,242.53

L) OTHER ASSETS	CURRENT YEAR 31.03.2025	PREVIOUS YEAR 31.03.2024
Stock of Stationery & Consumables	16,92,642.50	23,74,889.91
Sundry Debit Balances	21,95,846.64	2,37,81,213.79
Advance to Staff	45,68,775.00	48,67,550.00
Other Assets	6,58,33,061.49	5,01,57,473.37
Receivable from Income Tax Department	4,25,645.00	4,25,645.00
Prepaid Expenses	1,69,24,471.00	1,96,55,354.00
Rent Advance / Deposit	60,000.00	50,000.00
CCIL Current Account	70,00,000.00	55,00,000.00
Default Fund CCIL	7,00,000.00	7,00,000.00
Advance Income Tax	-	-
DEFERRED TAX ASSETS	-	-
TOTAL	9,94,00,441.63	10,75,12,126.07

M) CONTINGENT LIABILITIES	CURRENT YEAR 31.03.2025	PREVIOUS YEAR 31.03.2024
a) Bank Guarantees Issued	49,22,95,496.00	52,36,38,414.88
b) Letter Of Credit	2,48,45,943.00	-
c) Acceptance & Endorsement of Buyers Credit	-	-
d) Unclaimed Liabilities transferred to RBI-DEAF	19,65,09,452.61	17,20,34,351.75
TOTAL	71,36,50,891.61	69,56,72,766.63

SCHEDULES INCOME & EXPENDITURE

1) INTEREST RECEIVED	CURRENT YEAR 31.03.2025	PREVIOUS YEAR 31.03.2024
On Investments	39,09,06,319.29	35,16,78,209.07
On Loans and Advances	1,16,19,75,029.35	1,01,14,50,547.22
On Bal with RBI & other funds	16,07,56,156.00	16,65,85,374.94
On Others	-	-
TOTAL	1,71,36,37,504.64	1,52,97,14,131.23

2) NON INTEREST INCOME	CURRENT YEAR 31.03.2025	PREVIOUS YEAR 31.03.2024
COMMISSION		
Commission on Demand Draft	3,57,564.66	3,87,951.46
Commision on OBC	0.00	200.00
Commission on Bank guarantee	44,35,317.86	74,04,855.78
Commission on L.C	1,19,647.46	42,158.86
Locker rent Received	1,22,38,618.28	1,31,07,073.16
Commission on RTGS	26,38,595.42	25,64,211.74
Commission on Forex	6,389.84	31,671.46
Commission on LIC	18,504.24	29,924.12
Commission on NIA	574.00	596.00
TOTAL	1,98,15,211.76	2,35,68,642.58

PROFIT ON SALE OF INVESTMENT & ASSETS		
Profit on Sale of Govt. Securities	2,74,41,226.41	1,53,74,023.73
Profit on Sale of Other Assets	2,39,106.00	1,24,157.50
TOTAL	2,76,80,332.41	1,54,98,181.23

OTHER RECEIPTS		
Service Charge	41,08,630.24	65,11,854.20
Process Fee	4,06,83,655.15	3,98,35,912.74
Cheque Book Charges	30,01,050.41	30,63,432.08
Clearing Return Charges	59,12,155.92	73,92,703.12
Renewal/ Extention Charges	3,17,902.46	4,08,407.18
Share Transfer Fee	2,02,819.40	1,63,881.60
ATM Card fee & charges	36,355.28	56,300.22
NFS Network charges Received	29,07,471.40	23,26,020.42
POS Charges received	2,18,704.82	3,31,541.34
Incidental Charges	1,76,74,331.99	1,62,43,334.06
Other Receipts	6,70,753.35	10,07,322.80
IRDAI Insurance	9,86,852.64	9,59,525.41
Misc. Receipts	2,60,277.81	3,81,818.77
Bad Debt Recover	1,50,79,792.00	3,15,73,338.00

Provision no longer required	0.00	82,45,255.00
NETC Comm Recd	3,92,516.88	5,93,990.08
Fasttag Fee	12,834.49	65,165.42
Provision no longer required-BDDR	5,00,00,000.00	1,00,00,000.00
General Charges	19.67	-
TOTAL	14,24,66,123.91	12,91,59,802.44
TOTAL NON INTEREST INCOME	18,99,61,668.08	16,82,26,626.25

3) INTEREST PAID	CURRENT YEAR 31.03.2025	PREVIOUS YEAR 31.03.2024
On Government Securities	2,44,86,245.73	2,15,44,343.39
On Deposits	1,01,27,54,669.74	79,18,01,347.60
On Borrowings	4,14,377.16	8,54,151.18
TOTAL	1,03,76,55,292.63	81,41,99,842.17

4) OPERATING EXPENSES	CURRENT YEAR 31.03.2025	PREVIOUS YEAR 31.03.2024
Salary, Allowances & Providend Fund		
Salary & Allowances	19,93,68,367.00	20,25,46,209.70
Banks'Contribution to P.F.	2,04,66,628.00	2,05,02,247.00
Bombay Labour Welfare	29,550.00	13,932.00
Leave Encashment	1,54,55,921.00	1,44,84,450.00
Gratuity Premium	1,82,24,915.00	1,64,33,052.00
Bonus & Ex-gretia	4,06,681.00	4,33,044.00
Leave Travel Concession	14,87,375.25	11,26,649.00
Staff Aid	1,45,000.00	2,26,000.00
Administrative Charges	8,52,782.00	8,54,267.00
Insurance On PF	3,05,177.00	3,10,654.00
Peons And Drivers Uniform	2,43,100.00	-
TOTAL	25,69,85,496.25	25,69,30,504.70

Rent, Taxes, Insurance, Lighting etc:		
Rent	2,03,66,314.96	1,89,69,436.40
Taxes	26,83,521.00	16,99,329.00
Insurance	2,61,16,754.80	2,39,16,649.28
Light & Electricity	82,73,281.32	70,92,995.00
Professional Tax	5,000.00	5,000.00
TOTAL	5,74,44,872.08	5,16,83,409.68

Postage, Telegrams & Telephone Charges :		
Postage & Telegram charges	12,38,421.08	9,59,083.89
Telephone charges	8,22,769.42	8,38,694.74
Leased Line & ISDN Charges	61,76,132.96	61,41,945.77
TOTAL	82,37,323.46	79,39,724.40

Depreciation on & Repairs in Property :		
Depreciation	6,59,39,948.18	6,20,15,680.35
Repairs to Property	2,23,06,722.61	2,60,02,739.80
TOTAL	8,82,46,670.79	8,80,18,420.15

Stationery, Printing & Advertisements ,etc:		
Stationery & Printing	45,36,640.29	43,98,474.11
Advertisement.	7,12,841.84	6,72,147.72
TOTAL	52,49,482.13	50,70,621.83

Loss on Sale of Assets & Investments		
Amortization on HTM Securities	1,36,64,137.00	1,17,25,468.00
Loss on Transfer of Securities	0.00	3,750.00
Loss on sale of Govt. Sec.	12,37,500.00	5,31,500.00
Loss on sale of assets	6,26,437.91	3,51,843.65
TOTAL	1,55,28,074.91	1,26,12,561.65

OTHER EXPENDITURES		
Meeting Expenses	1,25,152.00	1,20,980.00
AGM Expenses	9,30,729.34	9,41,470.06
Conveyance Charges	2,11,082.00	2,00,851.00
Travelling Expenses	8,37,874.46	4,62,137.15
Van: Oil & Fuel expenses	12,04,317.13	10,55,230.62
Subscription Charges	3,45,994.00	6,21,870.00
Entetertainment Expenses	5,55,955.98	4,83,326.00
News Paper Bill	73,749.00	82,655.00
Miscellinious expenses	5,49,624.92	68,93,855.72
Water Bill	5,35,881.25	4,25,847.66
Clearing House Charges	9,38,025.00	10,77,571.00
Security Service Charges	96,37,322.78	1,02,48,724.58
Training Expenses	4,16,827.70	1,85,322.30
Asset Written-off	0.00	1,10,761.23
Professional & Consultancy Charges	1,70,04,880.21	1,53,68,783.91
Cheque Book Charges	1,327.50	295.00
Toll Tax Paid	0.00	20,000.00
Cash Van: Oil & Fuel	20,25,856.32	5,26,766.88
Late fees & Penalties	71,272.18	30,96,085.91
Business Promotion Expenses	3,66,884.00	4,25,740.00
GST Paid	4,82,496.00	40,27,349.74
SGL/NDS Charges Paid	5,40,873.00	4,91,457.00
Service & Commission Paid	3,27,960.47	4,11,386.97
NFS Netwaork Charges Paid	30,75,683.84	33,06,667.87
Income tax Paid	-	9,19,336.00
Exchange & Comm. Paid	5,46,637.99	3,29,939.03
Bad Debt Written Off	1,69,58,402.47	82,04,042.81
NPCI / POS Charges	8,83,300.95	7,05,285.53
Election Expenses	-	-
Provision for outstanding expenses	1,50,000.00	34,59,045.50
Deferred Tax	-	1,18,88,187.00
Prior Period GST Adjustment A/c	5,65,221.63	2,28,35,822.56
ATM Card Expenes	24,41,600.00	-
P& L A/C Overdue Intt Td	61,405.00	-
NPCI Charges	95,000.00	-
Audit Fees	75,33,017.00	72,11,382.00
Director and Local Committee Members Fee and Allowances	7,01,250.00	6,27,765.00
Law charges	18,29,985.00	6,76,940.56
TOTAL	7,20,25,589.12	10,74,42,881.59
TOTAL OPERATING EXPENSES	50,37,17,508.74	52,96,98,124.00

5) PROVISIONS & CONTINGENCIES	CURRENT YEAR 31.03.2025	PREVIOUS YEAR 31.03.2024
Bad and Doubtful Debts	11,00,00,000.00	15,50,00,000.00
Deferred Tax Assets	-	-
Contingent Provision against Standard Assets	1,00,00,000.00	1,40,00,000.00
Investment Fluctuation Reserve	-	-
Other Provisions	-	10,00,000.00
Investment Depreciation Reserve	-	2,50,00,000.00
Provisions for Resolution Framework	-	-
TOTAL	12,00,00,000.00	19,50,00,000.00

INDEPENDENT STATUTORY AUDITOR'S REPORT

FOR THE YEAR ENDED
31ST MARCH, 2025

(Under Section 31 of the Banking Regulation Act, 1949 and Section 73(4) of Multi State Co-Operative Societies Act, 2002 and Rule 27 of Multi State Co-Operative Societies Rules)

Report on the Financial Statements as a Statutory Auditor

1. We have audited the accompanying financial statements of Nagpur Nagarik Sahakari Bank Ltd., as at 31 March 2025 which comprises the Balance Sheet as at 31st March 2025, the Statement of Profit and Loss Account and Cash Flow Statement for the year then ended, and a summary of significant accounting policies and other explanatory information. The returns of HO , 45 branches audited by us are incorporated in these financial statements.

Management's Responsibility for the Financial Statements

2. Management is Responsible for the preparation of these financial statements that gives a true and fair view of the financial position, financial performance and cash flow of the Bank in accordance with the Banking Regulation Act 1949, the guidelines issued by the Reserve Bank of India and the guidelines issued by the National Bank for Agricultural and Rural Development, the Central Registrar of Multistate Cooperative Societies Act 2002, the Multistate co-operative rules 2002 (as applicable) and generally accepted accounting principles in India so far as applicable to the Bank. This responsibility includes design, implementation and maintenance of internal control relevant to the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

3. Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Standards on Auditing issued by The Institute of Chartered Accountants of India, BR Act and RBI guidelines. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement .

4. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depends on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Bank's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not the purpose of expressing an opinion on effectiveness of the bank internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

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

6. Emphasis Of Matter

Head Office and all Branch Heads have assured that the data provided for the audit is correct, complete, reliable and directly generated by the accounting system of the bank without any further manual modifications. For preparation of financial statements for the year ended March 31,2025, the branches have confirmed that all documentations in respect of the advances outstanding is being maintained properly. Furthermore, no further impact is expected on the financial performance of the branches for the year ended March31, 2025 other than those included in the trial balance of the branches.

The financial performance of the branches has been thus prepared and presented by the bank and audited by us in the aforesaid conditions.

7. Opinion

Subject to above, in our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements together with the Notes thereon give the information required by the Banking Regulation Act, 1949, Multistate co-operative Societies Act 2002, and the guidelines issued by the National Bank for Agricultural and Rural Development (as applicable) and guidelines issued by Reserve Bank of India and Central Registrar of Cooperative societies Act, in the manner so required and On the basis of our Audit as indicated above, we further report that, in view of above read with Appendix - I & Appendix – II forming part of this Statutory Audit Report and also subject to the remarks of our detailed Audit Memorandum and LFAR along with their annexures of even date, we are of the opinion that the said accounts give a true and fair view in conformity with the accounting principles generally accepted in India:

- (a) In the case of the Balance Sheet, of state of affairs of the Bank as at 31st March 2025
- (b) In the case of the Profit and Loss Account, of the profit for the year ended on that date; and
- (c) In the case of Cash Flow Statement, for the cash flow for the year ended on that date

8. Report on Other Legal and Regulatory Requirements

The Balance Sheet and the Profit and Loss Accounts have been drawn up in Forms "A" and "B" respectively of the Third Schedule to the Banking Regulation Act, 1949 and provisions of the Central Registrar of Multistate Cooperative Societies Act 2002, the Multistate co-operative rules 2002.

9. We report that

- a) We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit and have found them to be satisfactory.
- b) In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches/offices.
- c) The transactions of the Bank which have come to our notice, are within the powers of the Bank.
- d) The Balance Sheet and the Profit and Loss Account dealt with by this report, are in agreement with the books of account and the returns.
- e) The accounting standards adopted by the Bank are consistent with those laid down by accounting principles generally accepted in India so far as applicable to Banks.
- f) As per the information and explanations given to us and based on our examination of the books of account and other records, we have not come across material impropriety or irregularity in the expenditure or in the realization of the money due to bank except for doubtful assets which are not provided fully and which need to be reported under rule 27(3) of the multistate Co-operative Societies rule 2002.

During the course of our audit, we have generally not come across any violations of guidelines, conditions etc. Issued by the Reserve Bank Of India except reported elsewhere in this report, to the extent applicable to the bank.

Place: Nagpur
Dated: 29th April 2025
UDIN : 25150373BMHWIE8873

For Anil Mardikar & Co.
Chartered Accountants
FRN 100454W
Statutory Auditors

CA CA Madhunath Jadhav
Partner
Membership No. 150373



Notes forming part of the Profit and Loss Account for the year ended 31st March, 2025 and Balance Sheet as on even date.

ACCOUNTING POLICIES

1. Over View
Nagpur Nagarik Sahakari bank Ltd., was established on 20.6.1962, The Bank is a Multi-State Scheduled Cooperative Bank, having 45 Branches & Head Office as on 31.03.2025

2. Basis of Preparation
The financial Statements have been prepared and presented under the historical cost convention on actuarial basis of accounting, unless otherwise stated & comply with statutory requirements prescribed under the Banking regulation act-1949 & Multi State Cooperative Societies act 2002, circulars and guidelines issued by RBI from time to time and current Practices prevailing within the Banking Industry in India.

3. Investment

a) Investments are classified as stipulated in Form 'A' of the Third Schedule to the Banking Regulations Act, 1949.

b) The investments are categorized into "Held to Maturity", "Available for Sale" and "Held for Trading" in terms of RBI Guidelines.

c) The Bank has decided the category of each investment at the time of acquisition. The transfer of securities from one category to another category is done as per RBI guideline are as follows:

i) Transfer will be made from/to HTM category once in a financial year & preferably at the Beginning of the year

ii) Transfer during the current year: Shifting of securities during the year from HFT/AFS to HTM will be at lower of face value/book value or market value, incase market value is lower than book value, otherwise at least of face value/book value or market value on the date of transfer.

d) Investments are valued on the basis of their category as under :

i) Held To Maturity : Investment under this category are valued at acquisition cost, unless more than face value, in which case the premium is amortized over the remaining period of maturity

ii) Available for Sale: The individual scrip in this category are marked to market value on yearly basis and net depreciation, if any is provided while net appreciation, if any, will be ignored. The book value of individual scrip is not changed after the revaluation during the year.

iii) Held for Trading:
The individual Scrip in this category are marked to market on monthly basis and net Depreciation, if any is provided while net appreciation, if any has been ignored. The book value of individual scrip is not changed after the revaluation during the year.

iv) For arriving at market value, Central Government securities are valued at market rates declared by "FINANCIAL BENCHMARK INDIA LTD. FIBL. State Government Securities and other Approved Securities are valued as per Methodology suggested by FIBL.

v) The valuations of shares of "Co-Operative Societies" are taken at carrying cost.

vi) Profit/Loss on sale of investment is recognized in the Profit & Loss Account. An amount equivalent to the profit on sale of investment under "Held to Maturity" category is first taken to the profit and loss account and there after appropriated to "Capital Reserve Account", net of Income Tax & Statutory Reserves.

vii) Bank will create "Investment Depreciation Reserve" based on valuation of the securities held in "AFS" and "HFT" category and actual depreciation vis-à-vis foot balance in IDR account at end of each financial year or at more frequent intervals' as may be prescribed by the RBI in this regard. Excess IDR bank may utilize for the "Investment Fluctuation Reserve" if required, accounting for the same will be as prescribed by the RBI in its Master Circular from time to time

viii) Bank will create and maintain "Investment Fluctuation Reserve" minimum 5% of the entire Investment Portfolio. The shortfall if any will be appropriated after making statutory appropriation under MSCS Act-2002. Secondly, bank will appropriate the amount of Profit earned on sale of G-Sec. during the financial year, net of I. Tax provision, towards IFR. The maximum IFR that will be maintained by the Bank will be 10% of the Investment Portfolio (G-Sec)

4) Advances :

a) Advances are classified on the basis of assets classification and provisioning norms & requirement under the prudential norms (IRAC) laid down by the Reserve Bank of India. Advances shown in the Balance Sheet are net of unrealized interest amount unrecognized / suspended interest of Non-Performing Assets.

b) In respect of consortium advances the borrowal accounts are classified as per performance of the account with the Bank in conformity with lead Bank.

c) In respect of restructuring of term loan provided to Co-op. sugar factories and approved by NABARD under package scheme are classified as performing assets.

d) The overdue interest in respect of performing interest is not required for the year ended 31.03.2018 as per RBI vide its circular

e) Recoveries in the NPA account will be appropriated as is prescribed in the "Recovery Policy" of the Bank.

f) Recovery received in the write-off accounts will be appropriated to the profit & loss account in the year it is received.

5) Fixed Assets :

a) Free hold land is accounted for at historical cost.

b) Premium on Lease hold Land will be accounted for in the same financial year by debiting P&L account.

c) All other fixed assets are stated at written down value.

d) Cost includes amount of taxes levied on such asset, cost incurred for the said asset before put to use & incidental expenses incurred on the acquisition of the Fixed Assets.

e) Bank may acquire Fixed Asset in satisfaction or part satisfaction of his claim & such asset will be treated as "Non-Banking Asset" and bank will disposed off such asset within a period of seven (7) years from date of acquisition.

f) The fixed assets may be revalued by the Bank, once in three year if found appropriate and the accounting of such revalued fixed assets will be effected as per the RBI guidelines prescribed by the RBI

6) Depreciation :

a) In respect of computer, depreciation is provided for on Straight Line Method @ 33.33% per annum as per RBI directives.

b) Other fixed assets are depreciated at the following rates by written down value method.

Asset	Rate of Depreciation
i) Building	10.00%
ii) Furniture & Fixtures	10.00%
iii) Electric Equipment	15.00%
iv) Vehicles	15.00%

c) Depreciation on fixed assets purchased during the year is charged on pro-rata-basis and as per the rates prescribed above.

d) Depreciation on other fixed assets includes assets written off during the accounting year.

e) Depreciation has been charged on composite cost of land & building where cost of land is not available.

f) The depreciation on the revalued assets will be charged as per the revalued amount of the asset and the proportionate amount of depreciation is reversed back to Capital Reserve Account.

7) Inventories :
Stock of stationery is stated at Cost, net of consumed stationery at the end of financial year.

8) Revenue Recognition :

a) Items of income and expenditure are generally accounted for on accrual basis.

b) Income from non-performing assets is recognized to the extent it is realized as per directives and prudential norms issued by the Reserve Bank of India.

c) Loan processing Fees, Dividend on investment of Shares, Insurance claims and are recognized on cash basis.

d) Interest on refund of income tax is accounted for in the year in which order is received

9) Retirement benefits to employees :

a) Payment under Group Gratuity (Cash accumulation) Policy is made with Life Insurance Corp. Of India, payment is made as per contribution for the year as determined by the Corporation.

b) Payment under Leave Encashment is made under Policy with Life Insurance Corp. Of India and contribution is paid for the year as determined by the Corporation.

c) The bank's contribution in respect of Provident Fund is charged against revenue every year.

10) Taxation:

a) Provision for Income Tax shall be made as per provision of Income Tax Act - 1961. Deferred Tax is recognized on timing difference as per AS-22 issued by ICAI, between the accounting income and taxable income for the financial year. The tax effect is calculated on the accumulated timing difference at the end of accounting period based on prevailing enacted or subsequently enacted regulations.

11) Reconciliation :
Reconciliation of items pending adjustment in inter bank accounts, demand draft paid and payable, sundries, interbank and in clearing, is in progress as an ongoing process. The net effect of these items is not ascertainable.

12) Balancing of Books of Account

a) Books of account have been balanced and tallied on monthly basis.

b) Accounts with other Banks/Institutions have been reconciled on monthly basis.

13) Prior period items included in Profit and Loss Account required to be disclosed as per AS-5 read with RBI guide lines, will be disclosed, if any.

14) Bank will adhere to the disclosure norms as prescribed by the Reserve Bank of India, Department of Cooperative Banks Supervision.

The Bank has proposed following Appropriation of profits for the year ended 31st March 2025 in the financial statement subject to approval of AGM

Particulars	Amount (Rs.)
Profit after Tax for F.Y. 2024-25	₹ 16,54,03,075.35
Add.: Retained Profit of Previous Year	₹ 2,84,42,015.00
Total Profit Available for Appropriation	₹19,38,45,090.35
Proposed Appropriations:	
1. Statutory Reserve Fund @ 25%	₹4,84,61,275.00
2. Unforeseen Losses @ 10%	₹ 1,93,84,510.00
3. Education Fund @ 1%	₹ 19,38,450.00
4. General Reserve	₹ 5,00,00,000.00
5. Dividend Paid	₹ 2,68,00,000.00
6. Honorarium	₹ 2,00,000.00
7. Building Fund	₹ 2,00,00,000.00
8. Charity Fund	₹ 25,00,000.00
9. Balance of Profit	₹ 2,45,60,855.35
TOTAL :	₹ 19,38,45,090.35

As per AS-4 Consequently, Dividend which is subject to approval of Shareholders has not been recognized as liability in the Balance sheet but retained in the profit and loss account.

Employee Benefits:
Payment under Leave Encashment Policy & Group Gratuity is made with Life Insurance of India as determined by the corporation:

Information Regarding Group Leave Encashment Policy:			
Particulars	FY 2024-2025		
Policy Number	707000428	707002985	
Number of Employees	254	71	
Average Age	50	34	
Average Salary	Rs. 47880.00	Rs. 22880.00	
Salary Escalation Rate	7%	7%	
Discounting Rate	7.25%	7.25%	
Current Service Cost	Rs. 7090995.00	Rs. 530963.00	
Premium Payable (Including Taxes & Charges)	Rs. 2300.00	Rs. 937	
Additional Contribution for Existing Fund	Rs. 9353700.00	Rs. 833118.00	
Amt Payable to Fund for the year	Rs. 16446996.00	Rs. 1365017.00	

Information Regarding Group Gratuity Scheme of Employees:			
Particulars	FY 2024-2025		
Policy Number	707002969		
Number of Employees	330		
Average Age	46.40		
Average Salary	40594.23		
Salary Escalation Rate	6%		
Discounting Rate	7.25%		
Current Service Cost	6412740.00		
Premium Payable (Including Taxes & Charges)	374231.00		
Additional Contribution for Existing Fund	16625446.00		
Amt Payable to Fund for the year	23412417.00		

Segment reporting:
The bank operates as single unit in India, thus separate information regarding geographical segment is not provided.

Deferred Tax Assessment:
DTA/DTL as on 31.03.2025 and bifurcation of its components are as follows:

Deferred Tax Calculation			
Deferred Tax Asset	AMOUNT	Deferred Tax Liability	AMOUNT
Dep as per Books	6,59,39,948.18	Actual Bonus Paid	4,33,044.00
Dep as per IT	2,32,93,651.18	Provision for Bonus	4,02,181.00
Difference	4,26,46,297.00	Difference	30,863.00
Expenses Disallowed in Books	11,00,71,272.18	10% Rural Advance	3,53,54,637.70
Expenses allowed as per IT	-5,00,00,000.00	As per Books	-
Difference	6,00,71,272.18	Difference	3,53,54,637.70
		Opening Reserve u/s 36(1) (viii)	2,55,07,351.00
		As per Books	-
		Difference	2,55,07,351.00
Total DTA	10,27,17,569.18	Total DTL	6,08,61,988.70
Tax Rate	25.17%		25.17%
Deferred Tax Asset/Liability	2,58,51,957.81	Tax Rate @ 25.168%	1,53,17,745.32

Intangible Assets :
The fixed asset block includes Computer Block which consists of computer software and during the year addition of Rs.5.45 lakhs is made.

Assets transferred to ARC:
The bank as per RBI master circular on transfer of loans exposure and related circular has transferred assets for a consideration of Rs.2800.00 lakhs to M/s Omkara Assets Reconstruction Private limited in the FY 21-22. However, there is no transfer of assets to ARC during the year and expenditure incurred during the year amounts to Rs.114.56 lakhs. The Bank has made full provision on assets transferred to ARC.

Claims against Bank not acknowledged as liability by the Bank:
The Bank has not acknowledged liability on account of Income tax and GST and other claims filed against the bank. This transaction are in the normal course of business and the bank has preferred appeals with the appropriate appellate authorities for the same.

Information under MSME:
The Bank as a process obtains information from supplier/service provider cover under MSME Development act 2006 regarding filing of necessary information but it is not updated in the system.

Work in Process:
Construction of annex building to HO is underway and the total expenditure incurred upto 31.03.2025 are kept in work in process of Rs. 147.05 lacs

Previous year figures group or re-group:
The bank has grouped/re-group previous year figures wherever necessary.

CASH FLOW STATEMENT

FOR THE YEAR ENDED 31st MARCH, 2025

(Amount in ₹)

Particulars	Year Ended 31.03.2025		Year Ended 31.03.2024	
A CASH FLOW FROM OPERATING ACTIVITIES				
NET PROFIT AFTER TAX	16,54,03,075.32		8,40,42,791.31	
Add:				
Deferred tax liability	64,19,690.00		1,18,88,187.00	
Current Income Tax	7,04,03,606.00	7,68,23,296.00	7,50,00,000.00	8,68,88,187.00
PROFIT BEFORE TAX	24,22,26,371.32		17,09,30,978.31	
Adjustments for:				
Reserves & surplus	(32,97,601.00)			
Contingent provision against standard assets	1,00,00,000.00		1,40,00,000.00	
Bad & doubtful debt reserve	6,00,00,000.00		15,50,00,000.00	
Investment depreciation reserve	-		2,50,00,000.00	
Other provisions	-		44,59,045.50	
Bad debts written off			82,04,042.81	
Amortization of securities	1,36,64,137.00		1,17,25,468.00	
Loss on sale of investments	12,37,500.00		-	
Loss on sale of other assets	6,26,437.91		2,27,685.50	
Depreciation on fixed assets	6,59,39,948.18		6,20,15,680.35	
Profit on sale of govt. securities	(2,74,41,226.41)		-	
Profit on sale of other assets	(2,39,106.00)		-	
Prior period GST	-		2,28,35,822.00	
Excess provision written back	-		(1,82,45,255.00)	
Asset written off	-	12,04,90,089.68	1,10,761.23	28,53,33,250.39
ADJUSTMENTS FOR WORKING CAPITAL CHANGES:				
Increase / (Decrease) in deposits	2,35,14,50,098.30		1,20,14,23,878.24	
Increase / (decrease) in other liabilities & provisions	2,46,04,177.34		(6,80,56,283.32)	
Decrease / (Increase) in fixed deposits	(53,52,31,818.00)		72,20,18,405.00	
Decrease / (Increase) in advances	(1,69,88,90,526.82)		(1,64,15,68,561.14)	
Decrease / (Increase) in interest receivable	(2,49,54,452.05)		1,98,52,002.70	
Decrease / (Increase) in other assets	81,11,684.44	12,50,89,163.21	(5,52,87,965.42)	17,83,81,476.06
CASH GENERATED FROM OPERATIONS	48,78,05,624.20		63,46,45,704.76	
Less: Income tax paid	(7,32,53,893.00)		(5,72,00,000.00)	
NET CASH FROM OPERATING ACTIVITY	41,45,51,731.20		57,74,45,704.76	
B. CASH FLOW FROM INVESTING ACTIVITIES				
Purchase of investments	(6,62,19,088.23)		(1,91,88,978.84)	
Purchase of fixed assets	(4,69,19,246.03)		(2,34,86,491.40)	
Sale of fixed assets	7,47,253.66		2,45,752.00	
NET CASH FROM INVESTING ACTIVITY	(11,23,91,080.60)		(4,24,29,718.24)	
C. CASH FLOW FROM FINANCING ACTIVITIES				
Proceeds from issue of shares	2,78,42,650.00		3,07,89,900.00	
Dividend paid	(1,25,00,000.00)		(1,32,35,120.00)	
NET CASH FROM INVESTING ACTIVITY	1,53,42,650.00		1,75,54,780.00	
Net increase in cash or cash equivalents (A+B+C)	31,75,03,300.61		55,25,70,766.52	
Opening cash and cash equivalents	1,76,42,32,479.61		1,21,16,81,713.16	
Closing cash and cash equivalents	2,08,17,35,780.22		1,76,42,52,479.68	

1 RBI DISCLOSURES

1.1 REGULATORY CAPITAL

1.1.1 COMPOSITION OF REGULATORY CAPITAL:

Sr. No.	Particulars	Current Year 2024-25	Previous Year 2023-24
i)	Paid up share capital and reserves (net of deductions, if any)	6,375.11	5,885.64
ii)	Other Tier 1 capital	9,808.33	8,083.86
iii)	Tier 1 capital (i + ii)	16,183.44	13,969.50
iv)	Tier 2 capital	2,347.49	2,077.49
v)	Total capital (Tier 1+Tier 2)	18,530.93	16,047.00
vi)	Total Risk Weighted Assets (RWAs)	1,29,948.94	1,13,813.27
vii)	Paid-up share capital and reserves as percentage of RWAs	4.91%	5.17%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	12.45%	12.27%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	1.81%	2.00%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	14.26%	14.10%

1.1.2 DRAWN DOWN FROM RESERVES:

A. Investment Fluctuation Reserve

1. As per the RBI directives, all UCBs shall build IFR out of realized gains on sale of investments, and subject to available net profit, of a minimum of 5 per cent of the investment portfolio. This minimum requirement should be computed with reference to investments in two categories, viz. HFT and AFS. As on 31st March 2025.

PARTICULARS	AMOUNT
AVAILABLE IFR	7,37,49,263.28
5% OF AFS+HFT REQUIRED	6,86,04,726.35
SURPLUS / SHORT	51,44,536.93
ADD : DURING YEAR	0.00
TOTAL AVAILABLE EXCESS	51,44,536.93
LESS : REVERSE TO P&L	0.00
CLOSING IFR	7,37,49,263.28
INVESTMENT IN AFS	1,37,20,94,527.00
% of IFR	5.37%

1.2 ASSET LIABILITY MANAGEMENT

1.2.1 MATURITY PATTERN OF CERTAIN ITEMS OF ASSETS AND LIABILITIES

(Amount in Lakhs)

Particulars	Day 1	2 to 7 days	8 to 14 days	15 to 30 Days	31 days to 2 months	Over 2 months to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 years & up to 3 years	Over 3 years & up to 5 years	Over 5 years	Total
Deposits	973.04	7,481.09	3,893.23	6,638.97	15,868.51	10,579.00	55,161.20	72,352.66	23,510.19	2,549.97	8,528.35	2,07,536.21
Advances	569.66	1,665.39	1,281.76	1,305.01	8,549.39	5,699.60	21,181.36	35,186.09	11,368.25	19,274.17	31,563.32	1,37,644.00
Investment	1,400.00	7,994.91	7,997.14	4,350.00	2,844.11	1,896.07	9,651.37	8,676.11	1,505.05	15,621.07	17,013.79	78,949.62
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-

Date: 29th April 2025

For M/s. ANIL MARDIKAR & CO
Chartered Accountants
FRN 100454W

CA Madhunath Jadhav
Partner
Membership No. 150373
UDIN : 25150373BMHWIE8873

Rajesh Edlabadkar
Dy. Chief Executive Officer

Ashutosh Pathak
Chief Executive Officer

Sanjay Bhende
Chairman

1.3 INVESTMENTS

1.3.1 COMPOSITION OF INVESTMENT PORTFOLIO

Investments - As at 31 March 2025

(Amount in Lakhs)							
	Govt Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India
			Held to Maturity				
Gross	32,134.44	-	-	-	-	-	32,134.44
Less: Provision for non-performing investments (NPI)	-	-	-	-	-	-	-
Net	32,134.44	-	-	-	-	-	32,134.44
			Available for Sale				
Gross	8,227.80	-	23.10	3,022.54	-	2,470.60	13,744.04
Less: Provision for depreciation and NPI	2,799.51	-	-	-	-	-	2,799.51
Net	5,428.29	-	23.10	3,022.54	-	2,470.60	10,944.53
			Held for Trading				
Gross	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-
Total Investments	40,362.24	-	23.10	3,022.54	-	2,470.60	45,878.48
Less: Provision performing investments	-	-	-	-	-	-	-
Less: Provision for and NPI	2,799.51	-	-	-	-	-	2,799.51
Net Investments	37,562.73	-	23.10	3,022.54	-	2,470.60	43,078.97

1.3.2 MOVEMENT OF PROVISIONS FOR DEPRECIATION & INVESTMENT FLUCTUATION RESERVE

Particulars	Current Year	Previous Year
1. Movement of provisions held towards depreciation on investments		
a. Opening balance	2799.51	2,549.51
b. Add: Provisions made during the year	0	250.00
c. Less: Write off / write back of excess provisions during the year	0	0
d. Closing balance	2799.51	2,799.51
2. Movement of Investment Fluctuation Reserve		
a. Opening balance	737.49	577.49
b. Add: Provisions made during the year	0	160.00
c. Less: Write off / write back of excess provisions during the year	0	0
d. Closing balance	737.49	737.49
3. Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	5.37%	5.05%

1.3.3 SALE AND TRANSFERS TO/FROM HTM CATEGORY/ PERMANENT CATEGORY

DISCRPTION OF SECURITY	PURCH RATE	FACE VALUE	BOOK VALUE	MARKET RATE	MARKET VALUE	LOSS ON SHIFTING	PROFIT ON SHIFTING	BOOK VALUE AFTER SHIFTING
6.22 GOI 2035	90.75	500.00	453.75	92.56	462.78	-	9.02	453.75
6.19 GOI 2034	91.20	500.00	456.00	92.77	463.86	-	7.86	456.00
6.19 GOI 2034	91.20	500.00	456.00	92.77	463.86	-	7.86	456.00
6.22 GOI 2035	90.75	500.00	453.75	92.56	462.78	-	9.02	453.75
6.54 GOI 2032	95.84	500.00	479.18	96.21	481.04	-	1.86	479.18
6.67 GOI 2035	94.25	500.00	471.25	95.74	478.70	-	7.45	471.25

1.3.4 NON-SLR INVESTMENT PORTFOLIO

(i) Non-performing non-SLR investments

(Amount in Lakhs)		
Sr.No.	Particulars	Amount
		Current Year
a)	Opening balance	26.47
b)	Additions during the year since 1st April	-
c)	Reductions during the above period	26.47
d)	Closing balance	0
e)	Total provisions held	-

(ii) Issuer composition of non-SLR investments

Amount		
Sr.No.	Issuer	Amount
		Current Year
a)	PSUs	779.59
b)	FIs	-
c)	Banks	-
d)	Private Corporates	-
e)	Subsidiaries/Joint Ventures	-
f)	Others	736.35
g)	Provision held towards depreciation	0
	Total *	736.35

1.3.5 REPO TRANSACTIONS(IN FACE VALUE TERMS) - NIL

1.4 ASSET QUALITY

1.4.1 CLASSIFICATION OF ADVANCES AND PROVISIONS

(Rs. Lakhs)						
Particulars	Standard Total Standard Advances	Sub-standard	Non-Performing Doubtful	Loss	Total NPAs	Total
Gross Standard Advances and NPAs	1,30,822.19	1,216.88	5,604.94	-	6,821.82	1,37,644.01
Opening Balance	1,14,018.22	280.29	6,330.03	26.56	6,636.88	1,20,655.10
Add: Additions during the year	16,803.97	936.59	0.00	0.00	936.59	17,740.56
Less: Reductions during the year*	0.00	0.00	725.09	26.56	751.65	751.65
Closing balance	1,30,822.19	1,216.88	5,604.94	0.00	6,821.82	1,37,644.01
*Reductions in Gross NPAs due to:						
Upgradation	0.00	0.00	0.00	0.00	0.00	0.00
Recoveries (excluding recoveries from upgraded accounts)	0.00	0.00	725.09	26.56	751.65	751.65
Write-offs	-	-	-	-	-	-
Provisions (Excluding Floating Provisions)						
Opening balance of provisions held	1,026.40	44.96	6,780.63	26.56	6852.15	7,878.55
Add: Fresh provisions made during the year	100.00	324.04	775.96	-	1,100	1,200.00
Add: For Interest Suspense/ O.I.R.	0.00	0.00	214.47	0.00	214.47	214.47
Less: Excess provision reversed/ Write-off loans	0.00	0.00	500.00	26.56	526.56	526.56
Closing balance of provisions held	1,126.40	369.00	7,083.15	0.00	7,452.15	8,578.55
Net NPAs	1,29,695.79	847.88	-1,478.21	0.00	-630.33	1,29,065.46

	Standard	Sub-standard	Non-Performing		(Rs. Lakhs)	
	Total Standard Advances		Doubtful	Loss	Total NPAs	Total
Opening Balance	1,14,018.22	280.29	6,330.03	26.56	6,636.88	1,20,655.10
Add : Fresh additions during the year	16,803.97	936.59	0.00	0.00	936.59	17,740.56
Less: Reductions during the year*	0.00	0.00	725.09	26.56	751.65	751.65
Closing balance	1,30,822.19	1,216.88	5,604.94	0.00	6,821.82	1,37,644.01

RATIO

Ratios (in per cent)	Previous Year	Current Year
Gross NPA to Gross Advances	5.50%	4.96%
Net NPA to Net Advances	0.00%	0.00%
Provision coverage ratio	103.67%	109.23%

1.4.2 SECTOR-WISE ADVANCES AND GROSS NPAS

Sr. No.	Sector	Current Year			Previous Year		
		Outstanding Total Advances	Gross NPAs	% of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	% of Gross NPAs to Total Advances in that sector
I)	Priority Sector						
a)	Agriculture and allied activities	13,948.67	1,165.45	0.85%	15,561.73	1,250.93	1.04%
b)	Advances to industries sector eligible as priority sector lending	25,534.11	1,851.57	1.35%	23,515.57	1,936.92	1.61%
c)	Services	35,040.15	1,403.36	1.02%	24,531.09	677.64	0.56%
d)	Personal loans	8,230.63	64.04	0.05%	7,947.71	103.29	0.09%
	Subtotal (I)	82,753.56	4,484.42	3.26%	71,556.10	3,968.78	3.29%
II)	Non-priority Sector						
a)	Agriculture and allied activities	1,906.54	2.30	0.00%	1,736.14	-	0.00%
b)	Industry	19,143.21	193.00	0.14%	21,362.40	278.88	0.23%
c)	Services	19,746.57	2,022.44	1.47%	17,008.76	2,227.69	1.85%
d)	Personal loans	14,094.13	119.66	0.09%	8,991.68	161.51	0.13%
	Sub-Total (ii)	54,890.45	2,037.40	1.70%	49,098.98	2,668.08	2.21%
	Total (i + ii)	1,37,644.01	6,821.82	4.96%	1,20,655.08	6,636.86	5.50%

1.4.3 OVERSEAS ASSETS, NPAS AND REVENUE- NIL

1.4.4 PARTICULARS OF RESOLUTION PLAN AND RESTRUCTURING

		Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Standard	Number of borrowers	-	-	-	-	-	2	0	2	-	4
	Gross Amount (Rs in crore)	-	-	-	-	-	3.85	0	0.12	-	3.97
	Provision held (Rs in crore)	-	-	-	-	-	0.19	0	0.01	-	-
Sub-Standard	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount (Rs in crore)	-	-	-	-	-	-	-	-	-	-
	Provision held (Rs in crore)	-	-	-	-	-	-	-	-	-	-
Doubtful	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount (Rs in crore)	-	-	-	-	-	-	-	-	-	-
	Provision held (Rs in crore)	-	-	-	-	-	-	-	-	-	-
Total	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount (Rs in crore)	-	-	-	-	-	4.04	-	0.13	-	4.17
	Provision held (Rs in crore)	-	-	-	-	-	132.67	-	132.67	-	132.67

1.4.5 DIVERGENCE IN ASSET CLASSIFICATION AND PROVISIONING

Sr.No.	Particulars	Amount
1	Gross NPAs as on March 31, 2024 as reported by the bank	6637.00
2	Gross NPAs as on March 31, 2024 as assessed by Reserve Bank of India	6637.00
3	Divergence in Gross NPAs (2-1)	0.00
4	Net NPAs as on March 31, 2024 as reported by the bank	0.00
5	Net NPAs as on March 31, 2024 as assessed by Reserve Bank of India	0.00
6	Divergence in Net NPAs (5-4)	0.00
7	Provisions for NPAs as on March 31, 2024 as reported by the bank	6852.00
8	Provisions for NPAs as on March 31, 2024 as assessed by Reserve Bank of India	0.00
9	Divergence in provisioning (8-7)	0.00
10	Reported Profit before Provisions and Contingencies for the year ended March 31, 2024	1590.62
11	Reported Net Profit after Tax (PAT) for the year ended March 31, 2024	840.42
12	Adjusted (notional) Net Profit after Tax (PAT) for the year ended March 31, 2024	834.00
	after considering the divergence in provisioning	

1.4.6 DISCLOSURE OF TRANSFER OF LOAN EXPOSURES- NIL

1.4.7 DETAILS OF FINANCIAL ASSETS SOLD TO ASSET RECONSTRUCTION COMPANIES DURING PERIOD (ARCS)- NIL

1.4.8 Investments in Security Receipts (SRs)

Banks shall make following disclosures pertaining to their investments in security receipts for both the current year and the previous year:

Particulars	Srs issued within past 5 years	Srs issued more than 5 years ago but within past 8 years	Srs issued more than 8 years ago
A) Book value of SRs where NPAs sold by the bank are the underlying Provision held against (a)	1,648.46	822.14	-
B) Book value of SRs where NPAs sold by other banks / financial institutions/non-banking financial companies are the underlying Provision held against (b)	-	-	-
Total (a) + (b)	1,648.46	822.14	-

1.4.9 FRAUD ACCOUNTS

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

Particulars	Current Year	Previous Year
Number of frauds reported (cumulative till date)	6	5
Amount involved in fraud (Rs. Lakhs)	501.53	253.47
Amount of provision made for such frauds (Rs. Lakhs)	501.53	253.47
Amount of Unamortised provision debited from 'other reserves' as at the end of the year. (Rs. Lakhs)	0	0
*Balance Provision at the year end	501.53	253.47

1.4.10 DISCLOSURE UNDER RESOLUTION FRAMEWORK FOR COVID-19-RELATED STRESS

A special window under the Prudential Framework was extended vide circular DOR. No. BP/BC/3/21.04.048 / 2020-21 dated August 6, 2020 to enable the lenders to implement a resolution plan in respect of eligible corporate exposures, and personal loans, while classifying such exposures as Standard. Banks shall make disclosures in the format prescribed below every half-year, i.e., in the financial statements as on September 30 and March 31, starting from the half- year ending September 30, 2021 till all exposures on which resolution plan was implemented are either fully extinguished or completely slip into NPA, whichever is earlier.

Format for disclosures to be made half yearly starting September 30, 2021

Type of borrower	Exposure to accounts classified as Standard consequent to Implementation of resolution plan– Position as at the end of the previous half- year (A) As on 30-09-2021	Of (A), aggregate debt that slipped into NPA during the year	Of (A) amount written off during the year	Of (A) amount paid by the borrowers during the year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year
Personal Loans	26.83	1.72	0	20.49	8.06
Corporate Persons*	1,258.23	64.27	0	753.62	568.88
Of which MSMEs	940.71	64.27	0	659.62	345.36
Others	1,634.02	2.17	0	1,317.11	319.08
Total	2,919.08	68.16	0	2,091.22	896.02

1.5 EXPOSURES

1.5.1 EXPOSURE TO REAL ESTATE SECTOR

Category	Current Year	Previous Year
I) Direct exposure	27,328.00	12,407.00
a) Residential Mortgages	15,682.00	11,923.00
Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is.	8,831.00	7,795.00
Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits	6,851.00	4,128.00
b) Commercial Real Estate	11,646.00	484.00
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)	11,646.00	484.00
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures –	-	-
i. Residentialii. 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 (I+II)	27,328.00	12,407.00

1.5.2 UNSECURED ADVANCES

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

Particulars	Current Year	Previous Year
Total unsecured advances of the bank	1085.02	1,112.87
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	-	-
Estimated value of such intangible securities	-	-

1.6 CONCENTRATION OF DEPOSITS, ADVANCES, EXPOSURES AND NPAS

1.6.1 CONCENTRATION OF DEPOSITS

Particulars	Current Year	Previous Year
Total deposits of the twenty largest depositors	26871.82	23,814.07
Percentage of deposits of twenty largest depositors to total deposits of the bank	12.95%	13.05%

1.6.2 CONCENTRATION OF ADVANCES

Particulars	Current Year	Previous Year
Total advances to the twenty largest borrowers	26,842.89	23,925.25
Percentage of advances to twenty largest borrowers to total advances of the bank	19.50%	19.83%

1.6.3 CONCENTRATION OF EXPOSURES

Particulars	Current Year	Previous Year
Total exposure to the twenty largest borrowers/customers	30,955.60	23,475.62
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/ customers	22.49%	19.45%

1.6.4 CONCENTRATION OF NPAS

Particulars	Current Year	Previous Year
Total Exposure to the top twenty NPA accounts	6178.14	5,857.64
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	90.56%	88.26%

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

Sr. No.	Particulars	Current Year	Previous Year
i)	Opening Balance of DEA Fund as on 01.04.2024	1,720.34	1,570.60
ii)	Add:Amount Transferred to DEAF during the year 2024-25	260.90	160.96
iii)	Less: Amounts reimbursed by DEA Fund towards claims during the year 2024-25	16.15	11.22
iv)	Pending Claim	-	-
v)	Closing Balance of DEA Fund as on 31.03.2024	1,965.09	1,720.34

1.8 DISCLOSURE OF COMPLAINTS

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

Sr. No.	Particulars	Current Year	Previous Year
1.	Number of complaints pending at beginning of the year	1	-
2.	Number of complaints received during the year	5	6
3.	Number of complaints disposed during the year	4	5
3.1	Of which, number of complaints rejected by the bank	0	-
4.	Number of complaints pending at the end of the year	2	1
5.	Number of maintainable complaints received by the bank from OBOs	-	-
5.1	Of 5, number of complaints resolved in favour of the bank by Bos	-	-
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by BOs	-	-
5.3	Of 5, number of complaints resolved after passing of Awards by BOs against the bank	-	-
6.	Number of Awards unimplemented within the stipulated time (other than those appealed)	-	-

(ii) 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
CIBIL REPORT / ADVANCES	1	3	20%	2	NIL
Previous Year	-	-	-	-	-
Total	1	3	20%	2	NIL

1.9 DISCLOSURE OF PENALTIES IMPOSED BY THE RESERVE BANK OF INDIA - NIL

1.10 OTHER DISCLOSURES

1.10.1 Business Ratios

Particulars	Current Year	Previous Year
i) Interest Income as a percentage to Working Funds**	7.66%	7.32%
ii) Non-interest income as a percentage to Working Funds**	0.85%	0.81%
iii) Cost of Deposits	5.74%	5.60%
iv) Net Interest Margin#	3.37%	3.84%
v) Operating Profit as a percentage to Working Funds**	1.62%	1.61%
vi) Return on Assets@	0.74%	0.38%
vii) Business (deposits plus advances) per employee (Rs. Lakhs)	927.90	793.43
viii) Profit per employee (in Rs Lakhs)	4.45	2.19

1.10.2 BANCASSURANCE BUSINESS:

The details of fees / brokerage earned in respect of insurance broking, agency and bancassurance business undertaken by them shall be disclosed for both the current year and previous year.	(Amounts Rs. Lakhs)
	9.85

1.10.3 MARKETING AND DISTRIBUTION:

Banks shall disclose the details of fees / remuneration received in respect of the marketing and distribution function (excluding bancassurance business) undertaken by them.	NIL
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1.10.4 DISCLOSURES REGARDING PRIORITY SECTOR LENDING CERTIFICATES (PSLCS)

The amount of PSLCs (category-wise) sold and purchased during the year shall be disclosed.	NIL
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1.10.2 PROVISIONS AND CONTINGENCIES

Provision debited to Profit and Loss Account	Current Year	Previous Year
i) Provisions for NPI	-	-
ii) Provision towards NPA	1,100.00	1,550.00
iii) Provision made towards Income tax	-	260.00
iv) Other Provisions and Contingencies (with details)	-	10.00
Standard Assets	100.00	-
Provision for investment in shares	-	-
Arrears for salary allowance	-	140.00
Investment depreciation Rreserve	-	250.00
Prov for resolution framework	-	-

1.10.6 PAYMENT OF DICGC INSURANCE PREMIUM

Particulars	Current Year	Previous Year
i) Payment of DICGC Insurance Premium	265.27	245.05
ii) Arrears in payment of DICGC premium	-	-

1.10.7 DISCLOSURE OF FACILITIES GRANTED TO DIRECTORS AND THEIR RELATIVES


UCBs shall disclose any fund or non-fund (guarantees, letters of credit, etc.) facilities extended to directors, their relatives, companies or firms in which they are interested. (Amount in Rs. Lakhs)

Name of the Director	Name of Relative / Company / Firm	Relationship with Director	Date and Amount of Exposure		Nature and value of security and margin			Amount Outstanding	Asset Classification
			Date	Amount	Nature	Value	Margin%		
Mr. Girish Bachharaj Vays	Mr. Girish B. Vays	Self	09/03/2023	8.40	Secured	9.36	10.00%	1.09	Standard
Mrs. Shobha G. Vyas	Mrs. Shobha G. Vyas	Wife	27/07/2023	14.00	Secured	17.13	15.00%	10.40	Standard
Mr. Hemant Chafale	Jay Hemant Chafale	Son	29/03/2025	44.33	Secured	51.07	15.00%	0.03	Standard

PROJECTED INCOME & EXPENDITURE ACCOUNT FOR 31.03.2026 (Amount in Cr.)

EXPENDITURE	PROJECTED 2024-25	ACTUAL 2024-25	PROJECTED 2025-26	INCOME	PROJECTED 2024-25	ACTUAL 2024-25	PROJECTED 2025-26
1) INTEREST PAID	88.50	103.77	120.95	1) INTEREST AND DISCOUNT	167.50	171.36	195.25
2) SALARY,ALLOWANCES & P.F.	27.50	25.70	30.50	2) DIVIDEND	-	-	-
3) DIRECTORS' & LOCAL COMMITTEE FEES	0.07	0.07	0.07	3) COMMISSION AND EXCHANGE	2.40	1.98	2.20
4) RENT,TAXES,INSURANCE	5.40	5.74	5.40	4) OTHER RECEIPTS	15.50	17.01	17.00
5) LAW CHARGES	0.08	0.18	0.20				
6) POSTAGE/ TELGRAMS	1.25	0.82	1.20				
7) AUDITOR'S FEES	0.75	0.75	0.75				
8) DEPRECIATION & REPAIRS TO	9.00	8.82	9.00				
9) PRINTING, STATIONERY & ADVERTISEMENTS	0.60	0.52	0.60				
10) AMORTISATION,DEPRECIATION	1.50	1.55	1.50				
11) OTHER EXPENDITURE	10.00	6.88	9.00				
12) I.TAX PROVISION	8.90	7.04	7.00				
13) PROVISIONS & CONTINGENCIES	19.00	12.02	8.00				
14) BALANCE OF PROFIT	12.85	16.49	20.28				
TOTAL	185.40	190.36	214.45	TOTAL	185.40	190.36	214.45

सांख्यिकीय अहवाल - दि. 31.03.2025 की स्थिती			
स्थापना वर्ष/तिथी	-	20.6.1962	(एम.एस.को-ऑप. अ‍ॅक्ट 1960)
बैंक का पंजीयन क्रमांक/तिथी	-	एम.एस.सी.एस./सी.आर./126/2001	(मल्टीस्टेट में परिवर्तन)दि. 21.03.2001
रिजर्व बैंक का परवाना क्रमांक तिथी	-	युबीडी/एमएम/959-पी	दि. 7 जनवरी 1988
बैंक का कार्यक्षेत्र	-	महाराष्ट्र, मध्यप्रदेश तथा छत्तीसगढ राज्य में रायपुर तथा दुर्ग	
मुख्यालय सहित शाखाएँ	-	45 शाखाएं	
सदस्य संख्या - 88903	-	नियमित 83048/नामधारी सदस्य 5855	(रुपये लाखो में)
अंशपूंजी	-	3420.12	
आरक्षितियां तथा अधिशेष	-	25350.55	
अमानतें : रु. 207536.21	-	46754.32	बचत खाता
	-	18875.51	चालू खाता
	-	141906.37	मुदती खाता
ऋण वितरण : रु. 137644.01	-	136558.98	तारणपर
	-	1085.02	बिनातारण पर
प्राथमिक क्षेत्र का अनुपात	-	68.59%	
दुर्बल घटक का अनुपात	-	13.34%	
ग्रॉस एन.पी.ए. /नेट एन.पी.ए.	-	6821.82 / 0.00	
एन.पी.ए. अनुपात (ग्रॉस)	-	4.96%	
एन.पी.ए. अनुपात (नेट)	-	0.00%	
निवल लाभ	-	1654.03	
कार्यशील पूंजी	-	243286.84	
सी.आर.ए.आर. अनुपात	-	14.26%	
कुल कर्मचारी	-	372	
		वरिष्ठ - 161	
		अन्य - 211	



भावपूर्ण श्रद्धांजली

अपने बैंक के माजी प्रबंध संचालक तथा ज्येष्ठ समाजसेवी मा. श्री. गोविंदलालजी सारडा (85) इनका दिनांक 04 अप्रैल 2025 को दुखःद निधन हुआ। मा. गोविंदलालजी बैंक के स्थापना 1962 से 2002 तक अपने बैंक के संचालक तथा मई 1984 से डिसेंबर 1985 तक प्रबंध संचालक (MD) तथा सप्टेबर 1994 से डिसेंबर 1995 तक बैंक के मा. अध्यक्ष रहे । बैंक के प्रगती मे मा. श्री. गोविंदलालजी सारडा इनका अमूल्य योगदान रहा।

सारडा परिवार पर आयी इस दुखःद घडी मे नागपुर नागरिक बैंक परिवार अपनी संवेदना एवम् भावपूर्ण श्रद्धांजली अर्पित करते है।

संचालक सदस्यों का निवास पता एवं संपर्क क्रमांक			
अध्यक्ष	प्रा. श्री. संजय नत्थुजी भेंडे		
	804, सुयोग पॅलेस, आठ रस्ता चौक, लक्ष्मीनगर, नागपूर	मोबा. 9423105056, 9075018102	
उपाध्यक्ष	श्री. अशोक रामस्वरुप अग्रवाल (गोयल)		
	एच बी 1, गुलमोहर, हिस्लॉप कॉलेज के पास, सिव्हिल लाईन, नागपुर	निवास 2552562कार्या. 2527749	
संचालक	श्री. गिरीश बच्छराजजी व्यास	मोबा. 9823053871	
	901, कमल पॅलेस, सेंट्रल बाजार रोड, रामदासपेठ, नागपुर	निवास 2451378 कार्या. 2728100	
	श्री. तुषारकांती प्रभाकरराव डबले (CA)	मोबा. 9373222215	
	प्लॉट नं. 6, लेआऊट नं. 4, जयप्रकाशनगर, खामला, नागपुर	निवास 2290234 कार्या. 2286399	
	श्री. रवींद्र प्रभाकरराव बोकारे	मोबा. 9422108795	
	35, फ्रेन्डस् लेआऊट, दीनदयालनगर, नागपुर	निवास 2230615	
	सौ. पुनम शैलेषजी चांडक (CA)	मोबा. 9422811356	
	101-ए, अभिनव रेसिडन्सी, प्लॉट नं. बी-1, लक्ष्मीनगर, नागपुर	मोबा. 9371193165	
	अॅड. संजय चंद्रकांतभाई ठाकर	निवास 2681004 कार्या. 2762541	
	220, चंद्रमौली, स्वामी नारायण स्कुल के पास	मोबा. 9823011182	
	पूर्व वर्धमान नगर, नागपुर		
	श्री. अनिलकुमार टिकमदासजी गोविंदानी	निवास 07116-244053	
	एफ-1, अनुजा अपार्टमेंट-2,	कार्या. 07116-243851	
	कोठारी ले आऊट, भारतीय स्टेट बैंक के पीछे, उमरेड	मोबा. 9850297947	
	श्री हेमंत पद्मनाथजी चाफळे	निवास 2294414 कार्या. 2226686	
	50, रवींद्र नगर, नागपुर	मोबा. 9422111446	
	अॅड. सुप्रिया सुमंत पुणतांबेकर	निवास 2294934	
	15, प्राजक्त, इंद्रप्रस्थ हाऊसिंग सोसायटी,	मोबा. 9326687887	
	राऊत वाडी के पास, स्वावलंबीनगर, नागपुर		
	श्री अशोक नागरमल अग्रवाल (गोयल)	मोबा. 9422106090	
	प्लॉट नंबर 950,954, वाठेडा रोड, देशपांडे ल्हेआउट, नागपुर		
	श्री बटूकभाई धीरजलाल बगडिया	मोबा. 9673544400	
	230, भंडारा रोड, गोवर्धन हवेली के पास, वर्धमान नगर, नागपुर	मोबा. 9822226675	
	डॉ सुरेश विठ्ठलदासजी चांडक		
	चांडक मेन्शन, गांधी पुतला, सेन्ट्रल अ‍ॅव्हेन्यु, नागपुर	मोबा. 8805018825	
	श्रीमती स्वाती शैलेश कुळकर्णी (CA)		
	543, रेणूका, जुना रामदासपेठ, नागपुर	मोबा. 9423101770	
	श्री विनय वासुदेवराव चांगदे		
	83, शिवमहिमा, पांडे ल्हेआउट, खामला रोड, नागपुर	मोबा. 9371504740	
	श्री गौरव ओमप्रकाशजी जाजू		
	बी/1/404, महाबलीपुरम् हिवरी नगर, नागपुर	मोबा. 9422819036	
	श्री सचिन राजेंद्र कुहीकर		
	तिलक चौक, ईतवारी पेठ, उमरेड, जि. नागपुर		
	श्री आशुतोष अनंतराव पाठक	मोबा. 7774060447 / 9665093996	
	प्लॉट नंबर 31, धरमपेठ गृह निर्माण संस्था,		
	दीनदयाल नगर, नागपूर - 22.		
	राजेश शरदराव एदलाबादकर	मोबा. 9607811559	
	सिद्धमंगल अपार्टमेंट, फ्लॅट नंबर 401,		
	प्लॉट नंबर 48, 49, शिवशक्ती लेआऊट,		
	सोनेगाव, नागपूर.		

AMENDMENDS TO THE BYE - LAWS OF THE BANK				
BYE LAW	EXISTING	PROPOSED	BYE LAW AFTER AMENDMENT	REASON
1 (ii) (a)	New addition	Email Address of the Bank for the correspondence through digital media, will be "ho@nnsbank.com"	Email Address of the Bank for the correspondence through digital media, will be "ho@nnsbank.com"	REASON
30 (v)	New addition	No director of a multi-State co-operative society shall, as a director, be present in the discussion of, or vote on, any contract or arrangement entered into, or to be entered into, by or on behalf of such society, if he or his relative is directly or indirectly concerned or interested in such contract or arrangement and no relative of any of the sitting directors of the multi-State co-operative society shall be recruited as employee including the Chief Executive of that society. Relative for this purpose will be same as provided in the section 41 (6) of MSCS Act-2023	No director of a multi-State co-operative society shall, as a director, be present in the discussion of, or vote on, any contract or arrangement entered into, or to be entered into, by or on behalf of such society, if he or his relative is directly or indirectly concerned or interested in such contract or arrangement and no relative of any of the sitting directors of the multi-State co-operative society shall be recruited as employee including the Chief Executive of that society. Relative for this purpose will be same as provided in the section 41 (6) of MSCS Act-2023	As per ammended to Multi State Cooperative Societies Act - 2002
30 (vi)	New addition	Any director of the board who violates the provision of sub-section (v), shall be disqualified for being a member of the board and deemed to have vacated his office from the date of such meeting of the board as is referred to in the said sub-section and such proceedings shall be deemed to be "void".	Any director of the board who violates the provision of sub-section (v), shall be disqualified for being a member of the board and deemed to have vacated his office from the date of such meeting of the board as is referred to in the said sub-section and such proceedings shall be deemed to be "void".	
42 (a)	New addition	(1 A) No multi-State co-operative society shall appoint or continue the employment of any person as the Chief Executive who- (a) is below the age of twenty-one years or has attained the age of seventy years: Provided that any person above the age of seventy years may be appointed by a special resolution passed by three-fourth of the board members, in which case the explanatory statement annexed to the notice for such motion shall indicate the justification for appointing such person; (b) is an undischarged insolvent or has any time been adjudged as an insolvent; (c) has at any time been convicted by a court of an offence and sentenced for a period of more thansix months, or (d) does not meet the criteria for 'fit and proper, as determined by the Central Registrar in case of multi-State credit societies or in case of non-credit multi-State societies, does not meet the criteria as Central Government may prescribe in terms of education qualifications and relevant experience."	(1 A) No multi-State co-operative society shall appoint or continue the employment of any person as the Chief Executive who- (a) is below the age of twenty-one years or has attained the age of seventy years: Provided that any person above the age of seventy years may be appointed by a special resolution passed by three-fourth of the board members, in which case the explanatory statement annexed to the notice for such motion shall indicate the justification for appointing such person; (b) is an undischarged insolvent or has any time been adjudged as an insolvent; (c) has at any time been convicted by a court of an offence and sentenced for a period of more than six months, or (d) does not meet the criteria for 'fit and proper, as determined by the Central Registrar in case of multi-State credit societies or in case of non-credit multi-State societies, does not meet the criteria as Central Government may prescribe in terms of education qualifications and relevant experience."	As per ammended to Multi State Cooperative Societies Act - 2002