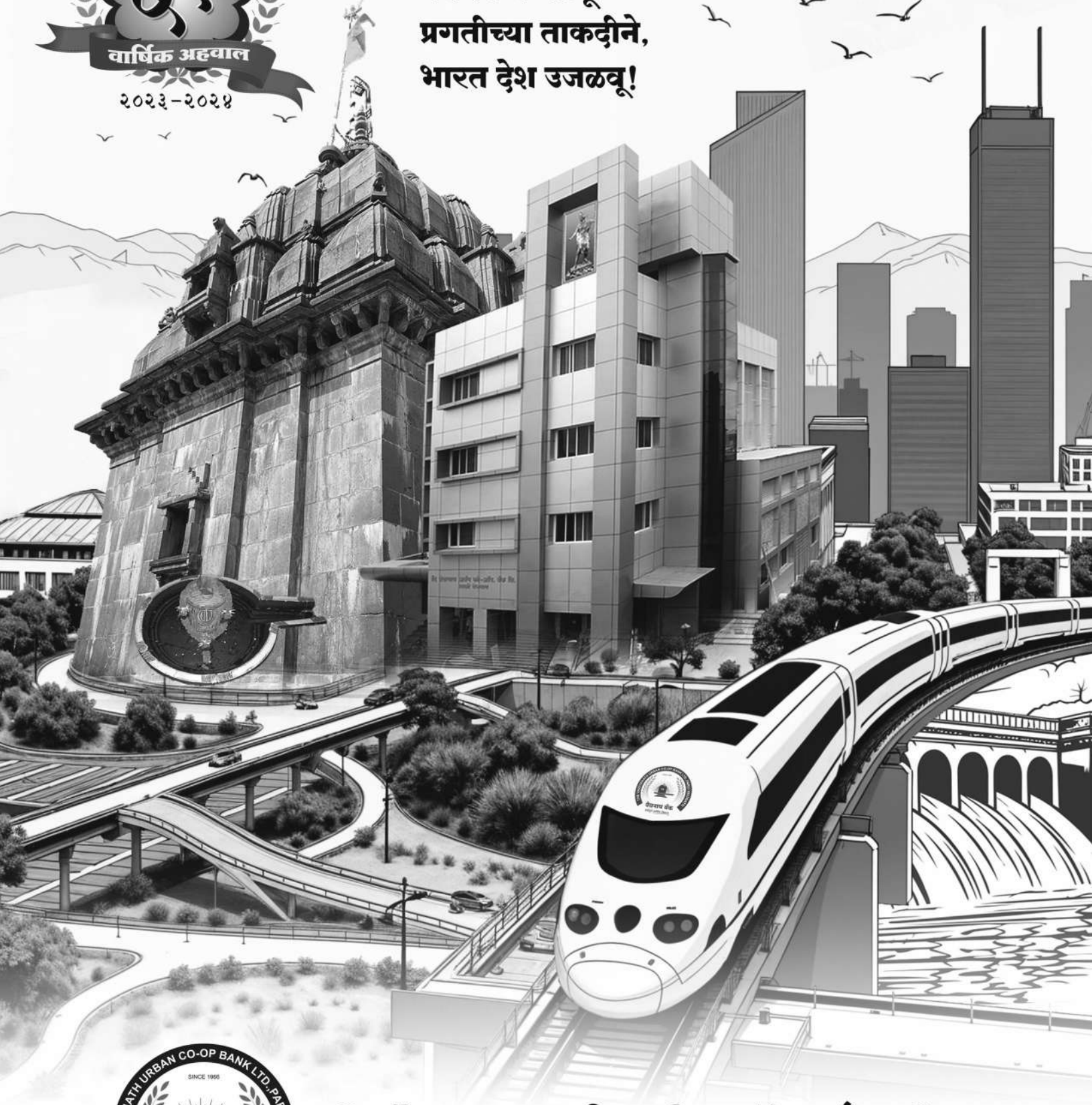




विकासाच्या वाटेवर,  
नवे स्वप्न घडवू  
प्रगतीच्या ताकदीने,  
भारत देश उजळवू!



**दि वैद्यनाथ अर्बन को-ऑप. बँक लि.,**

मुख्य कार्यालय : मोंढा मार्केट, परळी वैजनाथ - ४३१ ५१५.



# दि वैद्यनाथ अर्बन को-ऑप.बँक लि.,

मुख्य कार्यालय : मोंढा, परळी-वैजनाथ जि.बीड-४३१ ५१५

Website : www.vaidyanathbank.com Email : adm@vaidyanathbank.com

आमच्या  
कार्यरत  
शाखा

<b>परळी वैजनाथ</b> 02446-222089 9422931250 मोंढा, परळी-वैजनाथ (स्व:इमारत)	<b>अंबाजोगाई</b> 02446-247189 9923401081 नवा मोंढा, अंबाजोगाई	<b>केज</b> 02445-252334 9422931235 गावकर मळा, केज (स्व:इमारत)	<b>बीड</b> 02442-222289 9422931236 नगर परिषद कॉम्प्लेक्स समोर, बीड (स्व:इमारत)	<b>गेवराई</b> 02447-262134 9422931237 नविन बस-स्टॅण्ड समोर, गेवराई (स्व:इमारत)	<b>माजलगांव</b> 02443-234334 9422931249 गणपतीमंदीर समोर, मोंढा, माजलगांव
<b>वडवणी</b> 02443-257634 9422931239 छत्रपती नगर, वडवणी (स्व:इमारत)	<b>धारूर</b> 02445-274289 9422931238 केज रोड, धारूर	<b>पाटोदा</b> 02444-242589 9422931240 बस स्टॅण्डसमोर, पाटोदा	<b>शिरूर-कासार</b> 02444-259664 9422931242 मु.पो.शिरूर (कासार) (स्व:इमारत)	<b>आष्टी</b> 02441-282772 9422931243 नगर रोड, आष्टी	<b>कडा</b> 02441-239766 9422931244 नगर रोड, कडा
<b>नेकनूर</b> 02442-250658 9422931241 बीड रोड, नेकनूर	<b>पानगांव</b> 02382-236386 9422931245 गांधी चौक, पानगांव	<b>छ.संभाजीनगर</b> 0240-2325844 9422931246 हिरा टॉवर, त्रिमुर्ती चौक, जवाहर कॉलनी, छत्रपती संभाजीनगर	<b>रेणापुर</b> 02382-233350 9923401084 मेन रोड, रेणापूर	<b>लातूर</b> 02382-242289 9422931254 गंज गोलाई जवळ, लातूर	<b>उदगीर</b> 02385-254667 9923401085 उद्योग भवन, मेन मार्केट, बस स्टॅण्ड जवळ, उदगीर
<b>सिल्लोड</b> 02430-224640 9422931248 सराफा लाईन, सिल्लोड	<b>पैठण</b> 02431-224834 9422931247 न्यू हायस्कूल कॉम्प्लेक्स, पैठण	<b>सोनपेठ</b> 02453-240340 9422931258 विटा रोड, सोनपेठ	<b>पांगरी</b> 02446-264424 9923401087 साखर कारखाना, पांगरी, ता.परळी	<b>गंगारखेड</b> 02453-223389 9923401088 न.प.कॉम्प्लेक्स, गंगारखेड	<b>पाथरी</b> 02451-255202 9422931255 शिक्षक कॉलनी रोड, पाथरी
<b>परभणी</b> 02452-220721 9422931263 मिनाताई ठाकरे मार्ग, मोंढा, परभणी	<b>अहमदनगर</b> 0241-2328889 9923401089 पटवर्धन चौक, अहमदनगर	<b>जालना</b> 02482-232401 9923401091 डॉ.राजेंद्रप्रसाद रोड, जालना	<b>श्रीरामपुर</b> 02422-223389 8007779894 नेवासा रोड, श्रीरामपूर	<b>अहमदपूर</b> 02381-263389 8007779896 बसवेश्वर चौक, अहमदपूर	<b>तुळजापूर</b> 02471-243776 8411003565 कमान वेस, उस्मानाबाद रोड, तुळजापूर
<b>सिडको</b> 0240-2474822 8411003566 मेन रोड, अविष्कार कॉलनी, सिडको एन- ६, छत्रपती संभाजीनगर	<b>वाळुज</b> 0240-2552898 8411003567 प्लॉट नं.पी११७, बजाज नगर, MIDC एरिया, वाळूज, छत्रपती संभाजीनगर	<b>नांदेड</b> 02462-284134 8411003568 साई प्रसाद बिल्डींग, व्ही.आय.पी. रोड, नवामोंढा, नांदेड	<b>नाशिक</b> 0253-2503544 8411003569 साईनाथ नगर चौक इंदीरा नगर, वडाळा पाथर्डी रोड, नाशिक	<b>औसा रोड</b> 02382-225289 8411003572 लाईफ स्टाईल बिल्डींग, दुकान नं.१६ व १७ राजीव गांधी पुतळ्या जवळ, औसा रोड, लातूर.	<b>पिंपरी-चिंचवड</b> 8446022134 8411003570 तुलसी हाईड्स, रहाटनी, तपकिर चौक, काळेवाडी, पिंपरी-चिंचवड

<b>सोलापूर</b> 0217-2300722 8411003571 विशाल नगर, भारती विद्यापीठ समोर, सोलापूर	<b>जळगाव</b> 0257-2235021 8411003573 मेन रोड, जय किसानवाडी, नवी पेठ, GS गाऊंड समोर, जळगाव	<b>मुंबई</b> 022-21021696, 8411003575 कर्मसंकल्प, विंग-सी, युनिट-१०१, कॉर्नर ६ व ७, राजावाडी रोड, निलकांत व्हॅली समोर, घाटकोपर (पूर्व) मुंबई - ४०० ०७७.
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मुख्य कार्यालय : परळी वैजनाथ  
मोंढा, परळी वैजनाथ - ४३१ ५१५.

फोन : 02446-223389, 222134, 222089  
मोबाईल : 9923401080

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ई-मेल : adm@vaidyanathbank.com

संपूर्ण महाराष्ट्रात ३९ शाखांद्वारे अविरत सेवा



बँकेचे श्रद्धास्थान



बँकेचे मार्गदर्शक

मा.आ.पंकजाताई गोपीनाथराव मुंडे

विधान परिषद सदस्य-महाराष्ट्र राज्य

डॉ.प्रितमताई गोपीनाथराव मुंडे

मा.खासदार-बीड लोकसभा



दि वैद्यनाथ अर्बन को-ऑप. बँक लि., परली वैजनाथ

मुख्य कार्यालय : मोंढा मार्केट, परली वैजनाथ - ४३१ ५१५.

## विद्यमान संचालक मंडळ



श्री.विनोद सामंत  
अध्यक्ष



श्री.रमेश कराड  
उपाध्यक्ष



श्री.अशोक जैन



श्री.विकास डुबे



श्री.नारायण सातपुते



श्री.प्रकाश जोशी



डॉ.श्री.राजाराम मुंडे



श्री.पुरुषोत्तम भन्साळी



श्री.प्रविण देशपांडे



अॅड.श्री.जयसिंग चव्हाण



श्री.महेश्वर निमळे



श्री.संदीप लाहोटी



श्री.उज्ज्वल कोटेचा



डॉ.प्रितमताई मुंडे



सौ.सुरेखाताई मेनकुदले



प्रा.श्री.दासु वाघमारे



श्री.अनिल तांदले



श्री.जगदीश मोदाणी  
स्वीकृत तह प्रतिलिपी



श्री.सौरभ देवासनी  
स्वीकृत तह प्रतिलिपी



श्री.विनोद स्वर्चे  
मुख्य कार्यकारी अधिकारी



श्री.संजय खंदाडे  
संरक्षकस्थापक



दि वैद्यनाथ अर्बन को-ऑप. बँक लि., परली वैजनाथ

मुख्य कार्यालय : मोंढा मार्केट, परली वैजनाथ - ४३१ ५१५.



**व्यवस्थापन मंडळ**  
(Board of Management)



**श्री.विकास डुबे**  
अध्यक्ष



**श्री.महेश्वर निर्मले**  
सदस्य



**सीए श्री.श्रीगोपाल लड्डा**  
सदस्य



**सीए श्री.प्रतिक बाफना**  
सदस्य



**श्री.करण मिसाल**  
सदस्य



**श्री.विनोद स्वर्चे**  
मुख्य कार्यकारी अधिकारी



**दि वैद्यनाथ अर्बन को-ऑप. बँक लि., परली वैजनाथ**

मुख्य कार्यालय : मोंढा मार्केट, परली वैजनाथ - ४३१ ५१५.

## दि वैद्यनाथ अर्बन को-ऑप.बँक लि.,

मुख्य कार्यालय : मोंडा, परळी-वैद्यनाथ जि.बीड-४३१ ५१५

### नोटीस

(केवळ भागधारकांसाठी)

### ५९ वी वार्षिक सर्वसाधारण सभा

दि वैद्यनाथ अर्बन को-ऑप.बँक लि., परळी वैद्यनाथच्या सर्व भागधारक सभासदांना कळविण्यात येते की, बँकेची ५९ वी वार्षिक सर्वसाधारण सभा रविवार, दि.०८/०९/२०२४ रोजी सकाळी ठीक १०:०० वाजता वैद्यनाथ प्रतिष्ठान, परळी-वैद्यनाथ येथे खालील विषयांचा विचार करण्यासाठी भरणार आहे. तरी सर्व भागधारकांनी वार्षिक सर्वसाधारण सभेस अगत्यपूर्वक हजर रहावे ही विनंती.

#### सभेपुढील विषय

- विषय क्र. १ : मागील दि. १७/०९/२०२३ रोजी झालेल्या ५८ व्या वार्षिक सर्वसाधारण सभेचा इतिवृत्तांत वाचून कायम करणे.
- विषय क्र. २ : सन २०२३-२०२४ अखेर वर्षाचा अहवाल, ताळेबंद व नफातोटा पत्रक संमत करणे.
- विषय क्र. ३ : मा. संचालक मंडळाने मंजूर केलेल्या सन २०२३-२०२४ सालच्या नफावाटणीस अनुसमर्थन देणे.
- विषय क्र. ४ : सन २०२३-२०२४ सालच्या अंदाजपत्रकापेक्षा जास्तीच्या खर्चास मंजूरी देणे व सन २०२४-२०२५ सालाचे मा. संचालक मंडळाने मान्यता दिलेल्या अंदाजपत्रकास अनुसमर्थन देणे.
- विषय क्र. ५ : सन २०२३-२०२४ वर्षाच्या लेखापरिक्षणाची माहिती घेणे व सन २०२३-२०२४ वर्षाच्या वैधानिक लेखापरिक्षण दोष दुरुस्ती अहवालास मान्यता देणे.
- विषय क्र. ६ : मा. संचालक मंडळाचे मान्यतेनुसार सन २०२४-२०२५ वर्षाकरिता वैधानिक लेखापरिक्षक यांच्या नेमणुकीस मान्यता देणे व मा. वैधानिक लेखापरीक्षकांचा मेहेनताना ठरविण्याचे अधिकार मा. संचालक मंडळास देणे.
- विषय क्र. ७ : सन २०२३ - २४ या आर्थिक वर्षात महाराष्ट्र शासनाच्या एकरकमी कर्ज परतफेड योजने अंतर्गत व भारतीय रिझर्व बँकेच्या मार्गदर्शक सूचना नुसार सामोपचार कर्ज परतफेड योजनेअंतर्गत व्याज, दंडव्याज व इतर वसुली खर्चास मा. संचालक मंडळाने दिलेल्या सवलतीस मान्यता देणे.
- विषय क्र. ८ : संचालक मंडळ व त्यांचे नातेवाईकांना दिलेल्या कर्जाची नोंद घेणे.
- विषय क्र. ९ : संचालक मंडळाने शिफारस केलेल्या बँकेचा लॉग टर्म पर्सपेक्टिव्ह प्लॅनला मान्यता देणे.
- विषय क्र. १० : ५९ व्या वार्षिक सर्वसाधारण सभेस गैरहजर असलेल्या सभासदांच्या अनुपस्थितीस मान्यता देणे.
- विषय क्र. ११ : श्री.सुभाष कारभारी निर्मळ यांच्या सभासदत्वा बाबत निर्णय घेणे.
- विषय क्र. १२ : मा. अध्यक्षांच्या अनुमतीने आयत्यावेळी आलेल्या विषयांचा विचार करणे.

स्थळ : परळी-वैद्यनाथ

दिनांक : ०७.०८.२०२४

मा.अध्यक्ष व संचालक मंडळाच्या आदेशानुसार

*(विनोद खर्चे)*

मुख्य कार्यकारी अधिकारी

### सभासदांना नम्र सूचना

१. वार्षिक सर्वसाधारण सभेच्या वेळी ज्या सभासदास सभेपुढे असलेल्या विषयाबद्दल कांही माहिती विचारावयाची असेल त्यांनी दि.२८.०८.२०२४ पर्यंत मुख्य कार्यालयास लेखी कळवावे, अन्यथा त्याचा विचार केला जाणार नाही.
२. गणसंख्ये अभावी सभा तहकूब झाल्यास ही सभा त्याच दिवशी, त्याच ठिकणी सकाळी १०:३० वाजता होईल. अशा सभेस गणसंख्येची आवश्यकता असणार नाही.
३. ज्या सभासदांची भाग खरेदी संख्या ८० पेक्षा कमी असेल त्यांनी एकूण ८० भाग (रु.२,०००/-चे) खरेदी करणे पोटनियमाप्रमाणे अत्यावश्यक आहे.
४. बँकेचा संपूर्ण अहवाल बँकेच्या संकेत स्थळावर ([www.vaidyanathbank.com](http://www.vaidyanathbank.com)) उपलब्ध असून सभासदांसाठी अहवालांच्या प्रती बँकेच्या शाखांकडेही उपलब्ध करून देण्यात आलेल्या आहेत.
५. सभासदांना नांव, पत्ता, मोबाईल क्रमांक अथवा वारस नोंद बदल करावयाचा असल्यास त्याची बँकेच्या शाखेमार्फत बँकेच्या नोंदणीकृत कार्यालयातील शेअर्स विभागात नोंद करून घ्यावी. (सभासदांनी आपला व्हॉट्सअप असलेला मोबाईल क्रमांक व ईमेल आयडी बँकेत द्यावा.)
६. सभेची नोटीस बँकेचे मुख्य कार्यालय, मुख्य शाखेसह सर्व शाखांच्या नोटीस बोर्डवर प्रसिद्ध करण्यात आली आहे.
७. सभेस उपस्थित असलेल्या सभासदांनी आपले उपस्थिती प्रमाणपत्र घेऊन जावे.

सन्माननीय सभासद बंधू-भगिनीनो,

माझ्या सर्व सहकारी संचालकांच्या व बँकेच्या सर्व कर्मचाऱ्यांच्या वतीने मी आपल्या बँकेच्या ५९ व्या वार्षिक सर्वसाधारण सभेसाठी सर्व सभासद बंधू भगिनींचे हार्दिक स्वागत करतो.

अहवाल सालात संचालक मंडळाने बँकेचे यशस्वीपणे कामकाज पूर्ण करून बँकेला प्रगतीपथावर नेले आहे. आर.बी.आय. च्या मार्गदर्शक तत्वानुसार बँकेचे निव्वळ एन.पी.ए. कमी होवून ४.६९% झाले आहे हे मला अभिमानाने सांगावेसे वाटते.

दि.३१ मार्च २०२४ अखेर संपलेल्या २०२३-२४ या आर्थिक वर्षाचा वार्षिक अहवाल व हिशोब पत्रके संचालक मंडळाच्या वतीने आपणापुढे सादर करतांना मला अत्यंत आनंद होत आहे.

आपल्या बँकेच्या सर्व ग्राहकांना सर्वोत्कृष्ट व तत्पर सेवा देण्यासाठी क्लाउड बेस मे.इ.एस.डी.एस.सॉफ्टवेअर सोल्युशन्स प्रा.लि., नाशिक या कंपनी मार्फत कार्यरत आहे. बँकेने ॲक्युट इन्फॉर्मेटिक्स प्रा. लि., अहमदाबाद यांच्या मार्फत अत्याधुनिक संगणक प्रणालीचा वापर करून कोअर बँकिंग सिस्टीमद्वारे सेवा देत आहे. बँकेचे ए.टी.एम.हे NPCI ला जोडून आपल्या सर्व व इतर बँकांच्या ए.टी.एम.स वर बँकेचे कार्ड वापरून व्यवहार करता येतील, अशा सर्व सुविधा आहेत. या सुविधेमुळे आपल्या बँकेचे ATM कार्ड संपूर्ण देशातील सर्व बँकांच्या ATM ला वापरता येतील व अन्य बँकांचेही ए.टी.एम.कार्ड आपल्या बँकेच्या ATM ला वापरता येतील. तसेच बँकेच्या व्यवसायीक खातेदारांकरीता व डिजीटल इंडिया सुविधे अंतर्गत थर्ड पार्टी, स्वाईप/POS मशिन कार्यान्वीत आहेत तसेच QR कोड द्वारे कोणत्याही ऑनलाईन पेमेंट ऑप वरून बँकेच्या खात्यामध्ये रक्कम जमा करण्याची सुविधा उपलब्ध आहे.

आपल्या बँकेच्या सर्व ग्राहकांना सर्वोत्कृष्ट व तत्पर सेवा देण्यासाठी NPCI द्वारे खातेदारांची खाते, आधारकार्ड लिंक करून गॅस सबसिडी, सरकारी अनुदान, विद्यार्थ्यांच्या स्कॉलरशिप, इत्यादी खात्यांमध्ये जमा करण्याची सुविधा उपलब्ध करून दिल्या आहेत. तसेच सर्व शाखा कोअर बँकिंग सिस्टीमद्वारे जोडण्यात आलेल्या आहेत. बँकेच्या २८ शाखेमध्ये ए.टी.एम.ची सुविधा उपलब्ध करून देण्यात आलेली आहे. तसेच बँकेच्या ए.टी.एम.कार्डवरून ऑनलाईन पर्चेसींग व शॉपिंग करता येईल अशी सुविधा उपलब्ध करून देण्यात आली आहे.

ग्राहकांच्या सोयीसाठी सध्या बँकेमार्फत आर.टी.जी.एस. व एन.ई.एफ.टी. आऊटवर्ड व आर.टी.जी.एस. इनवर्डची सुविधा देण्यात येत आहे. तसेच बँकेच्या सुरक्षा व्यवस्थेत सर्व शाखांमध्ये सेक्युरिटी अलार्म सिस्टीम, सी.सी.टीव्ही. कॅमेरे व फायर फायटर सिलेंडर कार्यान्वीत आहेत. ठेवीदारांच्या ठेवीस रु.५ लाख विमा संरक्षण आहे.

सन २०२३-२४ या आर्थिक वर्षातील बँकेच्या वाटचालीची दिशा लक्षात घेण्यासाठी सविस्तर आर्थिक आकडेवारी व सर्वांगीण कामकाजाचा संक्षिप्त अहवाल आपल्या समोर ठेवत आहे.

## सभासद व भाग भांडवल

सध्या बँकेचे अधिकृत भाग भांडवल रु.५०.०० कोटी आहे. दि.३१ मार्च २०२४ अखेर बँकेचे ४५५३२ सभासद असून वसुल भाग भांडवल रु.२५.०६ कोटी आहे.

९७ व्या घटनादुरुस्तीच्या आधारे महाराष्ट्र शासनाने को-ऑप. सोसायटीज ॲक्ट १९६० मधील अनेक कलमात दुरुस्त्या केलेल्या आहेत. त्या दुरुस्तीच्या आधारे बँकेला नवीन पोटनियम करून घ्यावे लागले आहेत. या पोटनियमातील तरतुदीचा विचार करता यापुढे बँकेच्या सर्व सभासदांना ॲक्टिव मॅम्बरच्या निकषाप्रमाणे 'ॲक्टिव मॅम्बर' असणे आवश्यक आहे.

## सभासद शिक्षण/प्रशिक्षण

बँकेने ३१ मार्च २०२४ अखेर सभासद कल्याणनिधी म्हणून रु.१५.६१ लाख इतका निधी उभारला आहे. या निधीतुन २४ सभासदांना दुर्धर आजारास वैद्यकीय मदत रु.५.५५ लाख व सभासदांच्या ११० पाल्यांना शैक्षणिक पारितोषक व मदत रु.५.७१ लाख दिली आहे. नवीन कायदा दुरुस्तीनंतर सभासदांच्या शिक्षण व प्रशिक्षणासाठीचे धोरण राबवावे लागणार आहे. त्यादृष्टीने सभासद कल्याण, शिक्षण व प्रशिक्षण निधी असे नामाकरण करून हा निधी त्या कारणासाठी उपयोगात आणला जात आहे.

तसेच रिझर्व्ह बँकेच्या आदेशानुसार ज्या खात्यावर मागील १० वर्षात व्यवहार झालेला नाही. अशा खात्यावरील रक्कम रिझर्व्ह बँकेकडे पाठवावी लागत आहे. रिझर्व्ह बँकेकडे बँकेने पाठवलेल्या सर्व खातेदारांची यादी बँकेच्या वेबसाईटवर प्रसिद्ध केलेली आहे. सभासद व ग्राहकांनी आपल्या खात्यावर व्यवहार चालू ठेवावा.

बँकेचे सभासद, खातेदार, ठेवीदार यांनी आपले मोबाईल क्रमांक आपल्या खात्यावर नोंदवावेत जेणे करून बँकेस आपल्या व्यवहाराचे एसएमएस पाठविण्यास सोयीस्कर होईल.

## राखीव व इतर निधी -

दि.३१ मार्च २०२४ अखेर बँकेचे राखीव व इतर निधी रु.१२०.१९ कोटी आहे. भारतीय रिझर्व्ह बँकेच्या निकषानुसार भांडवल पर्याप्ततेचे प्रमाण किमान ९% असणे आवश्यक आहे. खुल्या अर्थ व्यवस्थेत भांडवल पर्याप्ततेला नागरी सहकारी बँकांच्या सट्टेचे प्रमाण माणले आहे. मार्च-२०२४ अखेर आपल्या बँकेचे हे प्रमाण १८.४६ % आहे. भांडवल पर्याप्ततेचे प्रमाण सध्या १२% पेक्षा अधिक असणाऱ्या मोजक्याच नागरी सहकारी बँका असून त्यात वैद्यनाथ बँकेचा क्रम लागतो, ही अभिमानाची बाब आहे. तरी आपल्या बँकेला अजून सट्टे करण्यासाठी ज्या सभासदाची भाग खरेदी संख्या ८० पेक्षा कमी आहे त्यांनी एकूण ८० भाग खरेदी करावे अशी विनंती करतो.

## ठेवी व ठेव विमा -

अहवाल वर्षात भागभांडवल, स्वनिधी, ठेवी, भांडवल पर्याप्तता प्रमाण इ. मधील वाढ समाधानकारक आहे. दि.३१ मार्च २०२४ अखेर बँकेच्या एकूण ठेवी रु.७२९.१७ कोटी झाल्या आहेत.

बँकेने डिपॉझीट इन्शुरन्स अँड क्रेडीट गॅरंटी कार्पोरेशन यांच्याकडे ठेव विम्याचे नियमित हप्ते भरून रु.५.०० लाखापर्यंतच्या ठेवीदारांना विमा संरक्षण प्राप्त करून दिले आहे. बँकेने ठेव विमा हप्त्यापोटी सन २०२३-२४ मध्ये डिपॉझीट इन्शुरन्स अँड क्रेडीट गॅरंटी कार्पोरेशन यांच्याकडे एकूण रक्कम रु.११७.३५ लाख भरणा केलेली आहे.

## कर्ज व्यवहार -

बँकींग व्यवसायात कर्जे देताना जोखीम व्यवस्थापन महत्वाचे असते. व्यवस्थापन मार्केट रिस्क, प्राईस रिस्क, ऑपरेशनल रिस्क, क्रेडीट रिस्क अशा अनेक जोखमीचे व्यवस्थापन करीत बँकेने विविध प्रकारात कर्ज वाटप करून, अहवाल वर्षात बँकेचे एकूण कर्ज रु. ४२४.०६ कोटी आहेत.अहवाल वर्ष अखेर अग्रक्रम क्षेत्रास व दुर्बल घटक क्षेत्रास दिलेल्या कर्जाचे प्रमाण अनुक्रमे ६४.८५ % व १२.९९ % आहे. तसेच अनेक सहभाग कर्ज योजनेत बँकेने अग्रणी बँक म्हणून भूमिका पार पाडली आहे.

जनरल इन्शुरन्ससाठी बँकेने आयसीआयसीआय लोम्बाई व बजाज अलायन्ज इन्शुरन्स कंपनी बरोबर रेफरल बिझनेस सुरु केला आहे. तरी सभासद कर्जदारांनी बँकेकडेच आपल्या कर्जाचा विमा उतरवावा अशी मी आपणांस विनंती करत आहे.

## अनुत्पादक कर्ज -

बँकेने महाराष्ट्र राज्य सहकारी कायदा १९६० चे कलम १०१ अन्वये, सिक्युरिटीयझेशन कायदा, निगोशिएबल इन्स्ट्रुमेंट कायदा, एकरकमी कर्ज परतफेड योजना व सतत पाठपुरावा या साधनांचा वापर करून बँकेचे सर्व संचालक, कर्मचारी यांनी वसुलीचे प्रयत्न केले आहेत. अहवाल कालावधीत वसुलीस सभासदांनी प्रतिसाद दिल्यामुळे आर्थिक वर्षात ग्राँस एनपीए मध्ये २.४९% ची घट

व नेट एनपीए मध्ये ४.५८% ची घट झालेली आहे. दि. ३१ मार्च २०२४ अखेर बँकेचा ग्राँस एनपीए १५.३७% व रिझर्व बँकेच्या मार्गदर्शक तत्वानुसार बँकेचा नेट एनपीए ६% च्या खाली म्हणजेच ४.६९% राखण्यात बँकेला यश मिळाले आहे. बँकेच्या सशक्तीकरणासाठी एनपीएचे प्रमाण कमी करण्यासाठी थकबाकीदार सभासदांनी थकीत रक्कम व व्याज भरून वसुलीस सहकार्य करावे असे आवाहन मी या प्रसंगी करू इच्छितो.

## एकरकमी कर्ज परतफेड योजना -

अहवाल काळात महाराष्ट्र शासनाच्या एकरकमी कर्ज परतफेड योजनेत १२६ थकीत कर्जदारांनी लाभ घेतला असून या योजनेतील तर्तुदीस अधिन राहून रु.१३६६.२५ लाख रकमेचा भरणा केला असून त्यांना रु.१०२२.७३ लाख एवढी थकीत व्याजात सुट मिळाली आहे. तसेच रिझर्व बँकेच्या मार्गदर्शक सुचनांच्या आधारे सामोपचार सुट सवलत योजनेचा ५३५ थकीत कर्जदारांनी लाभ घेतला असून त्यांनी या योजने अंतर्गत रु.९०९.७१ लाख रकमेचा भरणा केला असून त्यांना रु.८७०.२८ लाख एवढी व्याजात सुट मिळाली आहे.

## शाखा विस्तार -

रिझर्व्ह बँकेने सध्या शाखाविस्ताराच्या धोरणात उदारीकरण अवलंबिले आहे. महाराष्ट्रभर कार्यक्षेत्र असलेल्या आपल्या बँकेच्या बीड, लातूर, उस्मानाबाद, सोलापुर, नांदेड, जालना, परभणी, जळगांव, औरंगाबाद, अहमदनगर, पुणे, नाशिक व मुंबई या जिल्ह्यात एकूण ३९ शाखा कार्यरत आहेत. शाखाविस्तार कामकाजात गती व ग्राहकांना तत्पर सेवा देण्याच्या उद्देशाने प्रशासकीय सुधारणा वेळोवेळी केल्या आहेत.

## अंतर्गत व वैधानिक लेखापरिक्षण -

भारतीय रिझर्व्ह बँकेच्या माध्यमातून केंद्र सरकार आणि सहकार खात्याच्या माध्यमातून राज्य सरकार असे नागरी सहकारी बँकावर दुहेरी नियंत्रण असते. ह्या दोन्ही नियंत्रणक्रामार्फत दरवर्षी बँकेची तपासणी व लेखापरिक्षण केल्या जाते. याव्यतिरीक्त बँकेच्या तपासणी विभागाकडून व मुख्य कार्यालयातील कर्मचाऱ्या मार्फत तसेच चार्टर्ड अकौंटंट मार्फत सर्व शाखांचे कंकरंट ऑडीट /अंतर्गत लेखा परिक्षण झालेले असून ऑडीट रिपोर्ट व दोष दुरुस्ती अहवाल सभेपुढे सादर करण्यांत आला आहे. बँकेच्या सन २०२३-२४ च्या वैधानिक लेखापरिक्षणासाठी सहकार आयुक्त कार्यालयाने सहकारी संस्थांच्या लेखापरिक्षणासाठी तयार केलेल्या लेखापरिक्षकातील शासनमान्य नामतालिकेमधील बँकेने वामू अँड असोसिएटस् सनदी लेखापाल, छ.संभाजीनगर यांची दि.३१.०१.२०२४ रोजीच्या ऑर्डरद्वारे नियुक्ती भारतीय रिझर्व्ह बँकेने दिलेल्या मान्यतेनुसार केली आहे. त्यांनी शाखा व मुख्य कार्यालयाच्या वैधानिक लेखापरिक्षणाचे काम पूर्ण केले आहे.

## संचालक मंडळ -

बँकेच्या सर्वांगीण प्रगतीसाठी सर्वानुमते धोरणात्मक निर्णय घेण्यासाठी अहवाल वर्षात संचालक मंडळाच्या १४ सभा झाल्या आहेत. तसेच त्वरीत व योग्य निर्णय प्रक्रियेसाठी विविध उपसमित्या कार्यरत आहेत. या समित्या/उपसमित्यांच्या अहवाल वर्षात झालेल्या सभांचा तपशिल पुढीलप्रमाणे आहे.

अ.क्र.	समिती/उपसमितीचा तपशिल	अहवाल वर्षातील सभा
०१	वार्षिक सर्वसाधारण सभा	०१
०२	संचालक मंडळ	१४
०३	कर्ज उपसमिती	१३
०४	ऑडिट समिती	०५
०५	कर्मचारी उपसमिती	०३
०६	कर्ज वसुली समिती	०४
०७	गुंतवणूक समिती	१२
०८	एएलएम समिती	०४
०९	आय.टी.कमिटी सभा	०७

ग्राहक, सभासद, ठेवीदार, कर्जदार यांच्या तात्काळ समस्या निवारणासाठी प्रत्येक शाखेस पालक संचालक नियुक्त केले आहेत. हे संचालक वेळोवेळी शाखेस भेट देऊन तेथील अडचणी सोडविण्यासाठी स्वयंस्फूर्तीने पुढाकार घेतात. मा.चेअरमन व मा.संचालकांनी भारतीय रिझर्व बँक नागपूर यांनी आयोजित केलेल्या वेळोवेळीच्या कार्यशाळेत मार्गदर्शन व प्रशिक्षण घेतले आहे.

बँकेचे संचालक मंडळ व त्यांचे नातेवाईक यांना दिलेल्या कर्जाची माहिती आपल्यासमोर मांडणे हे माझे कर्तव्य आहे.

(रक्कम रुपये लाखात)

अ.क्र.	तपशिल	मार्च २३ ची येणे बाकी	सन २३-२४ मधील वसुली	मार्च २४ ची येणे बाकी	पैकी थकबाकी
०१	कॅश क्रेडिट व ओव्हरड्राफ्ट	--	--	--	--
०२	मुदती कर्ज	३९९.६६	७५.२१	३२४.४५	२००.००
	एकूण	३९९.६६	७५.२१	३२४.४५	२००.००

## कर्मचारी वर्ग / प्रशिक्षण -

अहवाल वर्षाअखेर बँकेत २७२ कर्मचारी कार्यरत आहेत. कर्मचाऱ्यांनी बँकेच्या ग्राहकांना उत्कृष्ट ग्राहकसेवा प्रदान केली आहे. दैनंदिन कामकाजाचा वाढता व्याप, सतत बदलती आर्थिक धोरणे, नवनवीन निकष, सुचना या सर्व बाबी असूनही कर्मचारीवर्गाने अत्यंत आत्मविश्वासाने व योग्य प्रणाली आत्मसात करून ध्येय-धोरणे राबविली आहेत. मी याप्रसंगी बँकेच्या सर्व कर्मचाऱ्यांचे धन्यवाद व्यक्त करतो तसेच यापुढेही बँकेचे कर्मचारी सभासद, ग्राहक, ठेवीदार, कर्जदार यांना उत्तम ग्राहक सेवा देऊन बँकेच्या भरभराटीस हातभार लावतील अशी मला खात्री आहे.

कर्मचाऱ्यांना बदलत्या आर्थिक धोरणांना समर्थपणे सामोरे जाता यावे यासाठी बँकींग क्षेत्रातील वाढता व्याप स्पर्धा, आधुनीक तंत्रप्रणाली इत्यादी विषयावर तज्ञांकडून प्रशिक्षण देण्यात येते.

सन २०२३-२४ या आर्थिक वर्षात कॉलेज ऑफ अॅग्रीकल्चरल बँकींग (CAB) रिझर्व्ह बँक ऑफ इंडिया, पुणे यांचे मार्फत सायबर सेक्युरिटी व क्रेडिट मॅनेजमेन्ट बाबत प्रशिक्षण घेतले आहे. भारतीय रिझर्व्ह बँकेने सहकारी बँकांसाठी आयोजित केलेल्या कार्यशाळेत वेळोवेळी आपल्या बँकेचे अधिकारी यांनी सहभाग घेऊन अंतर्गत तपासणी, आर.बी.आय.इन्सपेक्शन अॅण्ड कम्प्लायन्स याचेही प्रशिक्षण घेतलेले आहे. मराठवाडा अर्बन बँक्स को-ऑप. असोसिएशन लि., नॅशनल पेमेंटस् कॉर्पोरेशन ऑफ इंडिया, सहकार प्रशिक्षण केंद्र लातूर यांनी आयोजित केलेल्या प्रशिक्षणामध्ये आपल्या बँकेचे अधिकारी यांनी सहभाग घेतलेला आहे.

## बँकेच्या जागा व इमारत -

बँकेला परळी-वैजनाथ मुख्य कार्यालयस्तरावर स्वतःची इमारत आहे. त्याशिवाय औरंगाबाद, बीड, वडवणी, केज, शिरूर (कासार) व गेवराई येथेही स्वतःच्या वास्तु आहेत. गंगाखेड येथे लिज होल्ड जागा आहे.



## सामाजिक उपक्रम -

बँकेत सभासदांसाठी 'सभासद कल्याण निधी' योजना राबविली जाते. अहवाल वर्षात सभासदांच्या पाल्यांना शैक्षणिक पारितोषीक व सभासदांना वैद्यकीय मदत म्हणून एकुण रु.११.२६ लाख देण्यात आलेले आहेत.

## नफा व नफा विभागणी -

बँकेला अहवाल वर्षात कर्ज व गुंतवणुकीवरील व्याज, कमिशन, गोव्हर्नमेंट सेक्युरिटी, लाभांश, लॉकर रेंट व इतर उत्पन्न यातून रु.१००४४४४७६२.२१ उत्पन्न मिळाले. ३१ मार्च, २०२४ अखेर संपलेल्या आर्थिक वर्षात बँकेला रु.५२.५५ लाख आयकर भरावा लागला आहे. ठेवीवरील व्याज, कर्मचाऱ्यांचे वेतन, कार्यालयीन खर्च, एनपीए व इतर तरतूदी वजा जाता बँकेला अहवाल वर्षात करपूर्व रु.१५३५५३०३.५२ नफा झाला आहे तर निव्वळ नफा रु.१०१००१००.०० झाला आहे. या नफ्याची पुढील तपशिलानुसार विभागणी कार्यालयीन टिपणी व संचालक मंडळ ठरावानुसार सभेपुढे मांडण्यात आली.

अ.क्र	तपशिल	नफा विभागणी
०१	वैधानिक राखीव निधी	३९७६२८९.८३
०२	इमारत निधी	३६२३८१०.१७
०३	सभासद कल्याण शिक्षण व प्रशिक्षण निधी	२५०००००.००
	एकूण	१०१००१००.००

## भावपूर्ण श्रद्धांजली-

अहवाल वर्षात दिवंगत झालेले राष्ट्रीय, अंतरराष्ट्रीय किर्तीचे साहित्यिक, राजकीय, सामाजिक, सहकार क्षेत्रातील कार्यकर्ते मृत पावलेल्या तसेच आपल्या बँकेचे ग्राहक, सभासद, कर्मचारी कुटुंबातील सदस्य, ठेवीदार, हितचिंतक आणि देशाच्या सीमांचे रक्षण करतांना धारातीर्थी पडलेल्या जवानांच्या पवित्र स्मृतीस अभिवादन व भावपूर्ण श्रद्धांजली.

## भेटी व समारोप -

मा.आ.सौ.पंकजाताई पालवे-मुंडे (विधान परिषद सदस्य) व मा.खा.डॉ.प्रितमताई खाडे-मुंडे यांनी अहवाल वर्षात त्यांचा बहुमोल वेळ देऊन बँकेस मार्गदर्शन केले त्याबद्दल मा.संचालक मंडळ व कर्मचारी वर्गाच्या वतीने मी हार्दिक आभार व्यक्त करतो.

अहवाल काळात भारतीय रिझर्व बँक, मा.सहकार आयुक्त, विभागीय सहनिबंधक सहकारी संस्था-लातूर, श्री.समृत जाधव (मा.जिल्हा उपनिबंधक सहकारी संस्था-बीड), मराठवाडा अर्बन को-ऑप. बँकस् असोसिएशन-छत्रपती संभाजीनगर, विविध समिती सदस्य, स्थानिक सल्लागार सदस्य यांनी वेळोवेळी मोलाचे मार्गदर्शन केले त्याबद्दल मी त्यांचे विशेष आभार व्यक्त करतो.

बँकेचा कणा असलेले सभासद, ठेवीदार, कर्जदार, ग्राहक व हितचिंतक यांचेही आमच्यावर दाखविलेल्या विश्वासामुळे हार्दिक आभार व्यक्त करून माझा अहवाल पूर्ण करतो.

जय हिंद, जय महाराष्ट्र, जय सहकार

आपला,  
विनोद सामंत  
अध्यक्ष





ANNEXURE I - FORM A  
Form of Balance Sheet For the Year Ended 31st March 2024

(000's omitted)

	Schedule	As On 31-03-2024 (Current Year)	As On 31-03-2023 (Previous Year)
<b>Capital and Liabilities</b>			
Capital	<u>1</u>	2,50,644.08	2,57,321.08
Reserves & Surplus	<u>2</u>	11,68,282.99	12,22,304.54
Deposits	<u>3</u>	72,91,655.58	82,79,361.74
Borrowings	<u>4</u>	0.00	0.00
Other Liabilities and Provision	<u>5</u>	3,63,188.14	3,42,355.96
Contra	<u>C</u>	17,82,327.52	16,21,296.70
<b>TOTAL</b>		<b>1,08,56,098.31</b>	<b>1,17,22,640.02</b>

<b>Assets</b>			
Cash & Balance with RBI	<u>6</u>	2,95,138.95	2,22,203.93
Balance with Banks and Money at Call & Short Notice	<u>7</u>	3,66,784.02	5,14,560.39
Investment	<u>8</u>	36,12,817.10	38,82,944.44
Advances	<u>9</u>	42,40,598.29	49,16,202.54
Fixed Assets	<u>10</u>	68,861.04	80,671.45
Other Assets	<u>11</u>	4,89,571.39	4,84,760.57
Contra	<u>C</u>	17,82,327.52	16,21,296.70
<b>TOTAL</b>		<b>1,08,56,098.31</b>	<b>1,17,22,640.02</b>
Contingent Liabilities(Bank Gurantee)	<u>12</u>	12,612.34	9,669.49
Bills for Collection		0.00	0.00

Date : 28/06/2024

Place : MAJALGAON

For M/S VAMU & ASSOCIATES  
CHARTERED ACCOUNTANTS  
Firm Reg No. 130831W

SD/-

CA PRUTHVIRAJ TATPATIL  
(PARTNER)

Membership No.604178

UDIN - 24604178BKFVOR9267

SD/-

Chairman

Vice Chairman

Director

SD/-

Chief Executive Officer

Dy. General Manager



## SCHEDULE 1 - CAPITAL

	As On 31-03-2024 (Current Year)	As On 31-03-2023 (Previous Year)
<b>III. For Other Banks</b>		
Authorised Capital (20000000 shares of Rs.25/-each)	5,00,000.00	5,00,000.00
Paid Up Capital (10025763 shares of Rs.25/-each)	2,50,644.08	2,57,321.08
Subscribed Capital ( shares of Rs. each)	0.00	0.00
Called-up Capital ( shares of Rs. each)	0.00	0.00
Less: Calls unpaid	0.00	0.00
Add: Forfeited shares		

## SCHEDULE 2 - RESERVES & SURPLUS

	As On 31-03-2024 (Current Year)	As On 31-03-2023 (Previous Year)
<b>I. STATUTORY RESERVES</b>	<b>3,23,325.41</b>	<b>3,19,160.76</b>
Opening Balance	3,19,160.76	3,01,082.47
Addition During The Year	4,164.65	18,078.29
Deductions During The Year	0.00	0.00
<b>II. CAPITAL RESERVES (Building Fund &amp; General Reserve Fund)</b>	<b>1,06,376.19</b>	<b>1,03,303.52</b>
Opening Balance	1,03,303.52	1,03,303.52
Addition During The Year	3,252.15	0.00
Deductions During The Year	179.48	0.00
<b>III. SHARE PREMIUM</b>	<b>0.00</b>	<b>0.00</b>
Opening Balance	0.00	0.00
Addition During The Year	0.00	0.00
Deductions During The Year	0.00	0.00
<b>IV. REVENUE &amp; OTHER RESERVES (Shares Holders Fund)</b>	<b>1,560.95</b>	<b>9,181.95</b>
Opening Balance	9,181.95	10,214.95
Addition During The Year	505.00	15.00
Deductions During The Year	8,126.00	1,048.00
<b>V. OTHER RESERVES</b>	<b>7,37,020.44</b>	<b>7,90,658.31</b>
Contingent Provision for Standard Assets	17,500.00	17,500.00
Bad & Doubtful Debts Reserve	4,70,000.00	4,65,080.00
Bad & Doubtful Debts Reserve (Receivable From Court)	36,514.26	0.00



Special Reserve U/s 36(viii)	5,508.00	5,508.00
Covid (2.0) Restructure Fund	5,228.00	35,800.00
Investment Fluctuation Reserve	35,190.73	63,011.25
Investment Depreciation Reserve	27,079.45	80,756.00
Prov. for Loss Asset & other Contingencies	0.00	6,803.06
Provision for ARC Trust	1,40,000.00	1,16,200.00
<b>VI. BALANCE IN PROFIT &amp; LOSS ACCOUNT</b>	<b>10,100.10</b>	<b>7,504.30</b>
Opening Balance	0.00	0.00
Addition During The Year	0.00	0.00
Deductions During The Year	0.00	7,504.30
<b>TOTAL (I, II, III, IV &amp; V)</b>	<b>11,68,282.99</b>	<b>12,22,304.54</b>

### SCHEDULE 3 - DEPOSITS

	As On 31-03-2024 (Current Year)	As On 31-03-2023 (Previous Year)
<b>A] I. DEMAND DEPOSIT(C/A)</b>	<b>5,67,466.42</b>	<b>4,94,214.37</b>
From Banks	0.00	0.00
From Others	5,67,466.42	4,94,214.37
<b>II. SAVINGS BANK DEPOSIT</b>	<b>18,95,909.23</b>	<b>19,69,752.70</b>
<b>III. TERM DEPOSIT</b>	<b>48,28,279.93</b>	<b>58,15,394.67</b>
From Banks	0.00	0.00
From Others	48,28,279.93	58,15,394.67
<b>TOTAL (I, II &amp; III)</b>	<b>72,91,655.58</b>	<b>82,79,361.74</b>
<b>B] I. DEPOSITS OF BRANCHES IN INDIA</b>	<b>72,91,655.58</b>	<b>82,79,361.74</b>
<b>II. DEPOSITS OF BRANCHES OUTSIDE OF INDIA</b>	<b>0.00</b>	<b>0.00</b>
<b>TOTAL</b>	<b>72,91,655.58</b>	<b>82,79,361.74</b>

### SCHEDULE 4 - BORROWINGS

	As On 31-03-2024 (Current Year)	As On 31-03-2023 (Previous Year)
<b>I. BORROWINGS IN INDIA</b>		
(a) Reserve Bank of India		
(b) Other Banks	0.00	0.00
(c) Other Institutions & Agencies		
<b>II. BORROWINGS OUTSIDE INDIA</b>	<b>0.00</b>	<b>0.00</b>
<b>TOTAL (I &amp; II)</b>	<b>0.00</b>	<b>0.00</b>

Secured Borrowing Included in I & II above - Rs.

## SCHEDULE 5 - OTHER LIABILITIES AND PROVISIONS

	As On 31-03-2024 (Current Year)	As On 31-03-2023 (Previous Year)
I. BILLS PAYABLE	0.00	0.00
II. INTER-OFFICE ADJUSTMENT(NET)	0.00	3.45
III. INTEREST ACCRUED(PAYABLE)	2,01,574.95	2,30,831.70
IV. OTHER(Including Provision)		
Staff PF Payable	2,429.61	2,128.31
Sundry Creditors	17,812.61	13,379.59
Audit Fees Payable	2,200.00	1,500.00
Advocate Fees	326.70	287.70
Shares Suspense	3,759.97	3,166.57
Draft Payable	45,150.39	5,539.32
Stale DD Payable	4,330.88	5,258.44
Insurance Paid To HO	4.93	0.00
Clearing Suspense A/c	22.50	0.00
Professional Tax Payable	52.30	52.73
Staff LIC Deduction Payable	142.87	148.88
TDS Payable	2,816.76	4,460.16
Deferred Tax Liability	1,872.17	1,872.17
GST Collected	1,774.80	2,262.69
Amount Payable Ag Sugar Sale	66,351.89	58,631.23
Surcharge Payable	127.27	127.27
Credit Bal In Term Loan Acconts	9.71	0.60
ARC Reserv Account	0.00	63.28
Provision for Unrealised Interest	0.00	3,937.57
Provision for Sundry Debtors	2,327.73	1,200.00
Profit & Loss Account(2023-24)	10,100.10	7,504.30
<b>TOTAL</b>	<b>3,63,188.14</b>	<b>3,42,355.96</b>

## SCHEDULE 6 - CASH & BALANCE WITH RBI

	As On 31-03-2024 (Current Year)	As On 31-03-2023 (Previous Year)
I. CASH IN HAND (Including Foregin Currency Notes)	2,95,138.95	2,22,203.93
II. BALANCE WITH RBI	0.00	0.00
(a) In Current Account	0.00	0.00
(b) In Other Account	0.00	0.00
<b>TOTAL (I &amp; II)</b>	<b>2,95,138.95</b>	<b>2,22,203.93</b>





## SCHEDULE 7 - BALANCE WITH BANK AND MONEY AT CALL & SHORT NOTICE

	As On 31-03-2024 (Current Year)	As On 31-03-2023 (Previous Year)
<b>I. IN INDIA</b>		
<b>(i) Balances With Bank</b>	<b>3,66,784.02</b>	<b>5,14,560.39</b>
(a) In Current Accounts	3,66,738.37	5,14,516.09
(b) In Other Deposit Accounts	45.65	44.30
<b>(ii) Money at Call &amp; Short Notice</b>	<b>0.00</b>	<b>0.00</b>
(a) With Bank	0.00	0.00
(b) With Other Institutions	0.00	0.00
<b>TOTAL (i &amp; ii)</b>	<b>3,66,784.02</b>	<b>5,14,560.39</b>
<b>II. OUTSIDE INDIA</b>		
(i) In Current Account	0.00	0.00
(ii) In Other Deposit Accounts	0.00	0.00
(iii) Money at Call & Short Notice	0.00	0.00
<b>TOTAL (i, ii &amp; iii)</b>	<b>0.00</b>	<b>0.00</b>
<b>GRAND TOTAL ( I &amp; II)</b>	<b>3,66,784.02</b>	<b>5,14,560.39</b>

## SCHEDULE 8 - INVESTMENT

	As On 31-03-2024 (Current Year)	As On 31-03-2023 (Previous Year)
<b>I. INVESTMENT IN INDIA IN</b>		
(i) Government Securities	17,87,202.95	19,28,849.28
(ii) Other Approved Securities(State Govt)	5,58,673.51	8,07,509.57
(iii) Shares	131.00	131.00
(iv) Debenture & Bonds (ARC Trust)	3,50,353.00	2,39,326.00
(v) Subsidiaries and/or Joint Ventures	0.00	0.00
(vi) Others (FDR WITH OTHER BANK)	9,16,456.64	9,07,128.59
<b>TOTAL</b>	<b>36,12,817.10</b>	<b>38,82,944.44</b>
<b>II. INVESTMENT OUTSIDE INDIA IN</b>		
(i) Government Securities(Including Local Authorities)	0.00	0.00
(ii) Subsidiaries and/or Joint Ventures	0.00	0.00
(iii) Other Investment (To be Specified)	0.00	0.00
<b>TOTAL</b>	<b>0.00</b>	<b>0.00</b>
<b>GRAND TOTAL ( I &amp; II)</b>	<b>36,12,817.10</b>	<b>38,82,944.44</b>

## SCHEDULE 9 - ADVANCES

	As On 31-03-2024 (Current Year)	As On 31-03-2023 (Previous Year)
A] I. Bill Purchased & Discounted	0.00	3,50,000.00
II. Cash Credit, Overdraft & Loans Repayable on Demand	13,16,987.44	15,94,794.06
III. Term Loan	29,23,610.85	29,71,408.48
<b>TOTAL</b>	<b>42,40,598.29</b>	<b>49,16,202.54</b>



B] I. Secured by Tangible Assets	4210078.18	4864590.75
II. Covered by Bank / Government Guarantees	0.00	0.00
III. Unsecured	30520.11	51611.79
<b>TOTAL</b>	<b>4240598.29</b>	<b>4916202.54</b>
C] I. ADVANCES IN INDIA		
i. Priority Sector	3188156.25	3581588.60
ii. Public Sector	0.00	0.00
iii. Banks	0.00	0.00
iv. Others	1052442.04	1334613.94
<b>TOTAL</b>	<b>4240598.29</b>	<b>4916202.54</b>
C] II. ADVANCES OUTSIDE INDIA		
i. Due From Banks	0.00	0.00
i. Due From Others	0.00	0.00
(a) Bill Purchased & Discounted	0.00	0.00
(b) Syndicated Loans	0.00	0.00
(b) Others	0.00	0.00
<b>TOTAL</b>	<b>0.00</b>	<b>0.00</b>
<b>GRAND TOTAL</b>	<b>42,40,598.29</b>	<b>49,16,202.54</b>

### SCHEDULE 10 - FIXED ASSETS

	As On 31-03-2024 (Current Year)	As On 31-03-2023 (Previous Year)
<b>I. FURNITURE &amp; FIXTURES</b>	<b>23,790.77</b>	<b>26,454.89</b>
At Cost As On 31st March of The Preceding Year	26,454.89	29,380.19
Addition During The Year	0.00	0.00
Deductions During The Year	0.00	0.00
Depreciation To Date	2,664.12	2,925.30
<b>II. PLANT &amp; MACHINERY</b>	<b>5,540.55</b>	<b>6,514.16</b>
At Cost As On 31st March of The Preceding Year	6,514.16	7,667.97
Addition During The Year	0.00	0.00
Deductions During The Year	0.00	0.00
Depreciation To Date	973.61	1,153.81
<b>III. VEHICLE</b>	<b>2,855.69</b>	<b>3,342.05</b>
At Cost As On 31st March of The Preceding Year	3,342.05	3,004.16
Addition During The Year	0.00	2,781.64
Deductions During The Year	0.00	2,100.67
Depreciation To Date	486.36	343.08
<b>IV. PLOT, CONSTRUCTION BUILDING</b>	<b>31,075.66</b>	<b>33,681.13</b>
At Cost As On 31st March of The Preceding Year	33,681.13	36,576.10
Addition During The Year	0.00	0.00



Deductions During The Year	0.00	0.00
Depreciation To Date	2,605.47	2,894.97
<b>V. COMPUTER DEAD STOCK</b>	<b>5,129.05</b>	<b>10,167.90</b>
At Cost As On 31st March of The Preceding Year	10,167.90	2,002.45
Addition During The Year	0.00	12,665.18
Deductions During The Year	0.00	0.00
Depreciation To Date	5,038.85	4,499.73
<b>VI. GANGAKHED LEASE ACCOUNT</b>	<b>469.32</b>	<b>511.32</b>
At Cost As On 31st March of The Preceding Year	511.32	574.32
Addition During The Year	0.00	0.00
Deductions During The Year	42.00	63.00
Depreciation To Date	0.00	0.00
<b>TOTAL (I &amp; II)</b>	<b>68,861.04</b>	<b>80,671.45</b>

### SCHEDULE 11 - OTHER ASSETS

	As On 31-03-2024 (Current Year)	As On 31-03-2023 (Previous Year)
I. INTER-OFFICE ADJUSTMENT(NET)	0.00	0.00
II. INTEREST ACCRUED(RECEIVABLE)	92,982.77	82,593.50
III. TAX PAID IN ADVANCE / TDS	2,150.00	2,150.00
IV. STATIONARY AND STAMPS	0.00	0.00
V. NON-BANKING ASSETS ACQUIRED IN SATISFACTION OF CLAIMS	2,14,208.37	1,31,256.76
VI. OTHERS		
Clearing Suspence	0.00	8,977.50
Liabrary	214.35	214.35
Stock Stationary	1,214.24	971.72
Sundry Debtors	10,406.80	13,931.10
Staff Festival Advance	3,982.53	2,857.63
Telephone Deposits	223.54	223.04
M.S.E.B. Meter Deposits	312.00	306.12
Security Deposits	4,433.08	4,895.33
Depositors Education & Awareness Fund Scheme	159.27	399.08
Receivable Amount From Court	36,514.26	36,514.26
Consumer Forum Fees Receivable	197.27	197.27
Receivable Amount From IT Department	14,978.36	14,978.36
Recovery Charges Receivable	39,037.13	53,306.33
Amount Receivable Ag Sugar Sale	65,250.25	58,275.77
Staff Mediclaim Premium Receivable	664.47	707.30
Input GST	1,407.71	1,986.03
TDS Receivable	2.67	7.90
CGST Receivable	62.99	62.99
SGST Receivable	62.99	62.99



Premium on HTM G-Sec	0.00	31,806.50
GST Vendor Master	326.93	1,251.40
Amount Receivable From LIC	0.00	4,948.09
Amount Receivable From ICICI Lombard	779.41	0.00
FITL Covid(2.0)	0.00	31,879.25
<b>TOTAL</b>	<b>4,89,571.39</b>	<b>4,84,760.57</b>

## SCHEDULE 12 - CONTINGENT LIABILITIES

	As On 31-03-2024 (Current Year)	As On 31-03-2023 (Previous Year)
I. CLAIMS AGAINST THE BANK NOT ACKNOWLEDGED AS DEBTS		
II. LIABILITY FOR PARTLY PAID INVESTMENT		
III. LIABILITY ON ACCOUNT OF OUTSTANDING FORWARD EXCHANGE CONTRACTS		
IV. GUARANTEES GIVEN ON BEHALF OF CONSTITUENTS		
(a) In India	12,612.34	8,754.49
(b) Outside India		
V. ACCEPTANCES, ENDORSEMENTS AND OTHER OBLIGATIONS		
VI. OTHERS ITEMS FOR WHICH THE BANK IS CONTINGENTLY LIABLE		
<b>TOTAL</b>	<b>12,612.34</b>	<b>8,754.49</b>

## CONTRA ITEMS

	As On 31-03-2024 (Current Year)	As On 31-03-2023 (Previous Year)
I. Overdue Interest Reserve	16,49,412.51	14,95,882.20
II. DEAF Contra	96,029.89	86,858.76
III. Revaluation Reserve	33,627.50	37,363.89
IV. Charges Reserve Receivable	3,257.62	1,191.85
<b>TOTAL</b>	<b>17,82,327.52</b>	<b>16,21,296.70</b>



**ANNEXURE I - FORM B**  
**FORM OF PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31st MARCH 2024**

(000's omitted)

	Schedule	As On 31-03-2024 (Current Year)	As On 31-03-2023 (Previous Year)
<b><u>I. INCOME</u></b>			
Interest Earned	13	8,74,486.18	9,66,423.75
Other Income	14	1,29,958.58	77,335.42
<b>TOTAL</b>		<b>10,04,444.76</b>	<b>10,43,759.17</b>
<b><u>II. EXPENDITURE</u></b>			
Interest Expenses	15	3,95,612.95	4,39,560.53
Operation Expenses	16	5,57,878.08	5,35,673.64
<b><u>Provision &amp; Contingencies</u></b>			
BDDR Provision		35,598.43	0.00
IDR Provision		0.00	23,920.00
COVID Restructuring Fund		0.00	33,300.00
Income Tax Paid		5,255.20	3,800.70
<b>TOTAL</b>		<b>9,94,344.66</b>	<b>10,36,254.87</b>
<b><u>III. PROFIT / LOSS</u></b>			
Net Profit/Loss(-) For The Year		10,100.10	7,504.30
Profit/Loss(-) Brought Forward		0.00	0.00
<b>TOTAL</b>		<b>10,100.10</b>	<b>7,504.30</b>
<b><u>IV. APPROPRIATIONS</u></b>		10,100.10	7,504.30
Transfer To Statutory Reserves		0.00	3,752.15
Transfer To Other Reserves		0.00	3,752.15
Transfer To Government / Proposed Dividend		0.00	0.00
Balance Carried Over To Balance Sheet		10,100.10	0.00

**Extraordinary Items :** During the year bank has transfer excess Investment Fluctuation Fund to Investment Depreciation Reserv of Rs.350.00 Lakh to meet the IDR required as per FIMMDA valuation as on 28.03.2024

Date : 28/06/2024

Place : MAJALGAON.

**For M/S VAMU & ASSOCIATES**  
**CHARTERED ACCOUNTANTS**  
**Firm Reg No. 130831W**

SD/-

**CA PRUTHVIRAJ TATPATIL**  
**(PARTNER)**  
**Membership No.604178**  
**UDIN - 24604178BKFVOR9267**

SD/-

**Chairman      Vice Chairman      Director**

SD/-

**Chief Executive Officer      Dy. General Manager**

दि वैद्यनाथ अर्बन को-ऑप.बँक लि., परली-वैजनाथ



५९ वा

वार्षिक अहवाल २०२३-२०२४

सोने तारण वर ओव्हर ड्राफ्ट सुविधा





## SCHEDULE 13 - INTEREST EARNED

	As On 31-03-2024 (Current Year)	As On 31-03-2023 (Previous Year)
I. INTEREST / DISCOUNT ON ADVANCES / BILLS	6,16,979.86	7,16,157.29
II. INCOME ON INVESTMENT	2,57,506.32	2,50,266.46
III. INTEREST ON BALANCES WITH RBI & OTHER INTER-BANK FUNDS	0.00	0.00
IV. OTHERS	0.00	0.00
<b>TOTAL</b>	<b>8,74,486.18</b>	<b>9,66,423.75</b>

## SCHEDULE 14 - OTHER INCOME

	As On 31-03-2024 (Current Year)	As On 31-03-2023 (Previous Year)
I. COMMISSION, EXCHANGE & BROKERAGE	5,421.88	8,171.71
II. PROFIT ON SALE OF INVESTMENT	2,372.30	2,391.50
Less : Loss On Sale Of Investment		
III. PROFIT ON REVALUATION OF INVESTMENT	0.00	0.00
Less : Loss On Revaluation Of Investment		
IV. PROFIT ON SALE OF LAND, BUILDNG & OTHER ASSETS	3.50	350.45
Less : Loss On Sale of Land, Building & Other Assets		
V. PROFIT ON EXCHANGE TRANSACTIONS	0.00	0.00
Less : Loss On Exchange Transactions		
VI. INCOME EARNED BY WAY OF DIVIDEND, etc.	13.10	13.10
From Subsidiaries/Companies and/or Joint Ventures Abroad / In India		
VII. PROFIT ON SALE OF NON-BANKING ASSET	824.19	0.00
VIII. MISCELLANEOUS INCOME		
Locker Rent	2,711.45	2,380.42
Misc. Receipts	10,881.36	11,426.60
Processing Fees	9,578.03	6,644.83
ATM Charges received	2,680.12	3,534.49
Provision for BDDR Reversed	0.00	23,800.00
Contingent Provision for Standard Assets Reversed	0.00	12,000.00
Printing & Stationary Received	1,057.06	1,340.73
Pigmy Commission Received	385.58	372.67
Loan Application Fees Received	253.76	190.95
Recovery in written off account	2,588.20	1,749.66
CIBIL Charges Received	515.46	398.47
Postage & Telegram Received	97.00	0.00
Provision for IDR Reversed	88,676.55	0.00
Recovery Charges Received	1,899.04	2,569.84
<b>TOTAL</b>	<b>1,29,958.58</b>	<b>77,335.42</b>

Note : Under Item II to V figures shall be shown in brackets



## SCHEDULE 15 - INTEREST EXPENSES

	As On 31-03-2024 (Current Year)	As On 31-03-2023 (Previous Year)
I. INTEREST ON DEPOSITS	3,94,961.88	4,39,482.96
II. INTEREST ON RBI / INTER-BANK BORROWINGS	651.07	77.57
III. OTHERS	0.00	0.00
<b>TOTAL</b>	<b>3,95,612.95</b>	<b>4,39,560.53</b>

## SCHEDULE 16 - OPERATIONAL EXPENSES

	As On 31-03-2024 (Current Year)	As On 31-03-2023 (Previous Year)
I. PAYMENTS TO AND PROVISIONS FOR EMPLOYEES	1,49,758.60	1,42,929.59
II. RENT, TAX, INSURANCE & LIGHTING	36,176.52	35,880.46
III. PRINTING & STATIONARY	1,380.67	0.00
IV. ADVERTISEMENT & PUBLICITY	884.80	1,196.56
V. DEPRECIATION ON BANKS PROPERTY	12,063.28	13,070.16
VI. DIRECTORS FEES, ALLOWANCES & EXPENSES	768.43	690.40
VII. AUDITORS FEES & EXPENSES (Including Branch Auditors)	3,482.45	4,761.19
VIII. LAW CHARGES	1,939.86	2,322.55
IX. POSTAGES, TELEGRAMS, TELEPHONES, etc.	1,471.87	1,341.05
X. REPAIRS & MAINTENANCE	2,278.27	5,025.74
XI. AMORTIZATION & DEPR. OF GOVT SECURITY	4,667.34	4,555.34
XII. AMC CHARGES PAID	6,723.64	6,985.54
XIII. TRAVELLING EXPENSES	3,517.27	4,506.95
XIV. CONNECTIVITY CHARGES	1,944.84	3,326.83
XV. ATM CHARGES PAID	1,355.25	3,458.07
XVI. PROFESSIONAL FEES PAID	1,618.96	1,860.00
XVII. PIGMY COMMISSION PAID	36,374.60	35,461.12
XVIII. RECOVERY CHARGES PAID	22,057.54	9,622.11
XIX. GST PAID	9,320.15	13,044.46
XX. NEW CBS & CONSULTING CHARGES	0.00	4,020.62
XXI. PENALTY ENFORCEMENT DEPARTMENT	0.00	400.00
XXII. DEPRECIATION OF GOVT SECURITIES	30,326.55	0.00
XXIII. SHORTFALL ON SALE TO ARC	6,311.16	0.00
XXIV. ELECTION EXPENSES	2,411.02	0.00
XXV. OTHER EXPENDITURE		
Clearing Charges	8.40	10.35
Miscellaneous Expenses	4,684.70	1,363.03
Security Guard Charges Paid	1,460.92	2,216.08
Stamp Duty Paid On Investment	5.40	6.50
Rebet On Loans & Advances	2,09,975.70	1,87,655.99
Interest Reversal On Loans & Advances	0.00	45,536.62
Management Fees Paid (ARC)	3,606.63	3,473.00
CIBIL Charges Paid	363.85	389.50
Commission & Exchange Paid	564.51	464.75
Staff Training Expenses	374.90	99.08
<b>TOTAL</b>	<b>5,57,878.08</b>	<b>5,35,673.64</b>



## NOTES ON ACCOUNT FOR 31 MARCH 2024

(Rupees in Lakhs)

Sr.No.	Disclosure to Balance Sheet	31-03-2022	31-03-2023	31-03-2024
1.	C.R.A.R	13.59%	18.08%	18.46%
2.	Investment Book Value	27388.64	27363.59	23458.76
3.	Face value of Investment	27435.50	27435.50	23525.50
4.	Advances to Real Estate, Construction & Housing	2669.56	1887.94	55.59
5.	Advances against Shares & Debentures	Nil	Nil	Nil
6.	Advances to Director/Relatives			
	a. Fund Base	886.39	399.59	324.45
	b. Non Fund Base	Nil	Nil	Nil
7.	Cost of Deposits	5.70%	5.20%	5.19%
8.	N.P.A.			
	a. Gross N.P.A.	15507.23	8777.91	6517.58
	Gross N.P.A. %	27.31%	17.86%	15.37%
	b. Net N.P.A.	9407.23	4127.11	1765.30
	Net N.P.A. %	18.56%	9.27%	4.69%
9.	Profitability			
	a. Interest Income as a Percentage of Working Fund	8.96%	9.62%	9.64%
	b. Non-Interest Income as percentage of Working Funds	0.56%	0.77%	1.43%
	c. Operating Profit as a percentage of Working Funds	1.21%	0.72%	0.56%
	d. Returns on Assets	0.06%	0.10%	0.07%
	e. Business (Deposit & Advances per Employee) (Lacs)	501.66	472.96	423.98
	f. Profit per Employee (Lacs)	0.35	0.27	0.37
10.	Provisions			
	a. Towards N.P.A.	6100.00	4650.80	4700.00
	b. Towards Depreciation in Investments	488.36	807.56	270.79
	c. Towards Standard Assets	295.00	175.00	175.00
	d. Towards Investment Fluctuation Reserve	710.11	630.11	351.91
	e. Towards A.R.C.	-	1162.00	1400.00
	f. Covid (2.0) Restructure	25.00	358.00	52.28
	g. Towards Receivable from court	365.14	365.14	365.14
11.	Foreign Currency Assets & Liabilities (if applicable)	N.A.	N.A.	N.A.
12.	Payment of DICGC insurance premium March	64.55	60.74	60.14
	Payment of DICGC insurance premium September	61.73	60.25	57.22
13.	Penalty	-	4.00	-
	(UCB's are also required to disclose the penalty imposed by RBI in the "Notes on Accounts" to their B/S.			
14.	Restructured accounts	215.38	NIL	NIL

## 15. Issuer composition of Non SLR Investment

No.	Issuer	Amount	Extent of 'below investment grade Securities'	Extent of 'unrated Securities'	Extent of 'unlisted Securities'	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1.	PSU's	0.00	0.00	0.00	0.00	0.00
2.	FI's	0.00	0.00	0.00	0.00	0.00
3.	Public Sector Banks	0.00	0.00	0.00	0.00	0.00
4.	Mutual Funds	0.00	0.00	0.00	0.00	0.00
5.	Others	0.00	0.00	0.00	0.00	0.00
6.	Provision Held towards Depreciation	0.00	0.00	0.00	0.00	0.00

## 16. Non performing Non SLR Investment

Amount (Rs.in Crore)

Particulars	Current Year 31-03-2024
Opening Balance	0.00
Additions during the year since 1st April	0.00
Reduction during the above period	0.00
Closing Balance	0.00
Total Provisions held	0.00

## 17. Deposit Education Awareness Fund Trf to RBI as on 31.03.2023

Amount (Rs.in Crore)

Particulars	Current Year 31-03-2024	Previous Year 31-03-2023
Opening Balance of amounts transferred to DEAF	8.69	7.71
Add: Amounts transferred to DEAF during the year	1.27	1.06
Less: Amounts reimbursed by DEAF towards claims	0.36	0.08
Closing Balance of amounts transferred to DEAF	9.60	8.69

## AUDITOR'S REPORT

To,  
The Members,  
The Vaidyanath Urban Co-op Bank Ltd.,  
Parli (V)

### Report on the Financial Statements

1. We have audited the accompanying financial statements of The Vaidyanath Urban Co-op Bank Ltd ('the Bank') as at 31 March 2024, which comprise the Balance Sheet as at 31 March 2024, and the Profit and Loss Account, for the year then ended, and a summary of significant accounting policies and other explanatory information. The returns of 39 branches and head office 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 give a true and Fairview of the financial position, financial performance and cash flow of the Bank in accordance with the Banking Regulation Act 1949 (as applicable to co-operative societies), the guidelines issued by the Reserve Bank of India and the guidelines issued by the National Bank for Agricultural and Rural Development, the Registrar of Cooperative Societies, Maharashtra, the Maharashtra Co-operative Societies Act, 1960, and the Maharashtra Co-operative Societies Rules, 1961, (as applicable) and generally accepted accounting principles in India so far as applicable to the Bank. This responsibility includes 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. 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 misstatements.

4. 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 judgments, 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 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 Bank's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

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



## Key Audit Matters

Key Audit Matters are those matters that in our professional judgement were of most significance in our audit of the Financial Statements for the year ended March 31, 2024. These matters were addressed in the context of our audit of the Financial Statements as a whole and in forming our opinion there on and we do not provide a separate opinion on these matters. We have determined the matters described below to be the key Audit Matters to be communicated in our report.

Sr. No.	Key Audit Matters	How the matter was addressed in our audit
01	<p>Classification of Advances, Income Recognition Identification of and Provisioning for Non-Performing Advances.</p> <p>Considering the nature of the Transactions, regulatory requirements, existing business environment, and estimation/judgement involved in valuation of securities it is a matter of high importance for the intended users of the Financial Statements.</p> <p>Considering these aspects, We have determined this as a Key Audit Matter.</p>	<p>Our audit approach towards advances with reference to the IRAC norms and other related circulars /directives issued by the RBI and also internal policies and procedures of the Bank includes the testing of the following</p> <p>A. The accuracy of the data input in the system for Income recognition, Classification into performing and non performing Advances and provisioning in accordance with the IRAC norm in respect of the bank.</p> <p>B. Existence and effectiveness of monitoring mechanisms such as internal Audit, Systems Audit, Stock audit and Concurrent Audit as per the policies and procedure of the bank,</p> <p>C. Examination of advances including stressed advances on a samples basis with respect to compliance with the RBI Master Circulars/Guidelines.</p> <p>d. In carrying out substantive procedures of the bank, we have examined all large advances on a sample basis.</p>

## Opinion

6. 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 there on give the information required by the Banking Regulation Act, 1949 (as applicable to co-operative societies), the Maharashtra Cooperative Societies Act, 1960, the Maharashtra Cooperative Societies Rules, 1961 and the guidelines issued by the Reserve Bank of India and Registrar of Cooperative societies, Maharashtra in the manner so required and give a true and Fairview in conformity with the accounting principles generally accepted in India:

- In the case of the Balance Sheet, of state of affairs of the Bank as at 31st March 2024
- In the case of the Profit and Loss Account for the year ended on that date;

## Report on Other Legal & Regulatory Requirements

7. The Balance Sheet and the Profit and Loss Account have been drawn up in Forms "N" of the provisions of the Maharashtra Co-operative Societies Act, 1960 and the Maharashtra Co-operative Societies Rules 1961.

8. We report that:

- We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose four audit and have found to be satisfactory;
- In our opinion, proper books of account as required by law have been kept by the Banks 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.
- The transactions of the Bank which have come to our notice are within the powers of the Bank;
- 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.
- 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.



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दि वैद्यनाथ अर्बन को-ऑप.बँक लि., परली-वैजनाथ

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

10. We further report that for the year under audit, the Bank has been awarded "B" classification.

**Date:** 28/06/2024

**Place:** Majalgaon

Yours faithfully,  
**For VAMU & ASSOCIATES**  
Chartered Accountants  
[Firm Reg. No.: 130831W]

SD/-

**CA PRUTHVIRAJ TATPATIL**

Partner

[M. No.604178]

UDIN - 24604178BKFVOR9267



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वार्षिक अहवाल २०२३-२०२४

आपले KYC आजच अपडेट करा!

## PART B

### DISCLOSURE AS RBI GUIDELINES (ANNEX III)

(Forming Part of Notes to Accounts)

#### 1. Regulatory Capital

Composition of Regulatory Capital

(Rs. In Crore)

Sr No.	Particulars	Current year FY 2023-24	Previous Year FY 2022-23
i	Paid up share capital and reserves	68.59	68.53
ii	Other Tier I Capital	2.52	2.43
lii	Tier 1 capital ( i+ii)	71.11	70.96
lv	Tier 2 capital	5.28	8.05
v	Total capital (Tier 1 + Tier 2)	76.39	79.01
vi	Total Risk Weighted Assets (RWAs)	413.79	436.99
vii	Paid up share capital and reserves as percentage of RWAs	16.58%	15.68%
viii	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	17.19%	16.24%
ix	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	1.28%	1.84%
x	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	18.46%	18.08%
xi	Leverage Ratio ( for Commercial Bank)	NA	NA
xii	Percentage of the shareholding of a) Government of India b) State Government (Specify Name) c) Sponsor Bank	NA	NA
xiii	Amount of Paid up equity capital raised during the year.	1.87	1.11

#### 2. Asset Liability Management

##### A) Maturity pattern of certain items of assets and liabilities

(Rs. In crore)

Sr No	PARTICULARS	1 TO 14 DAYS	15 TO 28 DAYS	29 DAYS TO 3 MONTHS	3 TO 6 MONTHS	6 MONTH TO 1 YEAR	1 TO 3 YEARS	3 TO 5 YEARS	OVER 5 YEARS
1	Deposit	145.65	15.91	75.00	94.83	284.42	75.87	11.97	4.21
2	Advances	7.63	1.74	22.67	30.39	132.70	95.38	82.87	75.18
3	Investment	92.89	12.91	33.39	34.87	86.52	0.00	0.00	84.07



4	Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	Foregin Currency Assets	N A							
6	Foregin Currency Liability	N A							

## B) Movement of Provision for Depreciation and Investment Fluctuation Reserve

(Rs. In Crore)

Particulars	Current Year 2023-24	Previous Year 2022-23
i) Movement of Provisions held towards depreciation on investment		
a) Opening Balance	8.08	4.88
b) Add : Provision made during the year	3.57	3.20
c) Less : Write off / write back of excess provision during the year	8.94	0.00
d) Closing Balance	2.71	8.08
ii) Movement of Investment Fluctuation Reserve		
a) Opening Balance	6.30	7.10
b) Add : Amount transferred during the year	0.72	0.00
c) Less : Drawdown	3.50	0.80
d) Closing Balance	3.52	6.30
iii) Closing balance in IFR as a percentage of closing balance of investment in AFS and HFT /Current category	5.02%	5.08%

## C) Sale and transfers to/from HTM category/ Permanent category

i) The one-time transfer of securities to/from HTM category with the approval of Board of Directors undertaken by banks at the beginning of the accounting year.

A) From HTM to AFS

(Rs. In Crore)



Sr. No.	Security Name	Investment Date	Maturity Date	Face Value	Book Value	Shifting Value	Depreciation Value on Shifting	Amortization Value on Shifting
1	6.67% GOI 2035	04/05/2022	15/12/2035	5.00	4.71	4.71	0.00	0.00
2	7.23% TN SDL 2027	15/06/2017	14/06/2027	5.00	5.01	5.00	-0.01	0.00
3	8.01% TN SDL 2026	12/05/2016	11/05/2026	5.00	5.00	5.00	0.00	0.00
4	8.01% TN SDL 2026	12/05/2016	11/05/2026	5.00	5.00	5.00	0.00	0.00
5	8.03% UP SDL 2026	12/05/2016	11/05/2026	5.00	5.00	5.00	0.00	0.00
6	8.07% TN SDL 2026	15/06/2016	15/06/2026	5.00	5.00	5.00	0.00	0.00
7	8.08% MH SDL 2026	15/06/2016	15/06/2026	5.00	5.00	5.00	0.00	0.00
	<b>TOTAL</b>			<b>35.00</b>	<b>34.71</b>	<b>34.71</b>	<b>-0.01</b>	<b>0.00</b>

## B) From AFS to HTM

(Rs. In Crore)

Sr. No.	Security Name	Investment Date	Maturity Date	Face Value	Book Value	Shifting Value	Depreciation Value on Shifting	Amortization Value on Shifting
1	5.77% GOI 2030	06/01/2020	03/08/2030	5.00	4.96	4.64	-0.32	0.00
2	5.77% GOI 2030	01/02/2020	03/08/2030	5.00	4.94	4.64	-0.30	0.00
3	5.79% GOI 2030	14/07/2020	11/05/2030	5.00	4.99	4.66	-0.33	0.00
4	5.79% GOI 2030	21/07/2020	11/05/2030	5.00	4.99	4.66	-0.33	0.00
5	5.79% GOI 2030	27/07/2020	11/05/2030	5.00	4.99	4.66	-0.32	0.00
6	5.79% GOI 2030	06/08/2020	11/05/2030	5.00	4.98	4.66	-0.31	0.00
7	6.83% GOI 2039	16/06/2020	19/01/2039	5.00	5.19	4.87	-0.13	0.19
8	6.19% GOI 2034	10/08/2020	16/09/2034	15.00	14.94	13.96	-0.99	0.00
	<b>TOTAL</b>			<b>50.00</b>	<b>49.97</b>	<b>46.76</b>	<b>-3.03</b>	<b>0.19</b>

**Note :** As above the total depreciation amount while shifting the government securities from/to HTM is R.303.27 Lac & amount should be amortize upto maturity is Rs.18.75 Lac.

ii) Direct sales from HTM for bringing down SLR holdings in HTM category consequent to a downward revision in SLR requirements by RBI – Nil

iii) Sales to the Reserve Bank of India under liquidity management operations of RBI like Open Market Operations (OMO) and the Government Securities Acquisition Programme (GSAP)- Nil.

iv) Re purchase of Government Securities by Government of India from banks under buyback / switch operations- Nil.

v) Repurchase of State Development Loans by respective state governments under buyback / switch operations- Nil.

vi) Additional shifting of securities explicitly permitted by the Reserve Bank of India –Nil.

## D) Non-SLR Investment Portfolio:

### i) Non-performing Non-SLR Investments

Sr No	Particulars	Current Year 2023-24	Previous Year 2022-23
a)	Opening Balance	NIL	NIL
b)	Addition during the year since 1st April		
c)	Reductions during the above period		
d)	Closing Balance		
e)	Total Provisions Held		

### ii) Issuer Composition of Non-SLR Investment

Sr No	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
		Current Year 2023-24	Previous Year 2022-23	Current Year 2023-24	Previous Year 2022-23	Current Year 2023-24	Previous Year 2022-23	Current Year 2023-24	Previous Year 2022-23	Current Year 2023-24	Previous Year 2022-23
a)	PSUs	NIL				NIL					
b)	Fis										
c)	Banks										
d)	Private Corporates										
e)	Subsidiaries / Joint Ventures										
f)	Others										
g)	Provision Held Towards Depreciation										

## E) Repo Transaction (in face value terms)

	Minimum outstanding during the year FY 2023-24	Maximum outstanding during the year FY 2023-24	Daily average outstanding during the year FY 2023-24	Outstanding as on March 31, 2024
i) Securities Sold Under Repo				
a) Government Securities	NIL	NIL	NIL	NIL
b) Corporate Debt Securities				
c) Any Other Securities				
ii) Securities Purchase Under Reverse Repo				
a) Government Securities	NIL	NIL	NIL	NIL
b) Corporate Debt Securities				
c) Any Other Securities				

## F) Government Security Lending(GSL) Transactions (in market value terms)

As at 31-03-2024

	Minimum outstanding during the year FY 2023-24	Maximum outstanding during the year FY 2023-24	Daily average outstanding during the year FY 2023-24	Total volume of transactions during the year FY 2023-24	Outstanding as on March 31, 2024
Securities Lent Through GSL Transactions					
Securities Borrow Through GSL Transactions					
Securities Placed as Collateral Under GSL Transactions	NIL	NIL	NIL	NIL	NIL
Securities Received as Collateral Under GSL Transactions					



As at 31-03-2023

	Minimum outstanding during the year FY 2022-23	Maximum outstanding during the year FY 2022-23	Daily average outstanding during the year FY 2022-23	Total volume of transactions during the year FY 2022-23	Outstanding as on March 31
Securities Lent Through GSL Transactions					
Securities Borrow Through GSL Transactions					
Securities Placed as Collateral Under GSL Transactions	NIL	NIL	NIL	NIL	NIL
Securities Received as Collateral Under GSL Transactions					

#### 4. Asset Quality

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

(Rs. In Crore)

	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing advances	
<b>Gross Standard Advances and NPAs</b>						
Opening Balance	403.84	16.98	70.80	-	87.78	491.62
Add:Additions during the year					12.96	12.96
Less:Reductions during the year*					35.57	35.57
Closing balance	358.89	16.46	48.71		65.17	424.06
*Reductions in Gross NPAs due to:						
i)Upgradation					5.29	
ii)Recoveries (excluding recoveries from upgraded accounts)					30.28	
iii)Technical/Prudential Write-offs					0.00	
iv)Write-offs other than those under(iii) above					0.00	
<b>Provisions (excluding Floating Provisions)</b>						
Opening balance of provisions held	1.75	1.70	44.81	-	46.51	48.26
Add:Fresh provisions made during the year					1.01	1.01
Less:Excess provision reversed/Write-off loans					0.00	0.00
Closing balance of provisions held	1.75	1.65	45.87	-	47.52	49.27
<b>Net NPAs</b>						



Opening Balance					41.27	
Add: Fresh additions during the year					0	
Less: Reductions during the year					23.62	
Closing Balance					17.65	
<b>Floating Provisions</b>						
Opening Balance						
Add: Additional provisions made during the year						
Less: Amount drawn down during the year						
Closing balance of floating provisions						
<b>Technical write-offs and the recoveries made thereon</b>						
Opening balance of Technical/Prudential written-off accounts						
Add: Technical/ Prudential write-offs during the year						
Less: Recoveries made from previously technical/ prudential written-off accounts during the year						
Closing balance						

Ratios (in per cent)	Current Year	Previous Year
Gross NPA to Gross Advances	15.37%	17.86%
Net NPA to Net Advances	4.69%	9.27%
Provision coverage ratio	72.91%	52.98%

## b) Sector-wise Advances and Gross NPAs

(Rs. In Crore)

Sr. No.	Sector*	Current Year (FY 2023-24)			Previous Year (FY 2022-23)		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
i)	<b>Priority Sector</b>						
a)	Agriculture and allied activities	65.41	12.96	19.81	66.37	18.56	27.96



b)	Advances to industries sector eligible as priority sector lending	36.08	5.04	13.97	53.41	0.12	0.22
c)	Services	162.1	20.96	12.93	176.55	39.57	22.41
d)	Personal loans	55.23	8.29	15.01	61.83	12.22	19.76
	<b>Subtotal (i)</b>	<b>318.82</b>	<b>47.25</b>	<b>14.82</b>	<b>358.16</b>	<b>70.47</b>	<b>19.68</b>
ii)	<b>Non-priority Sector</b>						
a)	Agriculture and allied activities	5.56	0.09	1.62	4.31	0.06	1.39
b)	Industry	0.45	0	-	0	0	-
c)	Services	0.22	0	0.00	0.1	0	0.00
d)	Personal loans	99.01	17.83	18.01	129.05	17.25	13.37
	<b>Sub-total (ii)</b>	<b>105.24</b>	<b>17.92</b>	<b>17.03</b>	<b>133.46</b>	<b>17.31</b>	<b>12.97</b>
	<b>Total (I + ii)</b>	<b>424.06</b>	<b>65.17</b>	<b>15.37</b>	<b>491.62</b>	<b>87.78</b>	<b>17.86</b>

### c) Divergence in Assets classification and provisioning

Sr. No.	Particulars	Amount Rs. in Crore
1	Gross NPAs as on March 31, 2023 as reported by the bank	87.78
2	Gross NPAs as on March 31, 2023 as assessed by Reserve Bank of India	89.95
3	Divergence in Gross NPAs (2-1)	2.17
4	Net NPAs as on March 31, 2023 as reported by the bank	41.27
5	Net NPAs as on March 31, 2023 as assessed by Reserve Bank of India	43.44
6	Divergence in Net NPAs (5-4)	2.17
7	Provisions for NPAs as on March 31, 2023 as reported by the Bank	46.51
8	Provisions for NPAs as on March 31, 2023 as assessed by Reserve Bank of India	48.48
9	Divergence in provisioning (8-7)	1.97
10	Reported Profit before Provisions and Contingencies for the year ended March 31, 2023	7.31
11	Reported Net Profit after Tax(PAT) for the year ended 31-03-2023	0.75
12	Adjusted PAT for the year ended 31-03-2023 after considering the divergence I provisioning	-12.43

**Note:** March 31, 2023 is the close of the reference period in respect of which divergence were assessed.

## d) Disclosure of Transfer of Loan Exposures

In the case of stressed loans transferred or acquired during the year FY 2023-24 as follow:

Details of stressed loans transferred during the year (to be made separately for loans classified as NPA and SMA)			
(all amounts in crore)	To ARCs	To Permitted Transferees	To other Transferees (Please Specify)
No : of accounts	8	-	-
Aggregate principal outstanding of loans transferred	21.14	-	-
Weighted average residual tenor of the loans transferred	288.92	-	-
Net book value of loans transferred (at the time of transfer)	17.42	-	-
Aggregate consideration	20.50	-	-
Additional consideration realized in respect of accounts transferred in earlier years	-	-	-
Details of loans acquired during the year			
(all amount in crore)	From SCBs, RRBs, Co-operative Banks, AIFIs, SFBs and NBFCs including Housing Finance Companies (HFCs)	Form ARCs	
Aggregate principal outstanding of loans acquired	-	-	-
Aggregate consideration paid	-	-	-
Weighted average residual tenor of loans acquired	-	-	-

## e) Disclosure under Resolution framework for COVID-19 related Stress

Disclosures to be made half yearly ended on September 30, 2023

(Amounts in Rs. crore)

Type of Borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of the previous half year (A)	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half-year	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of this half-year
Personal Loans	Nil	Nil	Nil	Nil	Nil
Corporate persons	Nil	Nil	Nil	Nil	Nil
Of which MSME's	Nil	Nil	Nil	Nil	Nil
Others	Nil	Nil	Nil	Nil	Nil
Total	Nil	Nil	Nil	Nil	Nil

Disclosures to be made half yearly ended on March 31, 2023

(Amounts in Rs. crore)

Type of Borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of the previous half year (A)	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half-year	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of this half-year
Personal Loans	Nil	Nil	Nil	Nil	Nil
Corporate persons	Nil	Nil	Nil	Nil	Nil
Of which MSME's	Nil	Nil	Nil	Nil	Nil
Others	Nil	Nil	Nil	Nil	Nil
Total	Nil	Nil	Nil	Nil	Nil



## 5) EXPOSURES

### A) Exposure to real estate sector

(Amount in Rs. Crore)

Category	Current year FY 2023-24	Previous Year FY 2022-23
<i>i) Direct exposure</i>		
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.	42.96	37.48
b) Commercial Real Estate – Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits;	0.56	1.34
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures - i. Residential ii. Commercial Real Estate	0.00	0.00
<i>ii) Indirect Exposure</i> Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.		
<b>Total Exposure to Real Estate Sector</b>	<b>43.52</b>	<b>38.82</b>

### B) Exposure to Capital Market

(Amount in Rs. Crore)

Particulars	Current year FY 2023-24	Previous Year FY 2022-23
i) Direct investment in equity shares, convertible bonds, convertible debentures and units of equity oriented mutual funds the corpus of which is not exclusively invested in corporate debt.	Nil	Nil
ii) Advances against shares/bonds / debentures or other securities or on clean basis to individuals for investment in shares (including IPOS/ESOPs), convertible bonds, convertible debentures, and units of equity oriented mutual funds;	Nil	Nil
iii) Advances for any other purposes where shares or convertible bonds or convertible debentures or units of equity oriented mutual funds are taken as primary security.	Nil	Nil



iv)	Advances for any other purposes to the extent secured by the collateral security of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds i.e. where the primary security other than shares/convertible bonds / convertible debentures / units of equity oriented mutual funds does not fully cover the advances;	Nil	Nil
v)	Secured and unsecured advances to stockbrokers and guarantees issued on behalf of stockbrokers and market makers;	Nil	Nil
vi)	Loans sanctioned to corporates against the security of shares/bonds / debentures or other securities or on clean basis for meeting promoter's contribution to the equity of new companies in anticipation of raising resources;	Nil	Nil
vii)	Bridge loans to companies against expected equity flows/issues	Nil	Nil
viii)	Underwriting commitments taken up by the banks in respect of primary issue of shares or convertible bonds or convertible debenture or unit of equity oriented mutual funds;	Nil	Nil
ix)	Financing to stockbrokers for margin trading;	Nil	Nil
x)	Financing to stockbrokers for margin trading;	Nil	Nil
xi)	All exposures to Venture Capital Funds (both registered and unregistered)	Nil	Nil
<b>Total Exposure to Capital Market</b>		Nil	Nil

### C) Unsecured Advances

Particulars	Current year FY 2023-24	Previous Year FY 2022-23
Total Unsecured advances of the bank	3.05	5.16
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken.	Nil	Nil
Estimated value of such intangible securities	Nil	Nil

### 6) Concentration of deposits, advances, exposures and NPAs

#### a) Concentration of deposits

Particulars	Current Year	Previous Year
Total deposits of the twenty largest depositors	56.20	102.24
Percentage of deposits of twenty largest depositors to total deposits of the bank	7.71%	12.35%



## b) Concentration of Advances

Particulars	Current Year	Previous Year
Total advances to the twenty largest borrowers	87.05	115.61
Percentage of advances to twenty largest borrowers to total advances of the bank	18.52%	21.90%

## c) Concentration of Exposures

Particulars	Current Year	Previous Year
Total advances to the twenty largest borrowers	87.05	115.61
Percentage of advances to twenty largest borrowers to total advances of the bank	18.52%	21.90%

## d) Concentration of NPAs

Particulars	Current Year	Previous Year
Total Exposure to the top twenty NPA accounts	31.19	38.87
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	47.86%	44.28%

## 7) Derivatives

### a) Forward rate agreement/Interest rate swap

Particulars	Current year FY 2023-24	Previous Year FY 2022-23
i) The notional principal of swap agreements	Nil	Nil
ii) Losses which would be incurred if counterparties failed to fulfil their obligations under the agreements	Nil	Nil
iii) Collateral required by the bank upon entering into swaps	Nil	Nil
iv) Concentration of credit risk arising from the swaps	Nil	Nil
v) The fair value of the swap book	Nil	Nil

### b) Exchange traded interest rate derivatives

Sr. No.	Particulars	Current year FY 2023-24	Previous Year FY 2022-23
i)	Notional principal amount of exchange traded interest rate derivatives undertaken during the year (instrument wise)	Nil	Nil
ii)	Notional principal amount of exchange traded interest rate derivatives outstanding as on 31st March (instrument wise)	Nil	Nil

iii)	Notional principal amount of exchange traded interest rate derivatives outstanding and not 'highly effective' (instrument wise)	Nil	Nil
iv)	Mark to market value of exchange traded interest rate derivatives outstanding and not 'highly effective' (instrument wise)	Nil	Nil

### c) Disclosures on risk exposure in derivatives

Sr. No.	Particulars	Current year FY 2023-24		Previous Year FY 2022-23	
a)	Derivatives (Notional Principal Amount)				
	i) For hedging	Nil	Nil	Nil	Nil
	ii) For trading	Nil	Nil	Nil	Nil
b)	Marked to Market Positions I				
	i) Asset (+)	Nil	Nil	Nil	Nil
	ii) Liability (-)	Nil	Nil	Nil	Nil
c)	Credit Exposure				
d)	Likely impact of one percentage change in interest rate (100*PV01)				
	i) on hedging	Nil	Nil	Nil	Nil
	ii) on trading derivatives	Nil	Nil	Nil	Nil
e)	Maximum and Minimum of 100*PV01 observed during the year				
	i) on hedging	Nil	Nil	Nil	Nil
	ii) on trading	Nil	Nil	Nil	Nil

### d) Credit Default Swaps –

The Bank has not entered into any such transaction during the year FY 2023-24 & 2022-23.

**8) Disclosure relating to Securitization:** Not Applicable  
(Applicable to all SCBs, SFBs, but Excluding RRBs)

**9) Off Balance Sheet SPV's sponsored (which are required to be consolidated as per accounting norms):** Not applicable Co-operative Banks





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

(Amount in crore)

Sr. No.	Particulars	Current year FY 2023-24	Previous Year FY 2022-23
i	Opening balance of amounts transferred to DEA fund	8.69	7.71
ii	Add: Amounts transferred to DEA Fund during the year	1.27	1.06
iii	Less: Amounts reimbursed by DEA Fund towards claims	0.36	0.08
iv	Closing balance of amounts transferred to DEA Fund	9.60	8.69

## 11) Disclosure of complaints

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

Sr. No.	Particulars	Current year FY 2023-24	Previous Year FY 2022-23
	Complaints received by the bank from its customers	-	-
1	Number of complaints pending at beginning of the year	-	-
2	Number of complaints received during the year	-	-
3	Number of complaints disposed during the year	-	-
3.1	Of which, number of complaints rejected by the bank	-	-
4	Number of complaints pending at the end of the year	-	-
	Maintainable complaints received by the bank from Office of Ombudsman		-
5	Number of maintainable complaints received by the bank from Office of Ombudsman	1	1
5.1	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	1	1
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by office of ombudsman	-	-
5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	-	-
6	Number of Awards unimplemented within the stipulated time (other than those appealed)	-	-

Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in Integrated Ombudsman Scheme, 2021 (Previously Banking Ombudsman Scheme, 2006) and covered within the ambit of the Scheme.

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

Grounds of complaints, (i.e.	Number of complaints pending at the	Number of complaints received	% increase/decrease in the number of	Number of complaints pending at	of 5, number of complaints pending
------------------------------	-------------------------------------	-------------------------------	--------------------------------------	---------------------------------	------------------------------------



relating to)	beginning of the year	over the previous	complaints over the Previous Year FY 2022-23	the end of the year	beyond 30. days
1	2	3	4	5	6
FY 2023-24					
Account Opening / Difficulty operations of account	-	-	-	-	-
ATM/ Debit cards	-	-	-	-	-
Loan & advances	-	-	-	-	-
Internet Mobile / Electronics	-	-	-	-	-
Other Ground	-	-	1	100%	-
FY 2022-23					
Account Opening / Difficulty operations of account	-	-	-	-	-
ATM/ Debit cards	-	-	-	-	-
Loan & advances	-	-	1	100%	-
Internet Mobile / Electronics	-	-	-	-	-
Other Ground	-	-	-	-	-

## 12) Disclosure of penalties imposed by the RBI:

RBI has not imposed any monetary penalty for the FY 2023-24

## 13) Disclosure on Remuneration: Not Applicable

(Applicable to banking companies, including foreign banks operating in India)

## 14) Other Disclosures

### A) Business Ratios:

Particulars	Current year FY 2023-24	Previous Year FY 2022-23
i) Interest Income as a percentage to Working Funds	8.04%	8.17%
ii) Non-interest income as a percentage to Working Funds	1.20%	0.65%



iii) Cost of Deposits	5.20%	5.70%
iv) Net Interest Margin	5.73%	5.75%
v) Operating Profit as a percentage to Working Funds	0.14%	0.10%
vi) Return on Assets	0.09%	0.06%
vii) Business (deposits plus advances) per employee(in Rs. Crore)	4.26	4.71
viii) Profit per employee (in Rs. crore)	0.00	0.00

## B) Bancassurance business

(Rs. In Crore)

Sr No	Particulars	Current Year 31.03.2024	Previous Year 31.03.2023
i)	Commission earned in respect of insurance broking, agency and bancassurance business	0.13	0.34

## C) Marketing and distribution

(Rs. In Crore)

Sr No	Particulars	Current Year 31.03.2024	Previous Year 31.03.2023
i)	Fees / Remuneration received in respect of the marketing and distribution function(Expect bancassurance business)	NIL	NIL

## D) Disclosure regarding Priority Sector Lending Certificates (PSLCs)

The amount of PSLCs (Category-wise) sold and purchased during the year FY 2023-24

PSLCs Category wise	Sold	Purchased
Agriculture and allied activities	Nil	Nil
Advances to industrial sector eligible as Priority Sector Lending	Nil	Nil
Services	Nil	Nil
Personal Loans	Nil	Nil
<b>Total Advances under PSL Category</b>	Nil	Nil

## E) Provisions and contingencies

(Rs. In Crore)

Provision debited to Profit and Loss Account	Current year FY 2023-24	Previous Year FY 2022-23
i) Provisions for NPI	-	-
ii) Provision towards NPA/	3.56	-
iii) Provision made towards Income tax	-	-
iv) Other Provisions and Contingencies (with details)		
- Provision for Investment Depreciation Reserve	-	2.39
- Provision For Covid(2.0) Restructure Fund	-	3.33

## G) Payment of DICGC Insurance Premium

(Rs. In Crore)

Sr. No.	Particulars	Current year FY 2023-24	Previous Year FY 2022-23
i)	Payment of DICGC Insurance Premium	1.17	1.22
ii)	Arrears in payment of DICGC premium	-	-

## H) Disclosure of Facilities granted to directors and their relatives

(Rs. In Crore)

Sr No	Particulars	Current Year 31.03.2024	Previous Year 31.03.2023
1	<b>Advances to Directors</b>		
	i) Fund Based	-	0.02
	ii) Non-fund Based	-	-
2	<b>Advances to relatives, companies or firms in which they are interested of Directors</b>		
	i) Fund Based	3.24	3.98
	ii) Non-fund Based	-	-

Note: During the FY 2023-24, Fund based facility extended to directors and their relatives against FDR only.

### THANKS

We are thankful to the manager and staff of the branch for the co-operation extended during the period of audit.

For V A M U & ASSOCIATES  
Chartered Accountants  
(FRN No.: 130831W)

For, THE VAIDYANATH URBAN CO-OPERATIVE BANK LTD

Sd/-  
CA PRUTHVIRAJ TATPATIL  
PARTNER  
M No.: 604178  
Date: 28-06-2024  
UDIN: 24604178BKFVOR9267

Sd/-  
Chairman Vice Chairman Director  
Sd/-  
Chief Executive Officer Dy. General Manager

## परिशिष्ट 'अ'

बँकेचे नांव : दि वैद्यनाथ अर्बन को-ऑप.बँक लि., परळी वैजनाथ.  
मुख्य कार्यालयाचा पत्ता : मोंढा, परळी वैजनाथ, जिल्हा बीड  
नोंदणीचा क्रमांक व तारीख : बीएचआर/बीएनके/बी/१०६ दि.२४.०२.१९६६  
कार्यक्षेत्र : संपूर्ण महाराष्ट्र  
रिझर्व्ह बँकेच्या परवान्याचा क्रमांक व तारीख : यु.बी.डी. ३८७ पी, दि.०४.०५.१९८४

तपशिल ३१ मार्च २०२४ अखेर		रक्कम लाखांत
शाखांची संख्या (मुख्य कार्यालयासहीत)	४०	-
सभासद	: नियमीत- ४५,५३२ : नाममात्र- ३५४१	
वसुल भाग भांडवल एकूण राखीव व इतर निधी		२५०६.४४ १२०१९.१०
ठेवी	: बचत : चालू : मुदत व इतर ठेवी : एकूण :	१८९५९.०९ ५६७४.६६ ४८२८२.८० ७२९१६.५५
दिलेले कर्जे	: सुरक्षित : असुरक्षित : एकूण :	४२१००.७८ ३०५.२० ४२४०५.९८
अग्रक्रम क्षेत्रासाठी दुर्बल घटकांसाठी	: ६४.८५ % : १२.९९ %	
गुंतवणूक	: शासकीय कर्जरोखे : बँका व इतर गुंतवणूक : एकूण :	२३४५८.७६ १२६६९.४१ ३६१२८.१७
थकबाकी टक्केवारी	१५.३७ %	.
ऑडीट वर्गीकरण	ब	
एकूण कर्मचारी	२७२	
खेळते भांडवल		९०७२६.६९
निव्वळ नफा		१०१.००



## FINANCIAL BUDGET FOR 2024-25

(Rs. in Lakhs)

SR. No	EXPENDITURE	BUDGET 2023-2024	ACTUAL 2023-2024	DIFFERENCE 2023-2024	BUDGET 2024-2025	INCOME	BUDGET 2023-2024	ACTUAL 2023-2024	DIFFERENCE 2023-2024	BUDGET 2024-2025
01	Interest Paid on Deposits	4600.00	3949.62	-650.38	4368.93	Interest on Loans/Investments	9800.00	8744.86	-1055.14	9500.00
02	Interest Paid on Borrowings	1.00	6.51	5.51	1.00	Commission	50.00	41.01	-8.99	30.00
03	Salary & Allowances	1500.00	1364.82	-135.18	1600.00	Locker Rent	30.00	27.12	-2.88	30.00
04	Rent, Tax, Insurance & Lighting	370.00	361.77	-8.23	370.00	Insurance Commission	40.00	13.21	-26.79	20.00
05	Postage & Telephone	16.00	14.72	-1.28	16.00	Other Income	120.00	109.78	-10.22	110.00
06	Printing and Stationary	20.00	13.81	-6.19	20.00	Processing Fees	100.00	95.78	-4.22	110.00
07	Pigmy Commission	350.00	363.74	13.74	300.00	Profit on Sell of Securities	100.00	23.72	-76.28	50.00
08	Advertisement	15.00	8.85	-6.15	25.00	ATM Charges Received	50.00	26.80	-23.20	30.00
09	Audit Fees	50.00	34.82	-15.18	40.00	Recovery in Written off A/cs	50.00	25.88	-24.12	30.00
10	Legal Charges	25.00	19.40	-5.60	25.00	Profit on Sell of Assets	5.87	0.04	-5.83	5.00
11	Staff Training	5.00	3.75	-1.25	5.00	Dividend Received	0.13	0.13	0.00	0.13
12	Travelling Expenses	30.00	19.04	-10.96	30.00	Recovery Charges Received	50.00	18.99	-31.01	50.00
13	Petrol, Oil & Diesel	22.00	16.13	-5.87	22.00	CIBIL Charges Received	5.00	5.15	0.15	5.00
14	Repair & Maintainance General	30.00	14.55	-15.45	30.00	Profit on Sale of Non Banking Asset	0.00	8.24	8.24	25.00
15	Repair & Maintainance Car	7.50	3.55	-3.95	7.50	IDR Provision Reversal	0.00	886.77	886.77	0.00
16	Repair & Maintainance Computer	15.00	4.68	-10.32	15.00	Printing & Stationary Recd.	15.00	10.57	-4.43	12.00
17	Misc Expenses	30.00	46.85	16.85	50.00	Pigmy Commission Recd.	4.00	3.86	-0.14	4.00
18	General Body Meeting	6.00	4.54	-1.46	6.00	Loan Application Fees Recd.	3.00	2.54	-0.46	3.00
19	Seating Fees	3.00	3.14	0.14	4.00					
20	Rebate on Interest	1400.00	2099.76	699.76	1350.00					
21	Investment Depreciation Reserve	300.00	0.00	-300.00	100.00					
22	Depreciation on Shifting of G Sec	30.00	303.27	273.27	50.00					
23	BDDR	600.00	355.98	-244.02	400.00					
24	Group Superannuation	80.00	30.26	-49.74	100.00					
25	Staff Gratuity	20.00	20.46	0.46	25.00					
26	CGST / SGST / IGST Paid	100.00	76.02	-23.98	100.00					
27	Depreciation on Assets	100.00	120.63	20.63	110.00					
28	Leave Travelling Concession	7.00	5.05	-1.95	7.00					
29	Leave Salary	25.00	77.00	52.00	50.00					
30	Clearing Charges	0.50	0.08	-0.42	0.20					
31	HTM Amortization	45.00	46.67	1.67	49.00					
32	Income Tax	75.00	52.55	-22.45	60.00					
33	Branch Connectivity Charges	35.00	19.45	-15.55	30.00					
34	Recovery Charges	50.00	220.58	170.58	300.00					
35	Advisory Charges	0.50	0.00	-0.50	0.00					
36	ATM Driving Fees & Charges	22.00	13.55	-8.45	20.00					
37	Annual Maintn. Contract Charges	70.00	67.24	-2.76	70.00					
38	CGST / SGST Paid on RCM	20.00	17.18	-2.82	20.00					
39	Security Guard Charges Paid	15.00	14.61	-0.39	15.00					
40	Professional Fees Paid	25.00	16.19	-8.81	25.00					
41	Stamp Duty Paid On Investment	0.50	0.05	-0.45	0.50					
42	Loss On Sale Of Assets	3.00	0.00	-3.00	3.00					
43	New CBS Implimentation	10.00	0.00	-10.00	0.00					
44	New Hardware Purchase	100.00	0.00	-100.00	0.00					
45	Election Expenses	0.00	24.11	24.11	0.00					
46	Management Fees Paid	35.00	36.07	1.07	35.00					
47	CIBIL Charges Paid	4.00	3.64	-0.36	4.00					
48	Comission & Exchange Paid	5.00	5.65	0.65	5.00					
49	Shortfall on Sale to ARC	0.00	63.11	63.11	0.00					
50	<b>Net Profit</b>	<b>150.00</b>	<b>101.00</b>	<b>-49.00</b>	<b>150.00</b>					
	<b>TOTAL</b>	<b>10423.00</b>	<b>10044.45</b>	<b>-378.55</b>	<b>10014.13</b>		<b>10423.00</b>	<b>10044.45</b>	<b>-378.55</b>	<b>10014.13</b>

दि वैद्यनाथ अर्बन को-ऑप.बँक लि., परली-वैजनाथ



ANNUAL  
REPORT 2024

## दि वैद्यनाथ अर्बन को-ऑप.बँक लि., परली-वैजनाथ

मुख्य कार्यालय : परली-वैजनाथ. जि.बीड

दिनांक : ०८/०९/२०२४

### वार्षिक सर्वसाधारण सभा

### उपस्थिती प्रमाणपत्र

( पोटनियम क्रमांक १४ (१) )

प्रमाणित करण्यात येते की,

श्री/सौ. \_\_\_\_\_

सभासद क्रं. \_\_\_\_\_ रा. \_\_\_\_\_

जिल्हा \_\_\_\_\_ हे/या बँकेच्या ५९ व्या वार्षिक सर्वसाधारण सभा दि.०८/०९/२०२४

**स्थळ : वैद्यनाथ प्रतिष्ठान, परली-वैजनाथ येथे सभेस व्यक्तिशः उपस्थित आहेत.**

सदरील प्रमाणपत्र महाराष्ट्र सहकारी संस्था अधिनियम १९६० व बँकेचे प्रचलित पोटनियम क्रं. १४(१) च्या तरतुदीच्या अधिन देण्यात आले आहे.

बँकेची मोहर

प्राधिकृत अधिकारी

नांव:

हुद्दा:

५९ वा

वार्षिक अहवाल  
२०२३-२०२४

आपले KYC आजच अपडेट करा!



# दि वैद्यनाथ अर्बन को-ऑप.बँक लि.,

मुख्य कार्यालय : मोठा, परळी-वैजनाथ जि.बीड-४३१ ५१५

## 11%\* व्यावसायिकांसाठी कर्ज योजना

आपल्या उद्योग व्यवसायाला उभारी  
मिळवून देणारी योजना.



डॉक्टर्स आणि  
औषध विक्रेते  
यांना वैद्यकीय व्यवसायवृद्धी करिता  
विशेष कर्ज योजना

फक्त  
**9%\***  
व्याजदर  
(द.सा.द.शे.)

\* नियम व अटी लागू.



४४४ दिवसांच्या ठेवीवर  
मिळवा

**7.75%**

व्याजदर  
ज्येष्ठ नागरिकांसाठी



ठेवींवर

★ ५ लाखांपर्यंत  
विमा संरक्षण ★

ग्राहकांच्या सोबती  
निरंतर प्रगती

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आजच आपल्या नजिकच्या  
शाखेत संपर्क साधा.

[www.vaidyanathbank.com](http://www.vaidyanathbank.com)

घर बांधणी कर्ज **9%\***

सोनं तारण कर्ज **10%\***  
(रुपये २ लाखांपर्यंत)

वाहन कर्ज **9.5%\***

बुक - पोस्ट

प्रति,  
श्री/सौ.



प्रेषक : विनोद सामत अध्यक्ष,

दि वैद्यनाथ अर्बन को-ऑप. बँक लि.,

मुख्य कार्यालय : परळी वैजनाथ - ४३१ ५१५.

फोन : ०२४४६-२२२१३४, २२३३८९, २२२०८९

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