



ग्राहकांचा विश्वास, हीच आमची ओळख,  
बँकेची प्रगती हाच आमचा ध्यास!



**दि वैद्यनाथ अर्बन को-ऑप.बँक लि.,**

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







# नमामि वैद्यनाथम्

— पंचम ज्योतिर्लिंगम् —

श्री वैद्यनाथ ज्योतिर्लिंग, श्री क्षेत्र परळी वैजनाथ

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

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

बँकेचे श्रद्धास्थान



संस्थापक  
स्व.श्री.रतिलालजी मोमया



बँकेचे मार्गदर्शक



मा.ना.पंकजाताई गोपीनाथराव मुंडे  
मंत्री-पर्यावरण, पशुसंवर्धन व हवामान बदल (महाराष्ट्र राज्य)



डॉ.प्रितमताई गोपीनाथराव मुंडे  
माजी खासदार-बीड लोकसभा



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

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



## अहवाल काळातील 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 भण्साळी



श्री.प्रविण देशपांडे



डॉ.श्री.जयसिंग चव्हाण



श्री.महेश्वर निर्मळे



श्री.संदीप लाहोटी



श्री.उज्ज्वल कोटेचा



डॉ.प्रितमताई मुंडे



सौ.सुरेखाताई गेणकुदळे



प्रा.श्री.दासु वाघमारे



श्री.अनिल तांदळे



श्री.जगदीश मोदानी  
संयुक्त वक्ता प्रतिनिधी



श्री.सौरभ रेदाखनी  
संयुक्त वक्ता प्रतिनिधी



श्री.विनोद कुर्वे  
मुख्य कार्यकारी अधिकारी



श्री.संजय खंदाडे  
राज्यप्रचारक



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

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

# विद्यमान संचालक मंडळ



श्री.विनोद सागत  
चेअरमन



डॉ.प्रितमताई मुंडे



श्री.रमेश कराड  
व्हाईस चेअरमन



श्री.अनिल तांदळे



श्री.प्रकाश जोशी



डॉ.राजाराम मुंडे



श्री.प्रविण देशपांडे



श्री.संदिप लाहोटी



श्री.महेश्वर निर्गळे



श्री.विजय वाकेकर



श्री.अमोल दुबे



श्री.कुलभूषण जैन



श्री.मनमोहन कलंजी



श्री.राजेंद्र लोमटे



श्री.सुशांत लोमटे



सौ.माधुरी मेनकुदळे



प्रा.विनोद जगतकर



श्री.विनोद खांदे  
मुख्य कार्यकारी अधिकारी



श्री.संजय खांदे  
सहस्रवस्थापक

**अहवाल काळातील व्यवस्थापन मंडळ**  
(Board of Management)



**श्री.विकास डुबे**  
अध्यक्ष



**श्री.महेश्वर गिर्मले**  
सदस्य



**सीए श्री.श्रीगोपाळ लड्डा**  
सदस्य



**सीए श्री.प्रतिक बाफना**  
सदस्य



**श्री.करण गिसाल**  
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 वेद्यनाथ अर्बन को-ऑप.बँक लि.,

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

### ❖ नोटीस ❖

(केवळ भागधारकांसाठी)

### ६० वी वार्षिक सर्वसाधारण सभा


दि वेद्यनाथ अर्बन को-ऑप.बँक लि., परळी वेद्यनाथच्या सर्व भागधारक सभासदांना कळविण्यात येते की, बँकेची ६० वी वार्षिक सर्वसाधारण सभा रविवार, दि.२८/०९/२०२५ रोजी सकाळी ठीक १०:०० वाजता वेद्यनाथ प्रतिष्ठान, परळी-वेद्यनाथ 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. ०८/०९/२०२४ रोजी झालेल्या ५९ व्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून कायम करणे.  
विषय क्र. २ : सन २०२४-२०२५ अखेर वर्षाचा अहवाल, ताळेबंद व नफातोटा पत्रक संमत करणे.  
विषय क्र. ३ : सन २०२४-२०२५ सालच्या अंदाजपत्रकापेक्षा जास्तीच्या खर्चास मंजूरी देणे व सन २०२५-२०२६ सालाचे मा. संचालक मंडळाने मान्यता दिलेल्या अंदाजपत्रकास अनुसमर्थन देणे.  
विषय क्र. ४ : सन २०२४-२०२५ वर्षाच्या वैधानिक लेखापरिक्षणाची माहिती घेणे व सन २०२४-२०२५ वर्षाच्या वैधानिक लेखापरिक्षण दोष दुरुस्ती अहवालास मान्यता देणे.  
विषय क्र. ५ : मा. संचालक मंडळाचे मान्यतेनुसार सन २०२५-२०२६ वर्षाकरिता लेखापरिक्षक यांच्या नेमणुकीस मान्यता देणे व मा. वैधानिक लेखापरिक्षकांचा मेहेनताना ठरविण्याचे अधिकार मा. संचालक मंडळास देणे.  
विषय क्र. ६ : सन २०२४ - २०२५ या आर्थिक वर्षात 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. ७ : मा. संचालक मंडळ व त्यांचे नातेवाईकांना दिलेल्या कर्जाची नोंद घेणे.  
विषय क्र. ८ : मा. संचालक मंडळाने शिफारस केलेल्या बँकेचा लॉग टर्म परस्पेक्टिव्ह प्लॅनला मान्यता देणे.  
विषय क्र. ९ : स्टाफिंग पॅटर्नला मंजूरी देणे बाबत.  
विषय क्र. १० : ६० व्या वार्षिक सर्वसाधारण सभेस गैरहजर असलेल्या सभासदांच्या अनुपस्थितीस मान्यता देणे.  
विषय क्र. ११ : मा. अध्यक्षांच्या अनुमतीने आयत्यावेळी आलेल्या विषयांचा विचार करणे.

स्थळ : परळी-वेद्यनाथ  
दिनांक : ०२.०९.२०२५

मा.अध्यक्ष व संचालक मंडळाच्या आदेशानुसार

  
(विनोद खर्चे)

मुख्य कार्यकारी अधिकारी

### ❖ सभासदांना नम्र सूचना ❖

- वार्षिक सर्वसाधारण सभेच्या वेळी ज्या सभासदास सभेपुढे असलेल्या विषयाबद्दल कांही माहिती विचारावयाची असेल त्यांनी दि.२०.०९.२०२५ पर्यंत मुख्य कार्यालयास लेखी कळवावे, अन्यथा त्याचा विचार केला जाणार नाही.
- गणसंख्ये अभावी सभा तहकूब झाल्यास ही सभा त्याच दिवशी, त्याच ठिकाणी सकाळी १०:३० वाजता होईल. अशा सभेस गणसंख्येची आवश्यकता असणार नाही.
- ज्या सभासदांची भाग खरेदी संख्या ८० पेक्षा कमी असेल त्यांनी एकूण ८० भाग (रु.२,०००/-चे) खरेदी करणे पोटनियमाप्रमाणे अत्यावश्यक आहे. मागील दहा वर्षांच्या अहवालात वारंवार आवाहन करूनही ज्या सभासदांनी एकूण ८० भाग (एकूण रु.२,०००/- चे) खरेदी केले नसतील अशा सर्व सभासदांनी दि.३१.०३.२०२६ पुर्वी सदर भाग खरेदी (परिवर्तित) करणे अनिवार्य आहे.
- बँकेचा संपूर्ण अहवाल बँकेच्या संकेत स्थळावर (www.vaidyanathbank.com) उपलब्ध असून सभासदांसाठी अहवालांच्या प्रती बँकेच्या शाखांकडेही उपलब्ध करून देण्यात आलेल्या आहेत.
- सभासदांना नांव, पत्ता, मोबाईल क्रमांक शाखा बदल करणे 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.)
- सभेची नोटीस बँकेचे मुख्य कार्यालय, मुख्य शाखेसह सर्व शाखांच्या नोटीस बोर्डवर प्रसिद्ध करण्यात आली आहे.
- 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 ६० 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 ७.११% झाले आहे हे मला अभिमानाने सांगावेसे वाटते.

दि.३१ मार्च २०२५ अखेर संपलेल्या २०२४-२५ 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 क्लाऊड बेस मे.इ.एस.डी.एस.सॉफ्टवेअर सोल्युशन्स प्रा.लि., नाशिक या कंपनी मार्फत कार्यरत आहे. बँकेने ॲक्चुट 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 डिजिटल इंडिया सुविधे अंतर्गत थर्ड पार्टी, स्वाईप/POS मशिन कार्यान्वीत आहेत तसेच QR कोड द्वारे कोणत्याही ऑनलाईन पेमेंट ॲप 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 २७ शाखेमध्ये ए.टी.एम.ची सुविधा उपलब्ध करून देण्यात आलेली आहे. तसेच बँकेच्या ए.टी.एम.कार्डवरून ऑनलाईन पर्वेसींग 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 देण्यांत 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 २०२४-२५ 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 २०२५ अखेर बँकेचे ४५४८६ सभासद असून वसुल भाग भांडवल रु.२५.१३ 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 २०२५ अखेर सभासद कल्याणनिधी म्हणून रु.२६.६४ लाख इतका निधी उभारला आहे. या निधीतून २२ सभासदांना दुर्धर आजारास वैद्यकीय मदत रु.५.५० लाख व सभासदांच्या ११७ पाल्यांना शैक्षणिक पारितोषक व मदत रु.७.७९ 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 २०२५ अखेर बँकेचे राखीव व इतर निधी रु.१४७.११ 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-२०२५ अखेर आपल्या बँकेचे हे प्रमाण १८.५८ % 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 सट्ट 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 २०२५ अखेर बँकेच्या एकूण ठेवी रु.६८५.०८ कोटी झाल्या आहेत.

बँकेने डिपॉझिट इन्शुरन्स अँड क्रेडीट गॅरंटी कॉर्पोरेशन यांच्याकडे ठेव विम्याचे नियमित हप्ते भरून रु.५.०० लाखापर्यंतच्या ठेवीदारांना विमा संरक्षण प्राप्त करून दिले आहे. बँकेने ठेव विमा हप्त्यापोटी सन २०२४-२५ मध्ये डिपॉझिट इन्शुरन्स अँड क्रेडीट गॅरंटी कॉर्पोरेशन यांच्याकडे एकूण रक्कम रु.८६.४६ 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. ४३३.४० कोटी आहेत.अहवाल वर्ष अखेर अग्रक्रम क्षेत्रास व दुर्बल घटक क्षेत्रास दिलेल्या कर्जाचे प्रमाण अनुक्रमे ७२.७६ % व १३.०७ % आहे. तसेच अनेक सहभाग कर्ज योजनेत बँकेने अग्रणी बँक म्हणून भूमिका पार पाडली आहे.

जनरल इन्शुरन्ससाठी बँकेने आयसीआयसीआय लोम्बार्ड 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 दि. ३१ मार्च २०२५ अखेर बँकेचा

ग्रॉस एनपीए १८.४७% व रिझर्व बँकेच्या मार्गदर्शक तत्वानुसार बँकेचा नेट एनपीए ७.११% च्या खाली 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.

## सामोपचार कर्ज परतफेड योजना -

अहवाल काळात रिझर्व बँकेच्या मार्गदर्शक सुचनांच्या आधारे सामोपचार सुट सवलती योजनेचा ४५९ थकीत कर्जदारांनी लाभ घेतला असून त्यांनी या योजने अंतर्गत रु.१११२.०७ लाख रकमेचा भरणा केला असून त्यांना रु.८४९.१० लाख एवढी थकीत व्याजात सुट मिळाली आहे.

## शाखा विस्तार -

रिझर्व्ह बँकेने सध्या शाखाविस्ताराच्या धोरणात उदारीकरण अवलंबिले आहे. महाराष्ट्रभर कार्यक्षेत्र असलेल्या आपल्या बँकेच्या बीड, लातूर, उस्मानाबाद, सोलापूर, 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 नियंत्रकामार्फत दरवर्षी बँकेची तपासणी व लेखापरिक्षण केल्या जाते. याव्यतिरीकत बँकेच्या तपासणी विभागाकडून व मुख्य कार्यालयातील कर्मचाऱ्या मार्फत तसेच चार्टर्ड अकॉंटंट मार्फत सर्व शाखांचे कंकरंट ऑडीट /अंतर्गत लेखा परिक्षण झालेले असून ऑडीट रिपोर्ट व दोष दुरुस्ती अहवाल सभेपुढे सादर करण्यात आला आहे. बँकेच्या सन २०२४-२५ च्या वैधानिक लेखापरिक्षणासाठी सहकार आयुक्त कार्यालयाने सहकारी संस्थांच्या लेखापरिक्षणासाठी तयार केलेल्या लेखापरिक्षकातील शासनमान्य नामतालिकेमधील बँकेने मे.देशमुख देशपांडे अँड असोसिएटस् सनदी लेखापाल, पुणे यांची दि.०८.११.२०२४ रोजीच्या ऑर्डरव्दारे 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	१७
०३	कर्ज उपसमिती	१३
०४	ऑडिट समिती	०४
०५	कर्मचारी उपसमिती	०४
०६	कर्ज वसुली समिती	०५
०७	गुंतवणूक समिती	१२
०८	एएलएम समिती	०४
०९	आय.टी.कमिटी सभा	०६
१०	बोर्ड ऑफ मॅनेजमेंट	१३

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.

(एकूण रुपये लाखात)

अ.क्र.	तपशिल	मार्च २४ ची येणे बाकी	सन २४-२५ मधील वसुली	मार्च २५ ची येणे बाकी	पैकी थकबाकी
०१	कॅश क्रेडिट व ओव्हरड्राफ्ट	--	--	--	--
०२	मुदती कर्ज	३२४.४५	९७.१७	२२७.२८	१८०.००
	एकूण	३२४.४५	९७.१७	२२७.२८	१८०.००

## कर्मचारी वर्ग / प्रशिक्षण -

अहवाल वर्षाअखेर बँकेत २६२ 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, आधुनिक तंत्रप्रणाली इत्यादी विषयावर तज्ञांकडून प्रशिक्षण देण्यात येते.

सन २०२४-२५ या आर्थिक वर्षात कॉलेज ऑफ अॅग्रीकल्चरल बँकींग (CAB) रिझर्व्ह बँक ऑफ इंडिया, पुणे यांचे मार्फत सायबर सेक्युरिटी व क्रेडिट मॅनेजमेंट 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-वैद्यनाथ मुख्य कार्यालयस्तरावर स्वतःची इमारत आहे. त्याशिवाय औरंगाबाद, बीड, वडवणी, केज, शिरूर (कासार) व जेवराई येथेही स्वतःच्या वास्तु आहेत. गंगाखेड येथे लिज होल्ड जागा आहे.



## नफा व तोटा विभागणी -

बँकेला अहवाल वर्षात कर्ज, गुंतवणुकीवरील व्याज, कमिशन, गव्हर्नमेंट सेक्युरिटी, लाभांश, लॉकर रेंट व इतर उत्पन्न यातून रुपये ६९५४.९८ लाख इतके उत्पन्न मिळालेले आहे. ३१ मार्च २०२५ अखेर संपलेल्या आर्थिक वर्षात ठेवीवरील व्याज कर्मचाऱ्यांचे वेतन कार्यालयीन खर्च रुपये ६९७३.७५ लाख एवढा झालेला असून कर व तरतुदी पूर्व नफा (ऑपरेटिंग प्रॉफिट) ७८९.२३ लाख झाला असून बँकेने अहवाल वर्षात रुपये ९९८७.७४ लाख एवढ्या तरतुदी केल्या असल्याने बँकेला रुपये ९२०६.५९ लाख एवढा तोटा झालेला आहे.

## सामाजिक उपक्रम -

बँकेत सभासदांसाठी 'सभासद कल्याण निधी' योजना राबविली जाते. अहवाल वर्षात सभासदांच्या पाल्यांना शैक्षणिक पारितोषीक व सभासदांना वैद्यकीय मदत म्हणून एकुण रु.५.५० लाख देण्यात आलेले आहेत.

## भावपूर्ण श्रद्धांजली -

अहवाल वर्षात दिवंगत झालेले राष्ट्रीय, अंतरराष्ट्रीय कितीचे साहित्यिक, राजकीय, सामाजीक, 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.ना.सौ.पंकजाताई पालवे-मुंडे** (मंत्री-पर्यावरण, पशुसंवर्धन व हवामान बदल, महाराष्ट्र राज्य) व **मा.डॉ.प्रितमताई खाडे-मुंडे** (माजी खासदार) 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 सामत  
अध्यक्ष



## ANNEXURE I - FORM A Form of Balance Sheet For the Year Ended 31st March 2025

(Amount in Rs.)

	Schedule	As On 31-03-2025 (Current Year)	As On 31-03-2024 (Previous Year)
<b>Capital and Liabilities</b>			
Capital	1	251,364,625.00	250,644,075.00
Reserves & Surplus	2	1,335,470,068.92	1,212,010,586.47
Deposits	3	6,850,841,512.61	7,291,655,575.70
Borrowings	4	0.00	0.00
Other Liabilities and Provision	5	259,810,167.19	353,088,053.52
Contra	C	1,937,528,108.60	1,748,700,024.30
<b>TOTAL</b>		<b>10,635,014,482.32</b>	<b>10,856,098,314.99</b>

<b>Assets</b>			
Cash & Balance with RBI	6	240,640,270.00	295,138,949.00
Balance with Banks and Money at Call & Short Notice	7	319,542,326.03	366,784,022.27
Investment	8	3,127,246,118.50	3,612,817,102.50
Advances	9	4,334,032,259.21	4,240,598,293.95
Fixed Assets	10	225,923,009.89	102,488,555.58
Other Assets	11	450,102,390.09	489,571,367.39
Contra	C	1,937,528,108.60	1,748,700,024.30
<b>TOTAL</b>		<b>10,635,014,482.32</b>	<b>10,856,098,314.99</b>
Contingent Liabilities (Bank Guarantee)	12	12,911,192.00	12,612,342.00
Bills for Collection		0.00	0.00
Significant to Accounting Policies	17	0.00	0.00
Notes to Accounts	18	0.00	0.00

Schedules refers to above form integral part of Balance sheet

Note : Previous year figures are regrouped and rearranged wherever necessary.

For **DESHMUKH DESHPANDE AND ASSOCIATES**

CHARTERED ACCOUNTANTS

Firm Registration No. 135622W

sd/-  
**CA GAURAV S. KHARKANDE**  
(PARTNER)  
Membership No. 614693  
UDIN - 25614693BMITMS8701

sd/-  
**Chairman**

sd/-  
**Vice Chairman**

sd/-  
**Director**

sd/-  
**Chief Executive Officer**

sd/-  
**General Manager**

Date : 11/06/2025

Place : Pune.



## SCHEDULE 1 - CAPITAL

	As On 31-03-2025 (Current Year)	As On 31-03-2024 (Previous Year)
<b>III. For Other Banks</b>		
Authorised Capital (20000000 shares of Rs.25/-each)	500,000,000.00	500,000,000.00
Paid Up Capital (10025763 shares of Rs.25/-each)	251,364,625.00	250,644,075.00
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 31-03-2025 (Current Year)	As On 31-03-2024 (Previous Year)
<b>I. STATUTORY RESERVES</b>	<b>327,698,403.23</b>	<b>323,325,413.40</b>
Opening Balance	323,325,413.40	319,160,761.31
Addition During The Year	4,372,989.83	4,164,652.09
Deductions During The Year	0.00	0.00
<b>II. CAPITAL RESERVES (Building Fund &amp; General Reserve Fund)</b>	<b>110,000,000.00</b>	<b>106,376,189.83</b>
Opening Balance	106,376,189.83	103,303,517.56
Addition During The Year	3,623,810.17	3,252,151.00
Deductions During The Year	0.00	179,478.73
<b>III. BDDR2024</b>	<b>45,979,273.43</b>	<b>0.00</b>
Opening Balance	0.00	0.00
Addition During The Year	45,979,273.43	0.00
Deductions During The Year	0.00	0.00
<b>IV. REVENUE &amp; OTHER RESERVES (Shares Holders Fund)</b>	<b>2,664,951.95</b>	<b>1,560,951.95</b>
Opening Balance	1,560,951.95	9,181,951.95
Addition During The Year	2,512,000.00	505,000.00
Deductions During The Year	1,408,000.00	8,126,000.00
<b>V. REVALUATION RESERVE</b>	<b>167,071,500.00</b>	<b>33,627,497.50</b>
Opening Balance	33,627,497.50	37,363,886.50
Addition During The Year	185,635,000.00	0.00
Deductions During The Year	52,190,997.50	3,736,389.00

<b>VI. OTHER RESERVES</b>	<b>802,707,275.79</b>	<b>737,020,433.79</b>
Contingent Provision for Standard Assets	17,500,000.00	17,500,000.00
Bad & Doubtful Debts Reserve	530,000,000.00	470,000,000.00
Bad & Doubtful Debts(Receivable From Court)	36,514,255.06	36,514,255.06
Special Reserve U/s 36(viii)	5,508,000.00	5,508,000.00
Covid (2.0) Restructure Fund	0.00	5,228,000.00
Investment Fluctuation Reserve	24,190,728.73	35,190,728.73
Investment Depreciation Reserve	8,079,450.00	27,079,450.00
Prov. for Overdue Interest Reserve	700,000.00	0.00
Provision for ARC Trust	170,000,000.00	140,000,000.00
Provision for Non Banking Assets	10,214,842.00	0.00
<b>VI. BALANCE IN PROFIT &amp; LOSS ACCOUNT</b>	<b>-120,651,335.48</b>	<b>10,100,100.00</b>
Opening Balance	10,100,100.00	7,504,303.09
Addition During The Year	-120,651,335.48	10,100,100.00
Deductions During The Year	10,100,100.00	7,504,303.09
<b>GRAND TOTAL</b>	<b>1,335,470,068.92</b>	<b>1,212,010,586.47</b>

### SCHEDULE 3 - DEPOSITS

	As On 31-03-2025 (Current Year)	As On 31-03-2024 (Previous Year)
<b>A] I. DEMAND DEPOSIT(C/A)</b>	<b>438,088,984.90</b>	<b>567,466,424.01</b>
From Banks	0.00	0.00
From Others	438,088,984.90	567,466,424.01
<b>II. SAVINGS BANK DEPOSIT</b>	<b>1,870,954,814.14</b>	<b>1,895,909,233.41</b>
<b>III. TERM DEPOSIT</b>	<b>4,541,797,713.57</b>	<b>4,828,279,918.28</b>
From Banks	0.00	0.00
From Others	4,541,797,713.57	4,828,279,918.28
<b>TOTAL (I, II &amp; III)</b>	<b>6,850,841,512.61</b>	<b>7,291,655,575.70</b>
<b>B] I. DEPOSITS OF BRANCHES IN INDIA</b>	<b>6,850,841,512.61</b>	<b>7,291,655,575.70</b>
<b>II. DEPOSITS OF BRANCHES OUTSIDE OF INDIA</b>	<b>0.00</b>	<b>0.00</b>
<b>TOTAL</b>	<b>6,850,841,512.61</b>	<b>7,291,655,575.70</b>

### SCHEDULE 4 - BORROWINGS

	As On 31-03-2025 (Current Year)	As On 31-03-2024 (Previous Year)
<b>I. BORROWINGS IN INDIA</b>		
(a) Reserve Bank of India		



(b) Other Banks	0.00	0.00
(c) Other Institutions & Agencies		
II. BORROWINGS OUTSIDE INDIA	0.00	0.00
TOTAL (I & II)	0.00	0.00

Secured Borrowing Included in I & II above - Rs.

### SCHEDULE 5 - OTHER LIABILITIES AND PROVISIONS

	As On 31-03-2025 (Current Year)	As On 31-03-2024 (Previous Year)
I. BILLS PAYABLE	0.00	0.00
II. INTER-OFFICE ADJUSTMENT(NET)	0.00	0.00
III. INTEREST PAYABLE	133,349,029.26	201,574,945.75
IV. OTHER(Including Provision)		
Staff PF Payable	2,298,352.26	2,429,614.26
Sundry Creditors	14,970,953.73	17,812,610.33
Audit Fees Payable	2,155,000.00	2,200,000.00
Advocate Fees Payable	290,000.00	326,700.00
Shares Suspense	2,874,366.00	3,759,966.00
Draft Payable	1,964,575.62	45,150,389.46
Stale DD Payable	6,510,537.13	4,330,884.58
Insurance Payable	4,484.00	4,934.00
Clearing Suspense A/c	22,500.00	22,500.00
Professional Tax Payable	49,900.00	52,300.00
Group Insurance Payable	38,921.00	0.00
Staff LIC Deduction Payable	130,033.00	142,867.00
TDS Payable	2,779,364.03	2,816,761.63
Deferred Tax Liability	1,872,170.00	1,872,170.00
GST Collected	1,588,141.61	1,774,797.96
Amount Payable Ag Sugar Sale	71,230,836.00	66,351,887.00
Surcharge Payable	127,274.41	127,274.41
Credit Bal In Term Loan Accounts	366.20	9,713.20
ARC Reserv Account	50,000.00	0.00
Provision for Receivable from Income Tax Dept.	14,978,360.00	0.00
Provision for Sundry Debtors	2,525,002.94	2,327,737.94
<b>TOTAL</b>	<b>259,810,167.19</b>	<b>353,088,053.52</b>

### SCHEDULE 6 - CASH & BALANCE WITH RBI

	As On 31-03-2025 (Current Year)	As On 31-03-2024 (Previous Year)
I. CASH IN HAND (Including Foreign Currency Notes)	240,640,270.00	295,138,949.00

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>240,640,270.00</b>	<b>295,138,949.00</b>

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

	As On 31-03-2025 (Current Year)	As On 31-03-2024 (Previous Year)
<b>I. IN INDIA</b>		
(i) Balances With Bank	319,542,326.03	366,784,022.27
(a) In Current Accounts	319,495,346.30	366,738,374.54
(b) In Other Deposit Accounts	46,979.73	45,647.73
(ii) Money at Call & Short Notice	0.00	0.00
(a) With Bank	0.00	0.00
(b) With Other Institutions	0.00	0.00
<b>TOTAL (i &amp; ii)</b>	<b>319,542,326.03</b>	<b>366,784,022.27</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>319,542,326.03</b>	<b>366,784,022.27</b>

## SCHEDULE 8 - INVESTMENT

	As On 31-03-2025 (Current Year)	As On 31-03-2024 (Previous Year)
<b>I. INVESTMENT IN INDIA IN</b>		
(i) Government Securities	1,358,321,952.00	1,787,202,950.00
(ii) Other Approved Securities(State Govt)	558,293,211.50	558,673,514.50
(iii) Shares	131,000.00	131,000.00
(iv) Debenture & Bonds (ARC Trust)	337,178,000.00	350,353,000.00
(v) Subsidiaries and/or Joint Ventures	0.00	0.00
(vi) Others (FDR WITH OTHER BANK)	873,321,955.00	916,456,638.00
<b>TOTAL</b>	<b>3,127,246,118.50</b>	<b>3,612,817,102.50</b>
<b>II. INVESTMENT OUTSIDE INDIA IN</b>		
(i) Government Securities(Including Local Authorit	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>3,127,246,118.50</b>	<b>3,612,817,102.50</b>



## SCHEDULE 9 - ADVANCES

	As On 31-03-2025 (Current Year)	As On 31-03-2024 (Previous Year)
A] I. Bill Purchased & Discounted	0.00	0.00
II. Cash Credit, Overdraft & Loans Repayable on Dema	1,327,640,684.90	1,316,987,444.13
III. Term Loan	3,006,391,574.31	2,923,610,849.82
<b>TOTAL</b>	<b>4,334,032,259.21</b>	<b>4,240,598,293.95</b>
B] I. Secured by Tangible Assets	4313040060.83	4210078177.85
II. Covered by Bank / Government Guarantees	0.00	0.00
III. Unsecured	20992198.38	30520116.10
<b>TOTAL</b>	<b>4334032259.21</b>	<b>4240598293.95</b>
C] I. ADVANCES IN INDIA		
i. Priority Sector	3085369144.50	3188156248.82
ii. Public Sector	0.00	0.00
iii. Banks	0.00	0.00
iv. Others	1248663114.71	1052442045.13
<b>TOTAL</b>	<b>4334032259.21</b>	<b>4240598293.95</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>4,334,032,259.21</b>	<b>4,240,598,293.95</b>

## SCHEDULE 10 - FIXED ASSETS

	As On 31-03-2025 (Current Year)	As On 31-03-2024 (Previous Year)
<b>I. FURNITURE &amp; FIXTURES</b>	<b>21,402,715.02</b>	<b>23,790,769.86</b>
At Cost As On 31st March of The Preceding Year	23,790,769.86	26,454,891.13
Addition During The Year	0.00	0.00
Deductions During The Year	0.00	0.00
Depreciation To Date	2,388,054.84	2,664,121.27
<b>II. PLANT &amp; MACHINERY</b>	<b>4,708,618.67</b>	<b>5,540,549.79</b>
At Cost As On 31st March of The Preceding Year	5,540,549.79	6,514,158.75
Addition During The Year	0.00	0.00
Deductions During The Year	0.00	0.00
Depreciation To Date	831,931.12	973,608.96
<b>III. VEHICLE</b>	<b>2,427,343.58</b>	<b>2,855,698.58</b>
At Cost As On 31st March of The Preceding Year	2,855,698.58	3,342,046.64

Addition During The Year	0.00	0.00
Deductions During The Year	0.00	0.00
Depreciation To Date	428,355.00	486,348.06
<b>IV. PLOT, CONSTRUCTION BUILDING</b>	<b>28,730,743.94</b>	<b>31,075,665.94</b>
At Cost As On 31st March of The Preceding Year	31,075,665.94	33,681,134.94
Addition During The Year	0.00	0.00
Deductions During The Year	0.00	0.00
Depreciation To Date	2,344,922.00	2,605,469.00
<b>V. COMPUTER DEAD STOCK</b>	<b>1,154,768.68</b>	<b>5,129,053.91</b>
At Cost As On 31st March of The Preceding Year	5,129,053.91	10,167,906.10
Addition During The Year	1,176,205.20	0.00
Deductions During The Year	438,224.13	0.00
Depreciation To Date	4,712,266.30	5,038,852.19
<b>VI. REVALUATION RESERVE</b>	<b>167,071,500.00</b>	<b>33,627,497.50</b>
At Cost As On 31st March of The Preceding Year	33,627,497.50	37,363,886.50
Addition During The Year	185,635,000.00	0.00
Deductions During The Year	33,627,497.50	0.00
Depreciation To Date	18,563,500.00	3,736,389.00
<b>VII. GANGAKHED LEASE ACCOUNT</b>	<b>427,320.00</b>	<b>469,320.00</b>
At Cost As On 31st March of The Preceding Year	469,320.00	511,320.00
Addition During The Year	0.00	0.00
Deductions During The Year	0.00	0.00
Depreciation To Date	42,000.00	42,000.00
<b>TOTAL (I To VI)</b>	<b>225,923,009.89</b>	<b>102,488,555.58</b>

## SCHEDULE 11 - OTHER ASSETS

	As On 31-03-2025 (Current Year)	As On 31-03-2024 (Previous Year)
I. INTER-OFFICE ADJUSTMENT(NET)	0.00	0.00
II. INTEREST RECEIVABLE ON INVESTMENT	90,476,433.00	92,982,772.00
III. TAX PAID IN ADVANCE / TDS	2,150,000.00	2,150,000.00
IV. STATIONARY AND STAMPS	0.00	0.00
V. NON-BANKING ASSETS ACQUIRED IN SATISFACTION OF CLAIMS	214,569,980.00	214,208,357.00
VI. OTHERS		
Liabrary	214,349.71	214,349.71
Stock Stationary	875,155.19	1,214,245.11
SundryDebtors	8,350,100.00	10,406,794.00
Staff Festival Advance	3,898,087.34	3,982,533.34
Telephone Deposits	223,542.58	223,542.58
M.S.E.B. Meter Deposits	311,999.00	311,999.00
SecurityDeposits	4,341,833.00	4,433,083.00



Depositors Education & Awareness Fund Scheme	532,413.53	159,270.39
Receivable Amount From Court	36,514,255.06	36,514,255.06
Consumer Forum Fees Receivable	197,265.00	197,265.00
Receivable Amount From IT Department	14,978,360.00	14,978,360.00
Recovery Charges Receivable	0.00	39,037,123.52
Amount Receivable Ag Sugar Sale	69,705,641.00	65,250,251.00
Staff Mediciclaim Premium Receivable	655,783.68	664,474.38
Input GST	1,134,660.36	1,407,703.76
TDS Receivable	0.00	2,671.00
CGST Receivable	0.00	62,991.00
SGST Receivable	0.00	62,991.00
GST Vendor Master	193,119.64	326,923.54
Amount Receivable From ICICI Lombard	779,412.00	779,412.00
<b>TOTAL</b>	<b>450,102,390.09</b>	<b>489,571,367.39</b>

## SCHEDULE 12 - CONTINGENT LIABILITIES

	As On 31-03-2025 (Current Year)	As On 31-03-2024 (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	12,911,192.00	12,612,342.00
(b) Outside India		
V. ACCEPTANCES, ENDORSEMENTS AND OTHER OBLIGATIONS		
VI. OTHERS ITEMS FOR WHICH THE BANK IS CONTINGENTLY LIABLE		
<b>TOTAL</b>	<b>12,911,192.00</b>	<b>12,612,342.00</b>

## CONTRA ITEMS

	As On 31-03-2025 (Current Year)	As On 31-03-2024 (Previous Year)
I. Overdue Interest Reserve	1,805,687,527.73	1,649,412,506.23
II. DEAF Contra	107,998,836.23	96,029,894.26
III. Charges Reserve Receivable	23,841,744.64	3,257,623.81
<b>TOTAL</b>	<b>1,937,528,108.60</b>	<b>1,748,700,024.30</b>

## ANNEXURE I - FORM B Form of Profit & Loss Account For the Year Ended 31st March 2025

	Schedule	As On 31-03-2025 (Current Year)	As On 31-03-2024 (Previous Year)
<b>I. INCOME</b>			
Interest Earned	13	629,221,827.91	664,510,491.35
Other Income	14	66,276,238.46	126,156,048.45
<b>TOTAL</b>		<b>695,498,066.37</b>	<b>790,666,539.80</b>
<b>II. EXPENDITURE</b>			
Interest Expenses	15	350,591,002.95	395,612,956.79
Operation Expenses	16	305,841,364.47	344,099,847.13
<b>Provision &amp; Contingencies</b>			
BDDR Provision		130,751,273.43	35,598,432.36
Provision for Receivable from Income Tax Dept.		14,978,360.00	0.00
Provision for Non Banking Asset		10,214,842.00	0.00
Provision For Overdue Int. Receivable		700,000.00	0.00
Income Tax Paid		3,072,559.00	5,255,203.52
<b>TOTAL</b>		<b>816,149,401.85</b>	<b>780,566,439.80</b>
<b>III. PROFIT / LOSS</b>			
Net Profit/Loss(-) For The Year		-120,651,335.48	10,100,100.00
Profit/Loss(-) Brought Forward		0.00	0.00
<b>TOTAL</b>		<b>-120,651,335.48</b>	<b>10,100,100.00</b>
<b>IV. APPROPRIATIONS</b>			
		-120,651,335.48	10,100,100.00
Transfer To Statutory Reserves		0.00	3,976,289.83
Transfer To Other Reserves		0.00	6,123,810.17
Transfer To Government / Proposed Dividend		0.00	0.00
Balance Carried Over To Balance Sheet		-120,651,335.48	0.00

Extraordinary Items : During the year bank has transfer excess Investment Fluctuation Fund to Investment Depreciation Reserv of Rs.110.00 Lakh as per FIMMDA valuation as on 31.03.2025

Note : Previous year figures are regrouped and rearranged wherever necessary.

For **DESHMUKH DESHPANDE AND ASSOCIATES**  
CHARTERED ACCOUNTANTS  
Firm Registration No. 135622W

sd/-  
**CA GAURAV S. KHARKANDE**  
(PARTNER)  
Membership No. 614693  
UDIN - 25614693BMMIIMS8701

sd/-  
Chairman

sd/-  
Vice Chairman

sd/-  
Director

sd/-  
Chief Executive Officer

sd/-  
General Manager

Date : 11/06/2025  
Place : Pune.



## SCHEDULE 13 - INTEREST EARNED

	As On 31-03-2025 (Current Year)	As On 31-03-2024 (Previous Year)
I. INTEREST / DISCOUNT ON ADVANCES / BILLS	416,550,537.57	407,004,170.93
II. INCOME ON INVESTMENT	212,671,290.34	257,506,320.42
III. INTEREST ON BALANCES WITH RBI & OTHER INTER-BANK FUNDS	0.00	0.00
IV. OTHERS	0.00	0.00
<b>TOTAL</b>	<b>629,221,827.91</b>	<b>664,510,491.35</b>

## SCHEDULE 14 - OTHER INCOME

	As On 31-03-2025 (Current Year)	As On 31-03-2024 (Previous Year)
I. COMMISSION, EXCHANGE & BROKERAGE	3,502,207.97	5,421,883.53
II. PROFIT ON SALE OF INVESTMENT	3,408,000.00	2,372,300.00
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, BUILDING & OTHER	24,000.00	3,500.00
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.	13,100.00	13,100.00
From Subsidiaries/Companies and/or Joint Ventures Abroad / In India		
VII. PROFIT ON SALE OF NON-BANKING ASSET	2,236,623.00	824,189.00
VIII. MISCELLANEOUS INCOME		
Locker Rent	2,726,706.94	2,711,449.46
Misc. Receipts	10,451,996.71	10,881,359.58
Processing Fees	7,813,166.42	9,578,026.97
ATM Charges received	3,640,385.80	2,680,118.00
Recovery in written off account	2,007,575.00	2,588,200.00
CIBIL Charges Received	211,331.62	151,614.67
Loan Application Fees Received	241,145.00	253,757.24
Provision for IDR Reversed	30,000,000.00	88,676,550.00
<b>TOTAL</b>	<b>66,276,238.46</b>	<b>126,156,048.45</b>

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

## SCHEDULE 15 - INTEREST EXPENSES

	As On 31-03-2025 (Current Year)	As On 31-03-2024 (Previous Year)
I. INTEREST ON DEPOSITS	350,069,614.95	394,961,883.35
II. INTEREST ON RBI / INTER-BANK BORROWINGS	521,388.00	651,073.44
III. OTHERS	0.00	0.00
<b>TOTAL</b>	<b>350,591,002.95</b>	<b>395,612,956.79</b>

## SCHEDULE 16 - OPERATIONAL EXPENSES

	As On 31-03-2025 (Current Year)	As On 31-03-2024 (Previous Year)
I. PAYMENTS TO AND PROVISIONS FOR EMPLOYEES	144,487,349.38	149,758,598.50
II. RENT, TAX, INSURANCE & LIGHTING	31,941,518.30	36,176,509.26
III. PRINTING & STATIONARY	590,245.93	323,610.34
IV. ADVERTISEMENT & PUBLICITY	452,244.00	884,801.34
V. DEPRECIATION ON BANKS PROPERTY	10,747,529.26	12,063,280.02
VI. DIRECTORS FEES, ALLOWANCES & EXPENSES	792,179.60	768,430.64
VII. AUDITORS FEES & EXPENSES (Including Branch Auditors)	2,921,507.00	3,482,450.00
VIII. LAW CHARGES PAID	742,760.00	1,939,860.00
IX. POSTAGES, TELEGRAMS, TELEPHONES, etc.	1,946,374.44	1,374,874.77
X. REPAIRS & MAINTENANCE	4,447,507.92	2,278,274.46
XI. AMORTIZATION OF PREMIUM PAID ON GSEC	4,832,502.00	4,667,336.00
XII. AMC CHARGES PAID	6,628,782.00	6,723,637.43
XIII. TRAVELLING EXPENSES	3,324,690.66	3,517,271.95
XIV. CONNECTIVITY CHARGES	1,511,555.20	1,944,840.80
XV. ATM CHARGES PAID	1,379,179.01	1,355,249.97
XVI. PROFESSIONAL FEES PAID	1,272,950.00	1,618,956.00
XVII. PIGMY COMMISSION PAID	21,935,626.47	35,989,021.66
XVIII. RECOVERY CHARGES PAID	45,696,314.32	20,158,495.09
XIX. GST PAID	6,433,596.56	9,320,147.05
XX. DEPRECIATION OF GOVT SECURITIES	6,204,299.00	30,326,550.00
XXI. SHORTFALL ON SALE TO ARC	0.00	6,311,158.46
XXII. ELECTION EXPENSES	0.00	2,411,025.00
XXIII. OTHER EXPENDITURE		
Clearing Charges	3,866.86	8,403.35
Miscellaneous Expenses	4,932,499.05	4,684,702.28
Security Guard Charges Paid	1,256,175.67	1,460,921.68
Stamp Duty Paid On Investment	2,499.88	5,399.74
Management Fees Paid (ARC)	860,844.00	3,606,634.00
Commission & Exchange Paid	212,088.96	564,512.56
Staff Training Expenses	284,679.00	374,894.78
<b>TOTAL</b>	<b>305,841,364.47</b>	<b>344,099,847.13</b>



## NOTES ON ACCOUNT FOR 31 MARCH 2025

(Rupees in Lakhs)

Sr.No.	Disclosure to Balance Sheet	31-03-2023	31-03-2024	31-03-2025
1.	C.R.A.R	18.08%	18.46%	18.58%
2.	Investment Book Value	27363.59	23458.76	19166.15
3.	Face value of Investment	27435.50	23525.50	1902.55
4.	Advances to Real Estate, Construction & Housing	1887.94	55.59	758.73
5.	Advances against Shares & Debentures	Nil	Nil	Nil
6.	Advances to Director/Relatives			
	a. Fund Base	399.59	324.45	227.28
	b. Non Fund Base	Nil	Nil	Nil
7.	Cost of Deposits	5.20%	5.19%	5.15%
8.	N.P.A.			
	a. Gross N.P.A.	8777.91	6517.58	8003.54
	Gross N.P.A. %	17.86%	15.37%	18.47%
	b. Net N.P.A.	4127.11	1765.30	2703.54
	Net N.P.A. %	9.27%	4.69%	7.11%
9.	Profitability			
	a. Interest Income as a Percentage of Working Fund	9.62%	9.64%	7.27%
	b. Non-Interest Income as percentage of Working Funds	0.77%	1.43%	0.77%
	c. Operating Profit as a percentage of Working Funds	0.72%	0.56%	-1.36%
	d. Returns on Assets	0.10%	0.07%	-1.14%
	e. Business (Deposit & Advances per Employee) (Lacs)	472.96	423.98	426.29
	f. Profit per Employee (Lacs)	0.27	0.37	-4.79
10.	Provisions			
	a. Towards N.P.A.	4650.80	4700.00	5300.00
	b. Towards Depreciation in Investments	807.56	270.79	80.79
	c. Towards Standard Assets	175.00	175.00	175.00
	d. Towards Investment Fluctuation Reserve	630.11	351.91	241.90
	e. Towards A.R.C.	1162.00	1400.00	1700.00
	f. Covid (2.0) Restructure	358.00	52.28	0.00
	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	60.74	60.14	44.95
	Payment of DICGC insurance premium September	60.25	57.22	41.50
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	NIL	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	33.73	0.00	0.00	0.00	0.00
6.	Provision Held towards Depreciation	17.00	0.00	0.00	0.00	0.00

## 16. Non performing Non SLR Investment

Amount (Rs.in Crore)

Particulars	Current Year 31-03-2025
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 31.03.2024

Amount (Rs.in Crore)

Particulars	Previous Year 31-03-2025	Current Year 31-03-2024
Opening Balance of amounts transferred to DEAF	9.60	8.69
Add: Amounts transferred to DEAF during the year	1.32	1.27
Less: Amounts reimbursed by DEAF towards claims	0.12	0.36
Closing Balance of amounts transferred to DEAF	10.80	9.60



## INDEPENDENT STATUTORY AUDITOR'S REPORT FOR THE YEAR ENDED 31ST MARCH 2025

(Under Section 31 of the Banking Regulation Act, 1949 and section 81(5B) of the Maharashtra Co-operative Societies Act, 1960)

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 2025, which comprise the Balance Sheet as at 31 March 2025, 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 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 to the Bank's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on effectiveness of the 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, 2025. 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, estimation/judgement involved in valuation of securities it is a matter of high importance for the intended users of the Financial Statements. 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 sample's 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 Fair view 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 2025
- 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 Form "A" and "B" respectively to the Third schedule of the Banking Regulation Act, 1949 and 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 of areas 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 there turns.
- 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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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 2024-25, the Bank has been awarded "B" classification.

**M/S. DESHMUKH DESHPANDE AND ASSOCIATES**

Chartered Accountants,  
Firm Reg. No.: 135622W

Sd/

**CA GAURAV KHARKHANDE**

Partner, M.No. 614693, Co-op.  
Empanelment No. 1014912-A1  
UDIN - 25614693BIIIMS8701

**Date:** 11/06/2025

**Place:** Pune

६०<sup>वा</sup>

वार्षिक  
अहवाल

2024-2025

मुख्यमंत्री लाडकी बहिण योजना बचत खाते



## 1. Regulatory Capital

### a) Composition of Regulatory Capital

(Amount in Crores)

Sr.No.	Particulars	Current year	PreviousYear
i)	Common Equity Tier 1 capital (CET 1)* / Paid up share capital and reserves <sup>®</sup> (net of deductions, if any)	69.46	68.69
ii)	Additional Tier 1 capital*/Other Tier 1 capital <sup>®</sup>	0.05	2.52
iii)	Tier 1 capital(i+ ii)	69.51	71.11
iv)	Tier 2 capital	4.44	5.28
v)	Total capital(Tier1+Tier2)	73.95	76.39
vi)	Total Risk Weighted Assets (RWAs)	398.02	413.79
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs)* / Paid-up share capital and reserves as percentage of RWAs <sup>®</sup>	17.45%	16.58%
viii)	Tier1 Ratio(Tier 1 capital as a percentage of RWAs)	17.46%	17.19%
ix)	Tier2 Ratio(Tier 2 capital as a percentage of RWAs)	1.12%	1.28%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	18.58%	18.46%
xi)	Leverage Ratio*	-	-
xii)	Percentage of the shareholding of a) Government of India b) State Government (specify name) <sup>5</sup> c) Sponsor Bank <sup>5</sup>	-	-
xiii)	Amount of paid-up equity capital raised during the year	0.07	1.87
xiv)	Amount of non-equity Tier 1 capital raised during the year.	-	-
xv)	Amount of Tier 2 capital raised during the year	-	-

### b) Drawn down from reservesDetails of Reserves

Sr No	Particular	Opening Balance	Addition	Deletion	Closing Balance	Source of Addition	Remark
1	Statutory Reserve Fund	32.33	0.44	0.00	32.77	From Profit Distribution & Shares Fees	
2	Building Fund	10.64	0.36	0.00	11.00	Profit Distribution	
3	Special Reserve U/s 36(viii)	0.55	0.00	0.00	0.55		
4	BDDR2024	0.00	4.60	0.00	4.60	Transfer from BDDR as amount transfer from Profit Distribution for FY19-20 & FY20-21	
5	Share Holders Welfare Fund	0.16	0.25	0.14	0.27	Addition from Profit Distribution, Deletion due to Member welfare paid	
6	Investment Fluctuation Reserve	3.52	0.00	1.10	2.42	Excess Provision transfer to IDR	
7	Investment Depreciation Reserve	2.71	1.10	3.00	0.81	Excess Provision transfer to P&L	
8	Contingent Provision for Standard Assets	1.75	0.00	0.00	1.75		
9	Bad & Doubtful Debts Reserve	47.00	13.60	7.60	53.00	Addition from P&L, Deletion Transfer to BDDR2024 & ARC Trust Fund	
10	Bad & Doubtful Debts(Receivable From Court)	3.65	0.00	0.00	3.65		
11	Prov. for ARC Trust	14.00	3.00	0.00	17.00	Addition transfer from BDDR	



12	Covid (2.0) Restructure Fund	0.52	0.00	0.52	0.00	Transfer to BDDR	
13	Prov. for Overdue Interest Reserve	0.00	0.07	0.00	0.07	Provision made from P&L	
14	Prov. for Non-Banking Asset	0.00	1.02	0.00	1.02	Provision made from P&L	
15	Revaluation Reserve (Contra)	3.36	18.56	5.22	16.71	Addition due to Revaluation of assets, Deletion Reverse previous Value	
TOTAL		120.19	43.00	17.58	145.61		

## 2. Asset Liability Management

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

(Amount in Crores)

	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	TOTAL
Deposits <sup>9</sup>	146.29	11.26	60.25	78.69	233.63	133.53	7.07	1.90	672.62
Advances	12.42	2.73	22.37	33.92	127.21	88.71	70.54	73.76	431.66
Investments	85.46	9.25	24.21	24.44	95.14	14.00	0.00	64.44	316.94
Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Currency assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Currency liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

## 3. Investments

### a) ii) Composition of Investment PortfolioAs at 31-03-2025

(Amount in Crores)

	Investment in India							Total Investment
	Government Security	Other Approved Securities	Shares	Debentures and Bonds (ARC trust)	Subsidiaries and/or Joint Ventures	Others (FD With Other Bank)	Total Investment in India	
Gross	116.77	29.88	0.01	33.72	0.00	87.33	267.71	267.71
Less : Provision for Non-Performing Investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	116.77	29.88	0.01	33.72	33.73	87.33	267.71	267.71
Gross	19.07	25.94	0.00	0.00	0.00	0.00	45.01	45.01
Less : Provision for Non-Performing Investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	19.07	25.94	0.00	0.00	0.00	0.00	45.01	45.01
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less : Provision for Non-Performing	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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Investments (NPI)								
<b>Net</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less : Provision for Non-Performing Investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less : Provision for Depreciation	0.41	0.40	0.00	17.00	0.00	0.00	17.81	17.81
<b>Net</b>	<b>135.43</b>	<b>55.42</b>	<b>0.01</b>	<b>16.72</b>	<b>0.00</b>	<b>87.33</b>	<b>294.91</b>	<b>294.91</b>



As at 31-03-2024

(Amount in Crore)

	Investment in India							Total Investment
	Government Security	Other Approved Securities	Shares	Debentures and Bonds (ARC trust)	Subsidiaries and/or Joint Ventures	Others (FD With Other Bank)	Total Investment in India	
Gross	139.54	24.92	0.01	35.04	0.00	91.65	291.16	291.16
Less : Provision for Non-Performing Investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Net</b>	139.54	24.92	0.01	35.04	0.00	91.65	291.16	291.16
Gross	39.18	30.95	0.00	0.00	0.00	0.00	70.13	70.13
Less : Provision for Non-Performing Investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Net</b>	39.18	30.95	0.00	0.00	0.00	0.00	70.13	70.13
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less : Provision for Non-Performing Investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Net</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less : Provision for Non-Performing Investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less : Provision for Depreciation	1.54	1.17	0.00	14.00	0.00	0.00	16.71	16.71
<b>Net</b>	177.18	54.70	0.01	21.04	0.00	91.65	344.58	344.58

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## e. Movement of Provisions for Depreciation and Investment Fluctuation Reserve (Amount in Crores)

Particulars	Current Year	Previous Year
i) Movement of provisions held towards depreciation on investments		
a) Opening balance	2.71	8.08
b) Add: Provisions made during the year	1.10	3.57
c) Less: Write off/ write back of excess provisions during the year	3.00	8.94
d) Closing balance	0.81	2.71
ii) Movement of Investment Fluctuation Reserve	3.52	6.30
a) Opening balance	0.00	0.72
b) Add: Amount transferred during the year	1.10	3.50
c) Less: Drawdown	2.42	3.52
d) Closing balance	5.38%	5.02%
iii) Closing balance in IFR as a percentage of closing balance of investments <sup>13</sup> in AFS and HFT/Current category		

### f.) Sale and transfers to/from HTM category

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

#### HTM TO AFS :-

Sr. No.	Security Name	Face Value	Book Value	FBIL Market Rate as on 12.04.2024	Lower of FV/BV/MV	Depreciation
1	5.77% GS 2030	5,00,00,000	4,64,38,350	4,64,98,350	4,64,38,350	--
2	5.77% GS 2030	5,00,00,000	4,64,38,350	4,64,98,350	4,64,38,350	--
3	5.79% GS 2030	5,00,00,000	4,66,13,500	4,65,85,400	4,65,85,400	28,100
4	5.79% GS 2030	5,00,00,000	4,66,13,500	4,65,85,400	4,65,85,400	28,100
5	5.79% GS 2030	5,00,00,000	4,66,13,500	4,65,85,400	4,65,85,400	28,100
6	5.79% GS 2030	5,00,00,000	4,66,13,500	4,65,85,400	4,65,85,400	28,100
7	6.19% GS 2034	15,00,00,000	13,95,63,750	13,90,06,200	13,90,06,200	5,57,550
	<b>Total</b>	<b>45,00,00,000</b>	<b>41,88,94,450</b>	<b>41,83,44,500</b>	<b>41,82,24,500</b>	<b>6,69,950</b>

#### AFS TO HTM :-

Sr. No.	Security Name	Face Value	Book Value	FBIL Market Rate as on 12.04.2024	Lower of FV/BV/MV	Amortization Value	Depreciation
1	6.79% GS 2029	10,00,00,000	10,06,60,001	9,81,71,600	9,81,71,600	6,60,001	18,28,400
2	6.79% GS 2029	5,00,00,000	5,02,45,000	4,90,85,800	4,90,85,800	2,45,000	9,14,200
3	6.79% GS 2029	5,00,00,000	5,02,33,332	4,90,85,800	4,90,85,800	2,33,332	9,14,200
4	7.23% TN 2027	5,00,00,000	4,99,94,700	4,98,04,650	4,98,04,650	0.00	1,90,050
	<b>Total</b>	<b>25,00,00,000</b>	<b>25,11,33,033</b>	<b>24,61,47,850</b>	<b>24,61,47,850</b>	<b>11,38,333</b>	<b>38,46,850</b>



- ii) Direct sales from HTM for bringing down SLR holdings in HTM category consequent to 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) Repurchase 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

g) **Non-SLR investment portfolio**

i) **Non-performing non-SLR investments**

Sr.No.	Particulars	Current Year	Previous Year
a)	Opening balance	0.00	0.00
b)	Additions during the year since 1 <sup>st</sup> April	0.00	0.00
c)	Reductions during the above period	0.00	0.00
d)	Closing balance	0.00	0.00
e)	Total provisions held	0.00	0.00

ii) **Issuer composition of non-SLR investments**

(Amount in Crores)

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
(1)	(2)	(3)		(4)		(5)		(6)		(7)	
		Current year	Previous Year	Current Year	Previous Year	Current year	Previous Year	Current year	Previous Year	Current Year	Previous Year
a)	PSUs										
b)	FIs										
c)	Banks										
d)	Private corporates										
e)	Subsidiaries/Joint Ventures										
f)	Others	33.73	0.00								0.00
g)	Provision held towards depreciation	17.00	0.00								0.00
	Total*	77.73	0.00								33.73

Note:

- 2. \*For UCBs, the total shall match the total of non-SLR investments held by the bank.
- 3. Amounts reported under columns 4, 5, 6 and 7 above may not be mutually exclusive.
- h) **Repo transactions (in face value and market value terms)** (Amount in Crores)

	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Outstanding as on March 31
i) Securities sold under repo				
a) Government securities	-	-	-	-
b) Corporate debt securities				
c) Any other securities				

ii) Securities purchased under reverse repo				
a) Government securities	-	-	-	-
b) Corporate debt securities				
c) Any other securities				

i) **Government Security Lending (GSL) transactions (in market value terms) as on 31.03.2025** (Amount in Crores)

Particulars	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Total Volume of transaction during the year	Outstandig as on March 31,2025
Securities lent through GSL transactions	-	-	-	-	-
Securities borrowed through GSL transactions	-	-	-	-	-
Securities placed as collateral under GSL transaction	-	-	-	-	-
Securities received as collateral under GSL Transactions	-	-	-	-	-

**Government Security Lending (GSL) transactions (in market value terms) as on 31.03.2024**

(Amount in Crores)

Particulars	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Total Volume of transaction during the year	Outstandig as on March 31,2024
Securities lent through GSL transactions	-	-	-	-	-
Securities borrowed through GSL transactions	-	-	-	-	-
Securities placed as collateral under GSL transaction	-	-	-	-	-
Securities received as collateral under GSL Transactions	-	-	-	-	-

## 4. Asset Quality

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

Particulars	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
<b>Gross Standard Advances and NPAs</b>						
Opening Balance	358.89	16.46	48.71	-	65.17	424.06
Add: Additions during the year					23.67	23.67
Less: Reductions during the year*					8.82	8.82
Closing balance	353.36	10.82	69.22	-	80.04	433.40
*Reductions in Gross NPAs due to:						



i) Up gradation					2.77	2.77
ii) Recoveries (excluding recoveries from up graded accounts)					6.05	6.05
iii) Technical/Prudential Write-offs					0.00	0.00
iv) Write-offs other than those under (iii) above					0.00	0.00
<b>Provisions (excluding Floating Provisions)</b>						
Opening balance of provisions held	1.75	1.65	45.07	-	47.52	49.27
Add: Fresh provisions made during the year					5.48	5.48
Less: Excess provision reversed/Write-off loans						
Closing balance of provisions held	1.75	1.08	42.77	-	53.00	53.00
<b>Net NPAs</b>						
Opening Balance					17.65	
Add: Fresh additions during the year					9.39	
Less: Reductions during the year					0.00	
Closing Balance					27.04	

**b). Sector-wise Advances and Gross NPAs**

Sr. No.	Sector*	Current Year			Previous Year		
		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
<b>i)</b>	<b>Priority Sector</b>						
a)	Agriculture and allied activities	65.25	14.46	22.16	65.41	12.96	19.81
b)	Advances to industries sector eligible as priority Sector lending	34.54	9.61	27.82	36.08	5.04	13.97
c)	Services	158.70	26.59	16.75	162.10	20.96	12.93
d)	Personal loans	50.05	10.42	20.82	55.23	8.29	15.01
	Subtotal(i)	308.54	61.08	19.80	318.82	47.25	14.82
<b>ii)</b>	<b>Non-priority Sector</b>						
a)	Agriculture and allied activities	6.73	0.00	0.00	5.56	0.09	1.62
b)	Industry	0.18	0.00	0.00	0.45	0.00	0.00
c)	Services	0.70	0.00	0.00	0.22	0.00	0.00
d)	Personal loans	117.25	18.86	16.17	99.01	17.83	18.01
	Sub-total(ii)	124.86	18.86	15.19	105.24	17.92	17.03
	<b>Total(i+ ii)</b>	<b>433.40</b>	<b>80.04</b>	<b>18.47</b>	<b>424.06</b>	<b>65.17</b>	<b>15.37</b>

17. Details of accounts subjected to restructuring											
	Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises(M-SME)		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	



											Year
Standard	Number of borrowers	0	0	0	0	0	0	0	0	0	0
	Gross Amount(₹ crore)	0	0	0	0	0	0	0	0	0	0
	Provision held(₹ crore)	0	0	0	0	0	0	0	0	0	0
Sub-standard	Number of borrowers	0	0	0	0	0	0	0	0	0	0
	Gross Amount(₹ crore)	0	0	0	0	0	0	0	0	0	0
	Provision held(₹ crore)	0	0	0	0	0	0	0	0	0	0
Doubtful	Number of borrowers	0	0	0	0	0	0	0	0	0	0
	Gross Amount(₹ crore)	0	0	0	0	0	0	0	0	0	0
	Provision held(₹ crore)	0	0	0	0	0	0	0	0	0	0
Total	Number of borrowers	0	0	0	0	0	0	0	0	0	0
	Gross Amount(₹ crore)	0	0	0	0	0	0	0	0	0	0
	Provision held(₹ crore)	0	0	0	0	0	0	0	0	0	0

**e. Divergence in asset classification and provisioning** (Amount in Crores)

Sr.	Particulars	Amount
1.	Gross NPAs as on March 31, 2024 as reported by the bank	65.17
2.	Gross NPAs as on March 31, 2024 as assessed by Reserve Bank of India	94.17
3.	Divergence in Gross NPAs(2-1)	29.00
4.	Net NPAs as on March 31, 2024 as reported by the bank	17.65
5.	Net NPAs as on March 31, 2024 as assessed by Reserve Bank of India	46.65
6.	Divergence in Net NPAs(5-4)	29.00
7.	Provisions for NPAs as on March 31, 2024 as reported by the bank	47.52
8.	Provisions for NPAs as on March 31, 2024 as assessed by Reserve Bank of India	47.52
9.	Divergence in provisioning(8-7)	0.00
10.	Reported Profit before Provisions and Contingencies for the year ended March 31, 2024	5.10
11.	Reported Net Profit after Tax (PAT) for the year ended March 31, 2024	1.01
12.	Adjusted (notional) Net Profit after Tax (PAT) for the year ended March 31, 2024 after considering the divergence in provisioning	-10.00

\*March 31, 2024 is the close of the reference period in respect of which divergences were assessed

**f. Disclosure of transfer of loan exposure**

ii) Details of stressed loans transferred during the year (to be made separately for loans classified as NPA and SMA)			
Particular	Current Year		
	To ARCs	To permitted transferees	To other transferees (please specify)
No. of accounts	-	-	-
Aggregate principal outstanding of loans transferred	-	-	-
Weighted average residual tenor of the loans transferred	-	-	-

Net book value of loans transferred (at the time of transfer)	-	-	-
Aggregate consideration	-	-	-
Additional consideration realized in respect of accounts transferred in earlier years	-	-	-

#### Details of loans acquired during the year

(Amount in Crores)

Particular	From SCBs,RRBs,Co-operative Banks, AIFs, SFBs and NBFCs including Housing Finance Companies (HFCs)	From ARCs
Aggregate principal outstanding of loans acquired		
Aggregate consideration paid		
Weighted average residual tenor of loans acquired		

#### g) Fraud accounts

Details on the number and amount of frauds as well as provisioning thereon

Particulars	Current year	Previous year
Number of frauds reported	0.00	0.00
Amount involved in fraud (₹crore)	0.00	0.00
Amount of provision made for such frauds (₹crore)	0.00	0.00
Amount of Un amortised provision debited from 'otherreserves' as at the end of the year (₹crore)	0.00	0.00

#### h) Disclosure under Resolution Framework for COVID-19-related Stress

Format for disclosures to be made half yearly starting March 31, 2025

(Amount in Crores)

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 in to 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	0.00	0.00	0.00	0.00	0.00
Corporate persons*	0.00	0.00	0.00	0.00	0.00
Of which MSMEs	0.00	0.00	0.00	0.00	0.00
Others	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00



## 5. Exposures

a) **Exposure to real estate sector** (Amount in Crores)

Category	Current year	Previous Year
<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.	44.81	42.96
b) Commercial Real Estate— Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multi family 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;	7.59	0.56
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures — i. Residential ii. Commercial Real Estate		
<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>52.40</b>	<b>43.52</b>

b) Exposure to capital market : **Bank does not have direct exposure to Capital Market**

c) Risk Category wise country Exposure : **Bank does not have country exposure risk in current and previous year.**

d) **Unsecured advances (Amount in Crore)**

Particulars	Current year	Previous Year
Total unsecured advances of the bank	2.10	3.05
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	0.00	0.00
Estimated value of such intangible securities	0.00	0.00

e) **Factoring exposures : Bank had not undertaken any factoring exposure during the year**

f) **Unhedged foreign currency exposure : Bank is not dealing in foreign currency exposure**

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

a) **Concentration of deposits**

Particulars	Current Year	Previous Year
Total deposits of the twenty largest depositors	42.22	56.20
Percentage of deposits of twenty largest depositors to total deposits of the bank	6.16%	7.71%

**b) Concentration of advances\*** (Amount in Crores)

Particulars	Current Year	Previous Year
Total advances to the twenty largest borrowers	77.75	78.97
Percentage of advances to twenty largest borrowers to all advances of the bank	17.96%	18.62%

\*Advances computed based on credit exposure i.e. funded and non funded limits including derivative exposures where applicable. The sanctioned limits or outstanding, whichever are higher, shall be reckoned. However, in the case of fully drawn term loans, where there is no scope for re drawal of any portion of the sanctioned limit, banks may reckon the outstanding as the credit exposure

**c) Concentration of exposures\*\*** (Amount in Crores)

Particulars	Current Year	Previous Year
Total exposure to the twenty largest borrowers/customers	81.02	87.05
Percentage of exposures to the twenty largest borrowers/customers to the total exposure of the bank on borrowers/Customers	17.48%	18.52%

Exposures shall be computed as per applicable RBI regulation

**d) Concentration of NPAs** (Amount in Crores)

	Current Year	Previous Year
Total Exposure to the top twenty NPA accounts	42.34	31.19
Percentage of exposures to the twenty largest NPA exposure To total Gross NPAs.	52.91%	47.86%

**7. Derivatives:**

Bank had not entered into any transactions in foreign exchange agreement or interest rate swaps in the current and previous year.

**8. Disclosures related to securitisation : Not applicable to UCB**

**9. Off Balance sheet SPV sponsored : Not applicable to UCB**

## 10. Transfer to Depositor Education and Awareness Fund (DEA Fund)

Sr.No.	Particulars	Current Year 31.03.2025	Previous Year 31.03.2024
i)	Opening balance of amount transferred to DEA Fund	9.60	8.69
ii)	Add : Amounts of transferred to DEA fund during the year	1.32	1.27
iii)	Less : Amount reimbursed by DEA fund towards claim	0.12	0.36
iv)	Closing Balance of amounts transferred to DEA Fund	10.80	9.60

## 11. Disclosure of complaints

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

Sr. No	Particulars	Previous year	Current year
	Complaints received by the bank from its customers		
1.	Number of complaints pending at beginning of the year	0	0
2.	Number of complaints received during the year	1	0



3.	Number of complaints disposed during the year	1	0
3.1	Of which, number of complaints rejected by the bank	0	0
4.	Number of complaints pending at the end of the year	0	0
Maintainable complaints received by the bank from Office of Ombudsman			
5.	Number of maintainable complaints received by the bank from Office of Ombudsman	0	0
5.1.	Of 5, number of complaints resolved in favor of the bank by Office of Ombudsman	0	0
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Office of Ombudsman	0	0
5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	0	0
6.	Number of Awards unimplemented within the stipulated time (other than those appealed)	0	0

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. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
Current Year					
Ground- 1	0	0	0	0	0
Ground- 2	0	0	0	0	0
Ground- 3	0	0	0	0	0
Ground- 4	0	0	0	0	0
Ground- 5	0	0	0	0	0
Others	0	0	0	0	0
Total	0	0	0	0	0
Previous Year					
Ground- 1	0	0	0	0	0
Ground- 2	0	0	0	0	0
Ground- 3	0	0	0	0	0
Ground- 4	0	0	0	0	0
Ground- 5	0	0	0	0	0
Others	0	1	0	0	0
Total	0	1	0	0	0

\*As per Master List for identifying grounds of complaints as provided in Appendix 1 to Circular CEPD.CO.PR.D.Cir.No.01/13.01.013/2020-21 dated January 27, 2021 on Strengthening the Grievance Redress Mechanism of Banks :

1.ATM/Debit Cards	2.CreditCards	3.Internet/Mobile/ Electronic Banking	4.Accountopening/ difficulty in operation of accounts
5.Mis-selling/Para-banking	6.RecoveryAgents/ Direct Sales Agents	7.Pension and facilities for seniorcitizens/ differently abled	8.Loansandadvances

9. Levy of charges without prior notice/excess charges/fore closure charges	10. Cheques/drafts/bills	11. Non-observance of Fair Practices Code	12. Exchange of coins, issuance/acceptance of small Denomination notes and coins
13. Bank Guarantees/ Letter of Credit and documentary credits	14. Staff behaviour	15. Facilities for customers visiting the branch/adherence to prescribed work in hours by the branch, etc	16. Others

## 12. Disclosure of penalties imposed by the Reserve Bank of India

No penalty has been imposed by RBI bank during the year ended 31 March 2024.

## 13. Disclosure on Remuneration – Not applicable to UCB

## 14. Other Disclosures

### a) Business ratios

Particular	Current Year	Previous Year
i) Interest Income as a percentage to Working Funds	7.27%	8.04%
ii) Non-interest income as a percentage to Working Funds	0.77%	1.20%
iii) Cost of Deposits	5.15%	5.20%
iv) Net Interest Margin	3.69%	5.73%
v) Operating Profit as a percentage to Working Funds	-1.36%	0.14%
vi) Return on Assets Business (deposits plus advances) Per employee (Rs. In Crore)	-1.14%	0.09%
vii) Profit per employee (Rs. In Crore)	4.27	4.26
	-0.05	0.00

### b) Bank assurance business

Sr No.	Particular	Current Year 31.03.2025	Previous Year 31.03.2024
i)	Brokerage/Commission earned in respect of insurance broking, Agency and bancassurance business.	0.00	0.13

### c) Marketing and distribution

Sr No.	Particular	Current Year 31.03.2025	Previous Year 31.03.2024
i)	Income from Mutual Fund Business	0.00	0.13

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

PSLCs Category Wise	Current Year 31.03.2025	Previous Year 31.03.2024
Agriculture and allied activity	Nil	Nil
Advances to Industrial sector eligible for Priority Sector Lending	Nil	Nil
Services	Nil	Nil
Personal Loan	Nil	Nil
<b>Total Advances Under PSL Category</b>	<b>Nil</b>	<b>Nil</b>

### e) Provisions and contingencies

(Amount in ₹ crore)

Provision debited to Profit and Loss Account	Current Year	Previous Year
i) Provisions for NPI	0.00	0.00
ii) Provision towards NPA	13.07	3.56
ii) Provision made towards Income tax	0.00	0.00
iii) Other Provisions and Contingencies (with details)		
a) Prov. For Overdue Int. Receivable	0.07	0.00
b) Prov. for Receivable from Income Tax Dept.	1.50	0.00
c) Provision for Non Banking Asset	1.02	0.00



**g) Payment of DICGC Insurance Premium (Amount in Crores)**

Sr. No.	Particulars	Current Year	Previous Year
i)	Payment of DICGC Insurance Premium	0.98	1.17
ii)	Arrears in payment of DICGC premium	0.00	0.00

**h) Disclosure of facilities granted to directors and their relatives**

Sr. No.	Particulars	Current Year	Previous Year
i)	<b>Advances To Directors</b>		
	1. Fund Based	0.01	0.00
	2. Non-Fund Based	-	-
ii)	<b>Advances to relatives, companies or firms in which they are interested of Directors</b>		
	1. Fund Based	2.26	3.24
	2. Non-Fund Based	-	-

**Note :** During the year 2024-25 the Fund Base facility extended to director and their relatives against the FDR only

- i) Disclosure on amortization of expenditure on account of enhancement in family pension of employees of banks NIL**
- The liability for enhancement of family pension shall be fully recognized as per applicable accounting standards. NIL
  - The expenditure, if not fully charged to the Profit and Loss Account during the financial year 2023-24, be amortized over a period not exceeding five years beginning with the financial year ending March 31, 2024, subject to a minimum of 1/5th of the total amount involved being expensed every year. NIL
  - Appropriate disclosure of the accounting policy followed in this regard shall be made in the 'Notes to Accounts' to the financial statements. Banks shall also disclose the amount of unamortized expenditure and the consequential net profit if the unamortized expenditure had been fully recognized in the Profit & Loss Account. NIL

**M/S. DESHMUKH DESHPANDE AND ASSOCIATES**  
Chartered Accountants, FRN : 135622W

**CA GAURAV KHARKHANDE**  
Partner, M.No.614693  
Co-op. Empanelment No. 1014912-A1  
UDIN – 25614693BMIIMS8701  
Date : 11/06/2025, Place : Pune

## 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 २०२५ अखेर		रक्कम लाखांत
शाखांची संख्या (मुख्य कार्यालयासहीत)	४०	-
सभासद	: नियमीत- ४५,४८६ : नाममात्र- ३११४	
वसुल भाग भांडवल एकूण राखीव व इतर निधी		२५१३.६४ १४७११.००
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अग्रक्रम क्षेत्रासाठी दुर्बल घटकांसाठी	: ७२.७६ % : १३.०७ %	
गुंतवणूक	: शासकीय कर्जरोखे : बँका व इतर गुंतवणूक : एकूण :	१९१६६.१५ १२१०६.३१ ३१२७२.४६
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खेळते भांडवल		८६५१०.६६
निव्वळ तोटा		१२०६.५१

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





## FINANCIAL BUDGET FOR 2024-25

(Rs. in Lakhs)

SR. No	EXPENDITURE	BUDGET 2024-2025	ACTUAL 2024-2025	DIFFERENCE 2024-2025	BUDGET 2025-2026	INCOME	BUDGET 2024-2025	ACTUAL 2024-2025	DIFFERENCE 2024-2025	BUDGET 2025-2026
01	Interest Paid on Deposits	4368.93	3500.70	-868.23	3600.00	Interest on Loans/Investments	9500.00	7166.63	-2333.37	7960.00
02	Interest Paid on Borrowings	1.00	5.21	4.21	1.00	Commission	30.00	35.02	5.02	35.00
03	Salary & Allowances	1600.00	1348.38	-251.62	1500.00	Locker Rent	30.00	27.27	-2.73	30.00
04	Rent, Tax, Insurance & Lighting	370.00	319.42	-50.58	350.00	Insurance Commission	20.00	0.00	-20.00	20.00
05	Postage & Telephone	16.00	19.46	3.46	20.00	Other Income	110.00	104.52	-5.48	110.00
06	Printing and Stationary	20.00	15.53	-4.47	20.00	Processing Fees	110.00	78.13	-31.87	100.00
07	Pygmy Commission	300.00	225.45	-74.55	250.00	Profit on Sell of Securities	50.00	34.08	-15.92	50.00
08	Advertisement	25.00	4.52	-20.48	15.00	ATM Charges Received	30.00	36.40	6.40	40.00
09	Audit Fees	40.00	29.22	-10.78	30.00	Recovery in Written off A/cs	30.00	20.08	-9.92	30.00
10	Legal Charges	25.00	7.43	-17.57	15.00	Profit on Sell of Assets	5.00	0.24	-4.76	5.00
11	Staff Training	5.00	2.85	-2.15	5.00	Dividend Received	0.13	0.13	0.00	0.13
12	Travelling Expenses	30.00	14.39	-15.61	20.00	Recovery Charges Received	50.00	3.67	-46.33	10.00
13	Petrol, Oil & Diesel	22.00	18.85	-3.15	22.00	CIBIL Charges Received	5.00	7.38	2.38	7.00
14	Repair and Maintenance General	30.00	33.27	3.27	35.00	Profit on Sell of Non-Banking Assets	25.00	22.36	-2.64	25.00
15	Repair and Maintenance Car	7.50	3.47	-4.03	10.00	IDR Provision Reversal	0.00	300.00	300.00	0.00
16	Repair and Maintenance Computer	15.00	7.73	-7.27	10.00	Printing & Stationary Received	12.00	9.63	-2.37	10.00
17	Misc Expenses	50.00	49.32	-0.68	55.00	Pygmy Commission Received	4.00	6.09	2.09	5.00
18	General Body Meeting	6.00	5.11	-0.89	6.00	Loan Application Fees Recd.	3.00	2.41	-0.59	3.00
19	Seating Fees	4.00	2.81	-1.19	4.00	LOSS	0.00	1206.51	1206.51	0.00
20	Rebate on Interest	1350.00	874.41	-475.59	800.00					
21	Investment Depreciation Reserve	100.00	0.00	-100.00	100.00					
22	Depreciation on Shifting of G Sec	50.00	62.04	12.04	46.00					
23	BDDR	400.00	1307.51	907.51	700.00					
24	Group Superannuation	100.00	39.63	-60.37	100.00					
25	Staff Gratuity	25.00	2.27	-22.73	25.00					
26	CGST / SGST / IGST Paid	100.00	59.39	-40.61	80.00					
27	Depreciation on Assets	110.00	107.48	-2.52	100.00					
28	Leave Travelling Concession	7.00	4.60	-2.40	7.00					
29	Leave Salary	50.00	50.00	0.00	70.00					
30	Clearing Charges	0.20	0.04	-0.16	0.10					
31	HTM Amortization	49.00	48.33	-0.67	45.00					
32	Income Tax	60.00	30.73	-29.27	80.00					
33	Branch Connectivity Charges	30.00	15.11	-14.89	25.00					
34	Recovery Charges	300.00	460.63	160.63	80.00					
35	ATM Driving Fees & Charges	20.00	13.79	-6.21	20.00					
36	Annual Maint. Contract Charges	70.00	66.29	-3.71	70.00					
37	CGST / SGST Paid on RCM	20.00	4.95	-15.05	10.00					
38	Security Guard Charges Paid	15.00	12.56	-2.44	15.00					
39	Professional Fees Paid	25.00	12.73	-12.27	20.00					
40	Stamp Duty Paid On Investment	0.50	0.02	-0.48	1.00					
41	Loss On Sale Of Assets	3.00	0.00	-3.00	0.00					
42	Management Fees Paid	35.00	8.61	-26.39	20.00					
43	CIBIL Charges Paid	4.00	5.26	1.26	5.00					
44	Commission & Exchange Paid	5.00	2.12	-2.88	3.00					
45	Prov. For Overdue Int. Receivable	0.00	7.00	7.00	0.00					
46	Prov. for Receivable from IT Dept.	0.00	149.78	149.78	0.00					
47	Prov. for Non Banking Asset	0.00	102.15	102.15	0.00					
48	<b>Net Profit</b>	<b>150.00</b>	<b>0.00</b>	<b>-150.00</b>	<b>50.03</b>					
	<b>TOTAL</b>	<b>10014.13</b>	<b>9060.55</b>	<b>-953.58</b>	<b>8440.13</b>		<b>10014.13</b>	<b>9060.55</b>	<b>-953.58</b>	<b>8440.13</b>

दि वैद्यनाथ अर्बन को-ऑप.बँक लि., परली-वैजनाथ  
मुख्य कार्यालय : परली-वैजनाथ. जि.बीड

दिनांक : २८/०९/२०२५

**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.२८/०९/२०२५

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:





# दि वैद्यनाथ अर्बन को-ऑप.बँक लि.,

मुख्य कार्यालय : मोंढा, परळी-वैजनाथ जि.बीड-४३९ ५९५

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>रेणापूर</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>अहिल्यानगर</b> 0241-2328889 9923401089 पटवर्धन चौक, अहिल्यानगर	<b>जालना</b> 02482-232401 9923401091 डॉ.राजेंद्रप्रसाद रोड, जालना	<b>श्रीरामपूर</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.पी९९७,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.९६ व ९७ राजीव गांधी पुतळ्या जवळ, औसा रोड, लातूर.	<b>पिंपरी-चिंचवड</b> 8446022134 8411003570 तुलसी हाईट्स, 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, जळगांव		<b>मुंबई</b> 022-21021696, 8411003575 कर्मसंकल्प, विंग-सी, युनिट-९०९, कॉर्नर ६ व ७, राजावाडी रोड, निलकांत व्हॅली समोर, घाटकोपर (पुर्व) मुंबई - ४०० ०७७.	

मुख्य कार्यालय : परळी वैजनाथ  
मोंढा, परळी वैजनाथ - ४३९ ५९५.

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मोबाईल : 9923401080

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संपूर्ण महाराष्ट्रात ३९ शाखांद्वारे अविस्त सेवा





**दि वैद्यनाथ अर्बन को-ऑप. बँक लि.,**  
मुख्य कार्यालय : परळी वैजनाथ - ४३१ ५१५.



### वैद्यनाथ चिंतामुक्ती ठेव योजना

६० महिने दरमहा ५०० रुपये भरा  
आणि १० वर्षांनंतर रु. ५०००० मिळवा.

६० महिने दरमहा १००० रुपये भरा  
आणि १० वर्षांनंतर रु. १,००,००० मिळवा.

**8%**

### वैद्यनाथ उत्सव ठेव योजना

(१५ लाखांपर्यंतच्या ठेवींसाठी)



### दाम दुषट ठेव योजना

(रुपये ५००००/- गुंतवा  
आणि १ लाख मिळवा)



### व्यावसायिकांसाठी कर्ज योजना

**11%**

व्यवसायिक कर्ज खाते नियमित ठेवनाच्या  
सभासदांना व्याजदरात ०.५०% सुट.



### डॉक्टर व मेडिकल व्यवसाय कर्ज

**9%**



### वाहन कर्ज तात्काळ मिळवा

**10%**



### शिक्षक व प्राध्यापकांसाठी वैयक्तिक कर्ज योजना

**11%**



### घर बांधणी कर्ज

**9%**

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**ठेवींवर**

**५ लाखांपर्यंत  
विमा संरक्षण**

ग्राहकांच्या सोबती  
निरंतर प्रगती

### सोनै तारण कर्ज

(रुपये २ लाखांपर्यंत)

**10%\***

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प्रेषक : **विनोद सामंत** अध्यक्ष,

**दि वैद्यनाथ अर्बन को-ऑप. बँक लि.,**

मुख्य कार्यालय : परळी वैजनाथ - ४३१ ५१५.

फोन : ०२४४६-२२२९३४, २२३३८९, २२२०८९

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