

५३ वा वार्षिक अहवाल
२०२४-२५

तंत्रज्ञानाच्या साथीने,
जाऊ विकासाच्या दिशेने



स्थापना १९७२

**जनसेवा सहकारी बँक लि.,
हडपसर, पुणे.**

जनसामान्यांची असामान्य बँक, जनसेवेसाठी वचनबद्ध !

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मा. संचालक मंडळ सदस्य

बसलेले डावीकडून - श्री. नंदकुमार राऊत, श्री. संजय घाटपांडे, श्री. नाथु साबळे, श्री. राजेंद्र वालेकर, डॉ. राजेंद्र हिरेमठ, श्री. रवि तुपे, श्री. विद्याधर दंडवते, सौ. आशाताई बहिरट, अॅड. माधुरी पाटोळे.
उभे डावीकडून - श्री. ज्योतिबा कांबळे, डॉ. निलेश आबनावे, श्री. जितेंद्र दाभाडे, श्री. सचिन शिरुडे, श्री. शिरीष पोळेकर, श्री. शिरीष किराड, अॅड. विनोद रासकर, श्री. विनायक गायकवाड, श्री. राजन वडके, अॅड. संजय दहिभाते.



मा. व्यवस्थापन मंडळ सदस्य

डावीकडून - सौ. मेघा प्रभुणे, श्री. गजानन नामजोशी, श्री. नाथु साबळे, श्री. रवि तुपे, श्री. राजेंद्र वालेकर, सीए निखिल नायकवडी, श्री. शिरीष पोळेकर.



बँकेचे कार्यपालक

बसलेले डावीकडून - श्री. शशिकांत पडळकर, श्री. राजेश जाधव, श्री. शिरीष पोळेकर, श्री. श्रीकृष्ण कात्रे, श्री. रविंद्र हिरवे
उभे डावीकडून - श्री. गणेश कानडे, श्री. सचिन बोज्जा, लता घारे, श्री. निलेश कापरे



'निर्धार दिन'

प.पू. डॉ. हेडगेवार यांचा जन्मदिन आणि स्व.आबनावे गुरुजी यांच्या स्मृतीदिनाचे औचित्य साधून प्रतीवर्षीप्रमाणे दि. ०१ एप्रिल २०२५ रोजी संचालक व सेवक स्नेहमेळाव्याचे आयोजन केले होते. कार्यक्रमाचे प्रमुख वक्ते मा. डॉ. चेतनानंद महाराज यांचा सत्कार करताना बँकेचे मा. अध्यक्ष डॉ. राजेंद्र हिरेमठ.



'डॉ. बाबासाहेब आंबेडकर जयंती'

पूजनीय भारतरत्न डॉ. बाबासाहेब आंबेडकर यांच्या १३४ व्या जयंतीनिमित्त दि. १४ एप्रिल २०२५ रोजी बँकेच्या वतीने मान्यवर संचालकांनी डॉ. बाबासाहेब आंबेडकर यांच्या पुतळ्यास पुष्पहार अर्पण करून आदरांजली वाहिली.



'हळदी-कुंकू समारंभ'

बँकेच्या वतीने प्रतीवर्षीप्रमाणे महिला सेवकांकरीता दि.१८ जानेवारी २०२५ या दिवशी हळदी-कुंकू समारंभ आयोजित करण्यात आलेला होता. यावेळी प्रमुख पाहुण्या स्वरूप योगसाधना केंद्राच्या मा. सौ. प्रांजली फडणवीस यांनी मार्गदर्शन केले. त्यावेळी कु. उर्वी फडणवीस हिने योगासनाचे प्रात्यक्षिक सादर केले.



सेवकांकरीता 'मनाची अमर्याद शक्ती व तणावमुक्ती' कार्यशाळा

बँकेच्या सेवक संघटनेच्या वतीने बँकेतील सेवकांकरीता दि.०८ फेब्रुवारी २०२५ रोजी सेवकांच्या उत्तम मानसिक आणि शारीरिक आरोग्यासाठी 'तणावमुक्त जीवनशैली' या विषयावर आयोजित केलेल्या कार्यशाळेत डॉ. दत्ता कोहिनकर (माइंड पॉवर ट्रेनर) यांनी मार्गदर्शन केले.



विद्यमान संचालक सदस्य (२०२२ - २०२७)

अध्यक्ष : डॉ. राजेंद्र गुरुपादया हिरेमठ		उपाध्यक्ष : रवि शंकर तुपे
राजेंद्र गजानन वालेकर	विनायक आनंदराव गायकवाड	सौ. आशा बाळासाहेब बहिरट
नाथु सिताराम साबळे	शिरीष भानुदास किराड	अॅड. माधुरी मुकुंद पाटोळे - तज्ञ संचालिका
सचिन एकनाथ शिरुडे	नंदकुमार ज्ञानोबा राऊत	संजय श्रीपाद घाटपांडे
अॅड. संजय मनोहर दहिभाते	डॉ. निलेश विनायक आबनावे	राजन रत्नाकर वडके
अॅड. विनोद शशिकांत रासकर	विद्याधर भालचंद्र दंडवते - तज्ञ संचालक	
जितेंद्र संपतराव दाभाडे (सेवक संचालक)	ज्योतिबा दिगंबर कांबळे (सेवक संचालक)	शिरीष निवृत्ती पोळेकर (मुख्य कार्यकारी अधिकारी)

विद्यमान व्यवस्थापन मंडळ सदस्य (२०२२-२०२७)

रवि शंकर तुपे (अध्यक्ष)	राजेंद्र गजानन वालेकर	नाथु सिताराम साबळे
सीए निखिल विलास नायकवडी	सुव्रत शिरीष देशपांडे (२०.११.२०२४ पर्यंत)	सौ. मेघा भूषण प्रभुणे
गजानन नारायण नामजोशी (०९.०१.२०२५ पासून)	शिरीष निवृत्ती पोळेकर (मुख्य कार्यकारी अधिकारी)	



बँकेचे कार्यपालक अधिकारी (Executives of the Bank)

मुख्य कार्यकारी अधिकारी (Chief Executive Officer): शिरीष निवृत्ती पोळेकर

सरव्यवस्थापक (General Manager): हेमंत सावळाराम वराडपांडे (दि. १७.१२.२०२४ पर्यंत)

उपसरव्यवस्थापक (Deputy General Manager):

अनिल राजाराम प्रधान (दि. ३१.०३.२०२५ पर्यंत) शशिकांत निवृत्ती पडळकर श्रीकृष्ण यशवंत कात्रे
राजेश विष्णु जाधव रविंद्र किसन हिरवे

सहा.सरव्यवस्थापक (Assistant General Manager)

भारत अण्णा टिळेकर (दि. ३१.०७.२०२५ पर्यंत) गणेश आनंद कानडे निलेश शिवाजी कापरे
सचिन बाळकृष्ण बोज्जा लता घारे (०१.०१.२०२५ पासून)

लेखापरीक्षक व सल्लागार (Auditors & Advisors)

वैधानिक लेखापरीक्षक (Statutory Auditor) : M/s. ASKA & CO. - चार्टर्ड अकौंटंट्स
कर लेखापरीक्षक (Tax Auditor) : मे. एस. डी. मेडकर अँड कंपनी - चार्टर्ड अकौंटंट्स
कायदेशीर सल्लागार (Legal Advisor) : अॅड.श्री.एम.पी.उर्फ दादासाहेब बेंद्रे
गुंतवणूक सल्लागार (Investment Advisor) : श्री. व्ही. आर. नामजोशी
गुंतवणूक लेखापरीक्षक (Investment Auditor) : मे. आर. एम. एस. एम. अँड असोसिएट्स,
चार्टर्ड अकौंटंट्स
अंतर्गत लेखापरीक्षक (Internal Auditor) : मे.सी.व्ही. चितळे अँड कंपनी - चार्टर्ड अकौंटंट्स
(दि. ३० जून २०२४ पर्यंत)
: मे. सी. एम. आर. एस. अँड असोसिएट्स एल.एल.पी,
चार्टर्ड अकौंटंट्स
(दि. ०१ जूलै २०२४ पासून)

सूचना

बँकेच्या सुधारीत नियावलीनुसार प्रत्येक सभासदाकडे १) कमीत कमी रु. २०००/- चे भाग धारण करणे.
२) प्रत्येक भाग रु.१००/- या मूल्याचा असणे आवश्यक आहे.
या पूर्वीच्या अहवालांमध्ये वारंवार आवाहन करून सुद्धा ज्या सभासदांनी त्यांचे रु. २५/- दर्शनी मूल्याचे भाग रु. १००/- मूल्यामध्ये परिवर्तित करून घेतलेले नाहीत अशा सर्व सभासदांनी दि. ३१.१२.२०२५ पूर्वी सदर भाग परिवर्तित करून घेणे बंधनकारक आहे.

Notice

As per revised bye -laws each of the members should have i) A minimum share holding of Rs. 2000. ii) Value of each share should be Rs. 100/-.

Despite various reminders during last annual reports, those share holders having shares of face value Rs. 25/- who have failed to convert it into face value of Rs. 100/- each are required to convert their shares by 31.12.2025



वार्षिक सर्वसाधारण सभेची सूचना (केवळ सभासदांसाठी)

बँकेच्या सभासदांची ५३ वी वार्षिक सर्वसाधारण सभा शुक्रवार दि. २६.०९.२०२५ रोजी सायंकाळी ठीक - ६.०० वाजता पुणे विद्यार्थी गृहाचे कॉलेज ऑफ इंजिनिअरिंग अँड टेक्नॉलॉजीचे मुक्तांगण सभागृह, स.न. ४४, पर्वती पुणे ४११००९ येथे खालील नमूद केलेल्या विषयांचा विचार करण्यासाठी आयोजित केली आहे. सदर सभेस आपण उपस्थित रहावे ही विनंती.

● सभेपुढील विषय ●

१. दिनांक ०८.०६.२०२४ रोजी झालेल्या ५२ व्या वार्षिक सर्वसाधारण सभेचा इतिवृत्तांत वाचून कायम करणे.
२. मा.संचालक मंडळाने मंजूर केलेला ५३ वा वार्षिक अहवाल व दिनांक ३१ मार्च २०२५ अखेरचा मा.वैधानिक लेखापरिक्षकांनी प्रमाणित केलेला ताळेबंद, नफा-तोटा पत्रक यास मान्यता देणे.
३. सन २०२४-२५ चा वैधानिक लेखा परिक्षकांचा अहवाल वाचून त्याची नोंद घेणे.
४. सन २०२३-२४ या आर्थिक वर्षाच्या वैधानिक लेखापरिक्षकांच्या अहवालातील दोषदुरुस्तीची नोंद घेणे.
५. रिझर्व्ह बँक ऑफ इंडियाच्या दिनांक ०८.०६.२०२३ रोजीच्या परिपत्रकानुसार, बँकेचे कर्जवसुलीचे सर्व अधिकार अबाधित ठेऊन, NPA कर्ज खात्यांचे केवळ तांत्रिक निर्लेखन करण्याबाबतचे अधिकार मा.संचालक मंडळास देण्यात येणेबाबत आणि २०२४-२५ या आर्थिक वर्षात Technical write off केलेल्या खात्यांची माहिती घेणेबाबत.
६. वैधानिक लेखापरिक्षकांनी प्रमाणित केलेल्या बुडित कर्जाची येणे बाकी, कर्ज वसुलीचे सर्व अधिकार अबाधित ठेवून निर्लेखित (Write off) करण्यासाठी मान्यता देणे.
७. शासकीय नियमाप्रमाणे एकरकमी कर्जफेड (OTS) योजनेअंतर्गत ज्या कर्जदार सभासदांना सवलत देण्यात आली त्याची माहिती घेणे व त्यास मान्यता देणे.
८. मा.संचालक मंडळाने सुचविलेल्या सन २०२४-२५ वर्षातील नफा वाटणीस मंजूरी देणे.
९. सन २०२५-२६ या आर्थिक वर्षासाठी मा.संचालक मंडळाने शिफारस केलेल्या वैधानिक लेखापरिक्षकांच्या नियुक्तीस मान्यता देणे व वैधानिक लेखापरिक्षकांचा मेहेनताना ठरविणेचे अधिकार मा.संचालक मंडळास देणे.
१०. मा.संचालक मंडळ सदस्य व त्यांचे नातेवाईक यांना दिलेल्या कर्जाची नोंद घेणे.
११. बँकेच्या प्रचलित पोटनियमामध्ये मा.संचालक मंडळाने सुचविलेल्या दुरुस्ती व नव्याने समाविष्ट केलेल्या पोटनियमास मान्यता देणेबाबत.
१२. स्टॉफिंग पॅटर्नला मंजूरी देणे.
१३. सन २०२५-२६ च्या वार्षिक अंदाजपत्रकास मान्यता देणे.
१४. वार्षिक सर्वसाधारण सभेस अनुपस्थित असलेल्या सभासदांची रजा मंजूर करणे.
१५. मा.अध्यक्षांच्या परवानगीने येणारे अन्य विषय.

- सही -

मा. संचालक मंडळाच्या आज्ञेवरून

शिरीष निवृत्ती पोळेकर

मुख्य कार्यकारी अधिकारी

स्थान : हडपसर, पुणे

दिनांक : ११.०९.२०२५

● विशेष सूचना ●

१. गणसंख्ये अभावी सभा तहकूब झाल्यास ही सभा त्याच दिवशी, त्याच ठिकाणी सायंकाळी ठीक ६.३० वाजता होईल. अशा सभेस गणसंख्येची आवश्यकता असणार नाही. २. वार्षिक अहवालाची प्रत दि. ११.०९.२०२५ पासून नजिकच्या शाखेत कामकाजाच्या वेळेत उपलब्ध राहील. सदर सूचना दाखवून अहवाल प्रत शाखेतून घेण्यात यावी. ३. बँकेच्या कामकाजाबाबत काही माहिती हवी असल्यास वा काही सूचना करावयाच्या असतील तर त्या सूचना वा प्रश्न बँकेच्या हडपसर येथील मुख्य कार्यालयात बँकेच्या कामकाजाच्या वेळेत दि. २३.०९.२०२५ पर्यंत लेखी अथवा member@janasevabankpune.in वर मेलद्वारे पाठवाव्यात. वरील विषयासंबंधीची कागदपत्रे हडपसर येथील मुख्य कार्यालयात कामकाजाच्या वेळेत पहावयास मिळतील. ४. आपला पत्ता बदलला असल्यास नवीन पत्ता पूर्ण तपशीलासह नजिकच्या शाखेमार्फत बँकेच्या मुख्य कार्यालयास आपल्या मोबाईल नंबर व ईमेल आयडीसह सत्वर कळवावा. ५. सन २०२४-२५ चा बँकेचा ताळेबंद व नफा तोटा पत्रक बँकेच्या www.janasevabankpune.net या संकेत स्थळावर दि. ११.०९.२०२५ पासून पाहता येईल. ६. मागील २ ते ३ अहवालात वारंवार आवाहन करून सुध्दा ज्या सभासदांनी त्यांचे रु. २५ /- दर्शनी मूल्याचे भाग रु. १००/- मुल्यामध्ये परिवर्तित करून घेतलेले नाहीत अशा सर्व सभासदांनी दि. ३१.१२.२०२५ पूर्वी सदर भाग परिवर्तित करून घेणे बंधनकारक आहे. ७. सभासदांची लाभांश रक्कम खात्यावर जमा करणेबाबत सभेमध्ये ठराव मांडण्यात येणार आहे. तरी ज्या सभासदांनी आपली बचत/चालू खाती उघडलेली नाहीत अशा सभासदांनी आपली बचत/चालू खाती उघडून घ्यावीत. तसेच ज्या सभासदांची खाती अन्य बँकेत आहेत अशा सभासदांनी आपल्या बँक खात्याचा तपशील व मोबाईल क्रमांक नजीकच्या शाखेत द्यावा.



Notice of The Annual General Meeting (For members only)

The 53rd Annual General Meeting of the members of the Bank will be held on Friday, 26.09.2025 at 6.00 p.m. at Pune Vidyarthi Gruha's College of Engineering & Technology, Muktangan Auditorium, S.No. 44, Parvati, Pune 411009 to transact the following business. Members are requested to attend the meeting.

● Agenda for the Meeting ●

1. To read and confirm the minutes of the 52nd Annual General Meeting held on 08.06.2024.
2. To approve the 53rd Annual Report placed by the Hon'ble Board of Directors for the financial year 2024-25 and Balance Sheet and Profit & Loss Account for the year ended 31st March 2025 as certified by the Hon'ble Statutory Auditors.
3. To consider the Hon'ble Statutory Auditor's Report for the year 2024-25 and take note thereof.
4. To take note of compliance of Statutory Auditors' Report for the year 2023-24.
5. As per circular from Reserve Bank of India dated 08.06.2023, the Hon'ble Board of Directors needs to be given authority to approve Technical write off of NPA Accounts without prejudice to Banks rights for recovery & dues and to take note of accounts that have been technically written off in the financial year 2024-25.
6. To approve the write-off of bad and doubtful debts as certified by the Statutory Auditors and recommended by the board while reserving the Banks rights of recovery in respect of such debts.
7. To note and approve the loans & advances waived under the One-Time-Settlement (OTS) Scheme as per government rules.
8. To approve appropriation of profit for the year 2024-25 as proposed by the Hon'ble Board of Directors.
9. To approve the appointment of Statutory Auditors for financial year 2025-26 as recommended by the Board of Directors and to authorise Hon'ble Board of Directors to fix their remuneration.
10. To take note of loans and advances granted to the members of Hon'ble Board of Directors and their relatives.
11. Amendments in existing bye-laws and approval for new addition in bye-laws of the Bank as suggested by the Hon'ble Board of Directors.
12. To approve the Staffing Pattern.
13. To approve the Annual Budget for the financial year 2025-26.
14. To grant leave of absence to those members who have not attended this Annual General Meeting.
15. Any other subject with the permission of the Hon'ble Chairman.

By order of the Hon'ble Board of Directors

-sd-

Shirish Polekar

Chief Executive Officer

Place : Hadapsar, Pune

Date - 11.09.2025

● Special Instructions ●

(1) In case the meeting is adjourned for want of quorum, it will commence at 6.30 p.m. on the same day and at the same venue for which no quorum would be necessary. (2) The copy of Annual Report will be available from 19.09.2025 at your nearest Branch during business hours. The copy can be obtained by producing this notice. (3) Any information relating to the Bank's business or any suggestions or questions should be sought or submitted in writing or mail on member@janasevabankpune.in to the Head Office of the Bank during business hours on or before dated 23.09.2025. The documents concerning the Agenda items will be available for examination at the Bank's Head Office at Hadapsar during business hours. (4) In case of change in your residential address, please inform full details thereof through nearest branch to Head Office, along with your Email ID and Mobile No. if any, at the earliest. (5) The Annual Report for the year 2024-25 along with the Bank's Balance Sheet & Profit & Loss Account will be available from 19.09.2025 on Bank's website: www.janasevabankpune.net. (6) Despite repeated appeals in the previous 2 to 3 annual reports, those shareholders who have not converted their shares of Rs.25/- face value to Rs.100/- each, are hereby informed that it is mandatory to convert their shares before 31.12.2025. (7) Resolution will be passed in the meeting regarding the dividend amount to be credited to the members Saving/ Current account. Those members who are not having their Savings/ Current account should open their account. Also members who hold an account with other banks should provide their bank account details and mobile number to the nearest branch.



५३ वा वार्षिक अहवाल

मा. सभासद बंधू आणि भगिनींनो,
सस्नेह नमस्कार,

जनसेवा सहकारी बँकेच्या ५३ व्या वार्षिक सर्वसाधारण सभेत तुम्हा सर्वांचे मनःपूर्वक स्वागत करतो. मागील वर्षीच्या बँकेच्या कामगिरीचा आढावा घेत असताना भविष्यातील व्यवसायवृद्धी आणि इतर योजनांबाबत आपल्याशी संवाद साधताना मला अतिशय आनंद होत आहे. सर्व सभासदांनी व ठेवीदारांनी दिलेली मोलाची साथ आणि विद्यमान संचालक मंडळावर दाखविलेला विश्वास यामुळेच आपली बँक आत्तापर्यंत प्रगती करू शकली. बँकिंग क्षेत्रामध्ये असलेले स्पर्धात्मक वातावरण, बदलते तंत्रज्ञान, अनुपालन कार्यपद्धती, जोखीम व्यवस्थापन, सुशासनाची अपेक्षा आणि अनुत्पादित कर्जे (NPA) कमी करणे अशा अनेक विषयांवर बँकेने गतवर्षी प्रभावीपणे कामकाज केलेले आहे.

जागतिक अर्थव्यवस्थेचा विचार करता अनेक देशांची आर्थिक स्थिती ढासळताना दिसत आहे. जागतिक प्रतिकूल परिस्थितीच्या या पार्श्वभूमीवर जागतिक स्तरावर भारताची अर्थव्यवस्था जपानला मागे टाकून जगातील चौथी सर्वात मोठी अर्थव्यवस्था बनली आहे. आयएमएफने असा अंदाज वर्तवला आहे की, भारत सर्वात वेगाने वाढणारी प्रमुख अर्थव्यवस्था असेल. जगातील तिसऱ्या क्रमांकाची सर्वात मोठी अर्थव्यवस्था होण्याच्या दिशेने भारतीय अर्थव्यवस्था पुढे जाण्याचे कारण म्हणजे, मजबूत डिजिटल इकोसिस्टम आणि धोरणात्मक सुधारणा यामध्ये भारत सरकारने मेक इन इंडिया, Next-Gen GST Reform इ. चा केलेला पुरस्कार यांचे मोठे योगदान आहे.

नागरी सहकारी बँकांनी (UCBs) शहरी आणि अर्ध-शहरी भागातील लघुउद्योजक, व्यावसायिक, व्यापारी आणि सामान्य व्यक्तींना सेवा देऊन आर्थिक चक्र गतिमान करण्यामध्ये महत्त्वाची भूमिका बजावित असताना कामकाजामध्ये लवचिकता आणि अनुकूलता अंगिकारलेली आहे. आपली बँकसुद्धा याला अपवाद नाही. बँकेने व्यवसाय वाढीसाठी मागील वर्षात प्रयत्नपूर्वक अग्रक्रम क्षेत्रातील (Priority Sector Lending) कर्जांना प्राधान्य दिले असून मुख्यत्वे MSME क्षेत्रामध्ये उद्योगांना कर्ज वाटप केलेले आहे. याकरीता बँकेने Small Ticket Size कर्जांच्या वृद्धीसाठी गगन भरारी या कर्ज अभियानांतर्गत १३०० पेक्षा अधिक कर्जदारांना एकूण रु. १०० कोटी पेक्षा अधिक कर्ज वितरीत केलेली आहेत. MSME अंतर्गत महिलांचे योगदान वाढीसाठी आणि Women Entrepreneur निर्माण होणेसाठी सर्व

53rd ANNUAL REPORT

**Respected Shareholders,
Warm Greetings,**

It gives me immense pleasure to welcome you all to the 53rd Annual General Meeting of our Bank and present before you the Annual Report of your Bank. As we review the Bank's performance in the last financial year, I am delighted to present before you the future business growth and plans of the bank. This progress has been possible only due to the valuable support of our members and depositors, and the trust you have placed in us. Currently, our bank is working on many aspects such as its role in the banking sector in a competitive environment, digital transformation, compliance culture, risk management, governance, and its contribution to the economy. Prudent risk management, sound governance, effective technology adoption and timely monitoring of non-performing assets (NPA) have contributed to strengthening the Bank's foundation.

Considering the global economy, the economic condition of many countries seems to be deteriorating. Against this backdrop of global adversity, Indian economy has surpassed Japan to become the world's fourth largest economy. Accordingly IMF has predicted that India will be the fastest growing major economy. The reason why the Indian economy is moving towards becoming the third largest economy in the world is due to the strong digital ecosystem and policy reforms such as the Government of India's Make in India initiative, Next-Gen GST Reform, etc.

Urban Cooperative Banks (UCBs) have demonstrated resilience and adaptability, contributing significantly to the economic growth of small entrepreneurs, professionals, traders, and individuals in urban and semi-urban areas. Our Bank has been no exception. The bank has been making efforts to prioritize Priority Sector Lending in the past year to support business growth, mainly disbursing loans to industries in the MSME sector. Under our "Gagan Bharari" loan campaign, we have disbursed loans exceeding Rs.100 crore to more than 1,300 borrowers, thereby enhancing access to small-ticket financing. Our Bank has also reduced rate of interest by 0.25% for women borrowers so as to increase



कर्ज योजनांमध्ये काही कालावधीसाठी महिला कर्जदारांना ०.२५% कमी व्याज आकारून कर्जे मंजूर करण्यात आलेली आहे. गतवर्षी असे नावीन्यपूर्ण उपक्रम राबवून ग्राहकाभिमुख सेवा देण्याच्या निश्चित प्रयत्न केलेला आहे.

डिजिटल बँकिंगमध्ये रोज नवीन बदल होत असून, जलद तांत्रिक सेवांबाबत ग्राहकांच्या अपेक्षा डोळ्यासमोर ठेऊन आपल्या बँकेने सुरक्षित प्लॅटफॉर्ममध्ये गुंतवणूक केलेली आहे. नागरी सहकारी बँकाना अन्य व्यापारी/खाजगी बँकांशी स्पर्धा करताना अद्ययावत तंत्रज्ञानाची कास धरणे क्रमप्राप्त झाले आहे. गतवर्षी आपल्या बँकेने मोबाईल बँकिंग सेवा अद्ययावत केलेली असून डिजिटल परिवर्तन स्वीकारताना सायबर सुरक्षेला सर्वोच्च प्राधान्य दिले आहे.

बदलत्या बँकिंगमध्ये सुशासन (Good Governance) हा कळीचा मुद्दा झालेला असून गतवर्षी आपण बँकेच्या कामकाजामध्ये पारदर्शकता, लवचिकता आणि विविध परिणामकारक कार्यपद्धतींचा स्वीकार करून बँकेचे सक्षमीकरण करण्याचा प्रयत्न केलेला आहे. अलिकडच्या काळात जोखीम व्यवस्थापन हा बँकिंग कामकाजाचा एक महत्वाचा पैलू झालेला आहे. आपल्या बँकेने क्रेडिट, ऑपरेशनल आणि मार्केट जोखीम नियंत्रणाकरीता परिणामकारक कार्यपद्धती स्वीकारली असून याद्वारे बँकेचे आर्थिक आरोग्य सुदृढ करीत आहोत.

बँकिंग उद्योग वेगाने विकसित होत असून बँकेचा कर्मचारी आवश्यक कौशल्यांनी सुसज्ज असणे अत्यंत आवश्यक आहे. यासाठी बँकेतील कर्मचाऱ्यांचे ज्ञान, कौशल्य व क्षमता वाढविण्यासाठी सातत्याने प्रशिक्षण कार्यक्रम आयोजित करीत असतो. विशेषतः KYC, डिजिटल बँकिंग, सायबर सुरक्षा, जोखीम व्यवस्थापन आणि नियामक अनुपालन यासारख्या बदलत्या बँकिंग संकल्पनांबाबत सेवकांना प्रशिक्षण दिले जाते. तसेच बँकिंगमधील आवश्यक अद्ययावत ज्ञान (JAIIB, CAIIB सारख्या परीक्षा) प्राप्तीसाठी सर्व सेवकांना प्रोत्साहनपर भत्ता आपल्या बँकेमार्फत दिला जातो.

रिझर्व्ह बँकेच्या मार्गदर्शक तत्वांनुसार पुरेसे भांडवल पर्याप्तता गुणोत्तर (CRAR) राखणे आवश्यक आहे. आपल्या बँकेसाठी भांडवल पर्याप्तता गुणोत्तर (CRAR) प्रमाण १२% अपेक्षित असताना मार्च २०२५ अखेर तो २०.१८% इतका असून हे बँक सक्षम असल्याचे दर्शविते. बँकेचे सभासद व ग्राहक यांच्या मजबूत पाठिंब्या व विश्वासामुळे गतवर्षी बँकेने एकूण व्यवसायाचा रु. ३००० कोटीचा टप्पा पार केलेला असून Net NPA चे प्रमाण फक्त ०.५७% राखलेले आहे.

the contribution of women in MSMEs and encourage women entrepreneurs. Last year, a determined efforts was made to provide customer-oriented services by implementing such innovative initiatives.

Digital banking is continuously evolving. With rapid technological advancements, customer expectations are evolving. Our bank is committed to expanding its digital services by investing in secure platforms. This will include adopting digital banking platforms for customer service, implementing data analytics tools, and enhancing cyber security measures. We are continuously upgrading our mobile banking to provide a seamless banking experience. Cyber security is our top priority as we embrace digital transformation.

Good Governance has become a key issue in the changing banking landscape, and in the last financial year, we have strived to empower the bank by adopting transparency, flexibility, and various effective practices in its operations. In recent times, risk management has become an important aspect of banking operations. Our bank has adopted effective procedures for controlling credit, operational and market risks, thereby strengthening the financial health of the bank.

The banking industry is evolving rapidly and it is imperative to equip our employees with the necessary skills. We are continuously investing in training programs with a strong focus on upskilling, enhancing the knowledge of our employees, especially in areas such as KYC, digital banking, cyber security, risk management and regulatory compliance. Employees are also encouraged to pursue advanced professional qualifications (such as JAIIB and CAIIB), supported by the Bank through incentive benefits.

It is essential to maintain an adequate Capital Adequacy Ratio (CRAR) as per the Reserve Bank of India guidelines. The prescribed minimum CRAR is 12%; I am pleased to report that as on March 31, 2025, our Bank achieved a CRAR of 20.18%, reflecting its financial strength. With the continued trust and support of our valued members and customers, the Bank successfully crossed the Rs. 3,000 crore milestone in total business last year, while maintaining a Net NPA ratio of 0.57%.



बँकेच्या आर्थिक वर्ष २०२४-२५ मधील आर्थिक कामगिरीचा आढावा पुढीलप्रमाणे आहे.

तपशील	दि.३१.०३.२०२५ अखेर रक्कम (रु.कोटीत)
सभासद संख्या	४१४११
वसूल भाग भांडवल	४५.७९
वैधानिक राखीव निधी	६९.६९
इतर निधी	१७३.८४
एकूण ठेवी	१९५६.७९
एकूण कर्ज	१०४६.६७
गुंतवणूक	९६८.५७
खेळते भांडवल	२२५०.७४
निव्वळ नफा	११.८४
Net NPA	०.५७%
भांडवल पर्याप्तता %	२०.१८%

आभार -

वरील तक्त्यातील नमूद केलेली दि. ३१.०३.२०२५ अखेरची बँकेची मजबूत आर्थिक स्थिती ही केवळ बँकेच्या सर्व सभासद, ग्राहक व हितचिंतक यांनी दाखविलेल्या विश्वासामुळे आणि पाठिंब्यामुळेच साध्य होऊ शकली. त्यामुळे सर्व सभासद, ग्राहक व हितचिंतक यांचे मी मनापासून आभार मानतो.

संचालक मंडळ रिझर्व्ह बँक आफ इंडिया, सहकार खाते, सहकार आयुक्त कार्यालय, सहकारी संस्थेचे निबंधक, पुणे जिल्हा नागरी बँक असोसिएशन यांचेकडून वेळोवेळी प्राप्त झालेल्या मार्गदर्शनाबद्दल त्यांचाही आभारी आहे.

बँकेचे वैधानिक व अंतर्गत लेखापरिक्षक, कायदेशीर सल्लागार यांनी केलेल्या सहकार्यामुळे बँकेला खूप मदत झाली यासाठी मी सर्व संचालक मंडळाच्या वतीने त्यांचे आभार मानतो.

बँकेच्या सर्वांगीण विकासासाठी समर्पित भावनेने काम करणारे व कायमच उल्लेखनीय काम करण्यासाठी प्रेरित असणारे सेवक संघटना पदाधिकारी आणि सर्व सेवक बंधू भगिनी यांचेही मी आभार मानतो.

धन्यवाद !

संचालक मंडळाच्या वतीने

डॉ. राजेंद्र गुरुपादया हिरेमठ

(अध्यक्ष)

Following is an overview of the Bank's financial performance for the financial year 2024-2025.

Particulars	As on 31.03.2025 (Rs. In Crore)
No. of Members	41411
Paid up Capital	45.79
Statutory Reserve	61.61
Other Reserves	173.84
Total Deposits	1956.79
Total Advances	1046.67
Investments	968.57
Working Capital	2250.74
Net Profit	11.84
Net NPA	0.57%
C.R.A.R. %	20.18%

Gratitude -

The strong financial position of the Bank as on 31.03.2025 mentioned in the above table could only be achieved due to the trust and support shown by all the members, customers and well-wishers of the Bank. Therefore, I sincerely thank all the members, customers and well-wishers.

The Bank extends its sincere thanks to the Reserve Bank of India, Registrar of Cooperative Societies, Commissioner of Co-operative Departments, Pune District Urban Bank Association for their guidance and support. The Bank is also thankful to the Bank's Auditors and Legal advisors who have extended their valuable suggestions, cooperation and assistance.

I am grateful and thankful to all our employees, Union and staff members, who have worked with dedication and commitment towards the growth and development of the Bank and are always motivated to do remarkable work. I extend my heartfelt thanks to each one of them.

Thank you,

On behalf of Board of Directors

Dr. Rajendra Gurupadya Hiremath

(Chairman)



पोटनियम दुरुस्ती / नवीन पोटनियम Amendment / Addition to bye-laws

पोटनियम क्र. Clause No	सध्याचा पोटनियम Existing Bye-Laws	दुरुस्ती नंतरचा पोटनियम Bye-Laws after amendment	दुरुस्तीचे कारण Reason for Amendment
13 (a)	Application of Membership and Its disposal The application for ordinary membership of the Bank shall be submitted by the applicant to the Chief Executive Officer of the Bank in the prescribed form, accompanied by admission fee of ₹ 100/- or admission fee of an amount as may be decided by the Board of Directors from time to time. An applicant shall also subscribe to at least twenty shares of Rs. 100/- each fully paid, at the time of application.	Application of Membership and Its disposal The application for ordinary membership of the Bank shall be submitted by the applicant to the Chief Executive Officer of the Bank in the prescribed form, accompanied by admission fee of ₹ 100/- or admission fee of an amount as may be decided by the Board of Directors from time to time. An applicant shall also subscribe to at least twenty shares of Rs. 100/- each fully paid, at the time of application. <u>However, the Board of Directors shall have right to prescribe minimum number of shares for the members of weaker section and micro finance units. (Weaker Section defined as per RBI/FIDD/2024-25 / 128 Master Directions FIDD.CO.PSD.BC.13/04.09.001/2024-25 dated March 24, 2025)</u>	To increase credit flow to the weaker section of the society.

विनम्र

श्रीध्वांजलि



कै. शंकर तथा बापूसाहेब केशवराव पोतदार
बँकेचे माजी संचालक, (कार्यकाल : सन २००८ ते सन २०१५)
निधन - दि.०६.०२.२०२५

कै. पांडुरंग प्रभू गायकवाड
बँकेचे माजी संचालक, (कार्यकाल : सन २००३ ते सन २०२२)
निधन - दि.२३.०८.२०२४

कै. शरद हरी भिडे
बँकेचे माजी कार्यकारी संचालक, (कार्यकाल : सन १९९१ ते सन १९९४)
निधन - दि.२१.०४.२०२४



अहवाल वर्षामध्ये भारतातील जे थोर नेते, संशोधक, शास्त्रज्ञ, तंत्रज्ञ, लेखक, साहित्यिक, कलावंत, शिक्षणतज्ञ, सामाजिक कार्यकर्ते, बँकेचे सभासद, हितचिंतक, सेवक दिवंगत झाले आणि देशरक्षणासाठी जे जवान हुतात्मा झाले तसेच दिवंगत सर्व क्रांतिकारक, स्वातंत्र्यसैनिक यांना जनसेवा सहकारी बँकेचे संचालक मंडळ सदस्य व सर्व सेवक वर्ग यांच्या वतीने नम्रतापूर्वक भावपूर्ण श्रद्धांजली. ईश्वर मृतांच्या आत्म्यास शांती देवो.



कर्ज (Loans & Advances)

मागील वर्षी आपल्या बँकेची एकूण कर्ज रु. 996.54 कोटी इतकी होती. चालू आर्थिक वर्षाखेर बँकेची एकूण कर्ज रु. 1046.67 कोटी इतकी आहेत कर्जाचे मार्च 2025 अखेर ठेव - कर्जाचे प्रमाण (CD Ratio) हे 53.49 % इतके झाले आहे. आपण विविध उत्पन्न गटातील कर्जदारांना सर्व प्रकारच्या कर्जाचे वाटप करीत असतो. पुढील वर्गीकरणाच्या तक्त्यावरून असे दिसून येते की, रु. 5.00 लाख पर्यंत कर्ज घेणा-या छोट्या कर्जदारांची संख्या ही एकूण कर्जदारांच्या 70.41% इतकी आहे. याचाच अर्थ छोट्या कर्जदारांना आपली बँक अधिक प्राधान्याने कर्ज वाटप करत असते.

अग्रक्रम क्षेत्र कर्ज (Priority Sector Advances)

अहवाल वर्ष अखेर बँकेने अग्रक्रम क्षेत्रास तसेच दुर्बल घटकास दिलेल्या कर्जाचे प्रमाण 61.25% व 9.69% आहे.

सहभाग कर्ज योजना (Consortium Advances)

सहभाग कर्ज योजनेअंतर्गत एकूण 11 खात्यांमध्ये रु. 76.11 कोटी येणेबाकी आहे. मल्टीपल बँक कर्ज योजने अंतर्गत 7 खात्यांमध्ये रु. 48.29 कोटी येणेबाकी आहे. अशा एकूण 18 कर्ज खात्यांमध्ये एकूण येणेबाकी रु. 124.40 कोटी आहे. वरीलपैकी 3 कर्ज खाती साखर उद्योगाशी संबंधित असून अन्य 15 खाती इन्फ्रा प्रोजेक्ट, इजिनीअरींग इ. उद्योगांशी संबंधित आहेत.

Loans and Advances

The aggregate advances of the Bank as at the end of the last year were Rs. 996.54 Crore and for current financial year the total advances are 1046.67 Crore. The CD ratio is 53.49% as at the end of March 2025. It is endeavor of your Bank to grant loans on priority to low income groups. The fact that small borrowers' (upto Rs. 5 Lakh) percentage in aggregate credit of 70.41% is a testimony to this aspect.

Priority Sector Advances

The percentages of priority sector advances is 61.25% and that of weaker sections of the society is 9.69%.

Consortium Advances

Bank has extended finance to 11 Units under consortium finance arrangements and 7 units under Multiple Bank Loan Scheme. As on 31.03.2025, the outstanding amount in 11 accounts financed under consortium finance is Rs. 76.11 Crore and that of 7 accounts finance under Multiple Bank Loan Scheme is Rs. 48.29 Crore aggregating to total 18 accounts with total outstanding amount of Rs.124.40 Crore. Out of the accounts financed under consortium/multiple bank finance 3 units are in sugar industry. Remaining 15 accounts are under Infra project, Engineering, etc.

कर्जाचे कर्ज रकमेप्रमाणे वर्गीकरण (Amount wise Classification of Advances)

(Rs. in Lakh)

अ.क्र.	कर्ज रक्कम (Loan Amount)	खातेसंख्या (No.of Accounts)	एकूण कर्जखात्यांशी प्रमाण (% to total Loan a/c's)	येणेबाकी (Outstanding)	एकूण कर्जाशी प्रमाण (% to total Loans)
01	रु.50,000 पर्यंत (Up to Rs. 50,000)	1506	11.48	307.99	0.29
02	रु.50,001 ते रु. 2 लाखापर्यंत (Rs. 50,001 up to Rs. 2 Lakhs)	5587	42.57	6661.51	6.36
03	रु.2 लाखांचे पुढे ते रु. 5 लाखापर्यंत (Above Rs. 2 Lakhs up to Rs. 5 Lakhs)	2147	16.36	5528.83	5.28
04	रु.5 लाखांचे पुढे ते रु. 10 लाखापर्यंत (Above Rs. 5 Lakhs up to Rs. 10 Lakhs)	1571	11.97	8549.42	8.17
05	रु.10 लाखांचे पुढे ते रु. 25 लाखापर्यंत (Above Rs. 10 Lakhs up to Rs. 25 Lakhs)	1535	11.70	19914.09	19.03
06	रु.25 लाखांचे पुढे ते रु. 50 लाखापर्यंत (Above Rs. 25.00 up to 50.00)	466	3.55	12601.52	12.04
07	रु.50 लाखांचे पुढे ते रु. 1 कोटी पर्यंत (Above Rs. 50 Lakhs up to Rs. 1 Crore)	148	1.13	7966.79	7.61
08	रु. 1 कोटीपेक्षा अधिक (Above Rs. 1 Crore)	163	1.24	43136.53	41.22
	एकूण (Total)	13123	100.00	104666.68	100.00



संचालक व संचालक नातेवाईक कर्जे

मा. संचालक मंडळ सदस्य व त्यांचे नातेवाईक यांना कोणत्याही कर्जाकरीता मुदतवाढ देण्यात आलेली नाही. बँकेच्या संचालक मंडळाच्या निवडणुकी नंतर प्रथमच संचालक झालेल्या संचालकांना / त्यांच्या नातेवाईकांना निवडणुकीपूर्वी दिलेली कर्जे अहवालामध्ये दर्शविण्यात आली आहेत. यापैकी कोणतेही कर्ज थकीत नाही. खालील तक्त्यामध्ये नमूद केल्याप्रमाणे आर्थिक वर्षात विद्यमान संचालक आणि त्यांच्या नातेवाईकांना नियमानुसार ठेवतारणावर कर्जे दिलेली आहेत.

Loans to Directors and their relatives :

The Bank has not extended any finance to the members of the Hon. Board of Directors and their relatives, nor renewed and granted extensions to such loans. The information given herein pertains to loans granted prior to their election as directors. No loan out of these is overdue. Loans have been given to the Hon'ble Directors and their relatives against deposits as per rule during the financial year as mentioned in the table below.

संचालक व संचालक नातेवाईक कर्जे Loans to Directors & their Relatives (रक्कम रु. कोटीत)

तपशील (Particulars)	वर्षाचे सुरुवातीस येणे बाकी (Balance at the beginning of the year)			अहवाल वर्षात मंजूर केलेल्या कर्जाची रक्कम (Loans granted during the year)			अहवालवर्ष अखेर येणे बाकी (Balance at the end of the year)			थकबाकी (Overdues)
	संचालक संख्या (No. of Directors)	कर्जखाते संख्या (No. of Loan a/c)	रक्कम (Balance)	संचालक संख्या (No. of Directors)	कर्जखाते संख्या (No. of Loan a/c)	रक्कम (Balance)	संचालक संख्या (No. of Directors)	कर्जखाते संख्या (No. of Loan a/c)	रक्कम (Balance)	
संचालक (Directors)	0	0	0.00	1	1	0.05	1	1	0.05	नाही
नातेवाईक (Relative)	1	1	0.30	1	1	0.04	2	2	0.28	नाही
एकूण	1	1	0.30	2	2	0.09	3	3	0.33	नाही

थकबाकी वसुली :

दि. 31.03.2025 रोजी संपलेल्या आर्थिक वर्षात मा. संचालक मंडळ व सेवक वर्ग यांच्या अथक व सर्वांगीण प्रयत्नांमुळे दि.31.03.2024 रोजी एन.पी.ए. असलेली व वर्ष 2024-25 मध्ये नव्याने एन.पी.ए. झालेली खाती यामध्ये एकूण 734 खात्यांमध्ये रु.28.32 कोटींची वसुली आली.

दि. 31.03.2025 अखेरीस एकूण 515 लवाद (Awarded) खात्यांपैकी एकूण 230 खात्यांमध्ये रु. 2.35 कोटींची वसुली झाली आहे. सिक्युरिटीझेशन कायद्यान्वये कारवाई चालू असलेल्या खातेदारांपैकी 25 खातेदारांकडून एकूण रक्कम रु. 4.41 कोटींची वसुली झाली आहे. तसेच NCLT मध्ये दाखल केलेल्या केसेसद्वारे एकूण 24 खात्यांमध्ये रक्कम रु.9.49 कोटी इतकी वसुली झालेली आहे.

आपल्या बँकेची दि. 31.03.2025 रोजीची 354 खात्यांमधील एन.पी.ए. रक्कम रु. 82.82 कोटी इतकी आहे. सहकार खात्यांकडून सन 2024-25चे काळात अधिकार प्रदान करण्यात आलेल्या एकूण 17 वसुली अधिकार्यांच्या मदतीने थकीत कर्जखात्यांमध्ये वसुलीसाठी प्रयत्न करणेत आले.

सन 2024-25 या आर्थिक वर्षात बँकेतील एकूण 17 अधिकारी सेवकांना सहकार खात्याद्वारे वसुली अधिकारी हे अधिकार प्रदान करण्यात आलेले होते. सदर अधिकार्यांचा कालावधी दि.31.03.2025 रोजी संपुष्टात आला. सदर अधिकार्यांच्या कामकाजातून निरस्त खात्यांमध्ये सन 2024-25 मध्ये रक्कम रु. 17.98 लाख इतकी वसुली करण्यात आली.

बँकेच्या एकूण लवाद दावा कर्जामध्ये (Suit Filed Accounts) 515 खात्यांमध्ये रक्कम रु. 39.27 कोटी येणेबाकी वर वसुली दावे दाखल करण्यात आलेले आहेत.

Overdues and Recovery

The Collective effort put in by Hon. Board of Directors and employees resulted into recovery in NPA accounts as on 31.03.2024 and newly added NPAs in the financial year 2024-25 an amount Rs.28.32 crores in 734 NPA accounts.

As on 31.03.2025 total 515 suit filed accounts comprises recovery of Rs. 2.35 crores in 230 accounts. Under Securitisation Act bank recovered Rs.4.41 crores in 25 accounts. Rs.9.49 crores recovered in 24 NPA accounts under the NCLT.

Bank's NPA as at 31.03.2025 are Rs.82.82 crores in 354 accounts. During the year the Co -Operative Department conferred the rights of "Recovery Officers" to 17 officers, which helps to recover amount in overdues accounts.

During the year 2024-25, Co-operative Department has given "Recovery Officers" rights to 17 officers in our bank. Through the efforts of such officers amount of Rs.17.98 lakh has been recovered from written off accounts during the year.

Bank has filed total 515 suit filed cases with outstanding amount of Rs.39.27 crores .

Regarding Compromise Settlements and Technical Write off accounts Reserve Bank of India issued



Compromise Settlements and Technical Write-off बाबत Reserve Bank Of India चे मार्गदर्शी सूचना व त्याबाबत बँकेने केलेल्या धोरणास अनुसरून माहे मार्च २०२५ मध्ये बँकेने ३९६ कर्ज खाती व मुद्दल रक्कम रु.६९.८९ कोटी इतक्या रक्कमेची कर्ज खाती Technical Write Off फक्त Accounting Purpose साठी केलेली आहेत. बँकेचे सदर technical write off accounts मधील वसुलीचे सर्व अधिकार अबाधित ठेवून सदरची खाती Technically Write Off केलेली आहेत.

दि. ३१ मार्च २०२५ अखेर संपलेल्या आर्थिक वर्षातील थकबाकीचे कालनिहाय वर्गीकरण थकबाकी तक्त्यामध्ये दिले आहे.

directions, as per these directions Bank finalised Compromise Settlements and Technical Write Off accounts policy and as per Bank policy in the month of March 2025 bank technically write off 396 NPA accounts having principal balance of Rs. 69.89 crore for accounting purpose only. Bank has reserves all the recovery rights of technical write off accounts.

Period wise overdue advances as the end 31.03.2025 is given in the table of overdues.

(Rs. in Lakh)

Sr. No.	Type of Overdues	No. of Accounts	Balance Due
1	Overdue By expiry of repayment period	230	310.90
2	Overdue By Installments	1,780	16,288.53
3	Suit Filed Accounts	136	1,466.84
	TOTAL	2,146	18,066.27

नफा विभागणी

मार्च २०२५ अखेर माननीय संचालक मंडळाने खालील प्रमाणे नफा विभागणी सुचविलेली आहे. त्यास आपण मान्यता द्यावी ही विनंती.

Appropriation of Profit

The Board of Directors has recommended following appropriation of profits for the year ended 31st March 2025 in the financial statements, subject to approval of the shareholders at the AGM.

तपशील (Particulars)	Amount (Rs.in Crores)
Last year's balance profit	5.17
Add - Profit for the current financial year 2024-25	11.84
Less - Amount transferred to provision for NPA	7.99
Add - Amount taken to BDDR through appropriation of profit from the year 2009-2024 transferred to General Reserve from BDDR	14.77
Less - Amount taken to General Reserve for the years 2009-2024 transferred to provision for NPA from General Reserve	6.78
Total Profit available for appropriation	17.00
Statutory Reserve 25% of current year's profit	2.96
General Reserve 10% of current year's profit	1.18
Investment Fluctuation Reserve	5.00
General Reserve	3.36
Balance of profit carried to Balance sheet	4.50

लेखा परीक्षण

बँकेचे वैधानिक लेखापरीक्षक M/s ASKA & Company, चार्टर्ड अकौंटंट्स यांनी आर्थिक वर्ष २०२४-२५ चे वैधानिक लेखापरीक्षण पूर्ण केले असून ३१ मार्च २०२५ अखेरील स्थितीच्या केलेल्या तपासणीनुसार बँकेस 'अ' वर्ग दिला आहे

Audit & Inspection:

The bank's Statutory Auditors M/s.ASKA & CO (Chartered Accountants) have carried out the Statutory audit of our bank for the financial year 2024-25 and have awarded "A" grade.



आर्थिक वर्ष २०२४-२५ मधील संचालकांची मा.संचालक मंडळ, मा.व्यवस्थापन मंडळ आणि समिती सभेतील उपस्थिती		Board of Directors	Board of Management	Executive Committee	Audit Committee	Special Committee for monitoring High Value Frauds	Loan & Credit Monitoring Committee	Law & Recovery Committee
झालेल्या एकुण सभा ->		26	24	24	13	2	24	12
क्र	संचालकांचे नांव	उपस्थिती						
1.	मा.डॉ.राजेंद्र गुरुपादया हिरेमठ - अध्यक्ष	25	-	17	-	-	-	-
2.	मा.श्री.रवि शंकर तुपे - उपाध्यक्ष	22	20	17	-	-	18	7
3.	मा.श्री.राजेंद्र गजानन वालेकर - संचालक	25	20	22	-	2	-	-
4.	मा.श्री.विनायक आनंदराव गायकवाड - संचालक	26	-	-	-	2	-	12
5.	मा.सौ.आशा बाळासाहेब बहिरट - संचालक	25	-	-	-	2	22	-
6.	मा.अॅड.माधुरी मुकुंद पाटोळे - तज्ञ संचालिका	24	-	-	-	-	20	-
7.	मा.श्री.नाथु सिताराम साबळे- संचालक	19	21	-	9	-	-	-
8.	मा.श्री.सचिन एकनाथ शिरुडे- संचालक	22	-	-	-	1	19	-
9.	मा.अॅड.संजय मनोहर दहिभाते - संचालक	23	-	-	-	-	-	11
10.	मा.श्री.शिरीष भानुदास किराड - संचालक	21	-	20	-	-	18	-
11.	मा.श्री.संजय श्रीपाद घाटपांडे - संचालक	25	-	-	12	-	-	-
12.	मा.डॉ.निलेश विनायक आबनावे - संचालक	25	-	-	11	-	-	-
13.	मा.अॅड.विनोद शशिकांत रासकर - संचालक	24	-	-	-	2	-	9
14.	मा.श्री.नंदकुमार ज्ञानोबा राऊत - संचालक	25	-	-	-	-	-	10
15.	मा.श्री.राजन रत्नाकर वडके- संचालक	26	-	-	13	-	-	-
16.	मा.श्री.विद्याधर भालचंद्र दंडवते - तज्ञ संचालक	23	-	18	8	-	-	-
17.	मा.श्री.जितेंद्र संपतराव दाभाडे - सेवक संचालक	25	-	-	-	-	-	-
18.	मा.श्री.ज्योतिबा दिगंबर कांबळे- सेवक संचालक	26	-	-	-	-	-	-
19.	मा.सीए निखिल विलास नायकवडी - व्यवस्थापन मंडळ सदस्य	-	22	-	-	-	-	-
20.	मा.श्री.सुव्रत शिरीष देशपांडे (नोव्हेंबर २०२४ पर्यंत) व्यवस्थापन मंडळ सदस्य	-	8	-	-	-	-	-
21.	मा.सौ.मेघा भुषण प्रभुणे - व्यवस्थापन मंडळ सदस्या	-	21	-	-	-	-	-
22.	मा.श्री.गजानन नारायण नामजोशी (जानेवारी २०२५ पासून) व्यवस्थापन मंडळ सदस्य	-	6	-	-	-	-	-



परिशिष्ट - अ (Annexure : A)

01	बँकेचे नाव Name of the Bank	जनसेवा सहकारी बँक लि. हडपसर, पुणे (Janaseva Sahakari Bank Ltd. Hadapsar, Pune)
02	मुख्य कार्यालयाचा पत्ता Head Office Address	प्लॉट क्र. 14, हडपसर इंडस्ट्रियल इस्टेट, हडपसर, पुणे 411013. (Plot No. 14, Hadapsar Industrial Estate, Hadapsar, Pune 411013)
03	रिझर्व बँक परवाना क्रमांक Reserve Bank Of India Licence No	युबीडी/एमएच/863/पी./दि. 01.10.1987 (UBD/MH/863/P/01.10.1987)
04	नोंदणी क्रमांक Registration No.	पी.एन.ए/बी.एन.के./206/1972 (PNA/BNK/206/1972)
05	कार्यक्षेत्र Area Of operation	महाराष्ट्र राज्य (Maharashtra State)
06	मुख्य कार्यालयासह शाखा विस्तार Branches	मुख्य कार्यालय + 28 शाखा (Head Office + 28 Branches)
दि. 31 मार्च 2025 अखेरची बँकेची आर्थिक स्थिती (Financial Position as at 31 March 2025)		
07	सभासद संख्या (No. of Members)	41411
	नाममात्र सभासद संख्या (No. of Nominal Members)	5395
08	अधिकृत भाग भांडवल (Authorised Capital)	100.00
	वसूल भाग भांडवल (Paid up Capital)	45.79
09	राखीव व अन्य निधी (Statutory & Other Reserves)	235.45
10	एकूण ठेवी (Total Deposits)	1956.79
	चालू ठेवी (Current Deposits)	159.49
	बचत ठेवी (Savings Deposits)	591.73
	मुदत ठेवी (Term Deposits)	1205.57
11	एकूण कर्जे (Total Loans & Advances)	1046.67
	अल्प मुदत कर्जे (Short Term Loans)	287.04
	मध्यम मुदत कर्जे (Medium Term Loans)	158.41
	दीर्घ मुदत कर्जे (Long Term Loans)	601.22
12	देणी (Borrowings)	0.00
	पुणे जिल्हा म. सह. बँक लि. (Pune Dist. Central Co-Op Bank)	0.00
	महा. राज्य सह. बँक लि. (MSC Bank)	0.00
	इतर (सीसीआयएल) (Against G.Sec. : Others (CCIL))	0.00
13	गुंतवणूक (Investments)	968.57
	जिल्हा मध्य. सह. बँक लि., पुणे व सातारा (Dist. Central Co-op. Bank, Pune & Satara)	6.25
	महा. राज्य सह. बँक लि., मुंबई (MSC Bank, Mumbai)	9.00
	इतर (Other)	953.32
14	थकबाकी (Overdues)	99.92
15	वैधानिक लेखापरिक्षण वर्ग (Rating by Statutory Auditors)	"A"
16	नफा (Net Profit)	11.83
17	सेवक संख्या (Number of Staff)	414
18	खेळते भांडवल (Working Capital)	2250.75



दि. ३१ मार्च २०२५ रोजीचा ताळेबंद

रक्कम रु. (Amount Rs)

31/03/2024	भांडवल व देयता (Capital & Liabilities)	Amount	31/03/2025
100,00,00,000.00	अधिकृत भाग भांडवल (Authorised Share Capital)		100,00,00,000.00
	Shares Of Rs. 100/- Each		
	Since 20.10.2016		
44,57,48,650.00	वसूल भाग भांडवल (Paid Up Capital)		45,79,25,725.00
3,29,97,050.00	* 12,73,173 * Shares Of Rs. 25/- Each	3,18,29,325.00	
41,27,516,00.00	* 42,60,964 * Shares Of Rs. 100/- Each	42,60,96,400.00	
	वैयक्तिक सभासद (Individual Members : 41,190)		
	इतर सभासद (Other Members : 221)		
	सहकारी संस्था (Co-operative Institutions : 0)		
	(Total Members : 41411)		
295,97,86,570.26	राखीव व इतर निधी (Statutory And Other Reserves)		235,45,15,996.08
58,60,60,058.72	वैधानिक राखीव निधी (Statutory Reserve)	61,60,64,812.38	
38,80,76,118.69	इमारत निधी (Building Fund)	38,80,76,118.69	
5,85,00,000.00	उत्पादनक्षम कर्जावरील तरतूद (Cont.prov. against Std. Assets)	5,85,00,000.00	
142,75,67,989.56	संशयित व बुडीत कर्ज निधी (Bad & Doubtful Debt Reserve Fund)	0.00	
0.00	बुडीत कर्ज तरतूद (Provision for NPA)	77,27,32,968.54	
55,00,000.00	लाभांश समानीकरण निधी (Dividend Equilisation Fund)	0.00	
93,55,896.00	सेवक हितसंवर्धन निधी (Staff Welfare Fund)	93,55,896.00	
87,23,013.00	सभासद कल्याण निधी (Member's Welfare Fund)	87,23,013.00	
28,44,010.00	देणगी निधी (Donation Fund)	28,44,010.00	
16,45,79,422.00	गुंतवणूक चढउतार निधी (Investment Fluctuation Reserve)	18,80,79,422.00	
3,97,000.00	सामाजिक कृतज्ञता निधी (Samajik Krutadnyta Nidhi)	3,97,000.00	
2,50,37,000.00	संगणक निधी (Computer Fund)	2,50,37,000.00	
1,62,09,000.00	सुवर्ण महोत्सव निधी (Golden Jubilee Fund)	1,62,09,000.00	
77,25,959.00	रिकॅल्युएशन रिझर्व (Revaluation Reserve)	76,36,635.00	
13,35,23,953.00	गुंतवणूक घसारा निधी (Investment Depreciation Reserve)	5,38,92,650.04	
39,95,000.00	हाऊसिंग अँड इन्फ्रास्ट्रक्चर रिझर्व (Hsg. & Infrastructure Reserve)	39,95,000.00	
1,19,33,000.00	आकस्मिक खर्चासाठी राखीव निधी (Contingency Reserve Fund)	1,19,33,000.00	
8,80,14,345.29	जनरल राखीव निधी (General Reserve Fund)	18,50,81,577.43	
14,44,893.00	निवडणूक निधी (Election Fund)	14,44,893.00	
45,13,000.00	शिक्षण निधी (Education Fund)	45,13,000.00	
1,57,86,912.00	निधी (Covid - 19 Fund)	0.00	
1936,69,30,078.32	ठेव व इतर खाती (Deposits And Other Accounts)		1956,79,43,822.57
1224,20,48,285.34	मुदत ठेवी (Fixed Deposits)	1205,57,01,801.73	
1044,68,96,861.29	व्यक्तिच्या (Individual)	1055,75,64,164.59	
179,51,51,424.05	सहकारी संस्था (Co-op Societies)	149,81,37,637.14	
564,72,36,064.11	बचत ठेवी (Saving Deposits)	591,73,06,535.31	
519,64,14,066.30	व्यक्तिच्या (Individual)	550,89,83,719.25	
45,08,21,997.81	सहकारी संस्था (Co-op Societies)	40,83,22,816.06	
147,76,45,728.87	चालू ठेवी (Current Deposits)	159,49,35,485.53	
101,56,45,561.40	व्यक्तिच्या (Individual)	102,81,86,326.20	
46,20,00,167.47	सहकारी संस्था (Co-op Societies)	56,67,49,159.33	
2277,24,65,298.58	पुढील पानावर (Carried Forward)		22,38,03,85,543.65



BALANCE SHEET AS ON 31 - 03 - 2025

रक्कम रु. (Amount Rs)

31/03/2024	अस्ति व येणी (Properties & Assets)	Amount	31/03/2025
11,58,34,446.00	रोख शिल्लक (Cash on Hand)		7,54,35,530.00
118,75,51,994.86	चालू खात्यांमधील शिल्लक (Current Accounts With Banks) (with RBI, SBI, SCB & Other Banks)		109,04,89,398.41
134,83,62,494.72	मागणी करताच मिळणाऱ्या वा अल्प नोटिशीने मिळणाऱ्या ठेवी (Money At Call And Short Notice) (Including TREPS)		49,96,93,338.88
954,28,83,125.54	गुंतवणूक (Investments)		968,56,74,014.68
692,80,27,347.54	केंद्र व राज्य सरकारी रोखे (Central & State Govt. Securities) दर्शनी किंमत Face Value Rs. 710,51,90,000.00 बाजारभावाने किंमत Market Value Rs. 721,38,70,387.12	720,73,32,959.68	
2,28,18,650.00	इतर मान्यताप्राप्त गुंतवणूक Other Approved Securities	2,28,18,650.00	
	शेअर्स Cooperative Institutions 228,08,650.00		
	Others 10,000.00		
68,67,20,050.00	पी.एस.यू. बॉन्ड्स PSU Bonds	73,56,34,600.00	
190,53,17,078.00	इतर गुंतवणूकी Other Investment.	171,98,87,805.00	
190,53,17,078.00	Deposit With The Banks	171,98,87,805.00	
996,54,53,583.30	कर्जे Loans & Advances		1046,66,68,175.83
324,22,59,840.72	अल्प मुदत Short Term Loans	287,03,36,710.60	
1,29,119.00	सरकारी रोखे तारण Loan Against Govt. sec.	0.00	
321,90,17,328.41	इतर तारण Loan Against Other Tangible Sec.	278,98,47,823.44	
2,31,13,393.31	जामिनकी Loans Against Guarantees	8,04,88,887.16	
(171,65,10,812.75)	पैकी थकबाकी Out of Which Overdues	(77,55,34,670.56)	
(96,06,79,673.96)	बुडीत कर्जे Bad Debts	(54,35,30,559.78)	
122,25,97,382.51	मध्यम मुदत Medium Term Loans	158,41,30,853.30	
1,71,832.00	सरकारी रोखे तारण Loan Against Govt. Sec.	1,62,209.24	
107,34,33,762.03	इतर तारणावर Loan Against Other Tangible Sec.	145,37,05,676.91	
14,89,91,788.48	जामिनकी Loans Against Guarantees	13,02,62,967.15	
(13,42,53,121.25)	पैकी थकबाकी Out of Which Overdues	(4,68,12,790.39)	
(16,37,25,128.41)	बुडीत कर्जे Bad Debts	(4,93,35,870.32)	
550,05,96,360.07	दीर्घ मुदत Long Term Loans	601,22,00,611.93	
3,93,570.00	सरकारी रोखे तारण Loan Against Govt.sec.	70,855.00	
484,31,15,892.14	इतर तारणावर Loan Against Other Tangible Sec.	597,79,24,853.35	
65,70,86,897.93	जामिनकी Loans Against Guarantees	3,42,04,903.58	
(56,37,98,938.72)	पैकी थकबाकी Out of Which Overdues	(17,68,05,139.65)	
(47,32,82,533.54)	बुडीत कर्जे Bad Debts	(23,53,48,510.93)	
2216,00,85,644.42	पुढील पानावर (Carried Forward)		2181,79,60,457.80



दि. ३१ मार्च २०२५ रोजीचा ताळेबंद

रक्कम रु. (Amount Rs)

31/03/2024	भांडवल व देयता Capital & Liabilities	31/03/2025
2277,24,85,298.58	मागील पानावरून (Brought Forward)	22,38,03,85,543.65
0.04	शाखा मिळवणी Branch Adjustments	0.00
118,26,50,453.82	थकव्याज कर्ज Overdue Interest Reserve For NPA	30,48,83,618.73
	On NPA 120,77,98,872.56	
	On Tech. Writeoff Int. receivable -90,29,15,253.83	
88,16,291.40	देणे व्याज Interest Payable	91,25,392.10
12,04,84,398.84	इतर देणी Other Payables	8,30,87,226.33
10,64,63,758.43	Provisions	4,63,24,311.20
4,36,44,405.85	Provision for COVID Resolution 2.00 1,61,31,555.80	
6,28,19,352.58	Provision Account 3,01,92,755.40	
11,56,53,238.64	नफा Profit	17,00,48,859.00
50,071.92	शिल्लक नफा Last Years Balance Profit 5,16,74,605.12	
11,56,03,166.72	चालू वर्षाचा नफा Current Years Profit 11,83,72,253.88	
	हमीपोटी संभाव्य देयता (as On 31.03.2024) 155,65,46,659.55	
	D.E.A.F. Rs. 16,09,02,427.08	
	Bank Gurantees Rs. 67,84,300.00	
	Letter Of Credit Rs. 2,92,18,418.75	
	Sec. Deliverable under TREPS 134,83,62,494.72	
	Claim Lodged Against Bank Not Acknowldged As Debt Rs. 1,12,79,019.00	
	हमीपोटी संभाव्य देयता (as On 31.03.2025) 74,09,80,888.47	
	D.E.A.F. Rs. 17,58,24,991.78	
	Bank Gurantees Rs. 66,49,100.00	
	Letter Of Credit Rs. 4,75,34,438.81	
	Sec. Deliverable under TREPS 49,96,93,338.88	
	Claim Lodged Against Bank Not Acknowldged As Debt Rs. 1,12,79,019.00	
2430,65,33,439.75	एकूण रुपये TOTAL	2299,38,52,951.01

ASKA & CO CHARTERED ACCOUNTANTS F.R.N. 122063W
CA. Anup Bagaitkar (PARTNER)
M.NO. 149883
UDIN: 25149883BMNURL6774

अध्यक्ष : डॉ. राजेंद्र गुरुपादया हिरेमठ

उपाध्यक्ष : रवि शंकर तुपे

मुख्य कार्यकारी अधिकारी : शिरीष निवृत्ती पोळेकर



BALANCE SHEET AS ON 31 - 03 - 2025

रक्कम रु. (Amount Rs)

31/03/2024	अस्ति व येणी Properties & Assets	Amount	31/03/2025
2216,00,85,644.42	मागील पानावरून (Brought Forward)		2181,79,60,457.80
0.00	शाखा मिळवणी Branch Adjustments		0.00
137,98,82,553.82	येणे व्याज Interest Receivable		51,93,67,852.18
19,72,32,100.00	गुंतवणुकीवरील On Investment	21,44,84,233.45	
118,26,50,453.82	खात्यावरील येणे व्याज On NPA	120,77,98,872.56	
	निलेखित कर्जावरील व्याज On Technical Write Off Int. Receivable	- 90,29,15,253.83	
22,06,48,866.68	जागा, इमारत Land And Building		20,25,87,439.68
14,05,82,727.66	फर्निचर, फिक्चर्स, वाहन व संगणक Furniture & Fixtures, Vehicles, computers		12,20,83,999.26
10,61,10,648.40	फर्निचर, फिक्चर्स Furniture & Fixtures	9,90,09,079.00	
28,81,067.46	वाहन Vehicles	52,45,557.46	
1,15,60,336.73	संगणक हार्डवेअर Computer Hardware	64,36,575.73	
200,30,675.07	संगणक सॉफ्टवेअर Computer Software	1,13,92,787.07	
40,53,33,647.17	इतर येणी Other Receivables:		33,18,53,202.09
11,06,106.66	शिल्लक स्टेशनरी Stationery On Hand	13,24,605.60	
1,48,92,192.00	भाड्यापोटी आगाऊ Deposit With Landlord	1,34,39,896.00	
7,35,89,527.00	करापोटी आगाऊ Advance Tax Paid & Refund Receivable	9,84,61,296.83	
79,27,569.90	आयकर येणे Tds Receivable	4,49,415.74	
3,83,24,680.77	अन्य येणी Other Receivable	3,99,23,511.35	
26,15,11,824.68	डिफरर्ड टॅक्स असेट्स Deferred Tax Assets	17,38,42,076.57	
54,63,300.00	NFS ACQUIRER	44,12,400.00	
25,18,446.16	CLEARING SETTLEMENT ACCOUNT	0.00	
	* (Land & Bldg. Includes Improv. of Premises Own & Lease Hold Improv.)		
2430,65,33,439.75	एकूण रुपये TOTAL		2299,38,52,951.01

राजेंद्र गजानन वालेकर
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सधिन एकनाथ शिरुडे
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अॅड. विनोद शशिकांत रासकर

संचालक मंडळ सदस्य
विनायक आनंदराव गायकवाड
शिरौष भानुदास किराड
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दि. ३१ मार्च २०२५ रोजी संपलेल्या कालावधीचे नफा-तोटा पत्रक

31/03/2024	खर्च Expenditure	31/03/2025
89,10,75,729.90	दिलेले व्याज To Interest Paid	97,73,20,584.35
89,10,70,585.58	ठेवींवरील To Interest Paid Deposits	94,80,68,295.59
5,144.32	कर्जावरील To Interest Paid On Borrowings	17,93,288.77
0.00	To Other Interest Expenses	2,74,58,999.99
3,82,411.30	कमिशन To Commission Paid To Banks	3,80,293.75
32,66,88,322.80	पगार, भत्ते To Salary & Other Allowances	37,54,18,847.80
4,02,41,074.77	प्रॉ. फंड व ग्रॅच्युईटी To Contrib.to Staff Pf & Group Gratuity	2,05,39,362.23
8,65,020.00	To Director's & Board of Member's Fee & Allowances	10,10,500.00
18,84,548.00	प्रवास खर्च To Travelling Exp.	14,74,775.16
10,30,43,934.97	भाडे / विमा/वीज/कर To Rent, Insur., electricity, taxes	9,87,02,177.50
1,48,11,817.54	टपाल/तार/टेलिफोन To Postage, Telegram, Telephone	1,59,92,910.47
67,79,964.15	लेखन साहित्य, छपाई, जाहिरात To Stationery, Printing, Advt.	67,32,685.46
79,28,239.00	हिशेब तपासणी शुल्क To Audit Fees	56,95,854.00
86,03,339.96	कायदे विषयक खर्च To Legal Charges	59,50,330.96
4,97,80,203.57	घसारा खर्च / निरस्त To Depreciation & Write Off	4,63,45,929.56
1,94,63,450.79	दुरुस्ती, देखभाल खर्च To Repairs & Maintenance	1,79,37,859.71
0.00	गुंतवणूकीवरील घसारा To Depreciation On Investment	0.00
1,65,51,759.46	गुंतवणूकीपोटी दर्शनी किंमतीपेक्षा जास्त अदा केलेली रक्कम निरस्त To Premium On GOI Securities Amortised	1,81,84,404.48
15,615.00	बँकेच्या मालमत्तेच्या विक्रीवरील तोटा To Loss On Sale Of Banking Assets	8,47,371.72
9,76,29,087.81	To Provision	13,05,97,121.40
5,00,00,000.00	संशयित व बुडीत कर्ज निधी To Bad & Doubtful Debt Reserve	13,00,00,000.00
4,76,29,087.81	To Provision Account	5,97,121.40
4,00,31,704.00	To Actuarial Valuation	0.00
4,26,363.00	To Profit/Loss on G-Sec. Trading	0.00
6,52,65,261.55	इतर व प्रासंगिक खर्च To Other Expenses	7,13,26,884.80
10,75,541.00	समारंभ खर्च Function Expenses	10,74,753.00
3,10,223.92	वार्षिक सर्वसाधारण सभा खर्च AGM Expenses	1,94,334.25
3,25,38,105.60	Delivery Channel Expenses	3,71,99,363.92
2,78,04,156.84	कार्यालयीन खर्च Office Expenses	2,89,10,404.30
35,37,234.19	अन्य खर्च Other Expenses	39,48,029.33
5,26,81,059.03	आयकर तरतूद To Income-tax Provision	0.00
3,41,39,700.03	Current Year	0.00
1,85,41,359.00	Previous Year	0.00
	To Deferred Tax Liability	12,42,03,521.60
11,56,03,166.72	निव्वळ नफा Net Profit	11,83,72,253.88
185,97,52,073.32	एकूण T O T A L	203,70,33,668.83



Profit and loss account for the year ended 31.03.2025

31/03/2024	उत्पन्न Income		31/03/2025
159,36,62,820.51	एकूण मिळालेले व्याज Total Interest Received		171,63,27,794.04
80,38,19,273.66	कर्जावरील व्याज Interest on Loans & Advances	88,84,42,500.00	
12,67,26,268.79	मुदत ठेवीवरील व्याज Interest on Bank Fixed Deposits	14,08,25,490.46	
66,31,17,278.06	गुंतवणूकीवरील व्याज Interest on Investments	68,70,59,803.58	
3,012.00	मिळालेले लाभांश Dividend Received		4,212.00
3,012.00	Dividend Received on Shares	4,212.00	
5,64,92,627.63	कमिशन व हुंडणावळ Commission & Charges		7,18,56,432.68
29,48,642.45	कमिशन Commission	29,55,080.08	
1,38,37,025.04	प्रक्रिया शुल्क Processing Charges /Loan Form Fee	2,26,23,963.53	
3,97,06,960.14	सेवा शुल्क Service Charges	4,62,77,389.07	
20,95,93,613.18	इतर उत्पन्न Other Income		24,88,45,230.11
1,19,94,269.00	लॉकर भाडे / अन्य Locker Rent & Other	1,28,67,014.50	
10,58,564.47	फिरकोळ जमा Misc. & Other Receipts	8,43,548.84	
2,16,92,772.05	Delivery Channel Income	2,65,05,674.12	
94,28,596.32	विमा व्यवसायातील उत्पन्न Commission On Insurance Business	79,17,363.81	
4,70,31,485.26	बँकेच्या मालमत्ता विक्रीवरील नफा Profit On Sale Of Banking Assets	5,74,145.02	
1,08,38,569.00	निलेखित बुडीत कर्जातील वसुली Recovery In Written-off Loan A/cs	17,97,985.70	
0.00	सरकारी रोखे ट्रेडिंगवरील नफा By Profit / Loss On G-sec.trading	70,31,266.62	
1,10,90,000.00	By Reversal of excess provisions	0.00	
4,82,59,896.00	By Reversal of IDR Provision	7,96,31,302.96	
2,28,61,690.38	By Reversal of Provision for resolution covid 2	0.00	
2,53,37,770.70	By Deferred Tax Assets	3,65,33,773.49	
	By COVID RES 2 Prov. Reverse	4,32,99,762.50	
	By Contingency Provision Reverse	3,00,00,000.00	
	By Income Tax Provision Written Back	6,21,922.00	
	By Excess Provision Reverse	1,89,656.55	
	By Interest on Income Tax Refund	10,31,814.00	
185,97,52,073.32	एकूण TOTAL		203,70,33,668.83

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**Cash Flow from Operating Activities as on 31/03/2025**

Particular	Amount	Amount
Cash Flow from Operating Activities		
Net Profit as per Profit & Loss Accounts		11,83,72,253.88
Add Adjustment for :		
Depreciation Fixed Assets	4,63,45,929.56	
Depreciation on Investments	-7,96,31,302.96	
Deferred Tax Assets		
BDDR Provisions	13,05,97,121.40	
Standard Assets Provisions		
Income Tax Provisions (Net)	-6,21,922.00	
Income tax net short provision		
Advance Tax Changes		
TDS Changes		
Income Tax payable reversal		
Trading Profit		
Shifting loss		
Amortisation of Premium on securities		
Premium on securities	1,81,84,404.48	
Loss on Fixed Assets	8,47,371.72	
Reversal of Provision for Covid	-4,32,99,762.50	
Deferred Tax Assets	8,76,69,748.11	
Net Profit / Loss on sale of Fixed Assets	2,73,226.70	
Contingency provision reversed	-3,00,00,000.00	
Provisions	5,97,121.40	
Income Tax refund	10,31,814.00	
Excess provision reversed	-1,89,656.55	
Nominal Member Fees	8,63,944.00	
Entrance Fees	2,29,918.00	
Sub-Total	13,28,97,955.36	
Operating Profit Before Working Capital Changes		25,12,70,209.24
(Increase) / Decrease Investment	70,58,78,266.70	
(Increase) / Decrease in Loans & Advances	-50,08,99,974.03	
Increase / (Decrease) in Interest Receivable	86,05,14,701.64	
Increase / (Decrease) in Other Receivable	32,04,312.64	
Increase / (Decrease) in Other Payable	-3,77,11,471.29	
Increase / (Decrease) in Interest Payable	3,09,100.70	
Increase / (Decrease) in Borrowings		



Cash Flow from Operating Activities as on 31/03/2025

Particular	Amount	Amount
Increase / (Decrease) in Deposits & Other A/c	20,10,13,744.25	
Increase / (Decrease) Branch Adjustment		
Increase / (Decrease) Provisions	-6,01,39,447.23	
Increase / (Decrease) NPA overdue	-87,77,66,835.09	
BDDR - NPA Written off	-69,89,59,493.06	
Sub-Total	-40,45,57,094.77	
Cash from Operation		-15,32,86,885.53
Taxes Paid		1,39,33,544.00
Operating Profit After Changes in Working Capital (A)		-13,93,53,341.53
Cash Flow from Investing Activities (B)		
Purchase of New G. Sec		
Sale of G.Sec		
New Investment in Fixed Deposits		
Fixed deposit matured		
Purchase of Fixed Assets	-1,10,86,211.20	
Sale of Fixed Assets	8,00,965.28	
		-1,02,85,245.92
Cash Flow from Finance Activities (C)		
Shares	1,21,77,075.00	1,21,77,075.00
(A) + (B) + (C)		-13,74,61,512.45
Cash or Cash Equivalent at the Beginning of the year		130,33,86,440.86
Cash or Cash Equivalent at the End of the year		11,659,24,928.41
		13,74,61,512.45



**NOTES FORMING PART OF PROFIT & LOSS A/C
FOR THE YEAR ENDED 31ST MARCH 2025 AND BALANCE SHEET AS ON EVEN DATE**

I. OVERVIEW

Janaseva Sahakari Bank Ltd., Pune is a co-operative society registered under the MCS Act 1960 (Registration No.PNA/BNK/206/1972) and engaged in the business of banking as per the license granted by the Reserve Bank of India.

Bank's area of operations as per bye laws is confined to the geographical limits of whole of the Maharashtra State. During the year it was engaged in the business of banking and allied permissible activities.

The bank had 30 branches and one offsite ATM at various locations in the state of Maharashtra at the beginning of the year. During the financial year 2024-25 bank has closed the business operations of two branches located at Nashik and Vashi on 31.01.2025 due to non viability of business at this places, Nashik Branch business is merged with Chakan Branch and Vashi branch business is merged with Thane Branch, its intimation is sent to the Reserve bank of India. Thus, as on 31.03.2025, the bank is having 28 branches and one offsite ATM.

II. SIGNIFICANT ACCOUNTING POLICIES

1. BASIS OF PREPARATION

The financial statements of the bank have been prepared and presented in accordance with generally accepted accounting principles in India. The bank has prepared and presented these financial statements to comply in all material aspects with the master direction issued by the Reserve Bank of India (RBI) on Financial statements - presentation and disclosure as amended, accounting standards issued by the Institute of Chartered Accountants of India (ICAI) to the extent applicable, the statutory provisions of the Banking Regulation Act, 1949 as amended from time to time (As applicable to urban co-operative banks) & Maharashtra Co-operative Societies Act, 1960 and Rules framed thereunder as amended, circulars, guidelines issued by the RBI and current practices prevalent in the co-operative banking sector in India. The financial statements have been prepared under the historical cost convention, as modified by revaluation of premises, unless stated otherwise and on "Going Concern" basis. The accounting policies adopted in the current year are consistent with those of previous year except specified otherwise.

2. USE OF ESTIMATES

The preparation of financial statements in conformity with the generally accepted accounting

principles requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities, revenues and expenses and the disclosure of contingent liabilities at the end of reporting period. The management believes that the estimates used in preparation of financial statements are prudent and reasonable. Any revisions to the accounting estimates are recognized prospectively in the current period.

3. INVESTMENTS

I. Categorization of Investment:

In accordance with guidelines issued by RBI, the Bank classifies its investment portfolio into the following three categories:

- a) Held to Maturity (HTM) - Securities acquired by the Bank with the intention to hold till maturity
- b) Held for Trading (HFT) - Securities acquired by the Bank with the intention to trade
- c) Available for Sale (AFS) - Securities which do not fall within the above two Categories are classified as Available for Sale

II. Classification of Investments:

For the purpose of disclosure in the financial statements, Investments have been classified as mandated by Banking Regulation Act, 1949 and RBI guidelines as issued from time to time, which are as follows:

Government Securities, Other Approved Securities, Shares, bonds of PSU and Others

III. Transfer of Investments between categories:

Bank decides the category of each Investment at the time of acquisition and classifies the same accordingly. Shifting of securities from one category to another, other than shifting/transfer from HFT to AFS category, is done once in a year with the approval of Board of Directors, at the least of acquisition cost/Book value/Market value on the date of shifting. The depreciation, if any, on such shifting is provided for and the book value of the security is adjusted accordingly. The transfer of securities from one category to another is made as per the guidelines of RBI. Transfer / shifting of Investments from HFT to AFS category is executed under exceptional circumstances, like not being able to sell the securities within 90 days due to tight liquidity condition, or extreme volatility, or market becoming unidirectional.

IV. Valuation of Investments:

- a) Held to Maturity - These investments are carried at their acquisition cost. Any premium on



acquisition is amortized over the balance period to maturity as per the Reserve Bank of India guidelines and Bank's policy.

b) Held for Trading – All securities in this category are valued scrip-wise at lower of cost or market price at the end of each month and the net resultant depreciation in each classification is recognized in the profit and loss account. Net Appreciation, if any, is ignored.

c) Available for Sale – All securities in this category are valued scrip-wise at lower of cost or market price at the end of each quarter and the net resultant depreciation in each classification is recognized in the profit and loss account. Net Appreciation, if any, is ignored.

d) In case of shares & bonds & other investments, the scrip wise appreciation is ignored. Market value of Government Securities (excluding treasury bills) is determined on the basis of the price list published by RBI or the prices periodically declared by PDAI jointly with FIMMDA / FBIL for valuation. In case of unquoted Government Securities, market price or fair value is determined as per the rates published by FIMMDA/FBIL.

e) Market value of other approved securities is determined based on the yield curve and spreads provided by FIMMDA/ FBIL.

f) Treasury bills are valued at carrying cost, which includes discount amortized over the period to maturity.

g) Units of Mutual Funds are valued at the lower of cost and net asset value provided by the respective mutual funds.

h) Broken Period interest paid / received on debt instruments is treated as revenue item. Brokerage, commission etc. pertaining to investments paid at the time of acquisition is charged to revenue. Profit in respect of investment sold from HTM category is included in profit on sale of Investment and equal amount net of taxes, if any, and net of transfer to Statutory Reserves as applicable net of tax is transferred to Investment Fluctuation Reserve (IFR) as an appropriation of profit.

i) In the event that Investment Depreciation Reserve (IDR) created on account of depreciation in investments is found to be in excess of the required amount in any year, the excess shall be credited to the Profit & Loss Account and an equivalent amount (net of taxes, if any, and net of transfer to Statutory Reserves as applicable to such excess provision) shall be appropriated to the IFR Account

j) Investments are identified and classified as per applicable RBI guidelines. Depreciation on securities is not set off against the appreciation in other securities as per RBI guidelines. Interest on non-performing investments is not recognized in the Profit and Loss Account until received.

v. Valuation policy in event of inter category transfer of Investments:

i) Transfer of securities from HFT/ AFS category to HTM category and HFT to AFS category is carried out at the lower of acquisition cost/ book value/ market value on the date of transfer. The depreciation, if any, on such transfer is fully provided for.

ii) Transfer of securities from HTM category to AFS category is carried out on acquisition price/ book value. On transfer, these securities are immediately revalued and resultant depreciation, if any, is provided, in the Profit and Loss Account

vi. Accounting for Repo/ Reverse Repo transactions (Including transactions under the Liquidity Adjustment Facility (LAF) with the RBI):

The securities sold and purchased under Repo/ Reverse Repo are accounted as Collateralized Borrowing and Lending transactions. However, securities are transferred as in the case of normal outright sale/ purchase transactions and such movement of securities is reflected using the Repo/ Reverse Repo accounts and contra entries. The above entries are reversed on the date of maturity. Costs and revenue are accounted as interest expenditure/income, as the case may be. Balance in Reverse Repo account is classified under TREPS lending (Money at Call & Short Notice).

4. Prior period Items:

Prior period items of income/expenditure which are not material, the same have been charged /accounted for in respective heads of accounts.

5. Advances:

I. Advances are classified into Standard, Sub-standard, Doubtful and Loss Assets in accordance with the Prudential Norms on Income Recognition, Assets Classification and Provisioning and circulars issued by the Reserve Bank of India from time to time.

II. Provision on Advances categorized under Sub-standard, Doubtful and Loss Assets is made in accordance with the guidelines issued by RBI.

III. In addition, a general provision has been made on all standard assets as per RBI guidelines and in accordance with amendments and clarifications issued from time to time as follows.



Category of Standard Asset	Rate of Provisioning
Direct Advances to Agriculture and SME sectors	0.25%
Commercial real Estate (CRE) sector	1.00%
Commercial Real Estate Residential housing Sector (CRE-RH)	0.75%
All other Loans and Advances not included above	0.40%

iv. Provision in respect of Restructured Accounts has been made in accordance with RBI guidelines, which require diminution in the fair value of assets to be provided for at the time of restructuring and it is reviewed at each balance sheet date thereafter.

v. The unrealized interest from the date of classification as Non-Performing Assets is disclosed separately under "Overdue Interest Reserve".

vi. Write offs, if any are charged to provision made on NPA accounts. Recovery in write off accounts is accounted as income.

6. Cash Flow Statement (AS-3)

The cash flows are reported using the indirect method whereby profit before tax is adjusted for effects of transactions of non cash nature, deferrals or accruals of past or future cash receipts or payments and items of income or expenses associated with investing or financing cash flows.

7. Revenue Recognition (AS-9)

I. Income from Advances:

a) As per RBI directives, in respect of accounts classified as Standard, interest and other income is recognized on accrual basis as and when the same is earned.

b) Income from Non-Performing Assets is recognized on realization.

c) In case of advances as per Bank's policy, the recoveries in the accounts are first appropriated towards Charges, Penal Interest, Interest and Principal Outstanding in that order.

d) Loan processing charges are recovered upfront as per bank's policy.

II. Income from Investments:

Interest income from investments is recognized on a time proportion basis considering the face value of investment and the rate applicable. Discount on T-Bills and other discounted instruments are recognized on straight line basis over the period to maturity.

III. Commission on sale of life Insurance and

mutual fund products by the Bank is recognized on accrual basis as and when the product are sold.

iv. Items of income and expenditure are accounted for on accrual basis except interest on non-performing assets to the extent same is realized and recognized as income in pursuance with the guidelines issued by the Reserve Bank of India. Commission on Bank guarantee is recognized in the year of issue itself. Locker rent, loan processing fees and interest received on tax refund are accounted for on Cash basis.

v. The commission on Letters of Credit / Guarantees, dividends received from shares of co-operative and other institutions and mutual funds are accounted on receipt basis.

vi. In pursuant to RBI guidelines the interest payable on overdue term deposit is provided on accrual basis at savings bank rate.

8. Property, Plant & Equipment (Fixed Assets) (AS 10):

I. Fixed assets are stated at historical cost net of depreciation. Cost includes incidental direct expenses incurred on acquisition of assets.

II. Revalued assets are carried at revalued amounts less amortization/depreciation accumulated thereon. Surplus arising out of revaluation is reflected under Revaluation Reserve in the Balance Sheet.

iii. Gains or Losses arising from derecognition of fixed assets are measured as difference between the net Proceeds on disposal and carrying amount of the assets and are recognized in the Profit and Loss account when the asset is derecognized.

iv. Impairment:

The Carrying amounts of assets are reviewed at each balance sheet date for any indication of impairment based on internal/external factors. An Impairment loss is recognized wherever the carrying amount of an asset exceeds its recoverable amount. There coverable amount is the greater of the asset's net selling price and value in use. Depreciation on revaluation surplus is debited to Revaluation Reserve and depreciation on cost including revaluation amount is debited to Profit and Loss account.

v. "Computer Hardware" and "Computer Software" are depreciated at straight-line method.

vi. Computer and Peripherals used for providing technological services are depreciated on a straight-line basis over the period of estimated economic life.

vii. Fixed assets except freehold land are



depreciated at the rates considered appropriate by the Management.

viii. Depreciation on Fixed Assets:

The depreciation on fixed assets is calculated on the basis of methods and rates as mentioned below

Particulars	Basis of Depreciation	Rates of depreciation (p.a.)
Building	Written Down Value	10.00%
Machinery	Written Down Value	25.00%
Furniture & Fixture	Written Down Value	10.00%
Vehicle	Written Down Value	20.00%
Computer Hardware	Straight Line Method	33.33%
Computer Software	Straight Line Method	33.33%
Lease hold Improvements/ Improvement of own premises	Straight Line Method	20.00%
Solar System	Straight Line Method	40.00%

ix. Depreciation on fixed assets purchased during the year is charged for the entire year if the asset is purchased and retained for 180 days or more; otherwise, it is charged at 50% of the normal rate. If the assets are sold prior to the year end before retaining for 180 days or more, depreciation is charged at 50% of the normal rate.

9. Employee Benefits (AS 15) (Revised):

I. The Bank's Contribution to Provident Fund is accounted for on basis of Contribution to the scheme and is charged to the profit and loss account.

II. The Bank has opted for Group Gratuity Scheme and Group Leave Encashment Cum Life Assurance cover for employees from Life Insurance Corporation of India (LIC). Bank's liabilities towards defined benefit schemes are determined on the basis of actuarial valuation made at the end of financial year. Actuarial gains and losses are recognized in the Profit and Loss account annually.

10. Segment Reporting (AS 17):

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

Business Segment is classified into (a) Treasury (b) Corporate and Wholesale Banking, (c) Retail Banking and (d) Other Banking Operations.

Geographic Segments: The Bank operates only in India and hence the reporting consists only of domestic segment.

11. Leases (AS 19):

Operating leases where the banks lesser effectively retain substantially all the risks and benefits of ownership of the leased terms are classified as

operating leases. Operating lease payments are recognized as an expense in the statement of Profit and loss over the lease term.

12. Earnings per Share (AS 20):

Earnings per share is calculated by dividing the Net Profit or Loss for the period attributable to equity shareholders by the weighted average number of equity shares outstanding during the period. Diluted earnings per equity share are computed using the weighted average number of equity shares and dilutive potential equity shares outstanding as on the end of the year except when its results are anti-dilutive. The weighted average number of shares is calculated on monthly basis.

13. Accounting for Tax on Income (AS 22):

I. Income tax expense is the aggregate amount of current tax liability and deferred tax recognized in the profit & loss account. Current year taxes are determined in accordance with the relevant provisions of Income Tax Act, 1961 and considering the principles set out in Income Computation and Disclosure Standards ('ICDS') to the extent applicable.

II. Deferred tax assets and liabilities are recognized, subject to consideration of prudence, on timing difference, representing the difference between taxable income and accounting income that originated in one period and is capable of reversal in one or more subsequent periods. Deferred tax assets and Liabilities are measured using tax rates and tax laws that have been enacted or substantially enacted by the Balance Sheet date. The impact of changes in the deferred tax assets and liabilities is recognized in the Profit and Loss Account. Deferred tax assets are recognized and re-



assessed at each reporting date, based upon the Management's judgment as to whether realization is considered as reasonably certain.

iii. Deferred tax assets are recognized on carry forward of unabsorbed depreciation and tax losses only if there is virtual certainty that such deferred tax asset can be realized against future profits.

14. Intangible Assets (AS 26):

Intangible assets consist of acquisition, development, amendments / modifications □ / customization in software applications, tools developed by the Bank. Cost incurred for development of the Software is capitalized and entire cost is amortized over a period of 3 years on straight-line (SLM) basis.

15. Impairment of Assets (AS 28):

The Bank assesses at each Balance Sheet date whether there is any indication that an asset may be impaired. Impairment loss if any is recognized in the statement of Profit & loss to the extent, the carrying amount of asset exceeds its estimated recoverable amount.

16. Provisions, Contingent Assets & Contingent Liabilities (AS 29):

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

A disclosure of Contingent Liability is made when there is:

i. A possible obligation arising from a past event, the existence of which will be confirmed by occurrence or non-occurrence of one or more uncertain future events not within the control of the Bank; or

ii. A present obligation arising from a past event which is not recognized as it is not probable that an outflow of resources will be required to settle the obligation or a reliable estimate of the amount of the obligation cannot be made.

iii. When there is a possible or a present obligation in respect of which the likelihood of outflow of resources is remote, no provision or disclosure is made.

iv. Contingent Assets are not recognized in the financial statements. However, Contingent Assets are assessed continually.

III. NOTES FORMING PART OF THE ACCOUNTS FOR THE YEAR ENDED 31st MARCH, 2025

Disclosures as per Reserve Bank of India's Master Direction on Financial Statements- Presentation and Disclosures:

1. INTERNAL CONTROLS:

During the last few years, the Bank recorded remarkable growth, both in size, and in the business mix resultantly to ensure enhanced systematic controls. Information Security audit was carried out last year as per RBI guidelines. Recommendations made by the auditors and other actions to strengthen the control mechanisms are implemented time to time.

(Appropriation of Profit)

तपशील (Particulars)	2024-25 (Rs. in Cr.)
Last year's balance profit	5.17
Add - Profit for the current financial year 2024-25	11.84
Less - Amount transferred to provision for NPA	7.99
Add - Amount taken to BDDR through appropriation of profit from the year 2009-2024 transferred to General Reserve from BDDR	14.77
Less - Amount taken to General Reserve for the years 2009-2024 transferred to provision for NPA from General Reserve	6.78
Total Profit available for appropriation	17.00
Statutory Reserve 25% of current year's profit	2.96
General Reserve 10% of current year's profit	1.18
Investment Fluctuation Reserve	5.00
General Reserve	3.36
Balance of profit carried to Balance sheet	4.50

**2. Appropriation of Profit:**

The Bank has given effect for appropriation of profits (Refer pg. no. 26) for the year ended 31st March 2025 in the financial statements, subject to approval of the shareholders at the AGM.

a) Bad and Doubtful Debt Reserve (BDDR) - prudential treatment

In accordance with RBI circular RBI/2024-25/58 DOR.CAP.REC. No.27/09.18.201/ 2024-25 August 02, 2024, "Prudential Treatment of Bad and Doubtful Reserve", Bank has added Rs. 6.78 crores to bad and doubtful debts by appropriating from profit appropriation account in profit and loss account. The said provision made will be recognized under provision for NPA subject to approval of shareholders at the Annual General meeting.

Further, vide the same circular RBI has given guidelines to transfer the balance in BDDR to the extent not required as per statute to General Reserve/profit appropriation account below the line. Accordingly, the balance in BDDR of Rs.14.77 crores as on 31st March 2024 is transferred to profit and loss appropriation account, subject to approval of shareholders at the Annual General meeting.

b) Dividend Equalization Fund-

As per RBI circular RBI/2024-25/57 DOR. CAP. REC. No. 30/09.18.201/2024-25 July 30, 2024 Bank has to pay dividend through current year's profit only, earlier appropriation made to Dividend equalization fund is to be transferred to General Reserve, accordingly bank has transferred Dividend Equalization Fund created earlier through appropriation of profit amounting to Rs. 55.00 Lakhs to General Reserve during the FY-2024-25.

3. INFORMATION UNDER MSME (DEVELOPMENT) ACT 2006:

Necessary compliance under section 15 of the MSMED Act 2006 has been done in the case of Micro and Small Enterprises in the making the required classification and payment thereof.

4. EVENT OCCURRING AFTER THE BALANCE SHEET DATE (AS-4):

No significant event which would affect the financial position as on 31.03.2025 to a material extent has taken place after the Balance Sheet date till the signing of report.

5. PRIOR PERIOD ITEMS (AS-5):

An amount of Rs. 19.51 lakhs pertaining to prior period i.e. FY 2023-24 is included in expenses for FY 2024-25. The prior period items were pertaining to few expenses which were not recorded / provided for

due to oversight during previous financial year 2023-24. These prior period expenses are not shown separately in the statement of profit & loss for current financial year as per bank's policy as the amount is not of material significance.

6. INVESTMENTS (AS-13):

a) During the year, Bank has shifted securities from Available for Sale (AFS) category to Held to Maturity (HTM). Bank has recorded depreciation of Rs. 164.22 lakhs on account of shifting of securities from AFS to HTM. Further, shifting of securities from HTM category to AFS category is done at depreciation of Rs. 1.03 lakhs. Effects of these transactions is included in the investment depreciation/appreciation portion.

b) During the year, Bank has sold securities held under AFS category. Profit of Rs.70.31 lakhs is incurred on sale.

c) BG/LC Limits of Rs. 500.00 lakhs for BG/LC for customers are secured by our fixed deposits with Bank of Maharashtra to the tune of Rs. 500.00 lakhs.

7. Employees Benefits: AS- 15 (Revised 2005):

a. Defined Contribution Schemes: Bank's employees are covered by Provident Fund to which the Bank makes a defined contribution, measured as a fixed percentage of basic & dearness allowance i.e. salary.

b. During the year an amount of Rs. 2.43 Crore (P.Y.Rs. 2.39 Crore) was charged to profit and loss account and deposited with the Commissioner of Provident Fund, towards provident and family pension funds. This is included in the contribution to Staff PF and reversal of Group Gratuity policy premium.

Particulars	Amount In Crores
Bank contribution to PF	2.43
PF administrative charges	0.11
Group Gratuity policy premium	(0.49)
Total	2.05

c. Defined Benefit Scheme Gratuity Fund & Leave encashment:

The Bank makes contribution for the gratuity liability and leave encashment liability of the employees to LIC managed funds. Employees of the Bank are entitled to accumulate their earned/privilege leave up to a maximum 240 days.

d. Actuarial assessment of Gratuity and Leave encashment is as follows

**e. Change in the Present Value of Defined Benefit Obligations:**

(Rs. in Lakhs)

S NO	Particulars	Gratuity Plans		Leave Encashment	
		31.03.2025	31.03.2024	31.03.2025	31.03.2024
1	Opening Present Value of Defined Benefit Obligation	1833.75	1760.45	721.90	707.55
2	Interest Cost	126.33	126.27	49.74	51.04
3	Current Service Cost	92.89	88.31	43.83	40.05
4	Past Service Cost	0.00	0.00	0.00	0.00
5	Benefits Paid	(158.44)	(153.63)	62.23	(53.92)
6	Actuarial (Gains) /Losses for the Year	16.47	12.35	24.46	(22.82)
7	Closing Present Value of Defined Benefit Obligation	1911.00	1833.76	777.70	721.90

A Change in the Fair Value of Plan Assets :

S NO	Particulars	Gratuity Plans		Leave Encashment	
		31.03.2025	31.03.2024	31.03.2025	31.03.2024
1	Opening Fair Value of Plan Assets	1960.27	1971.55	905.19	896.77
2	Expected return on Plan Assets	139.49	133.02	63.37	60.91
3	Contributions Made	86.00	11.15	0.00	0.70
4	Mortality Charges and Taxes	(4.03)	(4.57)	(0.14)	(0.54)
5	Benefits Paid	(158.44)	(153.63)	(62.23)	(53.92)
6	Actuarial Gains / (Losses)	(8.35)	2.75	(1.03)	(1.28)
7	Closing Fair Value of Plan Assets	2014.95	1960.27	905.16	905.19

B THE AMOUNT TO BE RECOGNISED IN THE BALANCE SHEET

S NO	Particulars	Gratuity Plans		Leave Encashment	
		31.03.2025	31.03.2024	31.03.2025	31.03.2024
1	Present Value of Defined Benefit Obligation	1911.00	1833.76	777.70	721.90
2	Fair Value of the Plan assets	2014.95	1960.27	905.19	905.19
3	Net Asset / (Liability) recognized in Balance Sheet	103.94	126.51	127.46	183.29
4	Other Amount recognized in Balance Sheet	1911.00	1833.76	777.70	721.90
5	Net Asset / (Liability) recognized in Balance Sheet	103.94	126.51	127.46	183.29



C Amount Recognised in the Profit & Loss Account :

S NO	Particulars	Gratuity Plans		Leave Encashment	
		31.03.2025	31.03.2024	31.03.2025	31.03.2024
1	Current Service Cost	92.89	88.31	43.83	40.05
2	Interest Cost	126.33	126.27	49.74	51.04
3	Expected Return on plan assets	(139.49)	(133.02)	(63.37)	(60.91)
4	Actuarial (Gains) / Losses for the year	24.82	9.61	25.49	(24.10)
5	Past service Cost		0.00	0.00	0.00
6	Expenses to be recognized	104.54	91.17	55.69	6.09
7	Additional provision made / write back during the year	0.00	0.00	0.00	0.00
8	Net Expense recognized in Profit & Loss Account & included in Staff Cost	104.54	91.17	55.68	6.09

D Reconcillation in the Net Liability recognised in the Balance Sheet

S NO	Particulars	Gratuity Plans		Leave Encashment	
		31.03.2025	31.03.2024	31.03.2025	31.03.2024
1	Opening Net Liability	126.51	211.10	183.28	189.22
2	Expenses Recognized	(104.53)	(91.17)	(55.69)	(6.09)
3	Contribution / Benefits Paid	86.00	11.15	0.00	0.70
4	Mortality Charges and Taxes	(4.03)	(4.57)	(0.14)	(0.54)
5	Closing Net Asset / (Liability)	103.94	126.51	127.46	183.29

E Actual Return on Plan Assets

S NO	Particulars	Gratuity Plans		Leave Encashment	
		31.03.2025	31.03.2024	31.03.2025	31.03.2024
1	Expected return on plan assets	139.49	133.02	63.37	60.91
2	Actuarial gain (loss) on plan assets	(8.35)	2.74	(1.03)	1.28
3	Actual return on plan assets	131.15	135.77	62.34	62.19

F Comparison of obligation and planned asset

(amount in Lakhs)

S NO	Particulars	31.03.2022	31.03.2023	31.03.2024	31.03.2025
1.	Define benefits obligations	1755.7	1760.45	1833.75	1911
2.	Plan Assets	1938.63	1971.55	1960.27	2014.95
3.	Surplus/(Deficit)	182.93	211.1	126.51	103.94

**G Principal Actuarial Assumptions (Expressed as weighted averages)**

S NO	Particulars	Gratuity Plans		Leave Encashment	
		31.03.2025	31.03.2024	31.03.2025	31.03.2024
1	Discount Rate	6.80%	7.20%	6.80%	7.20%
2	Expected Return on plan assets	7.25%	7.00%	7.25%	7.00%
3	Expected Rate of Salary increases	7.00%	7.00%	7.00%	7.00%

8) Segment Reporting: Accounting Standard 17**Primary Segment Reporting (By Business Segments) as at 31st March 2025**

Rs.in Crore

Particular Year	Treasury		Corporate		Retail		Other Banking		Total Operations	
	CY	PY	CY	PY	CY	PY	CY	PY	CY	PY
Segment Revenue	77.41	71.07	35.82	38.82	60.16	47.80	26.99	21.70	200.37	179.40
Segment Cost	48.66	43.44	31.24	32.59	78.89	68.51	20.62	20.30	179.41	164.85
Segment Result	28.75	27.63	4.57	6.23	(18.73)	(20.71)	6.37	1.40	20.96	14.55
Less: Extraordinary Items										
Net Segment Result	28.75	27.63	4.57	6.23	(18.73)	(20.71)	6.37	1.40	20.96	14.55
Less: Unallocated Provisions & Contingencies									0.36	2.11
Profit Before Tax									20.60	12.44
Income Tax									8.77	0.88
Net Profit									11.84	11.56
Other Information										
Segment Assets	869.02	920.09	282.60	307.12	794.55	807.69	325.98	362.25	2272.15	2397.14
Unallocated Assets							27.23	33.51	27.23	33.51
Total Assets									2299.39	2430.65
Segment Liabilities	896.70	902.91	223.21	280.47	732.29	786.29	322.79	345.69	2174.98	2315.36
Unallocated Liabilities							124.40	115.30	124.40	115.30
Total Liabilities									2299.39	2430.65

Notes:

1. Costs common for all the segments are allocated in proportion of segment revenue. **2.** Cost common for corporate and retail segments are allocated on basis of segment assets as on 31st March 2025 **3.** Share capital along with some reserves are considered in unallocated liabilities. **4.** Allocation of common cost of deposits is done on basis of average value of portfolio at beginning & end of the year. **5.** The bank operates in Maharashtra state of India, hence separate information regarding geographical segments is not given. **6.** Previous year figures have been regrouped/reclassified and re-arranged wherever necessary.

9. RELATED PARTY DISCLOSURES: (AS-18)

a. The Bank has not extended any finance except as permitted by RBI to the current members of the Board of Directors and their relatives, nor renewed/granted extensions to such loans.

b. The loans extended are in conformity with the RBI directives issued vide its circular dated 12.03.2007, the directors or their relatives are permitted to avail advances against the security of their term deposits and life insurance policies. None of these loans is overdue.

c. Statement Showing Particulars of Loans & Advances to the Directors & their Relatives



(Amount in Rs. Crore)

Particulars	Amount O/s at the beginning of the year i.e. 01.04.2024	Amount of sanctioned during the current period	Amount of O/s at the end of the year 31.03.2025	% to the total Loans & Advances
Directors	0.00	0	0.05	0.00
Relative of Directors	0.30	0	0.28	0.00
Companies / Firms in which Directors are interested	0	0	0	0
Directors Relative Surety	0	0	0	0
Total	0.30	0	0.33	0

d. The Bank has disclosed the necessary information regarding parties to the extent permissible under Banking Regulation Act, 1949 by way of loans given to Directors and their relatives.

e. The Bank is a co-operative society under the Maharashtra State Co-operative Societies Act, 1960 and there are no Related Parties requiring a disclosure under Accounting Standard 18 issued by the Institute of Chartered Accountants of India other than Key Management Personnel the Chief Executive Officer of the Bank Shri Shirish Nivrutti Polekar. However, in terms of RBI circular dated March 29, 2003, CEO being a single party coming under the category, no further details therein need to be disclosed.

10. LEASES (AS-19)

The Bank has entered into the lease agreement with various parties. The total of future minimum lease payment under non-cancellable operating leases is as follows

(Rs. in Lakhs)

Particulars	31.03.2025	31.03.2024
Future lease rental payable as at the end of the year		
- Not later than one year	420.15	418.40
- Later than one year and not later than five years	926.91	1070.81
- Later than five years	180.51	141.31
Total of minimum lease payments recognized in the profit and loss account for the year	420.04	399.48
Total of future minimum sub-lease payment expected to be received under non- cancellable sub-lease	Nil	Nil
Sub-lease payments recognized in the profit and loss account for the year	Nil	Nil

11) EARNING PER SHARE (EPS) (AS-20):

Particulars	31.03.2025	31.03.2024
Net Profit after Tax attributable to Equity Shareholders (before appropriations) Rs. in lakhs	1183.72	1156.53
Weighted Average No. of Equity Shares outstanding during the period (In Lakhs)	44.73*	44.72
Basic Earnings Per Share (Rs.)	26.46	25.86
Diluted Earnings Per Share (Rs.)**	26.46	25.86
Nominal Value Per Share	100	100

*Calculated on the basis of proportionate months for which outstanding.

**EPS is calculated on basis of Rs 100 paid up shares. Paid up shares of Rs 25 each have been Deemed to be converted in 100 Rs paid up shares for the purpose of calculation of EPS.

**12. DEFERRED TAX ASSETS (DTA)/LIABILITY (DTL): (AS 22)**

Deferred tax reflects the impact of timing differences between taxable income and accounting income measured at tax rates applicable on the balance sheet date. Deferred tax assets are recognized only to the extent that there is reasonable certainty that sufficient future income will be available against which such deferred tax assets can be realized. The Deferred tax Assets as at 31.03.2025 and break-up of its components are as follows

(Rs. in Lakhs)

Particulars	Deferred tax Asset/ (Deferred Tax Liability) as on 31.03.2025	Deferred tax Asset/ (Deferred Tax Liability) as on 31.03.2024
Depreciation on Fixed Assets	(18.83)	(22.56)
BDDR	1391.13	2488.41
Security Valuation	(60.05)	(60.05)
Salary Provision	37.75	0.00
Standard Asset	147.23	147.23
Covid provision reversed	(120.41)	(51.16)
Covid Provision 2022-23	0.00	113.25
Loss carry forward	361.60	0.00
Total	1738.42	2615.12

13. DISCONTINUING OPERATIONS : (AS 24)

The Bank, during the financial year 2024-2025, has not discontinued any of its business activities/operations which resulted in discharging of liabilities and realization of the assets and no decision has been finalized to discontinue a business activity in its entirety which will have the above effects.

14. INTANGIBLE ASSETS: (AS 26)

Details of computer software assets in accordance with AS-26 on intangible assets issued by ICAI are as under
(Rs. in Lakhs)

Particulars	2024-2025	2023-2024
Opening balance as on 01.04.2024	200.31	10.79
Additions during the year	5.54	260.80
Less: Depreciation / Amortization	91.92	71.28
Closing balance as on 31.03.2025	113.93	200.31
Estimated useful life (in years)	3	3

15. IMPAIRMENT OF ASSETS: (AS 28)

There are no indications of any material impairment of any of the assets in the opinion of the management of the bank and as such no provision under Accounting Standard 28 issued by ICAI is required.



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

a. Details of Provision.

(Rs. In lakhs)

Particulars of provision	Opening balance - 01.04.2024	Addition	Deletion/ Utilization	Closing Balance- 31.03.2025
NPI	0.00	0.00	0.00	0.00
Reconciliation Entries	26.00	0.70	26.00	0.70
Contingency	450.00	0.00	300.00	150.00
Covid 19	157.86	0.00	157.86	0.00
Covid Resolution-2	436.44	0.00	275.13	161.31

All letters of credit/guarantees are sanctioned to customers with approved credit limits in place. Liability thereon is dependent on terms of contractual obligation, devolvement, raising of demand by concerned parties and the amount being called up. These amounts are collateralized by margins, counter guarantees and secured charges. The details of contingent liabilities in respect of bank guarantees, letter of credit, etc. are given below.

(Rs. In lakhs)

Particulars	31.03.2025	31.03.2024
Bank Guarantee	66.49	67.84
Letter of Credit	475.34	292.18
Claims against bank not acknowledge as debts		
Court cases*	41.00	41.00
GST Notice	71.79	71.79
TOTAL	654.62	472.81

*Amount not quantified in all cases

17. Unclaimed Deposits liabilities (where amount due has been transferred to The Depositor Education and Awareness Fund Scheme, 2014 – Section 26A of Banking Regulation Act, 1949). The Bank transferred the amount in accordance with RBI Circular in the matter. The details are provided below:

(Rs. In lakhs)

Particulars	31.03.2025	31.03.2024
Opening Balance of amounts transferred to DEAF	1603.81	1418.74
Add: Amounts transferred to DEAF during the year	223.71	256.41
Less: Amounts reimbursed by DEAF towards claims*	67.28	71.27
Closing Balance of amounts transferred to DEAF	1760.24	1603.81

*During Financial Year 2024-2025 the Bank submitted claims to the tune of Rs.1.99 lakhs with RBI after paying the same to respective depositors where the amount has been transferred to Depositors Education and Awareness Fund Scheme, 2014. The said sum is awaited from RBI. Amount paid to depositor in this case is Rs. 2.33 lakhs. Out of Rs. 2.33 Lakhs, Amount Receivable against Principal component is Rs. 1.99 lacs and remaining amount is against Interest Amount. Amount of Rs.1.99 lakhs is included in the amount of Rs.67.28 lakhs mentioned in above table.

**IV. Disclosure of Information as per RBI master direction -****1. Regulatory Capital****a. Composition of Regulatory Capital**

(Amount in Crores)

Sr.	Particulars	Current Year	Previous Year
i)	Common Equity Tier 1 capital (CET 1)* / Paid up share capital and reserves@ (net of deductions, if any)	164.73	135.74
ii)	Other Tier 1 capital	0.00	0.00
iii)	Tier 1 capital (i + ii)	164.73	135.74
iv)	Tier 2 capital	30.93	27.17
v)	Total capital (Tier 1+Tier 2)	195.66	162.91
vi)	Total Risk Weighted Assets (RWAs)	969.55	856.54
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs)* / Paid-up share capital and reserves as percentage of RWAs@	16.99	15.85
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	16.99	15.85
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	3.19	3.17
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	20.18	19.02
xi)	Leverage Ratio*	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	3.68	2.15
xiv)	Amount of non-equity Tier 1 capital raised during the year, of which: Give list7 as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	NA	NA
xv)	Amount of Tier 2 capital raised during the year, of which Give list8 as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	NA	NA

b. Draw down from Reserves**I. BDDR (Bad and Doubtful Reserve)-prudential treatment**

In accordance with RBI circular RBI/2024-25/58 DOR.CAP.REC.No.27/09.18.201/ 2024-25 August 02, 2024, "Prudential Treatment of Bad and Doubtful Reserve", Bank has added Rs. 6.78 crores to bad and doubtful debts by appropriating from profit appropriation account in profit and loss account. The said provision made will be recognized under provision for NPA subject to approval of share holders at the Annual General meeting.

II. Further, vide the same circular RBI has given guidelines to transfer the balance in BDDR to the extent not required as per statute to General Reserve/profit appropriation account below the line. Accordingly, the balance in BDDR of Rs.14.77 crores as on 31st March 2024 is transferred to profit and loss appropriation account, subject to approval of share holders at the Annual General meeting.

III. Dividend Equalization Fund-

As per RBI circular RBI/2024-25/57 DOR.CAP.REC.No.30/09.18.201/2024-25 July 30, 2024 Bank has to pay dividend through current year's profit only, earlier appropriation made to Dividend equalization fund is to be transferred to General Reserve, accordingly bank has transferred Dividend Equalization Fund created earlier



through appropriation of profit amounting to Rs.55.00 Lakhs to General Reserve during the FY-2024-25.

2. Asset Liability Management

Maturity Pattern of certain items of assets and liabilities – 31.03.2025

(Amount in Crores)

	Day 1	2to7 days	8 to 14 days	15 to 30 Days	31 days to 2 months	Over 2 months and to 3 months	Over 3 mths & up to 6 Months	Over 6 mths & up to 1 year	Over 1 year & up to 3 years	Over 3 years & up to 5 years	Over 5 years	Total
Deposits	0.79	36.82	0.36	6.18	42.12	42.37	123.19	171.11	1444.80	85.91	3.14	1956.79
Advances	0.35	12.59	4.95	4.95	9.9	9.9	29.7	59.4	375.98	257.36	281.59	1046.67
Investments	0.00	54.47	1.01	2	9.5	20.04	50.52	73.86	115.86	303.37	387.91	1018.54
Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Currency assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Currency liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

3. Investments

a) Composition of Investment Portfolio

(Amount in Rs. Crore)

Investment in India - 31.03.2025							
	Govt. Securitiles	Other approved Securities	Shares	Debentures & Bonds	Subsidiaries &/or Joint ventures	Other	Total Investments in India
Held to Maturity							
Gross	450.08		2.28	1.57			453.93
Less: Provision for non-performing investment (NPI)	0	0	0	0			0
Net	450.08		2.28	1.57			453.93
Available for Sale							
Gross	270.65		0.001	72.00			342.65
Less: Provision for non-performing investment-(NPI)	5.39		0.00	0.00			5.39
Net	265.26		0.001	72.00			337.26
Held for Trading							
Gross	-		-				-
Less: Provision for non-performing investment (NPI)	-		-				-
Net	-		-				-
Total Investments	720.73		2.281	73.57			796.58
Less : Provision for non-performing investments	0.00	-	0.00	0.00			0.00
Less: Provision for depreciation and NPI	5.39		0.00	0.00			5.39
Net	715.34		2.281	73.57			791.19



Investment in India - 31.03.2024							
	Govt. Securities	Other approved Securities	Shares	Debentures & Bonds	Subsidiaries &/or Joint ventures	Other	Total Investments in India
Held to Maturity							
Gross	436.85	0	2.28	1.57			440.30
Less: Provision for non-performing investment (NPI)	0	0	0	0			0
Net	436.85	0	2.28	1.57			440.30
Available for Sale							
Gross	256.35	0	0.001	67.10			323.45
Less: Provision for non-performing investment -(NPI)	12.81	0	0	0.54			13.35
Net	243.54	0	0.001	66.56			310.10
Held for Trading							
Gross	-		-				-
Less: Provision for non-performing investment (NPI)	-		-				-
Net	-		-				-
Total Investments	692.80	-	2.281	68.67	0.00	0.00	763.75
Less : Provision for non-performing investments	-	-	-	-			-
Less: Provision for depreciation and NPI	12.81	-	-	0.54			13.35
Net	679.99	-	2.281	68.13	0.00	0.00	750.40

During the current & previous financial years, Bank has only Investment in India.

b) Movement of provisions for Depreciation and Investment Fluctuation Reserve

(Amount in Rs. Crore)

Particulars	2024-25	2023-24
i) Movement of provisions held towards depreciation on investments		
a) Opening balance	13.35	18.18
b) Add: Provisions made during the year	0.00	0.00
c) Less: Write off / write back of excess provisions during the year	7.96	4.83
d) Closing balance	5.39	13.35
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	16.46	14.41
b) Add: Amount transferred during the year	2.35	2.05
c) Less: Drawdown	0.00	0.00
d) Closing balance	18.81	16.46
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	5.49	5.09



c) Sale and transfer to/from HTM category

During the year ended March 31, 2025 and previous year ended March 31, 2024, the value of sales/transfers of securities to/from HTM category (excluding one-time transfer of securities, sales to RBI under pre-announced open market operation auctions, repurchase of government securities by Government of India and repurchase of the state development loans by concerned state government, as permitted by RBI guidelines) did not exceed 5.00% of the book value of investments held in HTM category at the beginning of the year.

d) Non-SLR investment portfolio

I) Non-performing non-SLR Investments

(Amount in Rs. Crore)

Sr. No.	Particulars	2024-25	2023-24
a)	Opening balance	0.00	0.00
b)	Additions during the year since 1st 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 Rs. Crore)

Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
	2024-25	2023-24	2024-25	2023-24	2024-25	2023-24	2024-25	2023-24	2024-25	2023-24
a) PSUs	58.60	58.71	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b) FIs	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c) Banks	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d) Private Corporate	14.96	9.96	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
e) Subsidiaries/ Joint Ventures	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
f) Others-Shares MSC & DCC Banks, NCFD Corporation Ltd (UO)	2.28	2.28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
g) Provision held towards depreciation	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	75.84	70.95	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

**e) Statement of Securities sold/ purchased under REPO transaction:**

(Amount in Rs. Crore)

	Min. outstanding during the year		Max. Outstanding during the year		Daily average outstanding during the year		Outstanding as on March 31, 2025	
	FV	MV	FV	MV	FV	MV	FV	MV
i)Securities sold under repo								
a) Govt. securities								
b) Corporate debt securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c) Any other securities								
ii)Securities sold under reverse repo								
a) Govt. securities								
b) Corporate debt securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c) Any other securities								

f) Government Security Lending (GSL) transactions (In market value terms)

	Minimum outstanding during the year	Maximum Outstanding during the year	Daily average outstanding during the year	Outstanding as on March 31, 2025
Securities lent through GSL transactions	1.00	90.00	25.38	50.00
Securities borrowed through GSL transactions	1.00	24.00	2.48	0.00


Asset quality
a) Classification of advances and provision held as on 31.03.2025

	Standard	Doubtful				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	8367766247.4 0	97666693.55	1500020642.36	0.00	1597687335.91	9965453583.31
Add: Additions during the year					217112259.16	
Less: Reductions during the year*					986584654.04	
Closing balance	9638453234.80	197563198.51	626527769.18	4123973.34	828214941.03	10466668175.83
*Reductions in Gross NPAs due to:					0.00	
Up gradation					115662279.04	
Recoveries (excluding recoveries from upgraded accounts)					171953845.50	
Technical/ Prudential ¹⁶ Write-offs					0.00	
Write-offs					0.00	
Provisions (excluding Floating Provisions)						
Opening balance of provisions held					1443354901.56	
Add: Fresh provisions made during the year					197761415.72	
Less: Excess provision reversed/ Write - off loans					868383348.74	
Closing balance of provisions held					772732968.54	
Net NPAs						
Opening Balance					154332434.35	
Add: Fresh additions during the year					19350843.44	
Less: Reductions during the year					118201305.30	
Closing Balance					55481972.49	
						55481972.49



Floating Provisions						
Opening Balance						0.00
Add: Additional provisions made during the year						0.00
Less: Amount drawn down during the year						0.00
Closing balance of floating provisions						0.00
Technical write offs and the recoveries made thereon						
Opening balance of Technical/ Prudential written-off accounts						168780745.55
Add: Technical/ Prudential write offs during the year						704922436.74
Less : Recoveries made from previously technical/ prudential written-off account during the year						1797985.70
Closing balance						871905196.59

Ratios (In percent)	2024-25	2023-24
Gross NPA to Gross Advances	7.91	16.03
Net NPA to Net Advances	0.57	1.81
Provision coverage ratio	93.30	90.34

a) Technical write offs-

As per RBI circular RBI/2023-24/40DOR.STR.REC.20/21.04.048/2023-24 on Framework for Compromise Settlements and Technical Write-offs, bank has carried out the exercise of technical write off on 31.03.2025, NPA accounts with outstanding balance of Rs.69.90 Crores have been technically written off



b) Sector-wise Advances and Gross NPAs -

(Amount in Rs. Crore)

Sr. No.	Sector*	Current Year			Previous Year		
		Outstandi ng Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances In that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances In that sector
i)	Priority Sector						
a)	Agriculture and allied activities	41.98	36.63	87.26	51.22	41.80	81.61
b)	Advances to Industries sector eligible as priority sector lending	185.80	16.53	8.90	189.89	56.96	30.00
c)	Services	212.56	22.13	10.41	197.18	36.49	18.51
d)	Personal loans	159.90	1.42	0.89	177.80	2.95	1.66
	Subtotal (i)	600.24	76.71	12.78	616.09	138.20	22.43
ii)	Non-priority Sector						
a)	Agriculture and allied activities	0.42	0.00	0.00	0.64	0.00	0.00
b)	Industry	0.00	0.00	0.00	0.00	0.00	0.00
c)	Services	0.29	0.04	13.79	0.22	0.01	4.55
d)	Personal loans	445.73	6.08	1.36	379.59	21.55	5.68
	Sub-total (ii)	446.44	6.12	1.37	380.45	21.56	5.67
	Total (I + ii)	1046.68	82.83	7.91	996.54	159.76	16.03

Sub-sector wise Advances and Gross NPAs -

(Amount in Rs. Crore)

Sr. No.	Sector*	2024-25			2023-24		
		Outstandi ng Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances In that sector	Outstand Ing Total Advance s	Gross NPAs	Percentage of Gross NPAs to Total Advances In that sector
i)	Priority Sector						
A)	Agriculture and allied activities	41.98	36.63	87.26	51.22	41.80	81.61%
B)	Advances to Industries sector eligible as priority sector lending	185.80	16.53	8.90	189.88	56.96	30.00%
	1. Engineering	84.49	0.16	0.19	91.39	31.52	34.49%
	2. Personal	94.28	16.37	17.36	88.94	20.56	23.12%



	3. Vehicle and Vehicle Parts	7.03	0.00	0.00	9.62	4.88	50.73%
C)	Service Industry	212.56	22.13	10.41	197.18	36.49	18.51%
	1. Others	37.63	5.21	13.85	53.03	11.80	22.25%
	2. Personal	111.34	16.15	14.51	101.40	22.32	22.01%
	3. Vehicle and Vehicle Parts	63.59	0.77	1.21	42.76	2.37	5.54%

c) Details of accounts subjected to restructuring

Details of accounts subjected to restructuring during the financial year 2024-25 are given below restricted other than as per RBI Circular Dated 06.08.2020.

		Agriculture and allied activities		Corporate (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Standard	Number of borrowers	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Gross Amount (₹ crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Provision held (₹ crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub standard	Number of borrowers	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Gross Amount (₹ crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Provision held (₹ crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Doubtful	Number of borrowers	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Gross Amount (₹ crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Provision held (₹ crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	Number of borrowers	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Gross Amount (₹ crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Provision held (₹ crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

As on 31st March 2025, no applications for restructuring are under process.



d) Divergence in the RBI inspection for FY 2023-24 are less than prescribed threshold for disclosure as per master direction of the RBI. Hence It is not disclosed separately.

e) Disclosure of transfer of loan exposures

Bank has not transferred/ acquired any default/ stressed loan to/ from other entities during the financial year 2024-25 and previous financial year 2023-2024

f) Details of financial assets sold to Asset Reconstruction Companies (ARCS)

Bank has not sold any financial assets to Asset Reconstruction Companies (ARCs) during current and previous years.

g) Details of non-performing financial assets purchased/sold from/ to other banks/ Financial Institutions/ NBFCs (excluding ARCs)

Bank has not purchased/sold any non-performing financial assets from/ to other banks/ Financial Institutions/ NBFC (excluding ARCs) during current and previous years.

h) Fraud accounts

The details information of frauds as well as the provisioning during the financial year 2024-25 is given below.

Particulars	Rs. in Crore	
	2024-25	2023-24
Number of frauds reported	1	NIL
Amount involved in fraud (₹ crore)	0.09	NIL
Amount of provision made for such frauds (₹ crore)	0.09	NIL
Amount of Unamortized provision debited from 'other reserves as at the end of the year. (₹ crore)	NIL	NIL

I) Disclosure under Resolution Framework for COVID-19-related stress

A special window under the Prudential Framework was extended vide circular DOR.No.BP.BC./3/21.04.048/2020-21 dated August 6, 2020 and dated May 05, 2021 to enable lenders to implement a resolution plan in respect of eligible corporate exposures, and personal loans, while classifying such exposure as Standard.

Summary Statements of MSME, Personal & other corporate loan A/cs restructured as per RBI circular for Resolution Framework for COVID-19 related stress are as below.

Half yearly Disclosure for the period of March 31, 2025

(Amount 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 31.03.2024
Personal Loans	0.57	0.04	0.00	0.23	0.34
Corporate persons *					
Of which MSMEs	9.22	0.00	0.00	0.73	8.49
Others	28.79	0.00	0.00	2.40	26.36
Total	38.58	0.04	0.00	3.36	35.19

*As defined in section 3(7) of the Insolvency and Bankruptcy Code, 2016



Half yearly Disclosure for the period of September 30, 2024

(Amount 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 31.03.2023
Personal Loans	0.86	0.03	0.00	0.29	0.57
Corporate persons *					
Of which MSMEs	23.15	2.27	0.00	13.93	9.22
Others	34.33	1.13	0.00	5.54	28.79
Total	58.34	3.43	0.00	19.76	38.58

*As defined in section 3(7) of the Insolvency and Bankruptcy Code, 2016

5. Exposures

a) Exposure to real estate sector

(Amount in Rs. Crore)

Category	2024-25	2023-24
I) Direct exposure		
a) Residential Mortgages -	176.20	183.54
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.		
b) Commercial Real Estate -	46.80	19.32
Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits;		
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures -		
i. Residential	-	-
ii. Commercial Real Estate	-	-
ii) Indirect Exposure		
Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	-	-
Total Exposure to Real Estate Sector	223.00	202.86

*subject to audit report



b) Exposure to capital Market

(Amount in Rs. Crore)

Particulars	2024-25	2023-24
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 corporate 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) Bride Loans to companies against expected equality flows/ issues;	Nil	Nil
viii) Underwriting commitments taken up by the banks in respect of primary issue of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds;	Nil	Nil
ix) Financing to stockbrokers for margin trading;	Nil	Nil
x) All exposures to Venture Capital Funds (both registered and unregistered)	Nil	Nil
Total exposure to capital market	Nil	Nil

Bank has no exposure to Capital Market in current and previous year.

c) Risk category-wise country exposure

(Amount in Rs. Crore)

Risk Category*	Exposure (net) as at March 31, 2025	Provision held as at March 31, 2025	Exposure (net) as at March 31, 2024	Provision held as at March, 31 2024
Insignificant	Nil	Nil	Nil	Nil
Low	Nil	Nil	Nil	Nil
Moderately Low	Nil	Nil	Nil	Nil
Moderate	Nil	Nil	Nil	Nil
Moderately High	Nil	Nil	Nil	Nil
High	Nil	Nil	Nil	Nil
Very High	Nil	Nil	Nil	Nil
Total	Nil	Nil	Nil	Nil



Bank is not dealing in foreign exchange and all transactions are domestic in nature hence not identified any country risk in current and previous year.

d) Unsecured advances

(Amount in Rs. Crore)

Particulars	2024-25	2023-24
Total unsecured advances of the bank	18.69	18.98
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	0	0
Estimated value of such intangible securities	0	0

6. Concentration of deposits, advances, exposures and NPAs

a) Concentration of deposits

(Amount in Rs. Crore)

Particulars	2024-25	2023-24
Total deposits of the twenty largest depositors	58.26	52.49
Percentage of deposits of twenty largest depositors to total deposits of the bank	2.98	2.71

b) Concentration of advances

(Amount in Rs. Crore)

Particulars	2024-25	2023-24
Total advances to the twenty largest borrowers	176.81	151.47
Percentage of advances to twenty largest borrowers to total advances of the bank	16.89	15.20

c) Concentration of exposures

(Amount in Rs. Crore)

Particulars	2024-25	2023-24
Total exposure to the twenty largest borrowers/customers	290.53	253.43
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/customers	27.77	25.43

d) Concentration of NPAs

(Amount in Rs. Crore)

Particulars	2024-25	2023-24
Total Exposure to the top twenty NPA accounts	74.64	122.41
Percentage of exposures to the twenty largest NPA exposures to total Gross NPAs.	90.12	84.81



7. Disclosure of complaints

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

Sr. No.		Particulars	2024-25	2023-24
		Complaints received by the bank from its customers		
1		Number of complaints pending at beginning of the year	3	0
2		Number of complaints received during the year	168	173
3		Number of complaints disposed during the year	171	170
	3.1	Of which, number of complaints rejected by the bank	0	0
4		Number of complaints pending at the end of the years	0	3
		Maintainable complaints received by the bank from OBOs		
5		Number of maintainable complaints received by the bank from OBOs	4	1
	5.1	Of 5, number of complaints resolved in favour of the bank of Bos	4	1
	5.2	Of 5, number of complaints resolved through conciliation / mediation / advisories issued by Bos	0	0
	5.3	Of 5, number of complaints resolved after passing of Awards by Bos 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 ground specifically mentioned in BO Scheme 2006 and covered within the ambit of the scheme.

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

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% Increase/ decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
Current Year (2024-2025)					
Internet/Mobile/Electronic Banking	0	26	-69%	0	0
ATM/Debit Cards	0	19	26%	0	0
SMS issues	0	0	0	0	0
App issues	0	16	166%	0	0



Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% Increase/decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
Current Year (2024-2025)					
Account opening/difficulty in operation of accounts	0	0	0	0	0
Loans and advances	0	0	0	0	0
Others	3	108	882%	0	0
Staff behavior	0	2	-60%	0	0
Total	0	171		0	0
Previous Year (2023-24)					
Internet/Mobile/Electronic Banking	0	85	240%	0	0
ATM/Debit Cards	0	15	7%	0	0
SMS issues	0	0	0%	0	0
App issues	0	6	-73%	0	0
Account opening/difficulty in operation of accounts	0	33	27%	0	0
Loans and advances	0	18	125%	0	0
Others	0	11	-8%	0	0
Staff behavior	0	5	150%	0	0
Total	0	173		0	0

8. DISCLOSURES FOR PENALTIES:

The Reserve Bank of India (RBI) has not imposed any penalty for any reason on the bank during the financial year 2024-25

9. Other Disclosures**b) Business ratios**

Particular	2024-25	2023-24
Interest Income as a percentage to Working Funds	7.63	6.97
Non-Interest income as a percentage to Working Fund	1.42	1.16
Cost of Deposits	4.96%	4.70%
Net Interest Margin	3.66	3.37
Operating Profit as a percentage to Working Funds	1.10	1.34
Return on Assets	0.51	0.51
Business (deposits plus advances) per employee (in Rs. crore)	7.25	6.77
Profit per employee (in Rs. crore)	0.028	0.026



c) Banc assurance business

(Amount in Rs. Crore)

Nature of Income	2024-25	2023-24
From selling Life Insurance Policies	0.41	0.31
From selling Non-life Insurance Policies	0.38	0.63
From selling Mutual Fund Products	0.00	0.00
Total	0.79	0.94

d) Marketing and distribution

Bank has not received any fees/ remuneration in respect of the marketing and distribution function during current and previous year.

e) Information Regarding Trading of Priority Sector Lending Certificate (PSLC)

Category of PSLC	Amount of PSLC Sold	No. of Units Sold	Premium Amount per Unit	Premium Amount Received
NIL	NIL	NIL	NIL	NIL

f) Payment of DICGC Insurance Premium

(Amount in Rs. Crore)

Particular	2024-25	2023-24
Payment of DICGC Insurance Premium	2.32	2.30
Arrears in payment of DICGC Premium	0.00	0.00

10. Previous year's figures have been regrouped/rearranged where ever necessary to confirm the layout of the accounts of the current year.

For ASKA & CO
Chartered Accountants
F.R. No. 122063W

CA. Anup Bagaitkar
(PARTNER)
M.NO. 149883

For Janaseva Sahakari Bank Ltd, Hadapsar, Pune

Dr. Rajendra Hiremath
Chairman

Ravi Tupe
Vice Chairman

Shirish Polekar
Chief Executive Officer

Bharat Tilekar
Asst. General Manager

Ravindra Hirve
Dy. General Manager

Place & Date: Pune, 07.06.2025



ASKA & COMPANY

Formerly known as

AMBEKAR SHELAR KARVE & AMBARDEKAR

Chartered Accountants

आर्थिक वर्ष २०२४-२५ चा वैधानिक लेखापरिक्षकांचा अहवाल

Statutory Auditors Report for the year 2024-25

INDEPENDENT AUDITOR'S REPORT

To,

The Members of

Janaseva Sahakari Bank Ltd., Hadapsar, Pune

Report on the Audit of the Financial Statements

Opinion

1. We have audited the accompanying Standalone Financial Statements of Janaseva Sahakari Bank Limited, Hadapsar, Pune ('the Bank') which comprise the Balance Sheet as at March 31, 2025, the Profit and Loss Account, the Cash Flow Statement for the year ended and notes to the Financial Statements including a summary of significant accounting policies and other explanatory information in which are included returns for the year ended on that date of Head Office & 30 Branches audited by us.

2. In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Financial Statements together with the notes thereon, give the information required by the Banking Regulation Act, 1949 (as applicable to co-operative societies) as amended by Banking Regulation (Amendment) Act, 2020, Maharashtra Co-operative Societies Act, 1960 ('the Act') and the Maharashtra Co-operative Societies Rules, 1961 ('the Rules') and the guidelines issued by Reserve Bank of India ('RBI'), Registrar of Co-operatives Societies, Maharashtra, in the manner so required for the Bank give a true and fair view in conformity with the accounting principles generally accepted in India

- In case of the Balance Sheet, of the state of affairs of the Bank as at March 31, 2025;
- In case of Profit and Loss Account, it's profit for the year ended on that date; and
- In case of the Cash Flow Statement, of the cash flow for the year ended on that date.

Basis for opinion

3. We conducted our audit in accordance with the Standards on Auditing ("SAs") issued by the Institute of Chartered Accountants of India ("the ICAI"). Our responsibilities under those Standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the ICAI together with the ethical requirements that are relevant to our audit of the financial statements, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter

4. We draw attention to note no 2(a) of Part III and disclosure no 1(b) (i) of part IV of the notes to financial statements for the year ended on 31st March 2025 with respect to:

- The creation of provision for non performing assets of Rs. 6.78 crores by appropriating from surplus in Profit and Loss Account as per the guidelines issued by Reserve Bank of India vide circular no 2024-25/58 DOR.CAP.REC. No. 27/09.8.201/2024-25 dated 02.08.2024 regarding prudential treatment of Bad and Doubtful Debt Reserve (BDDR) by Co-operative Banks.
- Transfer of balance of Rs. 14.77 crores in the bad and doubtful debt reserve to profit & loss appropriation account, in accordance with the aforesaid circular of the Reserve Bank of India, subject to approval by shareholders in the AGM.



Our opinion is not modified in respect of this matter.

Information other than the Financial Statements and Auditors' Report thereon

5. The Bank's Board of Directors is responsible for the other information. The other information comprises the information included in Board of Directors report including other explanatory information but does not include the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not and will not express any form of assurance conclusion thereon. In connection with our audit of the financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

When we read the Directors' Report including annexures, and Management Discussion and Analysis, if we conclude that there is material misstatement therein, we are required to communicate the matter to those charged with governance and the members in the Annual General Meeting. We have nothing to report in this regard.

Responsibility of Management and those charged with governance for the Financial Statements

6. The Bank's Board of Directors is responsible for the preparation and fair presentation of these financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with the accounting principles generally accepted in India, including the Accounting Standards issued by ICAI, and the provisions of the Banking Regulation Act, 1949 and the Rules made hereunder, the Maharashtra Cooperative Societies Act, 1960, the Maharashtra Cooperative Societies Rules, 1961 (as applicable) and circulars and guidelines issued by RBI from time to time. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so. Those charged with governance are also responsible for overseeing the Bank's financial reporting process.

Auditors' Responsibility for the Audit of the Financial Statements

7. Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than that for one resulting from error, as fraud may involve collusion, forgery, intentional omission,



misrepresentation, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management use of the going concern basis of accounting and based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosure in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the Standalone financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Materiality is the magnitude of misstatements in the financial statements that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the financial statements may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of our audit work and in evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatements in the financial statements.

We communicate with those charge with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charge with governance with the statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguard.

From the matters communicated with those charge with governance, we determine those matters that were of most significance in audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditors' report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that matters should not be communicated in our report because of the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefit of such communication.

Report on Other Legal and Regulatory Requirements

8. The Balance sheet and the Profit and Loss Account have been drawn up in Form 'A' and 'B' respectively of the Third Schedule to the Banking Regulation Act, 1949 and Rules thereon.

9. Subject to the limitations of the audit indicated in paragraph 4 to 6 above, as required u/s 30(3) of Banking Regulation Act, 1949 & under Rule 69(4) of the Maharashtra Co-operative Societies Rules, 1961 we report that:

- a. we have obtained all the information and explanations which, to the best of our knowledge and belief were necessary for the purposes of our audit and have found them to be satisfactory;
- b. In our opinion, proper books of accounts as required by the Act, Rules and Bye-Laws have been kept by the bank so far as it appears from our examination of those books and the returns received from the offices and branches of the Bank have been found adequate for the purpose of our audit.
- c. The Balance Sheet and Profit & Loss Account and the Cash flow statement dealt by this report, are in agreement with the books of accounts and returns.
- d. The transactions of the Bank which have come to our notice, have been within the powers of the Bank.



e. The accounting standards adopted by the bank are consistent with those laid down by accounting principles generally accepted in India so far as it applicable to banks.

10. As required by Rule 69(6) of Maharashtra Co-operative Societies Rules, 1961 we report on the matters specified in clauses (i) to (iv) of the said Rule to the extent applicable to the bank

i. During the course of our audit, we have generally not come across transactions which appear to be contrary to the provisions of Act, Rules and Bye – Laws of the Bank.

ii. During the course of our audit, we have generally not come across any sum which sought to have been but have not been brought into account by the bank.

iii. In our opinion and according to explanation given to us, we have not noticed any material impropriety or irregularity in the expenditure or in the money due to the bank.

iv. The following amounts are categorized as sub-standard, doubtful or loss assets as per the prudential norms of RBI as on 31.03.2025 and reported in terms of clause (iv) of Rule 69(6) of the Rules.

(Rs. in Crores)

Particulars	No. of A/c	Principal	Interest	Total
		O/s	O/s	
Sub-Standard	134	1975.63	43.90	2019.53
Doubtful – I	30	76.10	5.39	81.49
Doubtful – II	121	1811.24	397.78	2209.02
Doubtful – III	56	4377.94	2592.06	6970.00
Loss	13	41.24	9.70	50.94
Total	354	8282.15	3048.83	11330.98

Bank is having total provision of Rs. 77.27 Crores as on 31.03.2025 as against the Gross NPA of Rs. 82.82 Crores.

v. To the best of our knowledge, no other matters have been specified by the Registrar of Co-operatives of Maharashtra, which require reporting under this rule.

We further report that for the year 2024-25 under audit, the bank has been awarded 'A' classification.

For A S K A & CO
CHARTERED ACCOUNTANTS
 F.R.N. 122063W

CA Anup R. Bagalkar
(PARTNER)
 M.NO. 149883
 PLACE: Dombivli
 DATE: 07.06.2025
 UDIN: 25149883BMNURL6774



अंदाजपत्रक सन २०२५-२६ Budget for the year 2025-26

Rs.In Crore

Particulars	2024-25		2025-26
	Projected	Actual	Projected
Paid up Capital	51.00	45.79	50.00
Deposits	2125.00	1956.79	2150.00
Loans& Advances	1225.00	1046.67	1250.00
Investments	1050.00	1018.54	1050.00
INCOME			
Interest Income on Loans & Advances	105.00	88.85	98.00
Interest Income On Investment	76.00	82.79	80.00
Other Income	14.75	31.36	33.55
Trading Profit on G-sec	1.50	0.70	4.00
Total Income (A)	197.25	203.70	215.55
EXPENSES			
Interest on Deposits	101.00	94.81	102.00
Staff Salary	37.00	39.60	40.00
Other Expenses	40.65	57.45	38.55
Total Expenses (B)	178.65	191.86	180.55
Net Profit=A-B	18.60	11.84	35.00

शाखांचे लेखापरीक्षक

एप्रिल २०२४ ते मार्च २०२५ शाखांचे समावर्ती (मासिक व त्रैमासिक) लेखापरीक्षक

१. मे.गोगटे अँड कंपनी
२. मे.डी.व्ही.जायडे अँड कंपनी.
३. मे.श्रीकांत मोडक अँड असोसिएट्स
४. मे.शरद वझे अँड कंपनी
५. मे.डी.डी.निंबाळकर अँड असोसिएट्स



जनसेवा सहकारी बँक लि., हडपसर, पुणे.

जनसामान्यांची असामान्य बँक, जनसेवेसाठी वचनबद्ध !

मुख्य कार्यालय : प्लॉट क्र. १४, हडपसर इंडस्ट्रियल इस्टेट, हडपसर, पुणे ४११०१३.
फोन: ०२०-२६७०४३००-०४ (५ लाईन्स) www.janasevabankpune.net

क्र.	शाखा	पत्ता	फोन नंबर	मोबाईल नंबर
१	हडपसर	अग्रवाल टॉवर, पुणे- सोलापूर रोड, हडपसर, पुणे - ४११ ०२८	०२०-२६९९९८१०/ २६९९२३५२	८८०५०२५७०१
२	शनिपार	उत्तम मोती, १०५१ सदाशिव पेठ, पुणे - ४११ ०३०	०२०-२४४९१७३५	८८०५०२५७०२
३	मार्केट यार्ड	प्लॉट क्र. ३६५/६६ गुलटेकडी, मार्केटयार्ड, पुणे - ४११ ०३७	०२०-२४२६०३९२	८८०५०२५७०३
४	नेताजीनगर - वानवडी	परमार पार्क, वानवडी, पुणे - ४११ ०४०	---	८८०५०२५७०४
५	रामवाडी	दिपक पार्क, कल्याणी नगर, नगर रोड, रामवाडी, पुणे - ४११ ०१४	०२०-२६६८०७३५	८८०५०२५७०५
६	सासवड	लांडगे बिल्डिंग, मेन रोड, सासवड, ता. पुरंदर, जि. पुणे - ४१२ ३०१	---	८९५६४३१९७२
७	शिक्रापूर	एस.टी. स्टँड समोर, शिक्रापूर, ता. शिरूर, जि. पुणे - ४१२ २०८	---	८८०५०२५७०७
८	धनकवडी	स. नं. १९/ए, कुमार ट्रेड सेंटर, सातारा रोड, धनकवडी, पुणे - ४११ ०४३	०२०-२४३७३८५९	८८०५०२५७०८
९	भोसरी	स. नं. २३२/२, गणेश मंगल कार्यालय, नाशिक रोड, भोसरी, पुणे - ४११ ०३९	८८०५०२५७०९	८८०५३३३४५४
१०	वारजे	चौधरी बिल्डिंग, मेन रोड, वारजे, पुणे - ४११ ०५२	०२०-२५२३०३२६	८८०५०२५७१०
११	कॅम्प	इस्ट स्ट्रीट, ग्यालेरीया सोसायटी, २४२१, इस्ट स्ट्रीट, कॅम्प पुणे ४११ ००१	०२०-२६३४७७५१	८८०५०२५७११
१२	माणिकबाग	भाववर्षा, आनंदनगर सिंहगड रस्ता ४११ ०५१	०२०-२४३५४६०८	८८०५०२५७१२
१३	ससाणेनगर	यशराज कॉम्प्लेक्स, काळे पडळ कॉर्नर, ससाणेनगर, हडपसर, पुणे - ४११ ०२८	८८०५०२५७१३	८९५६४३१९७८
१४	भुसारी कॉलनी (कोथरूड)	ए- टाईप, धनलक्ष्मी पार्क सोसायटी, उजवी भुसारी कॉलनी, कोथरूड, पुणे-४११०३८	८८०५०२५७१४	---
१५	सातारा	गुलबहार, बढिये पेट्रोल पंपाजवळ, पोवई नाका, रविवार पेठ, सातारा - ४१५ ००२	०२१६२-२२९३९९	८८०५०२५७१५
१६	एम.आय.डी.सी. भोसरी	सुखवानी प्राईड, अजमेरा कॉलनी रस्ता, पिंपरी, पुणे - ४११ ०१८	०२०-२७४५९१४४	८८०५०२५७१६



जनसेवा सहकारी बँक लि., हडपसर, पुणे.

जनसामान्यांची असामान्य बँक, जनसेवेसाठी वचनबद्ध !

क्र.	शाखा	पत्ता	फोन नंबर	मोबाईल नंबर
१७	बिबवेवाडी	स. नं. ६६९, प्लॉट नं. ३, स्नेहसदन, सुवर्ण नगरी बिबवेवाडी, पुणे - ४११ ०३७	०२०-२४२९०५०५	८८०५०२५७१७
१८	डेक्कन जिमखाना - शिवाजीनगर	एकदंत अपार्टमेंट, CTS १३६, प्लॉट नं. ८, गुळवणी महाराज पथ, एरंडवणे, पुणे - ४११००४	०२०-२९५२९५३९	८८०५०२५७१८
१९	कोरेगाव (सातारा जिल्हा)	तहसील ऑफिस समोर, रहिमतपूर रोड, पो. कोरेगाव, जि. सातारा - ४१५ ५०१	---	८८०५०२५७१९
२०	औंध	प्लॉट नं. २९, एस.आर.चेंबर्स, नागरस रोड, मेडीपॉइंट हॉस्पिटल जवळ, औंध, पुणे-४११००७	०२०-२५८८१५८८	८८०५०२५७२०
२१	ठाणे	शॉप क्र.१,२,३, व ४, सीता कृपा अपार्टमेंट, धर्मवीर मार्ग परमार्थ निकेतन जवळ, पाचपाखाडी, ठाणे(प) - ४०० ६०२	०२२-२५३३६५३५	८८०५०२५७२१
२२	शिरवळ	गट क्र. ३७७, एस.टी स्टँड जवळ, मु.पो. शिरवळ, जि. सातारा - ४१२ ८०१	०२६९-२४४०७१	९२७०४५५१०१
२३	कोंढवा बुद्रुक	शॉप नं २ ते ५, शिवानी हाईट्स, खडी मशीन चौक, कात्रज कोंढवा रोड, कोंढवा बुद्रुक पुणे - ४११ ०४८	०२०-२६९३०००१	८८०५०२५७३४
२४	खराडी	प्लॉट नं. ३८, मथुरा सह.गृह संस्था मर्यादित, चंदन नगर, खराडी रोड, पुणे - ४११ ०१४	०२०-२७०१९०२१	८९५६४३१९७४
२५	पिरंगुट	गट नं. ७९/२, शॉप नं. १ ते ३, गिरीजा हाईट्स, पिरंगुट कॅम्प,पो.मुळशी पुणे - ४१२ ११५	७३५०००४२९२	८९५६४३१९७५
२६	फुरसुंगी	स. नं.(१४५) १७३, पुणे सासवड रोड, सोयबा मंगल कार्यालयाजवळ, भेकराईनगर, फुरसुंगी, ता.हवेली पुणे - ४१२ ३०८	९०७५०१२२०८	९१७५९१२२०८
२७	केशवनगर-मुंढवा	शिवशंभो कृपा, नवजीवन मित्र मंडळ चौक, केशव नगर, मुंढवा, पुणे - ४११ ०३६	०२०-२६८१८९९९	९५५२५४२१५९
२८	चाकण	ग्लोबल कमर्शियल कॉम्प्लेक्स, चाकण तळेगाव रोड, खराबवाडी, पुणे - ४१० ५०१	८३९००९२२५५	९६५७००२०६२



‘संकल्प दिन’

बँकेचे संस्थापक अध्यक्ष स्व.मामासाहेब हजारे यांचा ३१ ऑगस्ट हा स्मृतीदिन, बँकेच्या वतीने ‘संकल्प दिन’ म्हणून साजरा करण्यात आला. याप्रसंगी राष्ट्रीय स्वयंसेवक संघ; पश्चिम महाराष्ट्र प्रांताचे तरुण व्यावसायिक प्रमुख मा. श्री. सचिन कुलकर्णी हे प्रमुख वक्ते म्हणून उपस्थित होते.



‘वर्धापन दिन’

बँकेच्या ५२ व्या ‘वर्धापन दिना’ निमित्त कार्यक्रमाचे प्रमुख पाहुणे प्रसिद्ध हृदयरोग तज्ज्ञ डॉ. जगदीश हिरेमठ, कार्यक्रमाचे अध्यक्ष प्रसिद्ध यूरोलॉजिस्ट डॉ. सुरेश पाटणकर यांसह ज्येष्ठ विधीज्ञ व निरामय संस्थेचे अध्यक्ष अॅड. एस. के. जैन यांचा सत्कार करताना बँकेचे मा. अध्यक्ष डॉ. राजेंद्र हिरेमठ शेजारी मा. उपाध्यक्ष रवि तुपे, मुख्य कार्यकारी अधिकारी शिरीष पोळेकर.



बँक कर्मचारी कौटुंबिक स्नेहमेळावा

जनसेवा बँक हडपसर कर्मचारी कल्याण संघटनेच्या वतीने सर्व सेवकांचा कौटुंबिक स्नेहमेळावा दि. २४ मे २०२५ रोजी घेण्यात आला.



'MSME/व्यावसायिक ग्राहक मेळावा'

बँकेच्या वतीने हडपसर, मार्केटगार्ड आणि कासारवाडी येथे आयोजित केलेल्या MSME/व्यावसायिक ग्राहक मेळाव्यांची क्षणचित्रे.

करा जगाची सफर !
जनसेवा आहे हमसफर !



जनसेवा पर्यटन कर्ज

- देश / विदेशातील पर्यटनासाठी
- व्याजदर - ११ %
- रु. ५.०० लाखापर्यंत कर्ज
- प्रोसेसिंग फी - ० % *

रुपये १.०० लाखासाठी EMI

► १२ महिने - ८,८३८.०० ► २४ महिने - ४,६६१.०० ► ३६ महिने - ३,२७४.००

आपल्या स्वप्नांना द्या जनसेवेचे पंख...



वाहन खरेदीच्या
स्वप्नपूर्तीसाठी एकच पर्याय

जनसेवा चारचाकी कर्ज

- त्वरित कर्जमंजूरी
- अत्यल्प प्रोसेसिंग फी
- आकर्षक व्याजदर



आनंदी कुटुंबासाठी घ्या स्वतःचे घर,
ठेवा विश्वास जनसेवा 'घरकुल' कर्जावर !

जनसेवा घरकुल कर्ज

रो हाऊस, बंगला, फ्लॅट खरेदीसाठी किफायतशीर कर्ज उपलब्ध.
(सिबिल स्कोरनुसार व्याजदर)

आकर्षक व्याजदर

तत्पर सेवा

अल्प प्रोसेसिंग फी

रु. २ कोटीपर्यंत कर्ज

* अटी लागू



स्थापना १९७२

जनसेवा सहकारी बँक लि., हडपसर, पुणे.

जनसामान्यांची असामान्य बँक, जनसेवेसाठी वचनबद्ध !

सावधान ! सतर्क रहा ! सुरक्षित रहा !



आपल्या कार्डाचा तपशील, ओटीपी अथवा पासवर्ड
कोणालाही सांगू नका.



आपल्या ऑनलाईन बँक खात्यासाठी नेहमी कठीण पासवर्ड निवडा.



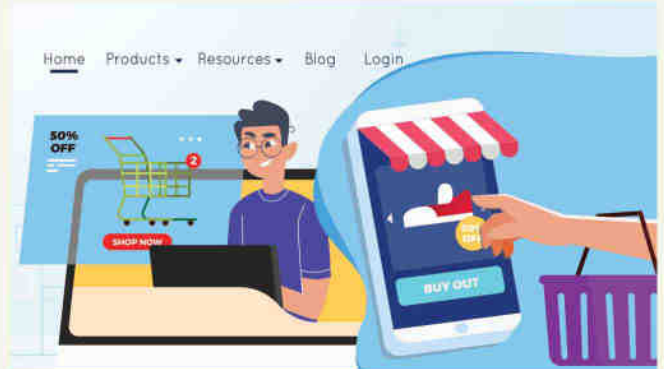
अनोळखी बँकेकडून अथवा अनोळखी अकाँटंटवरून
आलेला ईमेल अथवा लिंक उघडू नका.



एटीएम वापरताना आजूबाजूला कोणी संशयित व्यक्ती नाही याची खात्री करा. मोबाइलवरील नोटिफिकेशन्स चालू ठेवा.



सायबर चोर कोणत्याही कारणासाठी फोनवरून पैसे मागू शकतात. खात्री न करता कोणालाही पैसे पाठव नका.



अनोळखी वेबसाईटवर ऑनलाईन पेमेंट करणे टाळा.
सार्वजनिक इंटरनेट वापरू नका.

ऑनलाईन फ्रॉडसंदर्भात त्वरित मदतीसाठी हेल्पलाईन : 1930

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स्थापना १९७२

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जनसामान्यांची असामान्य बँक, जनसेवेसाठी वचनबद्ध !

मुख्य कार्यालय : प्लॉट क्र. १४, हडपसर इंडस्ट्रियल इस्टेट, हडपसर, पुणे ४११०१३.

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