



दि आजरा अर्बन को-ऑपरेटिव्ह बँक लि., आजरा
(मल्टी-स्टेट)
The Ajara Urban Co-Operative Bank Ltd., Ajara
(Multi State)

३९३, बी, मेन रोड, आजरा, ता. आजरा, जि. कोल्हापूर.



ठेवी 1000 कोटी

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ऑडिट वर्ग सतत 'अ'



दि आजरा अर्बन को-ऑपरेटिव्ह बँक लि., आजरा (मल्टी-स्टेट)
The Ajara Urban Co-Operative Bank Ltd., Ajara (Multi State)

साक्षीवर्ग



स्व. काशिनाथ चराटी (अण्णा) स्व. माधवराव देशपांडे (भाऊ) संस्थापक



मा. श्री. अशोकअण्णा चराटी
अण्णा भाऊ संस्थासमूह प्रमुख व चेअरमन



मा. श्री. संजय चव्हाण
व्हा.चेअरमन

संचालक मंडळ



श्रीमती अन्नपुर्णा का. चराटी



श्री. सुरेश ई. डांग



श्री. विलास आ. नाईक



डॉ. दीपक के. सातोसकर



डॉ. अनिल मा. देशपांडे



श्री. रमेश जी. कुरुणकर



श्री. किशोर का. भुसारी



श्री. बसवराज वि. महाळंक



श्री. मारुती आ. मोरे



श्री. आनंदा वा. फडके



सौ. प्रणिता प्र. केसरकर



श्रीमती शैला रा. टोपले



सौ. अस्मिता वि. सबनीस



श्री. सुर्यकांत वि. भोईटे



श्री. सुनिल शि. मगदूम



श्री. किरण आ. पाटील



अॅड. सचिन शि. इंजल
BOM सदस्य



श्री. मनोहर एस. कावेरी
BOM सदस्य



श्री. जयवंत य. खराडे
BOM सदस्य



श्री. प्रशांत य. गंभीर
मुख्य कार्यकारी अधिकारी



**ajara
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65th
Annual Report

☼ website: www.ajarabank.com

☼ e-mail: ajarabank@ajarabank.com

- ☼ नोंदणी क्रमांक : १) महाराष्ट्र को-ऑप. अँक्ट अन्वये रजि. नं. २४०९९. दि. १९/१०/१९६०
२) मल्टीस्टेट अँक्ट २००२ अन्वये रजि. नं. एमएससीएस/सीआर/१२७०/२०१७ दि. १७/०२/२०१७
- ☼ बँक स्थापना : दि. २६/१/१९६१ ☼ रिझर्व्ह बँक ऑफ इंडिया, बँकींग लायसन्स नं.: एम.एच.४५८ पी.ता. १८/४/१९८६
- ☼ मुख्य कार्यालय(आजरा) : (०२३२३) २४६१२२
- ☼ नोंदणी कार्यालय : ३९३ बी, मेन रोड आजरा, ता. आजरा, जि. कोल्हापूर पिन- ४९६ ५०५

* संचालक मंडळ सन २०२४- २०२५ *

- ☼ चेअरमन : श्री. अशोक काशिनाथ चराटी M.A.
- ☼ व्हा. चेअरमन : श्री. संजय विष्णु चव्हाण
- ☼ संचालक मंडळ सदस्य : श्रीमती अन्नपूर्णा काशिनाथ चराटी (दि.०८-०१-२०२५ पासून)
श्री. सुरेश ईश्वराप्पा डांग
श्री. विलास आण्णासाहेब नाईक B.Com.
डॉ. दीपक केशवराव सातोसकर M.B.B.S., D.M.S.
डॉ. अनिल माधवराव देशपांडे M.B.B.S., D.M.S.
श्री. रमेश गुरुलिंगआप्पा कुरुणकर
श्री. किशोर काशिनाथ भुसारी B.Sc.
श्री. बसवराज विश्वनाथ महाळंक
श्री. मारुती आप्पा मोरे B.Com., G.D.C. & A.
श्री. आनंदा वासुदेव फडके
सौ. प्रणिता प्रमोद केसरकर
श्रीमती शैला रामचंद्र टोपले B.Com., G.D.C. & A.
सौ. अस्मिता विनय सबनीस B.Com
श्री. सुनिल शिवाजीराव मगदूम
श्री. सुर्यकांत विश्वास भोईटे B.A.
श्री. किरण आप्पासाहेब पाटील B.A.

* व्यवस्थापन मंडळ *

- ☼ चेअरमन : डॉ. दीपक केशवराव सातोसकर M.B.B.S., D.M.S.
- ☼ व्यवस्थापन मंडळ : श्रीमती शैला रामचंद्र टोपले B.Com., G.D.C. & A.
अॅड. सचिन शिवाजीराव इंजल B.Sc., LL.B., M.B.A
श्री. मनोहर एस. कावेरी B.Com., C.A.I.I.B.
श्री. जयवंत यशवंत खराडे B.Sc., M.S.W.

☼ मुख्य कार्यकारी अधिकारी : श्री. प्रशांत यशवंत गंभीर B.Com., G.D.C. & A.

☼ वैधानिक लेखापरिक्षक : सारडा अँड पारिख एलएलपी (चार्टर्ड अकौंटंटस्, मुंबई)

☼ अंतर्गत लेखापरीक्षक : कुंभोजकर, कुलकर्णी, देशपांडे अँड असोसिएटस्, एस.एस. एस. एस. अँड असोसिएटस्, संदीप पोडजाळे अँड असोसिएटस्, प्रशांत हिरवडेकर अँड असोसिएटस्- चार्टर्ड अकौंटंटस्

☼ ऑडिट वर्ग : सतत “अ” वर्ग



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Annual Report

बँकेच्या शाखा व फोन नंबर्स

हेड ऑफिस :- (०२३२३) २४६९२२

आजरा	८३८००६५९९२	उत्तूर	८३८००५७८४०	गारगोटी	८३८००५७८४६
नेसरी	९५२७००३९५९	मुंबई	८३८००५७८३२	चंदगड	९९९२२९५८३५
मलकापूर	८३८००५७८३४	कापशी	८३८००५७८३६	प्रतिभानगर कोल्हापूर	८३८००५७८२०
राधानगरी	८३८००६२४४३	कबनूर	८३८००५७८३७	गडहिंगलज	८३८००५७८९९
बिंदू चौक	८३८००५७८९०	तारळे	८३८००५७८२३	सांगाव	८३८००५७८२४
बोरीवली	८३८००५७८४४	बांबवडे	८३८००५७८५०	कारवे	८३८००५७८२२
मालवण	८३८००५७८४२	ठाणे	८३८००५७८५९	कोपरखैरणे	८३८००५७८३९
डोंबीवली	८३८००५७८५२	चिंचवड पुणे	८३८००५७८५७	रंकाळा	८३८००६५९९८
गोकुळ शिरगांव	८३८००५७८०९	कराड	८३८००६५९२२	मुदाळतिट्टा	८३८००५७८२६
धनकवडी पुणे	८३८००५७८९७	कडगांव	८३८००५९८९०	बेळगांवी	९०२२९०६८९०
हलियाळ	९९९२२९५८३६	निपाणी	९९९२२९५८३७	बेळगुंदी	९३५६०७२३६७
फुलेवाडी	७८२२९३३९३९	कल्याण	८३२९७८९७६०		

कायदा सल्लागार

श्री. लुईस शहा (अॅडव्होकेट) कोल्हापूर
श्री. आर. एल. चव्हाण (अॅडव्होकेट) कोल्हापूर

आर्किटेक्ट इंजिनिअर व व्हॅल्युअर

श्री. बाबासाहेब बाळगोंडा पाटील

मशिनरी व्हॅल्युएटर सदस्य

श्री. प्रशांत विरभद्र कुरणे, शाखा आजरा व गडहिंगलज
श्री. राघव सव्हेर अॅण्ड व्हॅल्युअर, गडहिंगलज

स्थावर व्हॅल्युएटर

श्री. जी. एम. पाटील, आजरा

बँकर्स

- ✱ रिझर्व्ह बँक ऑफ इंडिया
- ✱ दि महाराष्ट्र राज्य सहकारी बँक लि; मुंबई
- ✱ कोल्हापूर जि.म.सह.बँक लि; कोल्हापूर
- ✱ स्टेट बँक ऑफ इंडिया
- ✱ बँक ऑफ महाराष्ट्र
- ✱ आय.डी.बी.आय.बँक
- ✱ कॅनरा बँक
- ✱ बँक ऑफ इंडिया
- ✱ युको बँक

- ✱ सिंधुदुर्ग जि. म. सह. बँक लि; सिंधुदुर्ग
- ✱ एच.डी.एफ.सी.बँक
- ✱ आर.बी.एल. बँक
- ✱ अक्सिस बँक
- ✱ युनियन बँक ऑफ इंडिया
- ✱ आय.सी.आय.सी.आय.बँक
- ✱ मुंबई जि. म. सह. बँक लि; मुंबई

वार्षिक सर्वसाधारण सभेची नोटीस

(फक्त सभासदांकरिता)

आपल्या बँकेच्या सर्व भागधारक सभासदांना कळविणेत येते की, बँकेची पाससाठी वार्षिक सर्वसाधारण सभा बुधवार दि. ०३ सप्टेंबर २०२५ रोजी दुपारी ठीक २.०० वाजता 'अण्णा भाऊ सांस्कृतिक सभागृह आजरा हायस्कूल, आजरा' येथे आयोजित केली आहे. तरी सदर सभेस आपण उपस्थित रहावे ही विनंती.

सभेपुढील विषय

- दिनांक ०४/०९/२०२४ रोजी झालेल्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून कायम करणे.
- दिनांक ३१ मार्च २०२५ अखेर संपलेल्या वर्षातील बँकेच्या कामकाजाचा अहवाल व बँकेच्या आवर्ती (कॅन्करंट) / अंतर्गत / वैधानिक लेखापरीक्षकांनी तपासलेला ताळेबंद व नफा-तोटा पत्रके यावर चर्चा करून तो स्विकृत करणे.
- बँकेच्या वैधानिक लेखापरीक्षकांचा सन २०२४-२०२५ सालच्या लेखापरिक्षण अहवालाची माहिती घेणे व तो स्विकारणे व सन २०२३-२०२४ सालच्या दोष दुरुस्ती अहवालास मान्यता देणे.
- सन २०२४-२०२५ मध्ये अंदाजापेक्षा जादा झालेल्या खर्चास मंजूरी देणे.
- सन २०२५-२०२६ या आर्थिक वर्षाकरिता वैधानिक लेखापरीक्षकांची पुर्ननियुक्ती आणि मानधन निश्चित करणे
- संचालक मंडळाने २०२४-२०२५ या वर्षाच्या शिफारस केलेल्या निव्वळ नफा विभागणीस व लाभांश वाटणीस मान्यता देणे.
- सन २०२५-२०२६ या वर्षासाठीच्या संचालक मंडळाने शिफारस केलेल्या अंदाज पत्रकास मान्यता देणे तसेच प्रस्तावित भांडवली खर्चाची माहिती घेणे.
- सन २०२६-२०२७ सालाकरिता समवर्ती हिशोब तपासणीस नेमणूकीचे अधिकार संचालक मंडळास देणे व सन २०२५-२०२६ वर्षासाठी केलेली नेमणूक व मानधन याची नोंद घेऊन मंजूरी देणे.
- एकरकमी कर्ज परतफेड व इतर योजनेअंतर्गत व्याज व इतर वसूली खर्चात सूट रकमेस व दिर्घकाळ थकीत असलेली कर्ज खाती निर्लेखित करणेस मंजूरी देणे व बँकेने तयार केलेल्या एकरकमी कर्ज परतफेड योजनेस मंजूरी देणे.
- पोटनियम दुरुस्तीस मान्यता देणे.
- बँकेचे संचालक व त्यांच्या नातेवाईक यांना दिलेल्या कर्जाची नोंद घेणे.
- संचालकांच्या व मुख्य कार्यकारी अधिकारी यांचे नातेवाईक कर्मचारी याची माहिती घेणे.
- वार्षिक सर्वसाधारण सभेस हजर नसलेल्या सभासदांच्या अनुपस्थितीला मान्यता देणे.
- माननीय अध्यक्षांचे परवानगीने ऐनवेळी येणाऱ्या विषयांचा विचार करणे.

आजरा

दिनांक: १४/०८/२०२५

श्री. प्रशांत यशवंत गंभीर

मुख्य कार्यकारी अधिकारी
संचालक मंडळाचे हुक्मावरून

विशेष सूचना

ज्या सभासदांना कामकाजासंबंधी प्रश्न विचारावयाचे असतील त्यांनी ते लेखी दि. ०१ सप्टेंबर २०२५ पर्यंत बँकेच्या मुख्य कार्यालयात / शाखेत किंवा बँकेच्या ajarabank@ajarabank.com या मेल आयडीवर पाठवून द्यावेत. गणपूर्ती अभावी सभा तहकुब झाल्यास त्याच दिवशी त्याच ठिकाणी दुपारी २.३० वाजता ही सभा घेतली जाईल त्यावेळी गणसंख्येची आवश्यकता असणार नाही व विषय पत्रिके प्रमाणे कामकाज होईल. तरी सभेस बँकेच्या सभासदांनी उपस्थित रहावे ही विनंती.

सभासदांसाठी महत्वाची सूचना

- बँकेच्या अहवालाची प्रत व पोटनियम दुरुस्तीची प्रत बँकेच्या शाखांमध्ये उपलब्ध आहे.
- सभेसाठी ओळखपत्र आणणे आवश्यक आहे.
- अहवालाची प्रत बँकेच्या वेबसाईट www.ajarabank.com वर उपलब्ध आहे.



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दि आजरा अर्बन को-ऑपरेटीव्ह बँक लि; आजरा(मल्टी-स्टेट)
THE AJARA URBAN CO-OPERATIVE BANK LTD; AJARA (MULTI-STATE)

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॥ श्री स्वळनाथ प्रसन्न ॥



सन २०२४-२०२५ सालचा

६५ वा वार्षिक अहवाल

● सन्माननीय सभासद बंधू- भगिनींनो,

बँकेच्या ६५ व्या वार्षिक सर्व साधारण सभेत संचालक आणि व्यवस्थापन मंडळाच्या वतीने मी आपल्या सर्वांचे हार्दिक स्वागत करतो. ३१ मार्च २०२५ रोजी संपलेल्या वर्षाच्या लेखापरिक्षित ताळेबंद आणि नफा तोटा पत्रके तसेच आपल्या बँकेच्या व्यवसायाने या आर्थिक वर्षात केलेल्या प्रगतीचा आढावा ६५ व्या वार्षिक अहवाल सादर करताना मला खूप आनंद होत आहे.

भारतीय अर्थव्यवस्था :

आर्थिक वर्ष २०२४-२५ मध्ये जागतिक अर्थ व्यवस्थेच्या या पर्वातही कृषि व सेवा क्षेत्राच्या जोरावर भारतीय अर्थव्यवस्थेने ६.५० टक्के इतका विकास दर गाठत जगातील सर्वात वेगता वाढणारी अर्थव्यवस्था म्हणून आपले स्थान कायम ठेवले आहे. आर्थिक वर्ष २०२४-२५ मध्ये भारतीय रुपयाच्या विनिमय दरातील अस्थिरतेला आळा घालण्यासाठी भारतीय रिझर्व बँकेला चलन बाजारात हस्तक्षेप करावा लागला. बँकिंग व्यवस्थेतील तरलता पुनर्स्थापित करण्यासाठी भारतीय रिझर्व बँकेच्या पतधोरण समितीने डिसेंबर २०२४ मध्ये बँकांच्या रोख राखीव प्रमाणात (CRR) ०.५० टक्यांनी कपात केली व हे प्रमाण ४.५० टक्यावरून ४.०० टक्यावर आणले. अर्थ व्यवस्थेस चालना देण्यासाठी भारतीय रिझर्व बँकेच्या पतधोरण समितीने रेपो व्याजदरात ०.२५ टक्यांची कपात करून फेब्रुवारी २०२५ मध्ये तो ६.२५ टक्यांवर आणला. परंतु जागतिक अस्थिरता व अमेरिकेच्या आक्रमक व्यापार शुल्क धोरणाच्या पार्श्वभूमीवर पतधोरण समितीने मात्र सावधगिरी बाळगत तटस्थ पतधोरणाची आपली भूमिका कायम राखली. पर्यायाने भारतीय अर्थव्यवस्थेसाठी वाढीव पोषक वातावरण व महागाई दरात स्थिरता असा समतोल राखता गेला.

भारतीय बँकिंग क्षेत्र :

रिझर्व्ह बँक ऑफ इंडियाने पहिल्या तीन तिमाहीत व्याजदर धोरणात कोणताही बदल केला नाही. रेपो व्याजदरात ०.२५ टक्यांची कपात त्याचबरोबर बँकांच्या रोख राखीव प्रमाणात (CRR) ०.५० टक्यांनी कपात केली. रोख राखीव प्रमाणात (CRR) ०.५० टक्यांनी कपात केलेने बँकिंग अर्थ व्यवस्थेत रु.१.१६ लाख कोटी रुपयांनी तरलता (Liquidity) निर्माण झाली.सहकार क्षेत्राची वाढ व्हावी या दृष्टीने शासनाचे प्रयत्न सकारात्मक आहेत. सहकारी बँकांना सर्व तांत्रिक सुविधा आणि व्यावसायिक मार्गदर्शन व्हावे यासाठी नुकतीच NUCFDC या संस्थेची स्थापना झाली आहे आणि त्याचे कामकाज देखील सुरु झाले आहे. यामुळे सहकारी बँकेच्या ग्राहकांना सर्व अद्यावत सुविधा या मिळणार आहेत.

आर्थिक वर्ष २०२४-२०२५ मधील आपल्या बँकेच्या कार्यसिद्धीची ठळक वैशिष्ट्ये :

बँकेचा एकूण व्यवसाय दि.३१ मार्च २०२४ च्या रु.१५१७५६ लाखवरून रु.१६३९७ लाखाने म्हणजे १०.८० टक्क्यांनी वाढून दि.३१ मार्च २०२५ रोजी रु.१६८१५३ लाखावर पोहोचला. बँकेच्या एकूण ठेवी दि.३१ मार्च २०२४ च्या रु.८९९०३ लाखावरून रु.१२६६६ लाखाने म्हणजे १४.०९ टक्क्यांनी वाढून दि.३१ मार्च २०२५ रोजी १०२५६९ लाखावर पोहोचला. बँकेची एकूण कर्जे दि. ३१ मार्च २०२४ च्या रु. ६१८५३ लाखावरून रु.३७३० लाखाने म्हणजे ६.०३ टक्क्यांनी वाढून दि.३१ मार्च २०२५ रोजी ६५५८४ लाखावर पोहोचला. मागील वर्ष अखेर बँकेचे एकूण ढोबळ एनपीए २४२७ लाख इतके होते या आर्थिक वर्षात ३८५ लाख एनपीए कर्ज वसूली केलेने ३१ मार्च २०२५ अखेर २०४२ लाख इतके एनपीए कमी करण्यात यश आलेले आहे. भारतीय रिझर्व्ह बँकेच्या निर्देशानुसार नागरी सहकारी बँकांनी एकूण कर्ज व्यवसायापैकी ५०% इतका कर्ज व्यवसाय हा रु.२५ लाखापर्यंतच्या कर्ज खात्यामध्ये केला पाहिजे दि.३१ मार्च २०२५ पर्यंत बँकेने रु.२५ लाखा पर्यंतच्या कर्ज खात्यामधील व्यवसाय हा बँकेच्या ६२.६१% टक्के इतका आहे. यामुळे रिझर्व्ह बँकेच्या निकषाचे पालन केले आहे. अहवाल वर्षात बँकेने आपल्या नफ्यामध्ये वाढ करताना सर्व आर्थिक निकष सदृढ करण्यावरही भर दिला अशाप्रकारे दुहेरी उद्दीष्ट साध्य केली आहेत.

सध्या नवीन कार्यप्रणाली प्रमाणे आपल्या बँकेकडे FCO (Frictionless Customer On boarding) यामार्फत ऑनलाइन खाते उघडणे प्रक्रिया सुरु केली आहे. यामध्ये आधार कार्ड व पॅन कार्ड देखील ऑनलाइन पद्धतीने पडताळणी करूनच खाते उघडले जाते त्यामुळे खाते उघडताना गैरप्रकार करता येऊ शकत नाही. त्याचबरोबर आपल्या बँकेकडे भारत सरकार तसेच राज्य सरकार कडून मिळणाऱ्या विविध योजनांमार्फत मिळणारे निधी देखील आपल्या बँकेच्या खात्यावर जमा होवू शकतात. तसेच आपल्या बँकेचे Google Pay, Phone Pay, Paytm मोबाईल बँकिंग, व्हाट्सअप बँकिंग ई. सुविधांच्या माध्यमातून देखील आपली बँक कार्यान्वीत झालेली आहे. यामुळे देखील डिजिटल व्यवहारामध्ये भरपूर प्रमाणात वाढ झालेली दिसून येते. याशिवाय बँकेकडून अल्प व्याजदरात कर्ज सुविधा उपलब्ध आहेत, याचाही सर्व ग्राहकांनी नजीकच्या शाखेशी संपर्क साधून लाभ घ्यावा अशी मी आपणास विनंती करतो.

बँकेने कर्जावरील रिबेट योजना सुरु केली असून ग्राहकांनी आपली कर्जे वेळेत परतफेड करून रिबेट योजनेचा लाभ घ्यावा अशी विनंती आपणास करतो. सुरुवातीपासूनच संस्थापक संचालक कै. अण्णा व कै. भाऊ यांनी घालून दिलेल्या पारदर्शकता, विश्वास या धोरणांवर बँक वाटचाल करीत आहे. बँकेचे सर्व सभासद, ग्राहक व हितचिंतक यांनी बँकेवर दाखविलेल्या विश्वासाचा परिणाम म्हणून सर्व संकटांवर मात करणेची ताकत ग्रामदैवत श्री स्वळनाथ कृपेने मिळाली आहे आणि यापुढे ती कायम राहो ही प्रार्थना !

सध्या प्रधानमंत्री कृषी व अन्नप्रक्रिया उद्योग योजना व आण्णासाहेब पाटील आर्थिक मागास विकास महामंडळ मुंबई यांची कर्ज योजना सुरु केलेली आहे त्याचाही बँकेच्या ग्राहकांनी लाभ घ्यावा.माझ्या व बँकेच्या सर्व संचालक मंडळावर दाखवलेल्या विश्वासास पात्र उरणेचा मी प्रामाणिक प्रयत्न करीत राहीन.



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दि आजरा अर्बन को-ऑपरेटीव्ह बँक लि; आजरा(मल्टी-स्टेट)
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● भागभांडवल व स्वनिधी :

मार्च २०२५ अखेर भागभांडवल रु. १८ कोटी २७ लाख ४४ हजारचे आहे. गंगाजळी व इतर निधी १११ कोटी ०२ लाख १४ हजार असून त्यामध्ये २ कोटी ८२ लाख ६२ हजाराने वाढ झाली आहे. रिझर्व्ह बँकेच्या नियमानुसार भांडवल जोखीम पर्याप्तता प्रमाण (सी.आर.ए.आर.) ११% इतके राखावे लागते ते आपल्या बँकेचे १५.३१% इतके आहे. त्याचप्रमाणे बँकेचे नक्त मुल्य रु. ७६ कोटी २२ लाख इतके आहे. यावरून बँकेचा भांडवली पाया मजबूत आहे हे स्पष्ट होते.

● ठेवी :

आर्थिक वर्ष २०२४-२०२५ वर्षामध्ये बँकेने ठेवीवर विचारपूर्वक व स्पर्धात्मक व्याजदर लागू केल्यामुळे अहवाल वर्षात ठेवीमध्ये भरघोस वाढ झाली. त्यामुळे बँकेने १००० कोटी ठेवीचा ऐतिहासिक टप्पा पूर्ण केला आहे. मार्च २०२४ अखेर बँकेच्या रु.८९९ कोटी ०३ लाख एवढ्या ठेवी होत्या. मार्च २०२५ अखेर ठेवी रु.१०२५ कोटी ६९ लाख इतक्या रकमेच्या झाल्या आहेत. शासनाने महिलांच्या आर्थिक समावेशन आणि सुरक्षा योजनेला बळ देण्याच्या उद्दिष्टांच्या अनुषंगाने आपल्या बँकेने मुख्यमंत्री माझी लाडकी बहिण योजना च्या अंतर्गत पात्र महिलाची बचत खाती उघडून देवून सक्रिय पाठिंबा दिला असून या योजने अंतर्गत लाभार्थीची संख्या ३१५० च्या वर गेली आहे.

ठेवीचा वाढता आलेख म्हणजे बँकेचा पारदर्शी कारभार, सामान्य ग्राहकांचा बँकेवरील विश्वास, उत्तम सेवा यामुळेच ही वाढ अशीच राहणार याचा आम्हाला विश्वास आहे. यापुढील काळातही ठेवीदारांचे हित हेच आमचे कर्तव्य राहील. आयकर कायद्यामधील तरतूदीनुसार ठेवीवरील व्याजावर TDS कपात करणे अनिवार्य झालेले आहे. या अनुषंगाने TDS कपात न होणेकरीता आयकर कायद्यातील तरतूदीनुसार बँकेकडे पॅनकार्ड व १५ G/१५ H फॉर्म जमा करावा. आपली बँक ही डिपॉझिट इन्शुरन्स अँड क्रेडीट गॅरंटीज कॉर्पोरेशनची सभासद असून ठेवीदारांच्या सुरक्षिततेसाठी बँकेने विमा उतरविलेला असून दि. ३०/०९/२०२५ अखेरची विमा अँडव्हान्स प्रिमिअम रक्कम बँकेने भरलेली आहे.

● कर्ज :-

अहवाल साल ३१ मार्च २०२५ अखेर कर्ज ६५५ कोटी ८४ लाख इतकी आहेत, बँकेकडे PMFME, PMEGP, CMEGP, आण्णासाहेब पाटील आर्थिक विकास महामंडळ अशा उद्योजकांसाठी विविध कर्ज योजना कार्यान्वित आहेत. त्याचबरोबर सोनेगहाण, घरबांधणी, घरखरेदी, वाहनतारण, यासारख्या अनेक कर्ज सुविधा अल्पव्याजदरात बँकेकडे कार्यान्वित आहेत. याचा सर्व ग्राहकांनी लाभ घ्यावा ही विनंती. आपल्या बँकेने दि.३१ मार्च २०२५ अखेर अग्रक्रम कर्ज पुरवठा (PSL) ६५.१४% साध्य करून हे उद्दिष्ट्ये राखले आहे.

मार्च २०२५ अखेर बँकेचे TIER 1 भांडवल रु.७५८४.६८ लाख व TIER 2 मध्ये भांडवल रु.१२२७.०० लाख इतके आहे. रिझर्व्ह बँक ऑफ इंडिया च्या निकषानुसार आपल्या बँकेची किमान भांडवल पर्याप्तता प्रमाण (CRAR) किमान ११ % असणे आवश्यक आहे. आपल्या बँकेचे दि. ३१ मार्च २०२५ अखेर भांडवल पर्याप्तता समाधानकारक म्हणजेच १५.३१% इतकी आहे. कर्ज वाढीसाठी विविध कर्ज योजना राबविण्यासाठी अल्प व स्पर्धात्मक व्याजदर ठेवण्याचा धोरणात्मक निर्णय घेऊन त्याची कार्यवाही सुरु केली आहे.

● गुंतवणुक व निधी व्यवस्थापन :

भारतीय रिझर्व्ह बँक व कायद्यातील तरतुदीचे तंतोतंत पालन करून बँकेने गुंतवणुकीचा परतावा, तरलता, जोखीम इत्यादीचा विचार करून गुंतवणूक केली आहे. दि ३१/०३/२०२५ अखेर बँकेची एकूण गुंतवणूक रु. ४४७ कोटी ६३ लाख आहे. या गुंतवणूकी पोटी बँकेला रु. २८ कोटी ११ लाख इतके उत्पन्न मिळाले आहे. बँकेने घटत्या व्याजदराच्या परिस्थितीत अधिक उत्पन्न देणाऱ्या साधनामध्ये रिझर्व्ह बँकेच्या सूचना व मार्गदर्शक तत्वानुसार गुंतवणूक करून गुंतवणुकीवरील उत्पन्न वाढविले त्यामुळे उत्पन्नात वाढ झाली.

● अनुत्पादीत कर्ज (एन.पी.ए.) :

अनुत्पादीत कर्जावरील थकबाकीचे प्रमाण कमी करण्यासाठी संचालक मंडळाचे मार्गदर्शन व थकबाकी वसूली समितीने घेतलेला आढावा, कार्यवाही आणि वसूली विभागासह सर्व शाखांचे शाखाधिकारी व कर्मचारी यांनी केलेले लक्षणीय प्रयत्न व त्याला सभासदांनी दिलेला सकारात्मक प्रतिसाद यामुळे बँकेचे ढोबळ NPA २० कोटी ४२ लाख इतके असून ढोबळ NPA प्रमाण ३.११% इतके आहे. बँकेचे निव्वळ NPA प्रमाण चालू वर्षी सुद्धा ०% इतके आहे हे मी अभिमानाने सांगत आहे.



● मिळालेला नफा व नफा विभागणी :

अहवाल वर्ष २०२४-२५ मध्ये बँकेला रु. ८ कोटी १० लाख ०२ हजार ७८२ पैसे ७२ इतका करपूर्व नफा प्राप्त झालेला आहे. या उत्पन्नावरील आयकर रु. २ कोटी ०९ लाख १८ हजार १५१ वगळता रु. ६ कोटी ८४ हजार ६३१ पैसे ७२ इतका निव्वळ नफा शिल्लक आहे. सदरच्या नफ्याची व मागील वर्षीच्या शिल्लक नफ्याची विभागणी पुढीलप्रमाणे करण्यास आमच्या संचालक मंडळाने शिफारस केली आहे.

अ.नं.	तपशील	रक्कम रुपये
१	रिझर्व्ह फंड २५ % प्रमाणे	१,५०,२१,२००.००
२	आकस्मिक निधी (अनफोरसिन रिझर्व्ह) १०% प्रमाणे	६०,०८,५००.००
३	सहकार शिक्षण निधी १% प्रमाणे	६,०१,०००.००
४	लाभांश	१,८०,००,०००.००
५	इमारत निधी	४८,५२,९३१.७२
६	सहकार पुनर्वसन/पुनर्रचना विकास निधी	६,०१,०००.००
७	पुढील वर्षासाठी शिल्लक नफा	१,५०,००,०००.००
	एकूण रुपये	६,००,८४,६३१.७२

वरील नफा विभागणीस कृपया आपली मंजूरी मिळावी अशी विनंती करतो.

● लाभांश :

अहवाल वर्षात मिळालेल्या नफ्याच्या पार्श्वभूमीवर १०% लाभांश देण्याचे प्रस्तावित करित आहोत, त्यास आपली मंजूरी मिळावी.

● अंतर्गत लेखापरिक्षण :

बँकिंग क्षेत्रामध्ये होणारे वेगाने बदल आणि वाढती आव्हाने ,त्याचबरोबर रिझर्व्ह बँक ऑफ इंडिया च्या अन्य नियामक संस्था याची मार्गदर्शक तत्त्वे त्यामुळे बँकिंग क्षेत्राच्या वाढत्या व्याप्तीस सक्षम तपासणीची जोड असणे आवश्यक आहे. या दृष्टीने आपल्या बँकेने अंतर्गत लेखापरीक्षण विभाग कार्यान्वित केला आहे. यामध्ये विविध प्रकारचे ऑडिट मुख्यत्वेकरून जोखमीवर आधारित अंतर्गत लेखापरीक्षण (RBIA) याचा समावेश केला आहे. शाखेचे वर्गीकरण करून कन्करंट/अंतर्गत ऑडिट ची वारंवारता (FREQUENCY) मासिक/तिमाही पद्धतीने केली आहे.

बँकेच्या मुख्य कार्यालय व शाखांचे समवर्ती तपासणीचे काम कुंभोजकर कुलकर्णी देशपांडे अँड असोसिएट्स, एस.एस.एस.एस. अँड असोसिएट्स, संदीप पोडजाले अँड असोसिएट्स, प्रशांत हिरवडेकर अँड असोसिएट्स -चार्टर्ड अकॉंटंट्स यांनी विभागवार ऑडिट करून आपले रिपोर्ट सादर केले आहेत. सर्व ऑडीटर यांनी मौलिक मार्गदर्शन करून बँकेच्या प्रगतीत भर घातली आहे त्याबद्दल त्यांचे मी आभार मानतो.

● वैधानिक लेखापरिक्षण :

बँकेने सन २०२४-२०२५ या आर्थिक वर्षासाठी रिझर्व्ह बँक ऑफ इंडियाच्या मंजूरीने सारडा अँड पारिख एलएलपी यांची नियुक्ती केली होती. मला सांगावयास अत्यंत आनंद होत आहे की, चालू वर्षी सुध्दा बँकेने आपला लेखापरिक्षणाचा वर्ग 'अ' राखणेची परंपरा कायम ठेवली आहे. आर्थिक वर्ष २०२५-२०२६ सालाकरिता रिझर्व्ह बँक ऑफ इंडिया ने सारडा अँड पारिख एलएलपी या ऑडिट फर्म ची वैधानिक लेखापरीक्षक म्हणून नेमणूक केली असून त्यांचे मानधन ठरविण्याचे अधिकार संचालक मंडळास द्यावे ही विनंती.

● संचालक मंडळ :

बँकेच्या यशस्वी वाटचालीमध्ये सर्व संचालकांचा सहभाग असून बँकेच्या व्यवसाय वाढीच्या दृष्टीने ते नेहमीच सक्रीय असतात. शासन निर्णय व रिझर्व्ह बँक आदेशाप्रमाणे संचालक मंडळामध्ये सर्व वर्गीकृत सभासदांचा समावेश केलेला आहे. अहवाल वर्षात संचालक मंडळाच्या २९ सभा, कार्यकारी समितीच्या ३० सभा, कर्ज उपसमितीच्या ४८ सभा, ऑडिट व गुंतवणूक समिती १२ सभा, थकबाकी वसुली समिती १२ सभा, ALM समिती १२ सभा व बोर्ड ऑफ मॅनेजमेंट समितीच्या २९ सभा झालेल्या आहेत. सर्व सभेमध्ये सर्व निर्णय एकमताने होतात. त्यामुळे यशाची परंपरा अशीच चालू राहणार आहे.



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BANK**

दि आजरा अर्बन को-ऑपरेटिव्ह बँक लि; आजरा(मल्टी-स्टेट)
THE AJARA URBAN CO-OPERATIVE BANK LTD; AJARA (MULTI-STATE)

65th
Annual Report

● शाखा भांडवली खर्च :

- १) शाखा चंदगड येथे नवीन बांधकाम चालू आहे,
- २) शाखा आजरा इमारत जूनी झालेली असलेने तेथे नवीन इमारत बांधावी लागणार आहे.
- ३) शाखा मालवण कडील जागेमध्ये नवीन बांधकाम करावे लागणार आहे.
- ४) शाखा बांबवडे, गोकुळ शिरगांव, डोंबीवली, मुदाळतिट्टा, कडगांव, हलियाळ, निपाणी, कल्याण व बेळगुंदी स्वमालकीची जागा घेणेसाठी खर्च करावा लागणार आहे.
- ५) शाखांची डागडुजी व नुतनीकरण करणे आणि ग्राहकांना उत्तमोत्तम सेवा देण्यासाठी संगणकीकरण (२४x७) करणे इत्यादीसाठी भांडवली खर्च करावा लागणार आहे.

वरील प्रमाणे भांडवली गुंतवणूक करावी लागणार आहे. त्याचप्रमाणे रिझर्व्ह बँकेच्या परवानगीने नवीन शाखा, फर्निचर, इंटेरिअर, संगणकीकरण, ए.टी.एम. सुविधा या सर्वांसाठी गुंतवणूकीस व खर्चास मंजूरी द्यावी ही विनंती

● ग्राहक सेवा :

बँकिंग हा सेवा पुरविणेचा व्यवसाय आहे, त्यामुळे ग्राहक हा केंद्रस्थानी असतो. अर्थव्यवस्थेमध्ये सेवा उद्योगाचे योगदान दिवसेंदिवस वाढत असून बँकेने यावर भर दिला आहे. आपल्या बँकेनेही ग्राहकांना सर्व प्रकारच्या सेवा देताना ग्राहक हे अग्रस्थानी मांडले आहे. बँकातर्गत असणाऱ्या स्पर्धा, ग्राहकांच्या सातत्याने बदलत असणाऱ्या गरजा, विचारात घेऊन ग्राहकांना योग्य त्या सुविधा देणे व तक्रार निवारण यंत्रणा राबविणे यासाठी बँक कायमस्वरूपी प्रयत्नशील आहे. ग्राहकांच्या असलेल्या अभिप्राय, सूचना, शंका/तक्रारी याबाबत बँकेने www.ajarabank.com या बँकेच्या वेबसाइट वर कम्प्लेंट पोर्टल उपलब्ध करून दिले आहे. त्याचबरोबर शाखांमध्ये सूचना पेटी उपलब्ध करून दिलेली आहे.

ग्राहकांनी डिजिटल व्यवहार करताना खबरदारी घ्यावी. मोबाइल फोनद्वारे व एसएमएस द्वारे व येणाऱ्या फसव्या लिंक्स इ. वापर करू नये. याची दक्षता घ्यावी. आपल्या बँकेकडे पुढीलप्रमाणे सेवा उपलब्ध आहेत याचा ग्राहकांनी लाभ घ्यावा ही विनंती.

- १) शाखा डिलाईल रोड मुंबई येथे फ्रँकींगची सोय आहे. २) स्वतःचे अद्यावत Data Center सह कोअर बँकिंग प्रणाली कार्यरत. ३) बँकेच्या ३५ शाखांमध्ये नॅशनल स्वीचशी संलग्न असलेले Rupay ATM कार्ड उपलब्ध. ४) रुपये ५ लाखापर्यंतच्या ठेवीस (DICGC) कडून विमा संरक्षण. ५) लॉकर सुविधा उपलब्ध. ६) मोबाईल बँकिंग (फोन पे, गूगल पे, पेटीएम ई.) सेवा उपलब्ध. ७) RTGS / NEFT सुविधा उपलब्ध. ८) ग्राहकांसाठी मोबाईलद्वारे मोबाईल बँकिंग, फंड ट्रान्सफर (IMPS) सुविधा उपलब्ध. ९) बँकेच्या IFS कोडची सुविधा. १०) ८०८७७७९३३७ या नंबरला मिस्ड कॉल देवून खातेबाकी समजण्याची सुविधा. ११) ECS मॅनडेट देणेची सोय उपलब्ध. १२) २७ ATM सेंटर द्वारे रक्कम काढणेची सुविधा. १३) Whats App बँकिंग सुविधा. १४) Frictionless Customer Onboarding (FCO) द्वारे खाते उघडणेची सुविधा.

● KYC : Know Your Customer आपला ग्राहक जाणून घ्या.

KYC व AML याबाबत आपल्या बँकेने सर्वसमावेशक धोरण तयार केले असून यामध्ये केवायसी संबंधित नियम, AML मानके, उपाययोजना व PMLA २००२ अन्वये असलेली बंधने बँकेमध्ये लागू करणेत आली आहेत. या अनुषंगाने रिझर्व्ह बँक ऑफ इंडिया ने वेळोवेळी लागू केलेल्या पारदर्शक सुचनांचे आपल्या बँकेमध्ये काटेकोरपणे पालन करण्यात येत आहे. बँकेच्या ग्राहकांनी आपली केवायसी साठी लागणारी कागदपत्रे अद्यावत करण्यासाठी वैध कागदपत्रे व सध्याचा फोटो घेऊन नजीकच्या शाखेशी संपर्क साधावा. ज्या ग्राहकांचे C-KYCR अद्यापही झालेली नाही. अशा ग्राहकांनी आपले सध्याचे वैध कागदपत्रे देऊन बँकेस सहकार्य करावे ही विनंती. रिझर्व्ह बँक ऑफ इंडिया च्या नियमानुसार रिस्क वर्गवारी करणे बंधनकारक असलेने ग्राहकांनी त्यानुसार RE-KYC करणे सुद्धा बंधनकारक आहे. अन्यथा आपल्या खात्यावरील व्यवहार बंद होतील. या दृष्टीने ग्राहकांना नजीकच्या शाखेशी संपर्क साधावा ही विनंती.

● सेवक वृंद व प्रशिक्षण :

प्रशिक्षणाचा प्रमुख उद्देश शिकवणे हा नसून सेवक अधिकारी यांच्या ज्ञानात आणि कार्यक्षमतेत वाढ करणे हा आहे. सध्याच्या बदलणाऱ्या बँकिंग व आर्थिक क्षेत्रात होणारे विविध बदल याचे ज्ञान सेवकांना असणे यासाठी बँकेने वेळोवेळी कर्मचाऱ्यांना प्रशिक्षण दिले आहे.

बँकेच्या ६५ वर्षांच्या भरभराटीच्या वाटचालीस सेवकांचा मोलाचा वाटा आहे त्याची कार्यक्षमता निष्ठा यावरच ही संस्था यापुढेही अशीच प्रगतीची शिखरे गाठणार याचा मला विश्वास आहे. अहवाल साल अखेर एकूण ३६६ कर्मचारी आहेत.



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दि आजरा अर्बन को-ऑपरेटिव्ह बँक लि; आजरा(मल्टी-स्टेट)
THE AJARA URBAN CO-OPERATIVE BANK LTD; AJARA (MULTI-STATE)

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२८६ कर्मचाऱ्यांना वेगवेगळ्या विषयांवर महाराष्ट्र अर्बन को-ऑप. बँक्स फेडरेशन, डॉ.विठ्ठल विखे पाटील सह.प्रबध संस्थान पुणे, कोल्हापूर जिल्हा नागरी बँक्स सहकारी असोशिएशन लि कोल्हापूर, दि कराड अर्बन को-ऑ बँक लि, कराड, सेवक प्रशिक्षण व संशोधन केंद्र विद्यानगर कराड, INSTITUTE FOR DEVELOPMENT AND RESERCH IN BANKING TECHNOLOGY, National Federation of Urban co-op Bank and Credit Societies Ltd, बँक एम्प्लॉईज युनियन कोल्हापूर, इन्स्टिट्यूट ऑफ चार्टर्ड अकौंटंट ऑफ इंडिया नवी दिल्ली, महाराष्ट्र कामगार कल्याण मंडळ, नॅशनल को-ऑपरेटिव्ह युनियन ऑफ इंडिया, NAFCUB, रिजर्व बँक ऑफ इंडिया, कृषी बँकिंग महाविद्यालय पुणे, कोल्हापूर जिल्हा नागरी बँक्स सहकारी असोशिएशन लि कोल्हापूर व SSB Digital Private Limited यांचे मार्फत विविध प्रशिक्षण दिले आहे.

अहवाल वर्षात व अहवाल वर्षानंतर बँकेचे अधिकारी व सेवक वर्ग सेवाकाळ पूर्ण झालेने निवृत्त झाले आहेत. बँकेच्या या प्रगतीमध्ये त्यांचा मोलाचा वाटा आहे. त्यांच्या पुढील वाटचालीस आमच्या शुभेच्छा !

● सामाजिक उपक्रम :

बँकेच्या सन २०२४-२०२५ कालावाधीत सामाजिक उपक्रमाचा अहवाल खालील प्रमाणे देत आहे.

- १) सन २०२४-२०२५ या अहवाल वर्षात इ. १० वी व इ. १२ वी च्या ८७ विद्यार्थ्यांना रोख बक्षीसे व पारितोषिके देऊन गौरव करणेत आला.
- २) ७५ वर्ष पूर्ण झालेल्या बँकेच्या २७१ जेष्ठ सभासदांचे प्रत्यक्ष घरी जावून त्यांचा सत्कार व अभिष्टचिंतन करण्यात आले.

● श्रद्धांजली :

अहवाल सालात व त्यानंतर शहीद झालेले भारतीय सेनेतील देशभक्त जवान, थोर नेते, संशोधक, शास्त्रज्ञ, तंत्रज्ञ, लेखक, साहित्यिक, कलावंत, शिक्षण तज्ञ, सामाजिक कार्यकर्ते, सहकारी कार्यकर्ते, बँकेचे शाखा मार्गदर्शक व सभासद ठेवीदार ग्राहक हितचिंतक व कर्मचारी दिवंगत झाले. तसेच कला क्रिडा, क्षेत्रातील व्यक्तींचे निधन झाले आहे. त्यांना नम्रतापूर्वक श्रद्धांजली. ईश्वर त्यांच्या आत्म्यास शांति देवो.

● आभार व समारोप :

अहवाल वर्षामध्ये बँकेच्या कामकाजामध्ये आम्हाला खालील सन्माननिय मान्यवरांची मोलाची मदत व सहकार्य झाले. यामध्ये प्रामुख्याने महाराष्ट्र राज्याचे मा. मुख्यमंत्री, मा. उपमुख्यमंत्री, मा. सहकार व पणनमंत्री, मा. गृह आणि राज्य परिवहन व जिल्ह्याचे पालक मंत्री मा. ग्रामविकास मंत्री, माननीय आमदार व खासदार, रिझर्व बँक ऑफ इंडियाचे सर्व अधिकारी, मा. निवडणूक प्राधिकरण आयुक्त, मा. केंद्रीय निबंधक कृषी व सहकारी संस्था मंत्रालय नवी दिल्ली भारत सरकार, मा. सहसचिव, मा. संचालक, मा. उपआयुक्त, मा. सहाय्यक आयुक्त, मा. उपसंचालक, मा. विभाग अधिकारी, मा. सहकार आयुक्त तथा विशेष निबंधक सहकारी संस्था कोल्हापूर, मा. अप्पर आयुक्त विशेष निबंधक सह. संस्था महाराष्ट्र राज्य पुणे, मा. अप्पर निबंधक (प्रशासन/नागरी बँक) सहकारी संस्था महाराष्ट्र राज्य पुणे, मा. उपनिबंधक कायदा विभाग सहकार आयुक्त कार्यालय पुणे, मा. जिल्हाधिकारी कोल्हापूर, मा. विभागीय उपनिबंधक, सहनिबंधक सहकारी संस्था कोल्हापूर, मा. जिल्हा उपनिबंधक सहकारी संस्था कोल्हापूर, मा. उपनिबंधक नागरी बँक असोशिएशन कोल्हापूर, मा. सहाय्यक निबंधक सहकारी संस्था आजरा, मा. अध्यक्षा अण्णा भाऊ शेतकरी सहकारी सुतगिरणी आजरा, मा. अध्यक्ष जनता शिक्षण संस्था आजरा यांचे विशेष आभार.

बँकेची प्रगती कामकाज चांगल्या पद्धतीने वाढून बँक प्रगतीपथावर नेण्यात व बँकेचे अग्रेसरत्व व लौकिक कायम राखण्यात बँकेतील माझे सहकारी व्हा. चेअरमन, सर्व संचालक सदस्य, माजी संचालक तसेच बँकेचे आर्किटेक इंजिनीअर व व्हॅल्यूएटर, कायदा सल्लागार, सर्व शाखा मशीनरी व्हॅल्यूएटर सदस्य, आमचे हितचिंतक यांनी सहकार्य दिले त्याबद्दल आभारी आहे.

बँकेचे सन्माननिय सभासद, ठेवीदार, हितचिंतक, कर्जदार, ग्राहक, निरनिराळ्या पत संस्थेचे पदाधिकारी, सर्व दैनिकांचे वार्ताहर, बँकेचे सी.ई.ओ., सहाय्यक सरव्यवस्थापक, विभाग प्रमुख, व्यवस्थापक व सेवकवर्ग यांचे सहकार्य व आत्मीयता यामुळेच बँक प्रगती पथावर राहू शकली. सर्वांनी केलेल्या सहकार्याबद्दल मी त्यांचे आभार मानतो व संचालक मंडळाचे वतीने ६५ वा वार्षिक अहवाल, ताळेबंद, नफा तोटा इत्यादी हिशोब पत्रके आपल्या मंजूरीसाठी सादर करित आहे. त्यास आपण मंजूरी द्यावी ही विनंती. सर्वांच्या सहकार्याने बँक प्रगती पथावर राहू शकली आहे. ग्रामदैवत श्री रवळनाथ कृपादृष्टी व आपणा सर्वांचे आशीर्वाद व सहकार्य यापुढेही लाभावे अशी प्रार्थना करून अहवाल पूर्ण करत आहे.

जय हिंद जय महाराष्ट्र...!

श्री. अशोक काशिनाथ चराटी

आजरा

चेअरमन

दि आजरा अर्बन को. ऑप. बँक लि., आजरा





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दि आजरा अर्बन को-ऑपरेटीव्ह बँक लि; आजरा(मल्टी-स्टेट)
THE AJARA URBAN CO-OPERATIVE BANK LTD; AJARA (MULTI-STATE)

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- ☼ website: www.ajarabank.com ☼ e-mail: ajarabank@ajarabank.com
- ☼ Registration No. : 1) Under MCS Act Regd. No. 24099, Date: 19/10/1960
2) Under MSCS Act 2002 Regd. No. MSCS/CR/1270/2017 Date: 17/2/2017
- ☼ Bank Opening Date : 26/1/1961 ☼ RBI, Banking License No. : M.H. 458 P. Date: 18/4/1986
- ☼ Head Office(Ajara) : (02323) 246122
- ☼ Registration Office : 393 B, Main Road Ajara, Tal. Ajara, Dist: Kolhapur- 416 505

BOARD OF DIRECTORS 2024- 2025

- ☼ **Chairman** : **Shri. Ashok Kashinath Charati M. A.**
- ☼ **Vice Chairman** : **Shri. Sanjay Vishnu Chavan**
- ☼ **Board of Directors** : **Smt. Annapurna Kashinath Charati (From 08-01-2025)**
Shri. Suresh Ishwarappa Dang
Shri. Vilas Annasaheb Naik B.Com.
Dr. Deepak Keshavrao Satoskar M.B.B.S., D.M.S.
Dr. Anil Madhavrao Deshpande M.B.B.S., D.M.S.
Shri. Ramesh Gurulingappa Kurunkar
Shri. Kishor Kashinath Bhusari B.Sc.
Shri. Basavraj Vishwanath Mahalank
Shri. Maruti Appa More B.Com., G.D.C. & A.
Shri. Ananda Vasudev Phadake
Sou. Pranita Pramod Kesarkar
Smt. Shaila Ramchandra Topale B.Com., G.D.C. & A.
Sou. Asmita Vinay Sabnis B.Com.
Shri. Sunil Shivajirao Magdum
Shri. Suryakant Vishwas Bhoite B.A.
Shri. Kiran Appasaheb Patil B.A.

BOARD OF MANAGEMENT

- ☼ **Chairman** : **Dr. Deepak Keshavrao Satoskar M.B.B.S., D.M.S.**
- ☼ **Board of management** : **Smt. Shaila Ramchandra Topale B.Com., G.D.C. & A.**
: **Adv. Sachin Shivajirao Injal B.Sc., LL.B., M.B.A**
: **Shri. Manohar S. Kaveri B.Com., C.A.I.I.B.**
: **Shri. Jaywant Yashwant Kharade B.Sc. M.S.W.**

☼ **Chief Executive Officer** : **Shri. Prashant Yashwant Gambhir B.Com., G.D.C. & A.**

☼ **Statutory Auditor** : **Sarda and Pareek LLP , Chartered Accountants,**

☼ **Internal Auditors** : **Kumbojkar, Kulkarni, Deshpande & Associates Sandeep Podjale & Associates, SSSS & Associates, Prsahant Hirwadekar & Associates, Chartered Accountants.**

☼ **Audit Class** : Since Inception 'A' Class

NOTICE OF ANNUAL GENERAL MEETING

(For Members Only)

All the shareholders members of the Bank are here by informed that 65th Annual General Meeting for the year 2024-2025 will be held on **Wednesday date 3rd September 2025 at 2.00 P.M. at "Anna Bhau Sanskrutik Sabhagrah, Ajara High School Ajara"**. All members are requested to attend the meeting in time.

MEETING AGENDA

1. To read & confirm proceeding of previous Annual General Meeting held on 04th September 2024.
2. To approve and sanction annual report, balance sheet, profit and loss account examining and inspected by banks concurrent/internal and statutory auditor of the year ended 31st March 2025.
3. To consider and accept Statutory Auditors Report for the year 2024-25 and to give approval to the compliance of Statutory Auditors Report for the year ended 2023-24.
4. To approve expenditure in excess of budget in the financial year 2024-2025.
5. To Confirm re-appointment and remuneration of the auditors for the financial year 2025-2026
6. To give approval to the distribution of Net profit and declare dividend for the year 2024-2025 to shareholders.
7. To sanction, recommended budget by Board of Director for the year 2025-26 and to take note of proposed capital expenditure.
8. To delegate the power to Board of Director for appointing Concurrent Auditor for the year 2026-27, and also give approval to the appointment and remuneration for Concurrent Auditor for the year 2025-26.
9. To give sanction to the waiver amount like interest, other recovery expenses etc. under one time settlement and other schemes and also give sanction to write off and appropriate chronic loans and advances & give sanction to one time settlement scheme made by Board of Director.
10. To approve amendments in existing bye-laws.
11. To take note of loans sanction to the Board of Directors and their relatives.
12. Perusal of employees who are relatives of the Board or the chief executive officer.
13. To Grant leave for absence to those members who have not attended this Annual General Meeting.
14. To Consider any other suggestions with permission of the chairman.

Ajara

Date: 14/08/ 2025

Shri Prashant Yashwant Gambhir

Chief Executive Officer

As per order by Board of Director

SPECIAL NOTE

Members may send their question in writing on or before 1st September 2025 at Bank's Head office/Branch office or ajarabank@ajarabank.com mail id. In case of insufficient quorum, the meeting will be adjourned and will be conducted at 2.30 PM on same day and at same place as per agenda of the meeting. All members are requested to attend the meeting.

IMPORTANT NOTE

1. Copy of Annual Report and Bye-laws are available at the bank branches.
2. Proof of Identity is necessary.
3. Copy of Annual Report is available at Bank Website: www.ajarabank.com



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॥ विवेकं धनं लोकहिते ॥

दि आजरा अर्बन को-ऑपरेटिव्ह बँक लि; आजरा(मल्टी-स्टेट)
THE AJARA URBAN CO-OPERATIVE BANK LTD; AJARA (MULTI-STATE)

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II Shree Ravalnath Prassanna II



Year 2024-2025

65th ANNUAL REPORT

Dear Members,

On behalf of the Board of Directors and management, I extend a warm welcome to all of you at the 65th Annual General Meeting of the Bank. The great pleasure in presenting the 65th Annual Report reviewing the audited balance sheet and profit and loss statements for the year ended 31st March 2025 as well as the progress made by the business of our Bank during the financial year.

INDIAN ECONOMY:

The global economy exhibited and steady growth during the financial year 2024-25, even the Indian economy has maintained its position as the world's fastest growing economy, achieving a growth rate of 6.50 percent, driven by the agriculture and services sectors. The Reserve Bank of India also had to intervene in the foreign exchange market to curb the rupees volatility in the financial year 2024-25. To easing liquidity in the banking system, the Monetary Policy Committee of the Reserve Bank of India reduced the cash reserve ratio (CRR) of banks by 0.50 percent in December 2024, bringing it down to 4.00 percent from 4.50 percent. To boost the economy, the Monetary Policy Committee of the Reserve Bank of India cut the repo rate by 0.25 percentage points to 6.25 percent in February 2025. However, in the backdrop of global uncertainties and trade policies, the MPC continued to remain watchful and maintained a neutral policy stance. The Monetary policy steps thus aimed to strike a balance between supporting economic growth and maintaining price stability.

INDIAN BANKING SECTOR:

The Reserve Bank of India has prioritised growth against the backdrop of lower inflation trajectory for the next first three quarters. After successive rate cuts by 25 bps in the repo rate and the cash reserve ratio (CRR) of banks by 50 bps points. To ease the liquidity conditions Reserve bank reduces Cash Reserve Ratio (CRR) of bank by 50 basis points, releasing primary liquidity to the tune of Rs. 1.16 lakh crore in the banking system. The Government's efforts to grow the co-operative sector. NUCFDC has recently been established and its operations have also started to provide all the technical facilities and professional guidance to the co-operative banks. Due to this, the customers of co-operative banks will get all the latest facilities.

PERFORMANCE HIGHLIGHTS OF THE BANK FOR THE F.Y 2024-2025:

The total business of the bank increased by Rs.16400 lakhs i.e. 10.80% from Rs.151756 lakhs on 31st March 2024 to Rs.168156 lakhs on 31st March 2025. Total deposits of the bank increased by Rs.12666 lakhs i.e. 14.09% from Rs.89903 lakhs as on 31st March 2024 to 102569 lakhs as on 31st March 2025. Total loans of the bank as on 31 March 2024 Rs. 61853 lakhs increased by Rs.3730 lakhs i.e. 6.03% to reach 65584 lakhs on 31 March 2025. At the end of last year, the total gross NPA of the bank was 2427 lakhs, in this financial year, 385 lakhs NPAs have been recovered and the NPAs have been reduced to 2042 lakhs at the end of March 31, 2025. According to the Reserve Bank of India directives, Urban Co-operative Banks should have 50% of their total loan business in loan accounts up to Rs.25 lakhs. As of March 31, 2025, the bank's business in loan accounts up to Rs.25 lakhs is 62.61% of the banks. This has followed the RBI norms. During the reporting year the bank has achieved a dual objective by emphasizing on strengthening all financial criteria while increasing its profitability.

Currently, bank has started FCO (Frictionless Customer On boarding) for new opening account. Account is opened only after verifying Aadhaar card and PAN card online through system, so there can be no misuse while opening the account. Bank has adopted many new loan schemes to provide loans to customers at fair and reasonable rates. Direct benefit transfer (DBT) system available for all type of Government schemes, Bank had provided digital transaction system like Google Pay, Phone Pay, Paytm, Mobile Banking, WhatsApp Banking. I request all the customers to take advantage of this by contacting the nearest branches.

Bank has started loan rebate scheme and customers are requested to take advantage of the rebate scheme by repaying their loans on time. From the beginning, the bank is moving on the policies of transparency and trust laid down by the founder directors Late Anna and Late Bhau. As a result of the trust shown to the bank by all the members, customers and well-wishers of the bank, the strength to overcome all the crises has been given by the grace of village deity Shri Ravalnath and I pray that it will continue from now on as well !

Many loan schemes of Central and State Governments have been launched by the bank, such as Pradhan Mantri Rojgar Nirman Yojana (PMEGP), loans to entrepreneurs for Maratha Community under Annasaheb Patil Arthik Magas Vikas Mahamandal. We request you to take advantage of these loan schemes so as to cater to the needs and exigencies.

SHARE CAPITAL AND OWN FUNDS:-

As on 31st March 2025 the Share Capital was Rs.1827.44 Lakh. Banks own funds are Rs.11102.14 Lakh. This is an increase of Rs.282.62 Lakh. As per the RBI norms, CRAR has to be maintained minimum of 11% which was maintained 15.31% by our Bank. The net worth of our Bank is Rs.7622.00 Lakh. Own funds indicate a sound and strong position of the Bank.

DEPOSITS:-

During the financial year 2024-2025, the bank implemented a prudent and competitive interest rate on deposits, which led to a significant increase in deposits during the reporting year. With this, the bank has completed the historic milestone of Rs 1000 crore deposits. As of March 2024, the bank's deposits were Rs 899 crore 03 lakh. As of March 2025, the deposits have increased to Rs 1025 crore 69 lakh. In line with the Govt. of Maharashtra scheme for strengthening financial inclusion and security schemes for women, our bank has actively supported eligible women by opening savings accounts under the Mukhyamantri Majhi Ladki Bahin Yojana and the number of beneficiaries under this scheme has increased to more than 3150.

The rate of interest on deposits of our Bank are attractive as compared with other Banks. I request the members and the depositors to take advantage of this and invest deposit in our Bank. Increase in the deposits is the reflection of the transparency, trust and customer friendly service of the Bank. I thank all the depositors and assure them that the Bank will ensure their welfare. As per the provisions of the Income Tax Act, it has become mandatory to deduct TDS on interest on deposits. Accordingly, to avoid TDS deduction, PAN card and 15G/15H form should be submitted to the bank as per the provisions of the Income Tax Act. Deposit of Rs.5.00 lakh per customer is insured by the DICGC and the Bank has paid advance insurance premium up to 30/09/2025 to DICGC.

LOANS / ADVANCES:-

Loans as on 31st March 2025 are Rs. 655 crore 84 lakh. The bank has various loan schemes for entrepreneurs like PMFME, PMEGP, CMEGP, Annasaheb Patil Economic Development Corporation. Along with this, many loan facilities like loan against gold mortgage, construction for house, shop / flat purchase, vehicle loan etc. are available with the bank at low interest rates. Our bank has achieved 65.14% Priority Loan Provision (PSL) as on 31st March 2025 and has maintained this target.

As on March 2025, the bank's TIER 1 capital is Rs. 7584.68 lakh and TIER 2 capital is Rs. 1227.00 lakh. As per the regulations of Reserve Bank of India, the minimum Capital Adequacy Ratio (CRAR) of our bank is required to be at least 11%. As on 31st March 2025, the capital adequacy of our bank is satisfactory i.e. 15.31%. A strategic decision has been taken and its implementation has begun to increase credit supply, maintain low and competitive interest rates for implementing various loan schemes.

INVESTMENT AND FUND MANAGEMENT:-

The Bank investment has been made according to the guidelines of the RBI considering the return on investment, liquidity, risk, etc. The total investment of the Bank as on March 31, 2025 is Rs. 447 crore 63 lakh. The Bank has earned an income of Rs. 28 crore 11 lakh from these investments. Considering falling interest rate scenario, our bank invested available funds at better yield to improve yield on investment portfolio and to generate improved income on investment. The higher return on investment gives a positive carry on the cost of deposits which helped your bank to post higher net interest income.

NON PERFORMING ASSETS (NPA)

The gross NPA of the bank is 20.42 crore and the ratio is 3.11% as a result of the guidance of the Board of Directors, time bound review by the Recovery Committee, remarkable efforts of the Branch Managers and employees and positive response of the members. I feel proud to state that the net NPA of this year also is 0%.

APPROPRIATION OF PROFIT:-

The profit before tax for the Reporting Year is Rs.810.02 Lakh. After deducting the income tax of Rs.209.18 Lakh the net profit is Rs. 600.84 Lakh for this financial year.

The Board of Directors propose the appropriation of current year profit and last year remaining profit as follows & request your sanction.

Sr.No.	Particulars	Amount (Rupees)
1	Reserve Fund (25%)	1,50,21,200.00
2	Reserve Fund (Unforeseen 10%)	60,08,500.00
3	Co-Op. Education Fund (1%)	6,01,000.00
4	Dividend	1,80,00,000.00
5	Building Fund	48,52,931.72
6	Co-Op Rehabilitation, Reconstruction & Development Fund	6,01,000.00
7	Balance C/F	1,50,00,000.00
	Total Amount	6,00,84,631.72

DIVIDEND:-

The bank proposes to pay a 10% dividend this year and we request your approval.

INTERNAL AUDIT:-

The rapid changes and growing challenges in the banking sector, along with the guidelines of the Reserve Bank of India and other regulatory bodies, necessitate the addition of competent audit to the growing scope of the banking sector. In this regard, our bank has implemented an internal audit department. This includes various types of audits mainly Risk Based Internal Audit (RBIA) has been included. Frequency of concurrent/internal audit has been done on monthly/quarterly basis by classifying the branch.

Head office and branch wise concurrent audit was conducted by Kumbhojkar Kulkarni Deshpande & Associates, S.S.S.S. & Associates, Sandeep Podjale & Associates, Prashant Hirwadekar & Associates- Chartered Accountants, who have audited the department-wise and submitted their reports. I am very much thankful to them for their valuable fundamental guidance and contribution to the progress of our bank.

STATUTORY AUDIT:-

In the last year Board of Director & Reserve Bank of India had appointed SARDA AND PAREEK LLP, Chartered Accountants, to conduct the Statutory Audit of the Bank for the year 2024-25. They have completed the assignment. Their report is presented before you for your sanction. I am pleased to state that this year also our Bank has maintained the Audit Class 'A'.

BOARD OF DIRECTORS:-

The members of the Board of Directors contribute significantly in the progress of the Bank. They are always alert and active for increasing the business of the Bank. The members from various categories have been included in the Board of Directors as per the norms of the RBI and the MSCS Act, 29 meetings of the Boards of Directors, 30 meetings of the Executive Committee, 48 meetings of the Loan Sub Committee, 12 meetings of the Audit & Investment Committee, 12 meetings of the Recovery Committee, 12 meetings of the ALM Committee & 29 meetings of the Board of Management Committee were held during the Reporting Year. All the decisions are taken unanimously. Therefore, the continuous progress of the Bank is ensured.

BRANCH CAPITAL EXPENDITURE:-

- 1) Expenditure will have to be made for the new construction of Branch Chandgad.
- 2) As the existing building of Ajara branch has become old, new building has to be built.
- 3) Capital Expenditure has to be done for own buildings at Bambawade, Gokul Shirgaon, Dombivali, Mudaltitta, Kadgaon, Haliyal, Nipani, Kalyan & Belgundi branches.
- 4) Capital expenditure has to be done for repair and renewal of branches and computerisation (24x7) etc., to provide better service to the customers.

Your sanction is also solicited for the capital expenditure for new branches with the permission of the RBI, Furniture, Computerization, ATM facility etc.

CUSTOMER SERVICES:-

In the banking service industry, where trust, efficiency and service excellence define our success. The contribution of the service industry to the economy is increasing day by day and the bank has emphasized on this. Our bank providing all kinds of services to the customers. Considering the competition within the bank, the constantly changing needs of the customers, the bank is constantly striving to provide appropriate facilities to the customers and implement a grievance redressal mechanism. The bank has made a complaint portal available on the bank's website www.ajarabank.com for the feedback, suggestions, doubts / complaints of the customers. Along with this, a suggestion box has been made available in the branches.

Customers should be careful while making digital transactions. Do not use fraudulent links etc. received through mobile phones and SMS. Be careful of this. Customers are requested to take advantage of the following services available with our bank.

- 1) Franking facility is available.
- 2) Core Banking facility with own Data Centre.
- 3) Rupay ATM Card affiliated to National Switch available in 35 branches.
- 4) Deposits up to Rs. 5 lakh Insurance cover under DICGC per customer.
- 5) Locker facility available.
- 6) RTGS/NEFT facility.
- 7) Mobile Banking, IMPS facility.
- 8) Banks own IFS Code has been activated.
- 9) To know your Bank balance by giving missed call to 8087779337 with your registered mobile no.
- 10) Bank's own ATM Centre facility available.
- 11) UPI facility available.
- 12) Frictionless Customer Onboarding (FCO) facility to validate customers KYC Online
- 13) what's app banking facility

KYC: Know Your Customer.

Our bank has formulated a comprehensive policy regarding KYC and AML, in which KYC related rules, AML standards, measures and restrictions under PMLA 2002 have been implemented in the bank. Accordingly, the transparent instructions issued by the Reserve Bank of India from time to time are being strictly followed in our bank.

We are requested our customers please contact the nearest branch with officially valid documents and a current photograph to update their KYC documents. Customers whose C-KYCR has not been done yet. Such customers are requested to cooperate with the bank by providing their current valid documents. As risk classification is mandatory as per the rules of Reserve Bank of India, it is also mandatory for customers to RE-KYC accordingly. Please update your KYC status and cooperate us.

EMPLOYEES AND TRAINING:-

The employees have a lion's share in the commendable progress of the Bank. I strongly believe that the Bank will achieve many milestones of success on the basis of the loyalty and efficiency of our employees. As on 31st March 2025 there are 366 employees. 286 employees are trained by the Reserve Bank of India, List Software, CAB Pune, Co-op. Education Society New Delhi, RO (PF Office) Kolhapur, Kolhapur District Urban Bank Association, Vaikunth Mehta National Institute, NAFCUB, NPCI, SFMS, HUB, TEAM.

During and after the Reporting Year the employees of the Bank has retired. All of them have a significant contribution in the progress of the Bank. I wish them a happy retirement life!

SOCIAL ACTIVITIES:-

The report of the social activities of the Bank is as follows.

- 1) 88 students of SSC & HSC were felicitated by giving them cash prizes.
- 2) The 271 senior citizen member of the bank, who have completed 75 years age, due to the epidemic, were felicitated at their homes

TRIBUTE:-

During the Reporting Year and thereafter martyred soldiers of the Indian Army, sad demise of our bank members, customers, employees as well as civilians who expired in the flood and corona epidemic doctors, health workers, police and other nation towering personalities from Arts, Sports, literature, scientist, social worker, Co-operative sector and political personation. We wish the departed souls rest in peace.

CONCLUSION:-

A number of dignitaries have extended valuable support to us for the progress of the Bank during the Reporting Year. They include Hon.Chief Minister of Maharashtra, Hon.Guardian Minister & Home and Transport State Minister, Ex.Minister of Revenue, Public works, Minister of Cooperation & Marketing, Hon.Rural Development Minister, Hon.MLA, Hon.Ex Minister, RBI Officers, Commissioner of Election Authority, Hon. Divisional Secretary Government of India & Central Registrar Agriculture Institute Ministry New Delhi, Hon.Joint Secretary, Hon.Director, Hon.Deputy Commissioner, Hon.Assistant Commissioner, Hon. Deputy Director, Hon.Co-operative Commissioner & Registrar Co-operative Society, Co-operative Societies Maharashtra State Pune, Hon.Deputy Registrar Legal Department & Urban bank Co-operative Commissioner Pune, Hon. Collector Kolhapur, Hon.Divisional Joint Registrar Cooperative Societies Kolhapur, Divisional Deputy Registrar Co-operative Society Kolhapur, Hon. District Deputy Registrar Co-operative Society Kolhapur, Hon. Deputy Registrar Urban Bank Association Kolhapur, Hon.Assistant Registrar Co-operative Societies Ajara, Hon.President Anna Bhau Shetkari Co-op. Sutgirani Ajara, Hon.President Janata Education Society Ajara & Hon.Anna Bhau Society Group Head I thank all of them.

I also thank my colleagues Vice-Chairman, Members of the Board of Directors, Former Director, Law counsellor for their active support in the progress of the Bank and maintaining its reputation. I am also thankful to Branches guide for their Co-operation.

Our Bank remained on the path of progress because of its honourable members, well-wishers, customers and various vendors, office bearers of various credit societies, reporters & employees. I thank all of them for their co-operation. I present the 65th Annual Report, Balance Sheet, Profit & Loss Account before you for your accord. The Bank is making progress with your co-operation and the blessings of the local deity Shree Ravalnath. I hope for your co-operation in the years to come. With this I conclude this report.

Ajara

Shri. Ashok Kashinath Charati

Chairman

The Ajara Urban Co.op. Bank Ltd.,Ajara



BALANCE SHEET AS ON 31st MARCH 2025
दि. ३१ मार्च २०२५ अखेरचा ताळेबंद पत्रक

Sr. No.	Capital & Liabilities भांडवल व देणी	Schedule परिशिष्ट	As on 31- 03-2025 Rs. Ps.	As on 31- 03-2024 Rs. Ps.
1	Share Capital भाग भांडवल	1	18,27,43,850.00	17,69,76,425.00
2	Reserve Fund & Other Reserves राखीव निधी व इतर निधी	2	111,02,14,089.38	108,19,52,564.86
3	Deposits & other Accounts ठेवी व इतर खाती	3	1025,69,12,434.00	899,02,90,455.92
4	Borrowings घेतलेली कर्जे	--	0.00	0.00
5	Bills for Collection वसुलीसाठी स्विकारलेली बिले	--	----	----
6	Branch Adjustments शाखा जुळवणी	--	0.00	2,958.68
7	Overdue Interest Reserve थकीत व्याज तरतुद	--	16,32,96,139.74	16,33,04,701.04
8	Interest Payable व्याज देणे	--	28,38,08,735.50	22,37,13,940.30
9	Other Liabilities & Provisions इतर देणी व तरतुदी	4	16,52,30,374.21	16,00,71,647.15
10	Profit & Loss नफा - तोटा	5	6,00,84,631.72	5,13,32,165.52
	Total एकूण		1222,22,90,254.55	1084,76,44,858.47
	Contingent Liabilities संभाव्य देणी	6	4,11,60,982.00	4,02,39,267.00
	Total एकूण		4,11,60,982.00	4,02,39,267.00

Shri. Prashant Yashwant Gambhir
 Chief Executive Officer

Shri Sanjay Vishnu Chavan
 Vice Chairman

Shri Ashok Kashinath Charati
 Chairman

BOARD OF DIRECTORS

 Smt. Annapurna Kashinath Charati
 Dr. Anil Madhavrao Deshpande
 Shri. Maruti Appa More
 Sou. Asmita Vinay Sabnis
Board of Management :

 Shri. Suresh Ishwarappa Dang
 Shri. Ramesh Gurulingappa Kurunkar
 Shri. Ananda Vasudev Phadake
 Shri. Sunil Shivajirao Magdum
 Ad. Sachin Shivajirav Injal

 Shri. Vilas Annasaheb Naik
 Shri. Kishor Kashinath Bhusari
 Sou. Pranita Pramod Kesarkar
 Shri. Suryakant Vishwas Bhoite
 Shri. Manohar S. Kaveri

 Dr. Deepak Keshavrao Satoskar
 Shri. Basavraj Vishwanath Mahalank
 Smt. Shaila Ramchandra Topale
 Shri. Kiran Appasaheb Patil
 Shri. Jaywant Yashwant Kharade

Shri. Tanaji Gundu Goilkar
 Assistant General Manager

SARDA AND PAREEK LLP
 Chartered Accountants



ajara
BANK

दि आजरा अर्बन को-ऑपरेटीव्ह बँक लि; आजरा(मल्टी-स्टेट)
THE AJARA URBAN CO-OPERATIVE BANK LTD; AJARA (MULTI-STATE)

65th
Annual Report

BALANCE SHEET AS ON 31st MARCH 2025

दि. ३१ मार्च २०२५ अखेरचा ताळेबंद पत्रक

Sr. No.	Assets & Debtors जिंदगी व येणी	Schedule परिशिष्ट	As on 31- 03-2025 Rs. Ps.	As on 31- 03-2024 Rs. Ps.
1	Cash रोख शिल्लक	7	33,37,31,718.91	27,43,81,201.47
2	Balance with Other Banks इतर बँकातील शिल्लक	8	167,31,03,051.47	123,03,01,499.82
3	Money at Call & Short Notice मागणी योग्य ठेव, शॉर्ट नोटीस	--	0.00	8,00,00,000.00
4	Investments गुंतवणूक	9	308,99,35,010.00	257,86,83,661.00
5	Loans & Advances दिलेली कर्जे	10	655,83,60,501.02	618,53,20,646.24
6	Overdue Interest Reserve थकीत व्याज तरतुद	--	16,32,96,139.74	16,33,04,701.04
7	Bills Receivable वसूलीसाठी पाठविलेली बिले	--	0.00	0.00
8	Branch Adjustments शाखा जुळवणी	--	560.00	0.00
9	Fixed Assets स्थावर मालमत्ता	11	20,98,18,366.52	19,58,68,312.42
10	Other Assets इतर येणी	12	18,12,95,706.89	12,70,35,636.48
11	Non Banking Assets acquired in satisfaction of claims कर्ज वसूली पोटी खरेदी केलेल्या मिळकती	--	1,27,49,200.00	1,27,49,200.00
Total एकूण			1222,22,90,254.55	1084,76,44,858.47

श्री. प्रशांत यशवंत गंभीर
मुख्य कार्यकारी अधिकारी

श्री. संजय विष्णू चव्हाण
व्हा. चेअरमन

श्री. अशोक काशिनाथ चराटी
चेअरमन

संचालक मंडळ सदस्य

श्रीमती अन्नपूर्णा काशिनाथ चराटी
डॉ. अनिल माधवराव देशपांडे
श्री. मारुती आप्पा मोरे
सौ. अस्मिता विनय सबनीस

श्री. सुरेश ईश्वराप्पा डांग
श्री. रमेश गुरुलिंग आप्पा कुरुणकर
श्री. आनंदा वासुदेव फडके
श्री. सुनिल शिवाजीराव मगदूम
अॅड. सचिन शिवाजीराव इंजल

श्री. विलास आप्पासाहेब नाईक
श्री. किशोर काशिनाथ भुसारी
सौ. प्रणिता प्रमोद केसरकर
श्री. सुर्यकांत विश्वास भोईटे
श्री. मनोहर एस. कावेरी

डॉ. दीपक केशवराव सातोसकर
श्री. बसवराज विश्वनाथ महाळंक
श्रीमती शैला रामचंद्र टोपले
श्री. किरण आप्पासाहेब पाटील
श्री. जयवंत यशवंत खराडे

व्यवस्थापन मंडळ:-

श्री. तानाजी गुंडू गोईलकर
सहाय्यक सरव्यवस्थापक

SARDA AND PAREEK LLP

Chartered Accountants (वैधानिक लेखापरीक्षक)

SCHEDULES TO THE B/S
SCHEDULE 1- SHARE CAPITAL परिशिष्ट १ भाग भांडवल

Particulars तपशील	As on 31- 03-2025	As on 31- 03-2024
A. Authorised Capital अधिकृत भागभांडवल (2500000 "A" Class shares of Rs. 100/- each) (प्रत्येकी रु. १००/- चा भाग)	25,00,00,000.00	25,00,00,000.00
B. Issued, Called up, Subscribed & Paid up Capital इश्युड कॉल्ड अप, भरणा झालेले भांडवल		
1. Individuals वैयक्तिक Individuals 5240383 Shares of 25/- each and 477523 shares of 100/- each for year 2024-25 Individuals 5371294 Shares of 25/- each and 392471 shares of 100/- each for year 2023-24	17,87,61,875.00	17,35,29,450.00
2. Co-op Institutions सहकारी संस्था	--	--
3. Others इतर Others 33219 Shares of 25/- each and 31515 shares of 100/- each for year 2024-25 Others 33219 Shares of 25/- each and 26165 shares of 100/- each for year 2023-24	39,81,975.00	34,46,975.00
Total एकूण	18,27,43,850.00	17,69,76,425.00

SCHEDULE 2- RESERVE FUND & OTHER RESERVES परिशिष्ट २ राखीव निधी व इतर निधी

Particulars तपशील	As on 31- 03-2025	As on 31- 03-2024
A. Statutory Reserves वैधानिक राखीव निधी	27,20,69,458.10	25,63,94,509.10
B. Building Funds इमारत निधी	20,31,31,209.53	19,54,92,244.01
C. Capital Reserve राखीव भांडवल	14,61,134.00	14,61,134.00
D. Bad & Doubtful Debts Reserve बुडीत व संशयित कर्ज निधी	36,05,81,670.41	36,74,00,244.41
E. Dividend Equilisation Fund लाभांश समतोल निधी	0.00	95,33,497.00
F. Charity Fund धर्मादाय निधी	1,39,588.00	1,39,588.00
G. General Reserve सर्व साधारण निधी	1,04,49,286.00	7,53,575.00
H. Contingent Fund-Standard Assets उत्तम जिंदगीसाठी तरतुद	3,02,00,000.00	3,02,00,000.00
I. Investment Depreciation Fund गुंतवणूक घसारा फंड	7,50,00,000.00	7,50,00,000.00
J. Investment Fluctuation Reserve गुंतवणूक चढउतार निधी	9,25,00,000.00	8,50,00,000.00
K. Other Reserve इतर निधी	20,19,332.34	23,04,321.34
L. Building Revaluation Reserve इमारत पुनर्मूल्यांकन निधी	1,80,59,011.00	1,88,03,352.00
M. Unforeseen Reserve अकल्पित निधी	3,96,03,400.00	3,44,70,100.00
N. Provision for Restructured Loan पुर्नरचित कर्जावरील तरतुद	50,00,000.00	50,00,000.00
Total एकूण	111,02,14,089.38	108,19,52,564.86

SCHEDULE 3- DEPOSITS परिशिष्ट ३ ठेवी

Particulars तपशील	As on 31- 03-2025	As on 31- 03-2024
A. Fixed Deposits मुदत ठेवी	810,72,87,161.80	707,23,60,748.00
i) Individuals वैयक्तिक	720,15,68,454.80	607,96,89,892.00
ii) Other societies इतर संस्था	90,57,18,707.00	99,26,70,856.00
B. Saving Bank Deposits बचत ठेवी	176,42,49,446.55	161,68,70,256.44
i) Individuals वैयक्तिक	176,16,96,416.65	161,24,16,351.03
ii) Other societies इतर संस्था	25,53,029.90	44,53,905.41
C. Current Deposits चालू ठेवी	38,53,75,825.65	30,10,59,451.48
i) Individuals वैयक्तिक	27,03,92,310.06	19,97,10,080.64
ii) Other societies इतर संस्था	11,49,83,515.59	10,13,49,370.84
Total एकूण	1025,69,12,434.00	899,02,90,455.92

SCHEDULE 4- OTHER LIABILITIES & PROVISIONS परिशिष्ट ४ इतर देणी व तरतुदी

Particulars तपशील	As on 31- 03-2025	As on 31- 03-2024
A) Other Liabilities / इतर देणी		
1. Unclaim Dividend अनक्लेम डिव्हिडंड	3,51,982.00	3,30,661.00
2. Sundry Creditors, Tender Bayana & Other Provisions किरकोळ देणे, टेंडर बयाणा व इतर तरतुदी	69,30,955.61	71,05,525.60
3. Locker Security लॉकर सिक्युरिटी	16,10,700.00	31,98,100.00
4. Audit Fee Payable लेखापरिक्षक फी देणे	11,63,250.00	11,49,000.00
5. D.D/ Pay order Payable डी. डी. / पे ऑर्डर पेयेबल	20,68,360.52	5,42,711.88
6. Miscellaneous इतर देणी	7,48,39,918.08	6,42,52,153.67
Total एकूण	8,69,65,166.21	7,65,78,152.15

Particulars तपशील	As on 31- 03-2025	As on 31- 03-2024
B) Provisions / तरतुदी		
1. Income Tax Provisions आयकर तरतुद	1,98,94,745.00	2,56,04,645.00
2. Leave Salary Provision रजा पगार तरतुद	4,15,50,554.00	4,24,97,280.00
3. Deferred Tax डेफर्ड टॅक्स	1,43,19,909.00	1,28,91,570.00
4. Provision for Advance (Covid) कर्जाची तरतुद (कोविड)	25,00,000.00	25,00,000.00
Total एकूण	7,82,65,208.00	8,34,93,495.00
Total एकूण (A+B)	16,52,30,374.21	16,00,71,647.15

SCHEDULE 5- PROFIT & LOSS परिशिष्ट ५ नफा - तोटा

Particulars तपशील	As on 31- 03-2025	As on 31- 03-2024
A. Appropriations of Profit for the preceding year	5,13,32,165.52	5,02,92,972.32
1. Statutory Reserve / वैधानिक राखीव निधी	1,28,33,100.00	1,25,75,000.00
2. Reserve for unforeseen situations / अकल्पित निधी	51,33,300.00	50,29,300.00
3. Contribution to N.C.U./ NCU फंड	5,13,400.00	5,03,000.00
4. Co-op Rehabilitation Reconstruction Development Fund / सहकार पुर्नवसन / पुनर्रचना विकास निधी	5,13,400.00	5,03,000.00
5. Investment fluctuation Reserve / गुंतवणूक चढउतार निधी	75,00,000.00	75,00,000.00
6. Dividend to shareholders subject to approval of AGM /लाभांश	1,72,00,000.00	1,72,00,000.00
7. Building Fund / इमारत निधी	76,38,965.52	69,82,672.32
B. Profit as per Balance Sheet / नफा ताळेबंद पत्रकानुसार	6,00,84,631.72	5,13,32,165.52
Total एकूण	6,00,84,631.72	5,13,32,165.52

SCHEDULE 6- CONTINGENT LIABILITIES परिशिष्ट ६ संभाव्य देणी

Bank Guarantees बँक गॅरंटीज	15,13,200.00	12,46,000.00
Amount Transferred to DEAF डी. ई. ए.एफ.ला जमा केलेली रक्कम	3,96,47,782.00	3,89,93,267.00
Total एकूण	4,11,60,982.00	4,02,39,267.00

SCHEDULE 7- CASH परिशिष्ट ७ रोख शिल्लक व बँकातील शिल्लक

Particulars तपशील	As on 31- 03-2025	As on 31- 03-2024
1. Cash in Hand/ रोख	21,43,15,945.00	19,77,14,599.00
2. Balance with Reserve Bank of India / भारतीय रिझर्व बँक	8,56,13,191.49	3,64,06,600.68
3. Balance with State Bank of India / स्टेट बँक ऑफ इंडिया	20,61,123.95	46,90,974.01
4. Balance with State Co-op Bank / राज्य सहकारी बँक	66,995.62	68,701.02
5. Balance with District Co-op Bank / जिल्हा सहकारी बँक	3,16,74,462.85	3,55,00,326.76
Total एकूण	33,37,31,718.91	27,43,81,201.47

SCHEDULE 8- FIXED DEPOSIT WITH OTHER BANKS परिशिष्ट ८ इतर बँकातील मुदत ठेवी

Particulars तपशील	As on 31- 03-2025	As on 31- 03-2024
A. CurrentDeposits चालू ठेवी		
1. Balance with Nationalized Bank / जिल्हा राष्ट्रीयकृत बँका	3,63,29,648.29	19,87,98,767.07
2. Balance with Other Bank / इतर बँका	25,03,60,154.18	5,36,01,472.75
Total एकूण	28,66,89,802.47	25,24,00,239.82
B. Fixed Deposits मुदत ठेवी		
1. Fixed Deposits with DCC Bank/ जिल्हा बँक मुदत ठेवी	52,00,00,000.00	42,00,00,000.00
2. Fixed Deposits with Other Bank / इतर बँका मुदत ठेवी	86,64,13,249.00	55,79,01,260.00
Total एकूण	138,64,13,249.00	97,79,01,260.00
Total एकूण (A+B)	167,31,03,051.47	123,03,01,499.82

SCHEDULE 9- INVESTMENTS परिशिष्ट ९ गुंतवणूक

Particulars तपशील	As on 31- 03-2025	As on 31- 03-2024
I. Central / State Government Securities केंद्र व राज्य सरकारचे रोखे	280,01,89,111.00	254,88,72,161.00
III. Shares / शेअर्स		
i) Shares in Co-op Institutions / सहकारी संस्थांचे शेअर्स	98,11,500.00	98,11,500.00
ii) Shares in other Institution / इतर संस्थांचे शेअर्स	--	--
III. PFC Bonds 2025 / पी.एफ.सी.गुंतवणूक	2,00,00,000.00	2,00,00,000.00
IV. Other Investment / इतर गुंतवणूक	25,99,34,399.00	0.00
i) Tri-Party Lending / ट्राय पार्टी लेंडिंग	25,99,34,399.00	0.00
Total एकूण	308,99,35,010.00	257,86,83,661.00

SCHEDULE 10 - LOANS & ADVANCES परिशिष्ट १० दिलेली कर्जे

Particulars तपशील	As on 31- 03-2025	As on 31- 03-2024
A. Short Term Loan, Cash Credits, Overdraft & Bills Discounted अल्प मुदत कर्जे, कॅश क्रेडिट, ओव्हरड्राफ्ट व वसुलीची बिले	258,32,39,011.79	273,66,50,355.10
i) Secured against assets इतर नजरगहाण तारण कर्जे	238,36,91,174.79	254,37,91,748.60
ii) Against two personal sureties विनातारण कर्जे	19,95,47,837.00	19,28,58,606.50
Of the advances due form individuals वरीलपैकी व्यक्तीकडून येणे	258,32,39,011.79	273,66,50,355.10
Of the advances amount overdue थकबाकी कर्जे	17,46,16,892.81	19,15,60,835.75
B. Medium Term Loan मध्यम मुदत कर्जे	264,44,79,100.62	240,35,31,381.99
i) Secured against assets तारण कर्जे	264,44,79,100.62	239,85,35,659.99
ii) Against two personal sureties विनातारण	0.00	49,95,722.00
Of the advances due form individuals वरीलपैकी व्यक्तीकडून येणे	264,44,79,100.62	240,35,31,381.99
Of the advances amount overdue थकबाकी कर्जे	21,60,16,670.31	20,63,52,185.20
C. Long Term Loan दीर्घ मुदत कर्जे	133,06,42,388.61	104,51,38,909.15
i) Secured against assets तारण कर्जे	133,06,42,388.61	104,51,38,909.15
ii) Against two personal sureties विनातारण कर्जे	0.00	--
Of the advances due form individuals वरीलपैकी व्यक्तीकडून येणे	133,06,42,388.61	104,51,38,909.15
Of the advances amount overdue थकबाकी कर्जे	1,36,30,753.77	1,44,33,019.99
Total एकूण	655,83,60,501.02	618,53,20,646.24

SCHEDULE 11- FIXED ASSETS परिशिष्ट ११ कायम मालमत्ता

Particulars तपशील	As on 31- 03-2025	As on 31- 03-2024
A. Land & Building(Premises) जागा व इमारती	13,11,33,710.63	12,23,75,335.63
At Cost as on 31 march of the preceding year	12,23,75,335.63	11,99,54,706.67
Addition During the year	1,17,72,712.00	53,87,535.96
Deduction / Depreciation during the year	30,14,337.00	29,66,907.00
B. Dead Stock & Furniture डेड स्टॉक व फर्निचर	5,40,86,460.21	5,03,09,494.10
At Cost as on 31 march of the preceding year	5,03,09,494.10	5,32,77,358.86
Addition During the year	95,49,697.11	26,24,593.24
Deduction / Depreciation during the year	57,72,731.00	55,92,458.00
C. Computer संगणक	1,19,40,534.76	1,09,33,864.63
At Cost as on 31 march of the preceding year	1,09,33,864.63	98,88,129.96
Addition During the year	1,11,37,875.62	96,01,575.75
Deduction / Depreciation during the year	1,01,31,205.49	85,55,841.08
D. Software सॉफ्टवेअर	68,90,229.26	52,69,675.75
At Cost as on 31 march of the preceding year	52,69,675.75	68,66,823.50
Addition During the year	66,24,027.51	26,40,640.25
Deduction / Depreciation during the year	50,03,474.00	42,37,788.00
E. Motor Cars वाहने	39,69,162.00	49,86,977.00
At Cost as on 31 march of the preceding year	49,86,977.00	29,94,578.00
Addition During the year	0.00	32,39,144.00
Deduction / Depreciation during the year	10,17,815.00	12,46,745.00
F Library पुस्तकालय	0.00	0.00
At Cost as on 31 march of the preceding year	0.00	1,904.00
Addition During the year	0.00	0.00
Deduction / Depreciation during the year	0.00	1,904.00
G. Plant & Machinery मशिनरी	17,98,269.66	19,92,965.31
At Cost as on 31 march of the preceding year	19,92,965.31	18,67,490.31
Addition During the year	1,12,702.35	4,38,597.00
Deduction / Depreciation during the year	3,07,398.00	3,13,122.00
Total एकूण	20,98,18,366.52	19,58,68,312.42

SCHEDULE 12- OTHER ASSETS परिशिष्ट १२ इतर येणी

Particulars तपशील	As on 31- 03-2025	As on 31- 03-2024
A. Advances Given आगाऊ येणे	16,73,063.00	38,71,770.00
Festival Advance / फेस्टिवल अँडव्हान्स	3,90,500.00	4,16,000.00
Computer Purchase Advance / संगणक खरेदी अँडव्हान्स	68,125.00	13,09,250.00
Architect Fee Advance / आगाऊ रकम येणे वास्तुविशारद फी	89,000.00	75,000.00
Battery Purchase Advance / आगाऊ येणे बॅटरी खरेदी	5,99,400.00	2,00,700.00
Building Repair Advance / आगाऊ रकम येणे इमारत दुरुस्ती	2,80,000.00	5,60,000.00
General Advance / सामान्य अँडव्हान्स	81,938.00	12,81,350.00
Stationery Advance / स्टेशनरी अँडव्हान्स	0.00	14,800.00
Staff Mediclaim Advance / स्टाफ मेडीक्लेम अँडव्हान्स	5,100.00	14,670.00
Building Construction Advance / इमारत बांधकाम अँडव्हान्स	1,59,000.00	0.00
B. Interest Receivable on Investments गुंतवणुकीवरील येणे व्याज	12,64,54,719.00	7,82,63,742.00
C. Stationery Stock स्टेशनरी स्टॉक	23,63,170.46	19,81,455.86
D. Other Receivable इतर येणी	5,08,04,754.43	4,29,18,668.62
i) Income Tax Refund / आयकर परतावा	0.00	0.00
ii) Prepaid Expenses / आगाऊ खर्च	74,11,318.72	34,76,527.00
iii) Miscellaneous Assets / किरकोळ येणी	1,68,93,435.71	1,44,42,141.62
iv) Advance Income Tax / आगाऊ आयकर	2,65,00,000.00	2,50,00,000.00
Total एकूण (A+B+C+D)	18,12,95,706.89	12,70,35,636.48

Shri. Prashant Yashwant Gambhir
Chief Executive Officer

Shri Sanjay Vishnu Chavan
Vice Chairman

Shri Ashok Kashinath Charati
Chairman

BOARD OF DIRECTORS

Smt. Annapurna Kashinath Charati
Dr. Anil Madhavrao Deshpande
Shri. Maruti Appa More
Sou. Asmita Vinay Sabnis
Board of Management :

Shri. Suresh Ishwarappa Dang
Shri. Ramesh Gurulingappa Kurunkar
Shri. Ananda Vasudev Phadake
Shri. Sunil Shivajirao Magdum
Ad. Sachin Shivajirav Injal

Shri. Vilas Annasaheb Naik
Shri. Kishor Kashinath Bhusari
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Shri. Suryakant Vishwas Bhoite
Shri. Manohar S. Kaveri

Dr. Deepak Keshavrao Satoskar
Shri. Basavraj Vishwanath Mahalank
Smt. Shaila Ramchandra Topale
Shri. Kiran Appasaheb Patil
Shri. Jaywant Yashwant Kharade

Shri. Tanaji Gundu Goilkar
Assistant General Manager

SARDA AND PAREEK LLP
Chartered Accountants



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दि आजरा अर्बन को-ऑपरेटीव्ह बँक लि; आजरा(मल्टी-स्टेट)
THE AJARA URBAN CO-OPERATIVE BANK LTD; AJARA (MULTI-STATE)

65th
Annual Report

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31st MARCH 2025

दि. ३१ मार्च २०२५ रोजी संपलेल्या आर्थिक वर्षाचे नफा - तोटा पत्रक

Sr. No.	EXPENDITURE / खर्च	Year Ended 31-03-2025		Year Ended 31-03-2024	
		Rs.	Ps.	Rs.	Ps.
A	Interest paid on Deposits ठेवीवरील दिलेले व्याज	61,19,81,338.63		48,62,18,677.83	
B	Interest paid on Borrowings बँक कर्जावरील दिलेले व्याज	78,800.00		39,047.00	
C	Rent, Light, Insurance, Taxes etc. भाडे, लाईट विमा, कर इत्यादी	1,17,51,763.54		89,77,275.12	
D	Printing Stationery & Advertisement स्टेशनरी छपाई व जाहिरात	19,56,489.85		19,41,726.41	
E	Depreciation & Repairs of Property घसारा, झीज, व दुरुस्ती	2,66,49,069.25		2,30,72,539.40	
F	Directors Fees Allowances & Exp. संचालक, शुल्क भत्ता व खर्च	41,57,278.00		40,59,680.00	
G	Audit Fees & Expenses लेखापरीक्षक शुल्क व खर्च	16,28,747.50		16,44,830.00	
H	Law Charges कायदा तज्ञाचे शुल्क	3,78,534.00		1,25,354.00	
I	Postage Telegram & Telephone टपाल, तार व दुरध्वनी	44,66,768.34		35,94,929.55	
J	Deposit Insurance(DICGC) Premium ठेव विमा प्रिमियम	1,24,53,962.00		1,09,14,782.00	
K	Other Expenses इतर खर्च	5,11,05,825.43		3,55,20,119.51	
L	Staff Salaries & Allowances etc. सेवक पगार व भत्ते इ.	18,29,50,992.00		18,38,42,601.14	
M	Provision & Contingencies / तरतुदी व संभाव्य देणी	9,69,350.00		2,51,69,400.00	
	i)Bad & Doubtful Debts Reserve / बुडीत व संशयित कर्ज निधी		0.00		1,50,00,000.00
	ii)Provision of standard Assets / उत्तम जिंदगीवरील तरतुदी		0.00		92,00,000.00
	iii)Investment Premium (Amortization) / गुंतवणूकीवरील प्रिमियम		9,69,350.00		9,69,400.00
N.	Profit Before Tax / कर पूर्व नफा	8,10,02,782.72		7,78,86,797.52	
	Income Tax Provision / आयकर तरतुद		2,09,18,151.00		2,65,54,632.00
O	Net Profit / निव्वळ नफा	6,00,84,631.72		5,13,32,165.52	
	Total एकूण	99,15,31,701.26		86,30,07,759.48	

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Shri. Kiran Appasaheb Patil
Shri. Jaywant Yashwant Kharade

Shri. Tanaji Gundu Goilkar
Assistant General Manager

SARDA AND PAREEK LLP
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दि आजरा अर्बन को-ऑपरेटीव्ह बँक लि; आजरा(मल्टी-स्टेट)
THE AJARA URBAN CO-OPERATIVE BANK LTD; AJARA (MULTI-STATE)

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PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31 MARCH 2025

दि. ३१ मार्च २०२५ रोजी संपलेल्या आर्थिक वर्षाचे नफा - तोटा पत्रक

A	Interest Received मिळालेले व्याज	93,50,35,831.11	82,74,43,143.10
	i)Loans & Advances / कर्जावरील व्याज	65,39,32,459.10	58,46,54,089.28
	ii)Investments / गुंतवणुकीवरील व्याज	28,11,03,372.01	24,27,89,053.82
B.	Commission, Exchange, Brokerage etc. कमिशन	2,04,57,143.11	1,73,84,284.69
C.	Profit on Sale of Securities रोख्याच्या उलाढालीवरील नफा	51,57,500.00	39,28,466.00
D.	Income from Mutual Fund. म्युचुअल फंडावरील उत्पन्न	1,01,41,893.13	7,95,367.90
E.	Other Income इतर उत्पन्न	2,07,39,333.91	1,34,56,497.79
	i)Dividend on Shares शेअर्सवरील लाभांश	10,100.00	10,100.00
	ii)Other Income इतर उत्पन्न	2,07,29,233.91	1,34,46,397.79
	Total एकूण	99,15,31,701.26	86,30,07,759.48

श्री. प्रशांत यशवंत गंभीर
मुख्य कार्यकारी अधिकारी

श्री. संजय विष्णू चव्हाण
व्हा. चेअरमन

श्री. अशोक काशिनाथ चराटी
चेअरमन

संचालक मंडळ सदस्य

श्रीमती अन्नपूर्णा काशिनाथ चराटी
डॉ. अनिल माधवराव देशपांडे
श्री. मारुती आप्पा मोरे
सौ. अस्मिता विनय सबनीस

श्री. सुरेश ईश्वराप्पा डांग
श्री. रमेश गुरुलिंगआप्पा कुरुणकर
श्री. आनंदा वासुदेव फडके
श्री. सुनिल शिवाजीराव मगदूम
अॅड. सचिन शिवाजीराव इंजल

श्री. विलास आप्पासाहेब नाईक
श्री. किशोर काशिनाथ भुसारी
सौ. प्रणिता प्रमोद केसरकर
श्री. सुर्यकांत विश्वास भोईटे
श्री. मनोहर एस. कावेरी

डॉ. दीपक केशवराव सातोसकर
श्री. बसवराज विश्वनाथ महाळंक
श्रीमती शैला रामचंद्र टोपले
श्री. किरण आप्पासाहेब पाटील
श्री. जयवंत यशवंत खराडे

व्यवस्थापन मंडळ:-

श्री. तानाजी गुंडू गोईलकर
सहाय्यक सरव्यवस्थापक

SARDA AND PAREEK LLP

Chartered Accountants (वैधानिक लेखापरीक्षक)

SARDA & PAREEK LLP

Chartered Accountants
MUMBAI



INDEPENDENT AUDITOR'S REPORT

To,
The Members

The Ajara Urban Co-op. Bank Ltd; Ajara (Multi State) Ajara, Kolhapur.

Report on the Audit of the Financial Statements

Opinion

We have audited the accompanying financial statements of **The Ajara Urban Co Operative Bank Limited, Ajara, Dist. Kolhapur** (hereinafter referred to as "the Bank"), which comprise the Balance Sheet as at 31st March 2025, the Profit and Loss Account, the Cash Flow Statement for the year then ended and notes to the financial statements, including a summary of the significant accounting policies and other explanatory information (hereinafter referred to as "the financial statements").

In our opinion and to the best of our information and according to the explanations given to us, the financial statements, give the information required by the Multi- State Co-operative Societies Act, 2002 and the Rules made thereunder and the Banking Regulation Act, 1949 (as applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020 and the guidelines issued by the Reserve Bank of India, in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:-

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

Basis for opinion

We conducted our audit in accordance with the Standards on Auditing ("the SAs") issued by the Institute of Chartered Accountants of India ("the ICAI"). Our responsibilities under those SAs are further described in the "Auditor's 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 under the provisions of the Multi-State Co-operative Societies Act, 2002 and the Rules made thereunder and the Banking Regulation Act, 1949 (as applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020 and the guidelines issued by the Reserve Bank of India, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics issued by the ICAI. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

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

The Bank's management and Board of Directors are responsible for the preparation of the Other Information. The Other Information comprises the information included in the Bank's Annual report, including other explanatory information, but does not include the financial statements and our auditor's report thereon. The Annual Report is expected to be made available to us after the date of this auditor's report. Our opinion on the financial statements does not cover the Other Information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the Other Information 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 Annual Report including other explanatory information. If, we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance.

Responsibilities of Management & those charged with Governance for the Financial Statements

The Bank's management and Board of Directors are responsible for the preparation 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 the ICAI. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Multi State Cooperative Societies Act, 2002 and the Rules made thereunder and the Banking Regulation Act, 1949 (as

applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020 and the guidelines issued by the Reserve Bank of India, for safe guarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgements 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, the management and Board of Directors are 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 the management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the Bank's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion.

Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with the 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 the SAs, we exercise professional judgement and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the 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 for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal controls 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 entity'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's 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 ability of the Bank to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures 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 financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

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

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

Report on Other Legal and Regulatory Requirements

1. The Balance Sheet and the Profit and Loss Account have been drawn up in Forms "A" and "B" respectively of the Third Schedule to the Banking Regulation Act, 1949 and the Multi State Co-operative Societies Act, 2002, the Multi State Co-operative Societies Rules, 2002.
2. As required by Section 73(4) of the Multi State Cooperative Societies Act, 2002 and the Banking Regulation Act, 1949 (As applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020, we report that:
 - a. We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit and have found to be satisfactory.

- b. In our opinion, proper books of account as required by the said Acts, Rules framed thereunder and the Bye-Laws, have been kept by the Bank so far as appears from our examination of those books and proper returns adequate for the purpose of our audit have been received from the branches and offices not visited by us;
- c. No separate audit of the Branches has been conducted under the Multi State Co-operative Societies Act, 2002 and therefore no other auditor's report has been received by us;
- d. The Balance Sheet, the Profit and Loss Account and the Cash Flow Statement dealt with by this Report are in agreement with the books of account and returns;
- e. The transactions of the Bank which came to our notice have been within the powers of the Bank.
- f. The profit and loss account shows a true balance of profit for the period covered by such account;
3. As required by Rule 27(2) of the Multi-state Cooperative Societies Rules, 2002, we report that:
- a. In our opinion and according to information and explanations given to us, there has been no material impropriety or irregularity in the expenditure or in the realisation of money due to the Bank;
- b. In our opinion and according to information and explanations given to us, the guidelines issued by the Reserve Bank, to the extent applicable to the Bank, have generally been adhered to;
4. As required by the Rule 27 (3) of the Multi State Cooperative Societies Rules, 2002, we report on the matters specified in clauses (a) to (f) of the said Rule to the extent applicable to the Bank as under:
- a. During the course of our audit, we have generally not come across transactions which appear to be contrary to the provisions of the Multi State Cooperative Societies Act, 2002, the Rules made there under or the Bye-Laws of the Bank.
- b. During the course of our audit, we have not come across material and significant transactions which appear to be contrary to the guidelines issued by the Reserve Bank of India, to the extent applicable to the Bank;
- c. Based on our examination of the books of account and other records and as per the information and explanations given to us, the following monies due to the Bank appear to be doubtful of recovery against which a provision of Rs.3605.82 Lakhs is made in the accounts. (Advances categorized as doubtful and loss assets as per prudential norms laid down by the Reserve Bank of India are considered as doubtful of recovery);

Category	Principal Outstanding on 31-03-2025 Rs in Lakhs
Sub-standard and doubtful assets	1800.20
Loss Assets	241.95

- d. As per the information provided to us and to the best of our knowledge, there are credit facilities sanctioned by the Bank to the members of the Board and a sum of Rs.29.78 Lakhs was outstanding as on March 31, 2025;
- e. During the course of our audit, we have generally not come across any violations of guidelines, conditions etc. issued by the Reserve Bank of India, to the extent applicable to the Bank;
- f. To the best of our knowledge, no other matters have been specified by the Central Registrar, which require reporting under this Rule.

For SARDA & PAREEK LLP
Chartered Accountants
Firm Registration No. 109262W/W100673



Wojan

CA Niranjn Joshi
Partner
Membership No. 102789
UDIN:25102789BMLJCY8006

Place: Camp Ajara
Date: 16.06.2025

SARDA & PAREEK LLP
Chartered Accountants
MUMBAI

Audit Classification

We have audited the Balance Sheet of The Ajara Urban Co-operative Bank Ltd; Ajara Multi-State as on 31-03-2025 & Profit & Loss account annexed thereto for the year ended on that date & we report that " A " audit classification has been granted to the bank for the year 2024-25

Place: Camp Ajara
Date: 16.06.2025

For SARDA & PAREEK LLP
Chartered Accountants
Firm Registration No. 109262W/W100673

CA Niranjn Joshi
Partner
Membership No. 102789
UDIN:25102789BMLJCY8006
ग्राहकांसाठी बँकेचे शाखा निहाय IFS कोड.

Sr.No.	IFSC	Branch	Sr.No.	IFSC	Branch
1	AJAR0000099	AJARA	19	AJAR0000019	MALVAN
2	AJAR0000002	UTTUR	20	AJAR0000020	THANE
3	AJAR0000003	GARGOTI	21	AJAR0000021	KOPARKHAIRNE
4	AJAR0000004	NESARI	22	AJAR0000022	DOMBIVALI
5	AJAR0000005	DELISLE ROAD	23	AJAR0000023	CHINCHWAD
6	AJAR0000006	CHANDGAD	24	AJAR0000024	RANKALA
7	AJAR0000007	MALKAPUR	25	AJAR0000025	GOKUL SHIRGAON
8	AJAR0000008	KAPSHI	26	AJAR0000026	KARAD
9	AJAR0000009	PRATIBHANAGAR	27	AJAR0000027	MUDHAL TITTA
10	AJAR0000010	RADHANAGARI	28	AJAR0000028	DHANKAVADI
11	AJAR0000011	KABNUR	29	AJAR0000029	KADGAON
12	AJAR0000012	GADHINGLAJ	30	AJAR0000030	BELAGAVI
13	AJAR0000013	BINDU CHOWK	31	AJAR0000031	HALIYAL
14	AJAR0000014	TARALE	32	AJAR0000032	NIPPANI
15	AJAR0000015	SANGAON	33	AJAR0000033	BELGUNDI
16	AJAR0000016	BORIVALI	34	AJAR0000034	KALYAN
17	AJAR0000017	BAMBAVADE	35	AJAR0000035	PHULEWADI
18	AJAR0000018	KARVE	36	AJAR0000001	HEAD OFFICE

Notes to Financial Statements for the Year Ended 31st March 2025

I. Summary of Significant Accounting Policies:

1. Basis of preparation:

The financial statements of the Bank have been prepared in accordance with the generally accepted accounting principles in India. The Bank has prepared these financial statements to comply in all material respect with the Accounting Standards issued by the Institute of Chartered Accountants of India (ICAI) to the extent applicable, applicable statutory provisions under the Banking Regulation Act, 1949 & Multi State Co-operative Societies Act & Rules, 2002, Circulars and Guidelines issued by the Urban Banking Department of Reserve Bank of India ('RBI') from time to time and current practices prevalent in the Co-operative Banking Sector in India.

The financial statements have been prepared following the going concern concept on an accrual basis under the historical cost convention. The accounting policies adopted in the current year are consistent with those of the previous year except otherwise specified.

2. Use of Estimates:

The presentation of financial statements in conformity with 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 the reporting period. Although these estimates are based on management's best knowledge of current events and actions, uncertainty about these assumptions and estimates could result in outcomes requiring a material adjustment to the carrying amounts of assets or liabilities in the future periods.

3. Advances and Provisioning

- The classification of advances into Standard, Sub-standard, Doubtful and Loss assets as well as provisioning on Standard Advances and Non-Performing Advances has been arrived at in accordance with the Income Recognition, Assets Classification and Provisioning Norms prescribed by the Reserve Bank of India from time to time.
- The unrealized interest in respect of advances classified as Non-Performing Advances is disclosed as "Overdue Interest Reserve" as per RBI directives.
- In addition, a general provision is made on following categories of standard assets as per RBI guidelines, as under: -

Category	Provision
Direct advances to Agricultural And SME Sectors	0.25 %
Commercial and Real Estate (CRE) sector	1.00 %
Commercial and real estate loans residential housing sector(CRE-RH)	0.75 %
All Other loans and advances not included above	0.40 %

- For restructured accounts, provision is made in accordance with RBI guidelines which require diminution in fair value of assets to be provided for at the time of restructuring and each balance sheet date thereafter.

4. 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.

4. Revenue recognition (AS- 9):

- Income from advances** – 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; income from Non-Performing Assets is recognized on realization and in case of advances with the Recovery Department of the bank, generally the recoveries in the accounts are first appropriated towards charges debited then towards interest and then subsequently towards principal outstanding.
- Income from Investments** – Interest and other 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 is recognized on a straight-line basis over the period to maturity. Profit/Loss on sale of securities is recognized as and when the same is realized.
- Commission on sale of mutual fund products by the Bank is recognized as and when the amount is received or TDS is deducted thereon.
- All other income is recognized on accrual basis unless specified otherwise the commission on letter of credit / guarantees, locker rent / dividend received from shares of cooperative and other institutions and mutual fund, other service charges levied by the bank are recognized as income in the year is accounted for on 'as and when' received basis.

5. Property, Plant and Equipment and Intangible Assets (AS- 10):-

- Fixed Asset including intangible assets, other than those that have been revalued, are carried at historical cost less amortization / depreciation accumulated thereon. Cost comprises of purchase price, including non-refundable taxes and any directly attributable cost of bringing the asset to its working condition for intended use. Any trade discount, rebates are deducted in arriving at the purchase price.
- 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.
- Gains or Losses arising from de-recognition of fixed assets are measured as difference between the net proceeds on disposal and carrying amount of the assets and recognized in Profit and Loss account when the asset derecognized.
- 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. The recoverable amount is the greater of the assets net selling price and value in use.

6. Depreciation on Fixed Assets (AS- 06):-

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

Particulars	Method of Depreciation	Rate of Depreciation
Premises	Written Down Value	2.50%
Dead Stock made of Steel (Safe Deposit Vault)	Written Down Value	10%
Furniture, Fixtures & Dead Stock	Written Down Value	10%
Vehicles	Written Down Value	20%
Computers and Peripherals (Including Comp. Software)	Straight Line	33.33% (As per RBI directives.)
Plant & Machinery	Written Down Value	15%

- Depreciation on revalued amount is debited to Revaluation Reserve and depreciation on cost is debited to Profit and Loss a/c.
- The depreciation on assets acquired prior to October 1st is provided for the whole year otherwise the same are depreciated at 50% of the normal rates.
- Computer and Peripherals used for providing technological services are depreciated on a straight-line basis over the period of contract.
- The depreciation on assets acquired during the year is calculated prorata basis.
- Assets are capitalized considering the nature of asset and the materiality aspect.

7. Investments :

- Investments other than Term Deposits with Banks / Institutions / Mutual Fund / T-Bills / Certificate of Deposits and Shares of Co-op Institutions are classified into "Available for Sale" (AFS), and "Held to Maturity" (HTM) categories in accordance with the Reserve Bank of India (RBI) guidelines on Classification and Valuation of Investments for Primary (Urban) Co-operative Banks.
- For the purpose of Disclosure in the Balance Sheet, Investments have been classified under four groups as required under RBI guidelines – Government Securities, Other Trustee Securities, Shares in Co-operative Institutions, Bonds and NCDs and Other investments.
- Investments under HTM category are carried at Acquisition cost. The premium paid, if any, on the investments under this category is amortized over the residual life of the security as per guidelines of RBI and Policy adopted by Bank.
- Transfers from/to HTM category are done at acquisition cost or book value or market value on the date of transfer, whichever is least or as per the guidelines of Reserve Bank of India issued there for and the difference is debited to Profit & Loss A/c and appreciation, if any, is ignored.
- Investment under HFT and AFS category are valued scrip-wise at market value (FBILL). Net depreciation, if any, under each classification is provided for.
- Investment under AFS category are valued scrip wise at lower of Cost or Market value. Net depreciation, if any, is debited to Profit and Loss account and appreciation, if any, is ignored.
- Broken period interest on investments is treated as a revenue item. Commission, stamp duty etc. pertaining to investments paid at the time acquisition is charged to revenue.

8. Employee Benefits (AS- 15):

- The retirement benefits in the form of provident fund are a defined contribution scheme. The contribution to the provident fund is charged to the Profit and Loss account for the year when the contributions are due.
- Leave encashment provision is made as per actuarial valuation as required by AS 15.
- The bank operates defined benefit plan for its employees, viz. gratuity liability. The cost of providing benefits under these plans is determined on the basis of valuation by LIC Trust at each year-end maintaining fund under trust deed with Life Insurance Corporation of India (LIC) for gratuity payments to employees. The shortfall, if any, between the fair value of plan assets as on 31st March is paid / provided for and recognized as expenses in the profit and loss account.
- Ex-gratia is appropriated out of net profit in accordance with the Multi-state Co-operative Societies Act, 2002.

9. Segment Reporting (AS- 17):

- The Banks operating businesses are organized and managed separately according to the nature of services provided, with each segment representing different business units.
- Income and expenses in relation to the segments are categorized based on the items that are individually identifiable to the segments.
- Deposit, interest paid/ payable on deposits, Borrowings and interest paid / payable on borrowings are allocated in the ratio of average investments to average advances in the segments treasury, corporate / wholesale banking, retail banking and other banking operations respectively.
- Unallocated expenses include general corporate income and expense items which are not allocated and specifically identified to any business segment.
- Assets and liabilities that cannot be allocated to specifically identifiable segments are grouped under unallocated assets and liabilities.

10. Earnings Per Share (AS-20) :

- Earning per share are calculated by dividing the net profit for the period after tax attributable to equity shareholders (before Appropriation) by the equity shares outstanding at the end of the year.

11. Taxes on Income (AS – 22):

- Tax expenses comprises of current and deferred tax. Current Income Tax is measured on the basis of estimated taxable income for the year in accordance with the provisions of Income Tax Act, 1961, and rules framed there under.
- Deferred income tax reflects the impact of timing differences between taxable income and accounting income originating during the current year and reversal of timing differences for earlier year. Deferred tax is measured using tax rates and tax laws enacted or substantially enacted at reporting date. Deferred tax assets are recognized for only to the extent that there is reasonable certainty that sufficient future taxable income will be available against which such deferred tax assets can be realized.
- Deferred Tax Assets are reassessed at each reporting date, based upon management's judgment as to whether the realization is reasonably certain.

12. Provisions, Contingent Liabilities and Contingent Assets (AS - 29):

- A provision is recognized when the Bank has a present obligation as result of past events and 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 their required date 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.
- Contingent assets are not recognized in the financial statements since this may result in the recognition of income that may never be realized. Contingent Liabilities are disclosed when there is a possible obligation arising from a past event.

13. Accounting of Goods and Service Tax :

Goods and Service Tax (GST) has been implemented with effect from 1st July 2017. Accordingly, GST collected is accounted in GST on Income Account and GST paid to vendor is accounted in GST on expenses account. Out of the GST expenses eligible input tax credit is availed as set off. In case, eligible input tax credit remains unutilized, a same is carry forward and set off subsequently. The input Tax credit on expenses which is not allowable to be set off as per GST law is expensed out. In case of fixed assets, eligible input tax credit of GST paid to the vendor is utilized against the amount of GST collected from the customer and disallowed portion of Input Tax Credit is added back to the value of the asset i.e. the same is capitalized. Income and expenses on which GST is applicable are recognized for net of GST.

II. Notes to financial statements for the year ended March 31st, 2025

A. Appropriation: -

i) Appropriation of Net Profit

The Bank has given effect for following appropriation of profits for the year ended March 31, 2025 in the financial statement, subject to approval of the shareholders at the AGM. (Amount In Rs.)

Statement of Appropriation 31/03/2025	
Net profit for the year ended March 31, 2025	6,00,84,631.72
Previous year balance	
Total Profit available appropriation	6,00,84,631.72
Appropriations	
General reserve (25%)	1,50,21,200.00
Reserve for Unforeseen Situations (10 %)	60,08,500.00
Co-operative Education Fund (1%)	6,01,000.00
Co-operative Rehabilitation , Reconstruction Development Fund	6,01,000.00
Dividend to shareholders subject to approval by AGM	1,80,00,000.00
Building Fund	48,52,931.72
Balance C/F	1,50,00,000.00
Total	6,00,84,631.72

ii) Unutilized fund Transfer to Reserve funds :-

As per Reserve bank of India Letter No. DOR.ACC.REC.No.S1525/21.04.018/2025-26 Dated May 27, 2025. RBI had Approved the following Unutilized funds Transfer to Statutory Reserve funds. Subject to compliance with the applicable State Co-Operative Act, Bye-laws and accounting Standards:-

Sr.No.	Reserve	Amount in Rs.
1	Charity Fund	1,39,588.00
2	Other Reserve(Mrutyunjay and Pension Fund)	12,40,574.25

B. Balance with other Banks:

Fixed Deposits with other Banks include deposits aggregating to Rs.138.64 Crore. (Previous Year Rs.97.79 Crore) placed as margin to secure overdraft limits/issuance of guarantees in respect of correspondent business. Overdraft limits to meet liquidity risk are secured by fixed deposits of Rs.7.90 Crore (Previous Year Rs.7.90 Crore).

C. Provisioning of Advances:

Provision for Bad and Doubtful Debts (for Non-Performing Assets) is made as prescribed by RBI directives or Section 36 (1) (vii) of the Income Tax Act, whichever is higher. Provisions made in earlier years, along with the additional amount created as BDDR continue to be reflected in the Reserves as in the past.

D. Prior Period Items (AS - 5):

No Prior period expenses / income, debited / credited to Profit & Loss A/c, considering the materiality aspect and the date on which the liability is crystallized.

E. Investments:

The profit on sale of investments during the year 2023-24 was Rs.0.39 Crore. Whereas during the year 2024-25 the profit is Rs.0.52 Crore. From last year's appropriation of profits Rs.0.75 Crore have been transferred 05.09.2024 to Investment Fluctuation Reserve Fund. Also, provision is made out of Appropriation from current year profit.

Investment under AFS category as on 31.03.2025 is Rs.161.37 Crore and Bank should build up IFR of a minimum of 5% of these investments. The IFR as on 31/03/2025 is Rs. 9.25 Crore. The AFS Securities as on 31/03/2025 were Rs.161.37 Crore. The market value of the AFS Securities as on 31/03/2025 is Rs.160.53 Crore deficit in these securities is Rs.0.85 Crore .

F. Employee Benefits

Salary and allowances include an amount of Rs.6.62 Crore (Previous year Rs.6.36 Crore) contributed by the bank on account of contribution towards provident fund, actuarial assessment of leave encashment and gratuity fund.

4. Accounting Standard 17 – Segment Reporting

The indicative formats for disclosure under 'AS 17 – Segment Reporting' are as below: -

Part A: Business segments

(Amount In ₹ Crore)

Business Segments "	Treasury		Corporate Whol-Sale Banking		Retail Banking		Other Banking Business		Total	
Particulars	31/03/25	31/03/24	31/03/25	31/03/24	31/03/25	31/03/24	31/03/25	31/03/24	31/03/25	31/03/24
Revenue	29.64	24.75	4.68	4.22	60.71	54.25	4.12	3.08	99.15	86.30
Result	2.45	2.96	0.39	0.51	5.02	6.48	0.34	0.36	8.20	10.31
Unallocated Expenses										
Operating Profit									8.20	10.31
Income Taxes									2.09	2.66
Extraordinary Profit/ loss										
Net Profit									6.01	5.13
other Information Provisions									0.10	2.52
Segment assets	447.63	363.66	54.34	48.75	601.50	569.78	102.43	86.24	1205.90	1068.43
Unallocated assets									16.33	16.33
Total Sssets									1222.23	1084.76
Segment Liabilities	428.73	348.85	52.05	46.76	576.11	546.58	98.11	82.73	1154.99	1024.92
Unallocated Liabilities									67.24	59.84
Total Liabilities									1222.23	1084.76

b. The Bank operates as a single unit in India, hence separate information regarding geographical segment is not given.

C. Related Party Disclosure :

The Bank is Co-operative Society under the Multi-state Co-operative Societies Act, 2002 and there are no related parties requiring a disclosure under the Accounting Standard 18 issued by ICAI, other than Key Management personnel viz. Mr. Prashant Y. Gambhir, Chief Executive Officer of the Bank for F.Y.2024-25.

d. Earnings Per Share (AS - 20):

(Amount In ₹ Crore)

Particulars	2024-25	2023-24
Net profit after Tax attributable to Equity share holders (Before Profit appropriations)	6.01	5.13
No. of Shares	1827439	1769764
Earning per Shares	Rs.32.88	Rs.28.99

H. Deferred Tax Assets/Liabilities (AS - 22):

- (i) Tax expense comprises of current and deferred tax.
- (ii) Deferred tax for timing difference between books and tax profits for the year is accounted for using the tax rates and laws that have been substantially enacted as of the balance sheet date. No deferred tax assets are recognized in the current year
- (iii) Provision for income tax is arrived at as under :

(Amount In ₹ Crore)

Sr. No.	Particulars	Balance as on 31/03/2024	For the year ended 31/03/2025	Balance as on 31/03/2025
A.	Deferred tax Liability			
	i) Depreciation on fixed assets	1.29	0.14	1.43
	Total (A)	1.29	0.14	1.43
B	Deferred tax assets	Nil	Nil	Nil
C	Deferred tax liability Net (A-B)	1.29	0.14	1.43

Sr. No.	Particulars	For the year ended 31/03/2024	For the year ended 31/03/2025
	Income Tax		
A.	Current Tax	2.52	1.95
B	Deferred Tax	0.14	0.14
	Total (A+B)	2.66	2.09

I. Intangible Assets(AS - 26):

Bank is in process List software of its Core Banking solution (CBS) application to Custodian. In accordance with AS-26 intangible assets issued by ICAI, the cost of the asset is Rs.0.69 crore as on March 31, 2025.

J. Impairment of Assets (AS - 28):

There is no impairment of any of assets in the opinion of the Bank and as such no provision under Accounting Standard-28 issued by ICAI is required.

K. Contingent Liabilities (AS - 29):

- Bank Guarantees, L.C.s are sanctioned to customers with approved credit limits in place. The liability thereon is dependent on terms of contractual obligations, devolvement, raising demand by concerned parties and the amount being called up. These amounts are collateralized by margins, counter guarantees and secured charges. The quantum of Contingent Liabilities in these respects are as under:

(Amount In ₹ Crore)

Particulars	31/03/2024	31/03/2025
Bank Guarantees	0.12	0.15
L.C.s.	--	--
Total	0.12	0.15

- Details of amount transferred to the Depositor Education Awareness Fund (DEAF) :

The following table sets forth, for the periods indicated the movement in amount transferred to the fund.

(Amount In ₹ Crore)

Particulars	F.Y.2023-24	F.Y.2024-25
Opening balance of amounts transferred to DEAF	3.57	3.90
Add : Amounts transferred to DEAF during the year	0.44	0.20
Less : Amounts transferred to DEAF during the year	0.11	0.14
Closing balance of amounts transferred to DEAF during the year	3.90	3.96

L. Disclosure as per RBI master direction DOR.ACC.REC.No. 45/21.04.018/2021-22 dated 30/08/2021 (updated as on 01/04/2024)
1. Regulatory Capital
a) Composition of Regulatory Capital

(Amount In ₹ Crore)

Sr.No.	Particulars	31/03/2025	31/03/2024
i)	Common Equity Tier 1 capital (CET 1)* / Paid up share capital and reserves [®] (net of deductions, if any)	71.76	68.28
ii)	Additional Tier 1 capital*/ Other Tier 1 capital [®]	4.09	2.56
iii)	Tier 1 capital (i + ii)	75.85	70.84
iv)	Tier 2 capital	12.27	11.61
v)	Total capital (Tier 1+Tier 2)	88.12	82.45
vi)	Total Risk Weighted Assets (RWAs)	575.45	531.12
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs)* / Paid-up share capital and reserves as percentage of RWAs [®]	12.47%	12.86%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	13.18%	13.34%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	2.13%	2.19%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	15.31%	15.52%
xi)	Leverage Ratio*	--	--
xii)	Percentage of the shareholding of	--	--
	a) Government of India	--	--
	b) State Government (specify name)\$	--	--
	c) Sponsor Bank\$	--	--
xiii)	Amount of paid-up equity capital raised during the year	--	--
	Amount of non-equity Tier 1 capital raised during the year, of which: Give list ⁷ as per instrument type (perpetual		
xiv)	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.	--	--
xv)	Amount of Tier 2 capital raised during the year, of which Give list ⁸⁷ 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.	--	--

(Amount In ₹ Crore)

Amount of Tier 2 Capital raised during the year of which	Current Year 12.27	Previous Year 11.61
i) General Provisions and Loss reserves	3.02	3.11
ii) Investment Fluctuation Reserves Funds	9.25	8.50

b) Draw down from Reserves: -

Bank has not withdrawn any amount from the reserve funds during current year and previous year.

2. Asset liability management
a) Maturity pattern of certain items of assets and liabilities As On 31-03-2025

(Amount In ₹ Crore)

	Day 1	2 to 7 days	8 to 14 days	15 to 30 days	31 days to 2 months	Over 2 months and to 3 months	Over 3 months and to 6 months	Over 6 month and upto 1 year	Over 1 year and upto 3 years	Over 3 year and upto 5 years	Over 5 years	Total
Deposits	7.53	7.25	35.01	28.09	57.99	78.75	162.62	288.47	355.59	4.23	0.16	1025.69
Advances	15.28	5.06	1.38	23.39	20.83	12.46	58.42	125.52	55.29	129.25	208.96	655.84
Investments	26.97	14.94	10.91	24.24	36.34	5.02	23.31	68.67	51.20	16.16	169.27	447.63
Borrowings												
Foreign Currency assets												
Foreign Currency liabilities												

As On 31-03-2024

(Amount In ₹ Crore)

	Day 1	2 to 7 days	8 to 14 days	15 to 30 days	31 days to 2 months	Over 2 months and to 3 months	Over 3 months and to 6 months	Over 6 month and upto 1 year	Over 1 year and upto 3 years	Over 3 year and upto 5 years	Over 5 years	Total
Deposits ⁹	11.25	6.78	32.21	28.52	54.93	46.49	154.44	210.24	347.23	6.52	0.41	899.03
Advances	15.81	3.30	17.60	24.66	19.78	11.60	43.58	141.09	48.62	133.95	158.55	618.53
Investments	0.98	17.90	4.97	9.84	35.03	2.01	5.15	25.59	81.69	21.14	159.36	363.66
Borrowings												
Foreign Currency assets												
Foreign Currency liabilities												

3. Investments
a) Composition of Investment Portfolio
i) As at 31-03-2025
(Amount In ₹ Crore)

	Investments in India							Investments outside India				
	Government Securities	Other Approved Securities	Shares	Debentures and bonds	Subsidiaries and /or joint ventures	Others	Total investment in India	Government securities including local authorities	Subsidiaries and /or joint ventures	Others	Total investments outside india	Total Investment
Held Maturity												
Gross	120.06						120.65				0.00	120.65
Less Provision for non performing Investments(NPI)	0.00						0.00					0.00
Net	120.65	0.00	0.00	0.00	0.00	0.00	120.65	0.00	0.00	0.00	0.00	120.65
Available for sale												
Gross	159.37			2.00			161.37					161.37
Less Provision for non performing Investments(NPI)												
Net	159.37	0.00	0.00	2.00	0.00	0.00	161.37	0.00	0.00	0.00	0.00	161.37
Held for Trading												
Gross												
Less Provision for depreciation and NPI												
Net												
Other Banks Deposits	0.00		0.01			138.64	138.65					138.65
Tri Party Lending	25.99		0.00			0.00	25.99					25.99
Call Money Lending	0.00		0.00			0.00	0.00					0.00
NUCFDC	0.00		0.97				0.97					0.97
Total Investments	306.01	0.00	0.98	2.00	0.00	138.64	447.63	0.00	0.00	0.00	0.00	447.63
Less Provision for non-performing investments												
Less Provision for depreciation and NPI												
Net	306.01	0.00	0.98	2.00	0.00	138.64	447.63					447.63

ii) As at 31-03-2024
(Amount In ₹ Crore)

	Investments in India							Investments outside India				
	Government Securities	Other Approved Securities	Shares	Debentures and bonds	Subsidiaries and /or joint ventures	Others	Total investment in India	Government securities including local authorities	Subsidiaries and /or joint ventures	Others	Total investments outside india	Total Investment
Held Maturity												
Gross	120.52						120.52				0.00	120.52
Less Provision for non performing Investments(NPI)	0.00						0.00					0.00
Net	120.52	0.00	0.00	0.00	0.00	0.00	120.52	0.00	0.00	0.00	0.00	120.52
Available for sale												
Gross	134.37			2.00			136.37					136.37
Less Provision for non performing Investments(NPI)												
Net	159.37	0.00	0.00	2.00	0.00	0.00	136.37	0.00	0.00	0.00	0.00	136.37
Held for Trading												
Gross												
Less Provision for depreciation and NPI												
Net												
Other Banks Deposits	0.00		0.01			97.79	97.80					97.80
Tri Party Lending	0.00		0.00			0.00	0.00					0.00
Call Money Lending	0.00		0.00			8.00	8.00					8.00
NUCFDC	0.00		0.01			0.97	0.97					0.97
Total Investments	254.89	0.00	0.01	2.00	0.00	106.76	363.66	0.00	0.00	0.00	0.00	363.66
Less Provision for non-performing investments												
Less Provision for depreciation and NPI												
Net	254.89	0.00	0.01	2.00	0.00	106.76	363.66					363.66

3.e) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(Amount In ₹ Crore)

Particulars	31/03/2025	31/03/2024
i) Movement of provisions held towards depreciation on investments		
a) Opening balance	7.50	7.50
b) Add: Provisions made during the year	0.00	0.00
c) Less: Write off/ write back of excess provisions during the year	0.00	0.00
d) Closing balance	7.50	7.50
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	8.50	7.75
b) Add: Amount transferred during the year	0.75	0.75
c) Less: Drawdown	0.00	0.00
d) Closing balance	9.25	8.50
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	5.73%	6.23%

3.f) Sale and transfers to/from HTM category:-

There are no investments that belonged to HTM category that are sold/ transferred during the year except for under permissible limit as exercised by bank under the board resolution No.13 (7) dated 13-05-2024

3.g) Non-SLR investment portfolio:-
i) Non-performing non-SLR Investment :-

(Amount In ₹ Crore)

Sr.No.	Particulars	31/03/2025	31/03/2024
a	Opening balance	0.00	0.00
b	Additions during the year since 1 st 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 ₹ Crore)

Sr.No.	Issuer	Amount		Extent of Private Placement		Extent of Below Invest. grade Secu		Extent of Unrated Securities		Extent of Unlisted Securities	
1	2	3		4		5		6		7	
		31/3/25	31/3/24	31/3/25	31/3/24	31/3/25	31/3/24	31/3/25	31/3/24	31/3/25	31/3/24
a)	PSUs	2.00	2.00								
b)	FIs	--	--								
c)	Banks	--	--								
d)	Private Corporates	--	--								
e)	Subsidiaries/ Joint Ventures										
f)	Others	--	--								
g)	Provision held towards deprec.	--	--								
	Total *	2.00	2.00								

3.h) Repo transactions (in face value terms)¹⁴

(Amount In ₹ Crore)

	Minimum outstanding during the year		Maximum outstanding during the year		Daily average outstanding during the year		Outstanding as on March 31	
	FV	BV	FV	BV	FV	BV	FV	BV
i) Securities sold under repo								
a) Government securities b) Corporate debt securities c) Any other securities	---	---	---	---	---	---	---	---
ii) Securities purchased under reverse repo								
a) Government securities b) Corporate debt securities c) Any other securities	---	---	---	---	---	---	---	---
Note:- FV- Face Value,- Book Value								

3.i) Government Security Lending (GSL) transaction (in market value terms):- As at 31-03-2025 (current year balance sheet date)

	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Total Volume of Transactions during the year	Outstanding as on March 31 - 2025
Securities lent through GSL TRANSACTION	---	---	---	---	---
Securities lent through GSL TRANSACTION	---	---	---	---	---

4. Asset quality a) Classification of advances and provisions held As On 31-03-2025

	Standard		Non- Performing			Total
	Total Standard Advances	Sub-Standard	Doubtful	Loss	Total Non-Perf. Adv.	
Gross Standard Advances and NPAs						
Opening Balance	594.25	3.04	20.74	0.50	24.28	618.53
Add: Additions during the year					2.49	
Less: Reductions during the year*					6.35	
Closing balance	635.42	1.62	16.38	2.42	20.42	655.84
*Reductions in Gross NPAs due to:						
i) Upgradation					1.73	
ii) Recoveries (excluding recov. from upgraded acc.)					3.94	
iii) Technical/Prudential Write Offs					0.00	
iv) Write-offs other than those under (iii) above					0.68	
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	3.02	15.50	20.74	0.50	36.74	39.76
Add: Fresh provisions made during the year					0.00	
Less: Excess provision reversed/ Write-off loans					0.68	
Closing balance of provisions held	3.02	17.25	16.39	2.42	36.06	39.08
Net NPAs						
Opening Balance						
Add: Fresh additions during the year						
Less: Reductions during the year						
Closing Balance						
Floating Provisions						
Opening Balance						
Add: Additional provisions made during the year						
Less: Amount drawn down ¹⁵ during the year						
Closing balance of floating provisions						

Technical write-offs and the recov. made thereon						
Opening balance of Tech./ Pru. written-off acc.						6.45
Add: Technical/ Prudential write-offs during the year						0.68
Less: Recoveries made from previously technical/ prudential written-off accounts during the year						0.03
Closing balance						7.10

b) Classification of advances and provisions held As On 31-03-2024 (Amount In ₹ Crore)

	Standard		Non- Performing			Total
	Total Standard Advances	Sub-Standard	Doubtful	Loss	Total Non-Perf. Adv.	
Gross Standard Advances and NPAs						
Opening Balance	500.04	3.08	23.54	0.67	27.29	527.33
Add: Additions during the year					3.14	
Less: Reductions during the year*					6.15	
Closing balance	594.25	3.04	20.74	0.50	24.28	618.53
*Reductions in Gross NPAs due to:						
Upgradation					0.46	
Recoveries (excluding recov. from upgraded acc.)					5.28	
Technical/Prudential Write Offs					0.00	
Write-offs					0.41	
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	2.10	11.31	23.54	0.67	35.52	37.62
Add: Fresh provisions made during the year					1.63	
Less: Excess provision reversed/ Write-off loans					0.41	
Closing balance of provisions held	3.02	15.50	20.74	0.50	36.74	39.76
Net NPAs						
Opening Balance						
Add: Fresh additions during the year					0.00	
Less: Reductions during the year						
Closing Balance		0.00	0.00	0.00	0.00	
Floating Provisions						
Opening Balance						
Add: Additional provisions made during the year						
Less: Amount drawn down ¹⁵ during the year						
Closing balance of floating provisions						
Technical write-offs and the recov. made thereon						
Opening balance of Tech./ Pru. written-off acc.						6.17
Add: Technical/ Prudential write-offs during the year						0.41
Less: Recoveries made from previously technical/ prudential written-off accounts during the year						0.13
Closing balance						6.45

	Ratios ¹⁶ (in per cent)		31/03/2025	31/03/2024
	Gross NPA to Gross Advances		3.11%	3.93%
	Net NPA to Net Advances		0.00%	0.00%
	Provision coverage ratio		176.59%	151.38%

4.b) Sector-wise Advances and Gross NPAs

(Amount In ₹ Crore)

Sr.No	Sector	31/03/2025			31/03/2024		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that Sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that Sector
i)	Priority Sector						
a)	Agriculture and allied activities	71.19	0.15	0.02	66.29	0.13	0.02
b)	Advances to industries sector eligible as priority sector lending	95.81	4.69	0.72	124.41	7.58	1.23
c)	Services	135.17	10.91	1.66	123.61	11.38	1.84
d)	Personal loans	100.74	0.89	0.14	86.73	1.22	0.20
	Subtotal (i)	402.91	16.64	2.54	401.04	20.31	3.28
ii)	Non-priority Sector						
a)	Agriculture and allied activities						
b)	Industry						
c)	Services						
d)	Personal loans	252.93	3.78	0.57	217.49	3.97	0.65
	Sub-total (ii)	252.93	3.78	0.57	217.49	3.97	0.65
	Total (i + ii)	655.84	20.42	3.11	618.53	24.28	3.93

4.c) Overseas assets, NPAs and revenue:-

Bank does not having overseas assets, NPA and Revenue during previous year and current year.

d) Particulars of resolution plan and restructuring

i) Particulars of resolution plan:- Not Applicable

ii) Details of accounts subjected to restructuring

		Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		31/3/25	31/3/24	31/3/25	31/3/24	31/3/25	31/3/24	31/3/25	31/3/24	31/3/25	31/3/24
Standard	Number of borrowers	0	0	0	0	0	0	0	0	0	0
	Gross Amount	0	0	0	0	0	0	0	0	0	0
	Provision held	0	0	0	0	0	0	0	0	0	0
Sub Standard	Number of borrowers	0	0	0	0	0	0	0	0	0	0
	Gross Amount	0	0	0	0	0	0	0	0	0	0
	Provision held	0	0	0	0	0	0	0	0	0	0
Doubtful	Number of borrowers	0	0	0	0	9	10	0	0	0	0
	Gross Amount	0	0	0	0	7.65	7.69	0	0	0	0
	Provision held	0	0	0	0	7.65	7.69	0	0	0	0
Total	Number of borrowers	0	0	0	0	0	0	0	0	0	0
	Gross Amount	0	0	0	0	0	0	0	0	0	0
	Provision held	0	0	0	0	0	0	0	0	0	0

4.e) Divergence in asset classification and provisioning: -

No divergences have been noted by RBI, hence no disclosure on divergence in asset classification and provisioning for NPAs is required.

4.f.(i) Disclosure of transfer of loan exposures :-

Bank does not transfer loan exposure during previous year and current year.

4.f.(ii) In the case of stressed loans transferred or acquired, the following disclosures should be made:

Details of stressed loans transferred during the year (to be made separately for loans classified as NPA and SMA) .

	To ARCs	To permitted transferees	To other transferees (please specify)
No: of accounts	--	--	--
Aggregate principal outstanding of loans transferred	--	--	--
Weighted average residual tenor of the loans transferred	--	--	--
Net book value of loans transferred (at the time of transfer)	--	--	--
Aggregate consideration	--	--	--
Additional consideration realized in respect of accounts transferred in earlier years	--	--	--
Details of loans acquired during the year			
(Amount In ₹ Crore)	From SCBs, RRBs, UCBs, StCBs, DCCBs, AIFs, SFBs and NBFCs including Housing Finance Companies (HFCs)	From ARCs	
Aggregate principal outstanding of loans acquired	--	--	--
Aggregate consideration paid	--	--	--
Weighted average residual tenor of loans acquired	--	--	--

4.g) Fraud accounts : -

(Amount In ₹ Crore)

	Current Year	Previous Year
Number of frauds reported	1	0.00
Amount Involved in Fraud (Rs. Crore)	0.24	0.00
Amount of Provision made for such frauds(Rs. Crore)	0.00	0.00
Amount of Unamortised provision debited from other reserves as at the end of the year. (Rs. Crore)	0.00	0.00

5. Exposure :-
5.a) Exposure to real estate sector : -

(Amount In ₹ Crore)

Category	Current Year	Previous Year
i) Direct exposure		
a) Residential Mortgages – Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits	126.16	97.05

b) Commercial Real Estate – Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits;	10.37	12.82
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures –	0.00	0.00
i. Residential		
ii. Commercial Real Estate	0.00	0.00
ii) Indirect Exposure :- Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies	0.00	0.00
Total Exposure to Real Estate Sector	136.53	109.87

5.b) Exposure to Capital Market - Nil (Previous Year Nil)
5.c) Risk category-wise country exposure - NIL
5.d) Unsecured advances

(Amount In ₹ Crore)

Particulars	31/03/25	31/03/24
Total unsecured advances of the bank	19.95	19.79
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	0.00	0.00
Estimated value of such intangible securities	0.00	0.00

5.e) Factoring exposures - NIL
5.f) Intra-group exposures - NIL
5.g) Unhedged foreign currency exposure - NIL
6. Concentration of deposits, advances, exposures and NPAs
a) Concentration of deposits

(Amount In ₹ Crore)

Particulars	31/03/25	31/03/24
Total deposits of the twenty largest depositors	61.63	70.43
Percentage of deposits of twenty largest depositors to total deposits of the bank	6.01%	7.83%

b) Concentration of advances*

(Amount In ₹ Crore)

Particulars	31/03/25	31/03/24
Total advances to the twenty largest borrowers	78.01	113.02
Percentage of advances to twenty largest borrowers to total advances of the bank	11.90%	18.27%

c) Concentration of exposures**

(Amount In ₹ Crore)

Particulars	31/03/25	31/03/24
Total exposure to the twenty largest borrowers/customers	91.24	153.98
Percentage of exposures to the twenty largest borrowers/customers to the total exposure of the bank on borrowers/customers	13.91%	24.89%

d) Concentration of NPAs:-

(Amount In ₹ Crore)

Particulars	31/03/25	31/03/24
Total Exposure to the top twenty NPA accounts	14.81	16.76
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	72.50%	69.04%

7. Derivatives :- Bank does not have transaction in derivatives in the current and previous financial years.

8. Disclosure relating to securitization - N.A

9. Off balance sheet SPVs sponsored (which are required to be consolidated as per accounting norms) - N.A

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

(Amount In ₹ Crore)

Sr. No.	Particulars	31/03/25	31/03/24
i)	Opening balance of amounts transferred to DEA Fund	3.90	3.57
ii)	Add: Amounts transferred to DEA Fund during the year	0.20	0.44
iii)	Less: Amounts reimbursed by DEA Fund towards claims	0.14	0.11
iv)	Closing balance of amounts transferred to DEA Fund	3.96	3.90

11. Disclosure of complaints :-

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

Sr. No.		Particulars	31/03/25	31/03/24
		Complaints received by the bank from its customers	-	
1.		Number of complaints pending at beginning of the year	-	-
2.		Number of complaints received during the year	31	-
3.		Number of complaints disposed during the year	27	0
	3.1	Of which, number of complaints rejected by the bank	-	0
4.		Number of complaints pending at the end of the year	4	-
		Maintainable complaints received by the bank from OBOs	-	-
5.		Number of maintainable complaints received by the bank from OBOs	0	1
	5.1	Of 5, number of complaints resolved in favour of the bank by BOs	0	1
	5.2	Of 5, number of complaints resolved through conciliation /mediation/advisories issued by BOs	--	-
	5.3	Of 5, number of complaints resolved after passing of Awards by BOs against the bank	--	-
6.		Number of Awards unimplemented within the stipulated time (other than those appealed)	--	-
Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in BO Scheme 2006 and covered within the ambit of the Scheme.			--	-

11.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
F.Y. 2024-25					
Ground 1 Internet / Mobile Banking / Electronic Banking	0	0	0	0	0
Ground 2 ATM/Debit Cards	0	6	0	0	0
Ground 3 Loans & Advances	0	12	0	2	0
Ground 4 Account Opening / difficulty in Operation of Accounts	0	6	0	0	0
Others	0	7	0	1	0
Total	0	31	0	3	0
F.Y. 2023-24					
Ground 1 Internet / Mobile Banking / Electronic Banking	0	0	0	0	0
Ground 2 ATM/Debit Cards	0	1	0	0	0
Ground 3 Loans & Advances	0	0	0	0	0
Others	0	4	0	0	0
Total	0	5	0	0	0

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

No penalty imposed by Reserve Bank of India and other Banking regulatory bodies during the year ended 31.03.2025

13. Disclosure on remuneration :- N.A
14. Other Disclosures a) Business ratios

(Amount In ₹ Crore)

Particulars	31/03/2025	31/03/2024
i) Interest Income as a percentage to Working Funds	8.41%	8.35%
ii) Non-interest income as a percentage to Working Funds	0.45%	0.35%
iii) Cost of Deposits	6.67%	6.09%
iv) Net Interest Margin	2.96%	3.80%
v) Operating Profit as a percentage to Working Funds	0.73%	1.04%
vi) Return on Assets	0.53%	0.52%
vii) Business (deposits plus advances) per employee (Rs. in crore)	4.59%	4.27
viii) Profit per employee (Rs. in crore)	0.02%	0.01

14.b) Banc assurance business :- NIL
14.c) Marketing and distribution :- NIL
14.d) Disclosures regarding Priority Sector Lending Certificates (PSLCs) :- NIL
14.e) Provisions and contingencies :-

(Amount In ₹ Crore)

	Provision debited to Profit and Loss Account	31/03/2025	31/03/2024
i)	Provisions for NPI	0.00	0.00
ii)	Provision towards NPA	0.00	1.50
iii)	Provision made towards Income tax	2.09	2.65
iv)	Other Provisions and Contingencies	0.10	1.02
	1) INVESTMENT Depreciation (provision)	0.00	0.00
	2) PROVISION FOR STD ASSETS	0.00	0.92
	3) INVESTMENT PREMIUM (AMORTIZATION)	0.10	0.10

. 14.f) Implementation of IFRS converged Indian Accounting Standards (Ind AS) :-NA

14.g) Payment of DICGC Insurance Premium:-

(Amount In ₹ Crore)

Sr. No.	Particulars	31/03/2025	31/03/2024
i)	Payment of DICGC Insurance Premium	1.25	1.09
ii)	Arrears in payment of DICGC premium	0.00	0.00

14.h) Disclosure of facilities granted to directors and their relatives

(Amount In ₹ Crore)

	Directors, their relatives Loans	31/03/2025	31/03/2024
	Funded	0.30	0.59
	Non-Funded	0.00	0.00

14.i) Disclosure on amortization of expenditure on account of enhancement in family pension of employees of banks :- NIL

k. Previous Years Figures:-

The Bank has reclassified and rearranged previous year's figures to confirm to this year classification and wherever necessary.

For SARDA & PAREEK LLP
 Chartered Accountants

For The Ajara Urban Co-Op Bank Ltd., Ajara

CA Niranjana Joshi
 Partner
 M.No.102789

Signatories

Place: Ajara

Date: 16.06.2025

CASH FLOW STATEMENT FOR THE YEAR ENDED 31 MARCH 2025

	PARTICULARS	31-03-2025		31-03-2024	
		Amount Rs.	Amount Rs.	Amount Rs.	Amount Rs.
A	Cash Flow From Operating Activities				
	Net Profit Before Tax		8,10,02,782.72		7,78,86,797.52
	Add-		2,62,69,585.49		2,37,93,191.08
	Interest on Borrowings	78,800.00		39,047.00	
	Provision for Bad & Doubtful Debts	--		--	
	Provision Against Standard Assets	--		--	
	Provision for Depr. on Investment	--		--	
	Amortisation of Premium on Securities	9,69,350.00		9,69,400.00	
	Deprecation and amortisation on fixed Assets	2,52,21,435.49		2,27,84,744.08	
	Less		67,07,177.00		53,54,504.00
	Foreign Currencies Fluctuation Gain / Loss	--		--	
	Dividend on Shares	10,100.00		10,100.00	
	Profit on Sale of Asset	1,11,238.00		59,182.00	
	Profit on Sale of Investments	51,57,500.00		39,28,466.00	
	Deferred Tax	14,28,339.00		13,56,756.00	
	Adjustment for-				
	Increase / Decrease in Deposits	1,26,66,21,978.08		1,00,45,34,289.91	
	Increase / Decrease in other Liabilities	4,57,52,190.28		9,89,93,566.97	
	Increase / Decrease in Advances	37,30,39,854.78		91,20,56,918.57	
	Increase / Decrease in other Assets	8,11,12,911.11		7,58,20,808.24	
	Increase / Decrease in Funds	4,02,31,837.00		1,28,08,643.44	
	Increase / Decrease in Investments	8,00,00,000.00		8,00,00,000.00	
	Cash Generated from Operation	89,79,89,565.47		2,28,41,486.63	
	Income Tax Paid	2,68,60,842.00	92,48,50,407.47	2,52,26,525.00	4,80,68,011.63
	Cash Generated from Operating Activities		1,02,54,15,598.68		14,43,93,496.23
B	Cash Flow From Investing Activities				
	Purchase of fixed Assets	3,91,71,489.59		2,38,02,065.20	
	Purchase of Investment	5,12,51,349.00		--	
	Sale of Investment	41,88,150.00		10,22,99,290.47	
	Sale of Fixed Assets	1,11,238.00		59,182.00	
	Dividend Received	10,100.00		10,100.00	
	Cash Generated from investing Activities		54,61,13,350.59		7,85,66,507.27

CASH FLOW STATEMENT FOR THE YEAR ENDED 31 MARCH 2025

	PARTICULARS	31-03-2025		31-03-2024	
		Amount Rs.	Amount Rs.	Amount Rs.	Amount Rs.
C	Cash flow from Financing Activities				
	Share Capital Issued	57,67,425.00		29,46,475.00	
	Dividend Paid	1,71,61,196.00		1,71,12,358.00	
	Increase / Decrease in Borrowings	--		5,00,00,000.00	
	Interest Paid on Borrowings	78,800.00		39,047.00	
	Cash Generated from Financing Activities		2,28,49,821.00		-2,99,80,214.00
D	Foreign Exchange Revaluation				
E	Net Increase in Cash & Cash Equivalents (A+B+C+D)		50,21,52,069.09		19,29,79,789.50
F	Cash & Cash Equivalents at the beginning of the year		1,50,46,82,701.29		1,31,17,02,911.79
G	Cash & Cash Equivalents at the end of the year (E+F)		2,00,68,34,770.38		1,50,46,82,701.29
	Break up of Cash & Cash Equivalents				
	Cash In Hand		21,43,15,945.00		19,77,14,599.00
	Balances with Banks				
	i) In Current Accounts		40,61,05,576.38		32,90,66,842.29
	ii) In Deposit Accounts		1,38,64,13,249.00		97,79,01,260.00
	Total		2,00,68,34,770.38		1,50,46,82,701.29

Amendments in Bye-Laws-2025

Sr. No.	Bye Laws No.	Present Wording	Wording after Amendment	Reason for Amendment
01	42	<p>The Board of Directors shall constitute an Executive Committee and other committees or sub-committees as may be considered necessary Provided that other Committees or Subcommittees shall not exceed three. Each committee consists of not more than eight (8) members.</p> <p>The Board may delegate any of its powers and functions mentioned in Bye law no. 39 (xviii) to an Executive Committee of the Board of Directors.</p> <p>Composition & Functions of other Committees or Sub-committees shall be as decided by the Board of Directors from time to time.</p> <p>Provided that every sub-committee shall not consists of more than 7 (seven) members of the board</p>	<p>The Board of Director shall constitute an Executive Committee and other committees or sub committees as may be considered necessary. Provided that the Board shall constituted.</p> <p>(i) Audit and Ethics Committee.</p> <p>(ii) Prevention of sexual harassment at workplace.</p> <p>(iii) Executive Committee</p> <p>(iv) Loan Committee</p> <p>(v) Recovery Committee</p> <p>(vi) Construction & Renovation Committee</p> <p>(vii) Fraud Risk Management Committee</p> <p>(viii) Compromise Settlement & Technical write-off committee</p> <p>(ix) Investment Committee</p> <p>Provided that, every sub-committee shall not consist of more than 8 (eight) members of the board including Chief Executive Officer</p> <p>(i) Audit and Ethics Committee, shall broadly perform the following functions as are assigned to it: Committee should provide direction and oversee, review the operations of the total audit, function in the organization including Internal accounts, housekeeping, policy and accounting standard</p>	<p>The Provision is proposed to be made according to section 53 of MSCS Act, 2002</p>

Amendments in Bye-Laws-2025

Sr. No.	Bye Laws No.	Present Wording	Wording after Amendment	Reason for Amendment
			<p>(ii) Prevention of sexual harassment at workplace, shall broadly perform the following functions as are assigned to it: The function of Prevention of Sexual Harassment at Workplace is to prevent and address incidents of sexual harassment at work by providing a safe environment, establishing clear policies, and creating mechanisms for redressal of complaints.</p> <p>(iii) Executive Committee, shall broadly perform the following functions as are assigned to it: The Executive Committee is responsible for sanctioning memberships, managing key financial and operational decisions up to specified limits, approving staff and policy matters, and overseeing routine and special activities essential for the smooth administration and growth of the bank. It acts on delegated authority for prompt decision-making in areas such as finance, HR, infrastructure, customer grievances, marketing, regulatory compliance, and welfare initiatives, while keeping the Board informed and obtaining approvals where necessary.</p> <p>(iv) Loan Committee: To review, consider, sanction, and renew funded and non-funded loans, advances, bank guarantees, letters of credit, and bill discounting up to Rs. 100 lakhs per borrower, including setting their terms and conditions.</p> <p>(v) Recovery Committee: The Recovery Committee reviews and monitors overdue, NPA, and SMA accounts, ensures prompt recovery actions, manages asset classification and provisioning, and recommends strategies to minimize arrears and enhance effective recovery. It also oversees write-offs and advises the Board of Directors on recovery-related matters.</p> <p>(vi) Construction & Renovation Committee: The function of the Construction & Renovation Committee typically includes overseeing the planning, approval, progress review, and quality control of construction, renovation, and repair works of bank properties, ensuring adherence to approved plans, budgets, and timelines. It also covers vetting designs, supervising major repairs, managing vendor and contractor relations, and ensuring regulatory and safety compliance related to bank infrastructure.</p> <p>(vii) Fraud Risk Management Committee: The function of the Fraud Risk Management Committee in Tier III Urban Cooperative Banks (UCBs) as per RBI guidelines is to oversee the implementation of a Board-approved fraud risk management policy, monitor and review fraud cases, ensure timely reporting of fraud incidents to RBI and law enforcement, and recommend measures to strengthen internal controls and minimize fraud risk. This committee ensures effective governance and operational oversight for fraud prevention, detection, and reporting in compliance with RBI's Master Directions on Fraud Risk Management</p> <p>(viii) Compromise Settlement & Technical write-off committee: The committee facilitates fair and transparent compromise settlements and technical write-offs for distressed loan accounts, ensuring compliance with regulatory guidelines while optimizing recovery and managing NPAs effectively.</p> <p>(ix) Investment Committee: The committee formulates strategies and recommend limits for the purchase, sale, and management of securities and investments, ensures regulatory compliance, oversees investment audit functions, and manages risks to optimize the bank's profitability and fund management.</p>	
02	58(iii)	The auditor shall submit the audit of accounts report to the Bank within six months from the date of closing of the financial year to which such accounts relate.	The auditor shall submit the audit of accounts report to the Bank within three months from the date of closing of the financial year to which such accounts relate.	As per Statutory Audit observation

Annexure - A (Rs. In Lakh)		Annexure - B Overdue information dt 31 March 2025 (Rs. In Lakh)		
Bank Name	The Ajara Urban Co-op Bank Ltd; Ajara (Multi - State)	Particulars	Overdue Borrower	Overdue
Head Office Add	393, B, Main Road, Ajara, Tal. Ajara Dist: Kolhapur, (Maharashtra) Pin 416 505	1) Upto 1Year	2532.00	878.81
Registration No & Date	24099 19/10/1960	2) 1 year to 3 Years	52	144.40
Multi State Reg. No. & Date	MSCS/CR/1270/2017 17/02/2017	3) Above 3 Years	194	3019.41
Reserve Bank of India Date	Lic. No.UBD- M.H. 458 P. 18/04/1986	Total	2778	4042.62
Area of Operations	All Maharashtra & Karnataka State	of which Secured	2274	3920.82
Position as on	31/03/2025	of which Unsecured	504	121.80
Total Branches including H.O.	36	Total	2778	4042.62
Member	Regular 43026 Nominal 7334	of Which suit field	71	2092.43
Paid up Share Capital	1827.44	Annexure - C Segement wise classification of Loans as on 31 /03/2025 (Rs. In Lakh)		
Total Fund	11102.14	Particulars	Borrower	Getting the Amount
Deposit	102569.12	1) Agricultural Credit	5414	7118.80
1) Saving	17642.49	2) Small scale Industries	247	2082.79
2) Current	3853.76	3) Micro Credit	2068	21064.76
3) Term Deposit & Other	81072.87	4) Education	1624	1310.70
Loan	65583.61	5) Housing	1223	8713.83
1) Secured Loan	63588.13	Total Priority Advance	10576	40290.88
2) Unsecured Loan	1995.48	Total Non- Priority Sector	15659	25292.73
3) Priority Loan Percentage	65.14%	Total-	26235	65583.61
4) Weaker section loan total percentage	12.41%	Annexure - D Loans given to the Board of Directors and their relatives as on 31/03/2025 (Rs. In Lakh)		
5) Share debenture	--	Particulars	Directors	Relatives
Bank Loan	--	1) Loans as on 31/03/2024	34.61	24.33
Investment	44763.48	2) Disbursement in F.Y. 2024-2025	2.00	2.50
District Bank	5200.00	3) On Which recovery in F.Y. 2024-2025	37.51	5.01
State Co-op Bank	--	4 Int. Debited to A/c.	6.11	2.75
Other	39563.48	5) Total outstanding as on 31/3/2025	5.21	24.57
Net NPA	0%	6) Of which Overdue	0.00	0.00
Current year Profit	600.85			
Audit Class	'A'			
Senior Employees	90			
Other Employees	276			
Total Employees	366			
Working Capital Rs.	120409.35			



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दि आजरा अर्बन को-ऑपरेटिव्ह बँक लि; आजरा(मल्टी-स्टेट)
THE AJARA URBAN CO-OPERATIVE BANK LTD; AJARA (MULTI-STATE)

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नफा तोटा पत्रकाचे विवेचन Analysis of profit and Loss Statement

रुपये लाखात
(Rs. In Lakh)

तपशील / Particulars	31/03/2024	खेळत्या भांडवलाशी प्रमाण % to working capital	31/03/2025	खेळत्या भांडवलाशी प्रमाण % to working capital
खेळते भांडवल Working Capital	106655.37	--	120409.35	--
एकूण उत्पन्न (अ+ब) Total Income(a+b)	8630.08	8.09%	9915.32	8.23%
अ) व्याज उत्पन्न Interest Income	8282.39	7.77%	9451.79	7.85%
ब) इतर उत्पन्न Other Income	347.69	0.33%	463.53	0.38%
एकूण खर्च (अ+ब+क) Total Expenses (a+b+c)	7599.52	7.13%	9095.60	7.55%
अ) व्याज खर्च Interest Expenses	4862.58	4.56%	6120.60	5.08%
ब) सेवक पगार Staff Salary	1838.43	1.72%	1829.51	1.52%
क) प्रशासकीय खर्च Management Exp.	898.51	0.84%	1145.49	1.52%
ढोबल नफा तरतुदीपूर्वीचा Gross Profit	1030.56	0.97%	819.72	0.68%
वजा तरतुदी Provision	251.69	0.24%	9.69	0.01%
वजा आयकर Income Tax	265.55	0.25%	209.18	0.17%
निव्वळ नफा Net Profit	513.32	0.48%	600.85	0.50%

यंदा उत्पन्न व खर्चाचा रुपया असा Income & Expenditure Analysis

उत्पन्नाचा रुपया असा आला Income Details	खर्चाचा रुपया असा गेला Expenditure Details
कर्जावरील मिळालेले व्याज Interest Received On Loan 65.95%	ठेवीवरील दिलेले व्याज Interest Paid on Deposit 61.73%
गुंतवणुकीवरील व्याज Interest Received on Investment 29.38%	सेवक पगार Staff Salary 18.44%
सरकारी रोखे खरेदी विक्रीतील नफा Profit on sale & Securitization 0.52%	प्रशासकीय खर्च Management Expenses 8.87%
इतर उत्पन्न Other Income 4.15%	घसारा Depreciation 2.69%
	तरतुद Provision 0.10%
	आयकर Income tax 2.11%
	निव्वळ नफा Net Profit 6.06%
एकूण पैसे Total 100.00%	एकूण पैसे Total 100.00%

भांडवल पर्याप्तता निकषाची स्थिती दर्शविणारा तक्ता Chart showing position C.R.A.R

तपशील / Particulars	March 24	March 25	Increase %
कॅपिटल टायर १ Tier 1	--	--	--
भागभांडवल Share Capital	1769.76	1827.44	3.26%
वैधानिक निधी Reserve Fund	2923.26	3235.83	10.69%
इतर निधी Other Reserves	2134.88	2112.58	-1.04%
नफा Profit	256.05	408.83	59.67%
एकूण(१) Total (1)	7083.95	7584.68	7.07%
कॅपिटल टायर २ Tier 2			
जनरल व उत्तम जिदंगीवर तरतुद General & Standard Asset Provision	310.94	302.00	-2.88%
गुंतवणुकीच्या चढ उतारावरील तरतुद Investment Fluctuation Reserve	850.00	925.00	8.82%
पुनर्मुल्यांकन निधी Revaluation Reserve	--	--	0.00%
एकूण (२) Total (2)	1160.94	1227.00	5.69%
अ) एकूण(१+२) Total (1+2)	8244.89	8811.68	6.87%
रिस्क असेटस् Risk Assets	0.00	0.00	0.00%
फंडेड रिस्क Funded Risk	53111.82	57545.04	8.35%
नॉन फंडेड रिस्क Non Funded Risk	0.00	0.00	0.00%
ब) रिस्क वेटेड असेटस् (B Risk Weighted Asset)	53111.82	57545.04	8.35%
भांडवल पर्याप्तता प्रमाण CRAR	15.52%	15.31%	-1.35%



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दि आजरा अर्बन को-ऑपरेटीव्ह बँक लि; आजरा(मल्टी-स्टेट)
THE AJARA URBAN CO-OPERATIVE BANK LTD; AJARA (MULTI-STATE)

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गेल्या पाच वर्षाचा बँकेच्या प्रगतीचा आढावा
BANK'S PROGRES IN LAST FIVE YEARS

रुपये लाखात
(Rs. In Lakh)

नं No.	तपशील / Particulars	31/03/2021	31/03/2022	31/03/2023	31/03/2024	31/03/2025
1	सभासद संख्या No of Members	34299	36097	37775	39861	43026
2	भाग भांडवल Share Capital	1736.08	1732.61	1740.30	1769.76	1827.44
3	रिझर्व व इतर फंडस् Reserve & other Funds	8534.40	9606.58	10273.56	10819.53	11102.14
4	ठेवी Deposits	68938.74	72075.68	79857.56	89902.90	102569.12
5	कर्जे Loans	41660.78	44187.04	52732.64	61853.21	65583.63
6	गुंतवणूक Investment	33567.62	34151.76	35487.57	36365.85	44763.48
7	खेळते भागभांडवल Working Capital	82275.63	86506.36	95601.57	106655.37	120409.02
8	ढोबळ नफा Gross Profit	1367.28	1442.05	1202.10	1030.56	982.30
9	करपूर्व नफा Profit Before Tax	692.28	714.80	757.18	778.87	810.03
10	आयकर Income Tax Paid	241.90	251.65	254.25	265.55	209.18
11	निव्वळ नफा Net Profit	450.38	463.15	502.93	513.32	600.85
12	ऑडिट वर्ग Audit Class	A	A	A	A	A
13	शाखा Branches	32	32	32	32	35
14	अग्रक्रम कर्जपुरवठा Priority Sector Advance	71.46%	63.90%	83.61%	76.05%	65.14%
15	दुर्बल घटक कर्ज परवठा Weaker Section Advance	11.87%	7.70%	13.08%	14.82%	12.41%
16	एकूण व्यवसाय Total Business	110599.52	116262.72	132590.20	151756.11	168152.75
17	स्व-भांडवल पर्याप्तता प्रमाण CRAR	18.25%	19.08%	16.98%	15.52%	15.31%
18	प्रती सेवक व्यवसाय Business per employee	335.15	321.17	369.33	427.48	464.51
19	प्रती सेवक नफा Profit per Employee	1.45	1.28	1.40	1.45	1.69
20	ठेवीचा सरासरी व्याजदर Cost of Deposit	6.19%	5.90%	5.80%	6.09%	6.67%
21	भांडवलावरील परतावा Return on Asset	0.60%	0.60%	0.61%	0.57%	0.01%
22	व्याज उत्पन्नाचे खेळत्या भांडवलाशी प्रमाण Interest income as a percentage of working fund	8.50%	8.29%	7.68%	8.35%	7.58%
23	इतर उत्पन्नाचे खेळत्या भांडवलाशी प्रमाण Non Interest Income as a percentage of working fund	0.72%	0.64%	0.35%	0.35%	0.38%
24	ढोबळ नफ्याचे खेळत्या भांडवलाशी प्रमाण Operating profit as a percentage of working fund	1.66%	1.72%	1.26%	1.04%	0.82%
25	सी डी रेशो C. D. Ratio	60.43%	61.31%	66.03%	68.80%	63.94%

CLASSIFICATION OF NPAs (SUMMARY)
As on 31/03/2025

 रुपये लाखात
 (Rs. In Lakh)

Particular	No of A/cs	Principal	Interest	Total	% to total	Existing Provision at the Beginning of the Year	Less Provision Utilised for write off accounts	Provision Made this year	Total Provision at the end of year
Total Loans and Advances	26,194	65583.61	0.00	65583.61	100.00%	3976.00	68.18	0.00	3907.82
A. Standard Assets	25930	63541.46	0.00	63541.46	96.89%	302.00	0.00	0.00	302.00
B. Non Performing Assets	264	2042.15	0.00	2042.15	3.11%	3674.00	68.18	0.00	3605.82
1. Sub Standard	26	161.62	0.00	161.62	0.25%				
a) Secured	21	154.16	0.00	154.16	0.24%				
b) Unsecured	5	7.46	0.00	7.46	0.01%				
2. Doubtful	135	1638.58	0.00	1638.58	2.50%				
i) Upto 1 year	29	164.33	0.00	164.33	0.25%				
a) Secured	13	125.09	0.00	125.09	0.19%				
b) Unsecured	16	39.24	0.00	39.24	0.06%				
ii) Above 1 year and Upto 3 Year	39	45.23	0.00	45.23	0.07%				
a) Secured	11	30.41	0.00	30.41	0.05%				
b) Unsecured	28	14.82	0.00	14.82	0.02%				
iii) Above 3 year	67	1429.02	0.00	1429.02	2.18%				
a) Secured	46	1246.11	0.00	1246.11	1.90%				
b) Unsecured	21	182.91	0.00	182.91	0.28%				
3. Loss Assets	103	241.95	0.00	241.95	0.37%				
a) Secured	77	230.80	0.00	230.80	0.36%				
b) Unsecured	26	11.15	0.00	11.15	0.01%				



ajara
BANK

दि आजरा अर्बन को-ऑपरेटीव्ह बँक लि; आजरा(मल्टी-स्टेट)
THE AJARA URBAN CO-OPERATIVE BANK LTD; AJARA (MULTI-STATE)

65th
Annual Report

Annual Expenses for the Year 2024-2025 and Budget for the Year 2025-2026

सन २०२४-२०२५ चा प्रत्यक्ष खर्च व सन २०२५-२०२६ सालचे उत्पन्न, खर्च, नफा अंदाजपत्रक
रुपये लाखात (Rs. In Lakh)

खात्याचे नाव Name of the Account	सन २०२४-२५ चे अंदाजपत्रक व खर्च Budget for 2024-2025	सन २०२४-२५ चे प्रत्यक्ष उत्पन्न व खर्च Actual Income & Exp 2024-2025	अंदाजापेक्षा जादा झालेला खर्च Expenses more than Budget	जादा खर्चाचे कारण Reason for Extra Expences	सन २०२५-२६ चे अंदाजपत्रक Budget for 2025-2026
अ) जमा Income					
१) मिळालेले व्याज Interest Received	9200.00	9350.36			10500.00
२) मिळालेले इतर उत्पन्न Other Income	430.00	564.96			600.00
एकूण उत्पन्न (Total Income)	9630.00	9915.32			11100.00
ब) खर्च (Expences)					
१) दिलेले व्याज Interest Paid	5700.00	6120.60	420.60	ठेव वाढ झालेने	6800.00
२) नोकर पगार व भत्ते प्रा. फंड बोनस वगैरे Employees Salary allowance P.F Bonus & other	1900.00	1829.51			2000.00
३) संचालक मंडळ सभा भत्ते व इतर Director Meeting Allowances & other	50.00	41.57			50.00
४) भाडे, विमा, लाईट Rent, Insurance, Electricity	230.00	242.06	12.06	नवीन शाखा विस्तार केलेने शाखा बेळगुंदी व शाखा कल्याण भाडेतत्वावरील जागा घेतलेने	280.00
५) कायदा सल्लागार फी व कोर्ट खर्च Legal Charges	5.00	3.79			5.00
६) टपाल, तार, टेलिफोन Postage, Telegram, Telephone	50.00	44.67			80.00
७) ऑडिट फी Audit Fee	18.00	16.29			21.00
८) घसारा झीज व दुरुस्ती Depreciation & Repairs	250.00	266.49	16.49	शाखेकरीता नवीन संगणक मशीनरी खरेदी केलेने	300.00
९) स्टेशनरी, छपाई, जाहिरात Stationary, Printing, Advertisment	22.00	19.56			35.00
१०) इतर खर्च तरतुद Other Expenses Provisions	375.00	511.06	136.06	नियमित हफ्ते / कर्ज परतफेड करणाऱ्या कर्जदारांना रिबेट व्याज जमा केलेने	550.00
११) बुडीत फंड व उत्तम जिंदगी तरतुद B.D.D.R. & Standard Assets	100.00	0.00			0.00
१२) इतर तरतुद Other Provision	110.00	9.69			50.00
१३) आयकर तरतुद Income Tax Provision	275.00	209.18			270.00
क) नफा (Profit)	545.00	600.85	55.85		659.00
एकूण खर्च (Total Expenses)	9630.00	9915.32			11100.00
भांडवली खर्च (Capital Expenditure)					
अ) डेडस्टॉक, सेमी डेडस्टॉक, संगणक, वाहन व इतर भांडवली खर्च Dead Stock, Computer dead Stock, Vehicle & Other capital Expenditure	300.00	281.00			300.00
ब) जागा व इमारत Land & Building	300.00	129.00			500.00



दि आजरा अर्बन को-ऑपरेटिव्ह बँक लि., आजरा (मल्टी-स्टेट)
The Ajara Urban Co-Operative Bank Ltd., Ajara (Multi State)



जेष्ठ सभासदांचा सत्कार



**सलग पाचव्यांदा सर्वोत्कृष्ट बँक म्हणून
बँको पुरस्कार**



शाखा कल्याण उद्घाटन समारंभ



**शाखा डोंबिवली स्थलांतर प्रसंगी
मा. ना. रविंद्र चव्हाण**



**शाखा डोंबिवली स्थलांतर प्रसंगी
मा. ना. प्रकाश आबिटकर**



**सलग तिसऱ्यांदा सर्वोत्कृष्ट बँक म्हणून
नागरी बँक असोसिएशनचा प्रथम पुरस्कार**



दि आजरा अर्बन को-ऑपरेटिव्ह बँक लि., आजरा (मल्टी-स्टेट)
The Ajara Urban Co-Operative Bank Ltd., Ajara (Multi State)



नुतन चेअरमन मा. अशोकअण्णा चराटी व व्हा. चेअरमन संजय चव्हाण यांच्या निवड प्रसंगी
मा. जिल्हाधिकारी अमोल येडगेसो



६४ व्या वार्षिक सर्वसाधारण सभेस उपस्थित सभासदांना मार्गदर्शन करताना
तत्कालीन चेअरमन श्री. रमेश कुरुणकर

प्रेषक :

श्री. अशोक काशिनाथ चराटी

चेअरमन

दि आजरा अर्बन को-ऑपरेटिव्ह बँक लि., आजरा. (मल्टी स्टेट)

३९३, बी, मेन रोड आजरा, ता. आजरा, जि. कोल्हापूर.

बुक-पोस्ट

प्रति,

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मुद्रक : गुरुकृपा प्रिंटर्स, मोबा. ९९२९० ७३९०९