



# अरविंद सहकारी बँक लि.

**मुख्य कार्यालय:**  
**काटोल**  
जि. नागपूर  
महाराष्ट्र - 441302  
☎: 07112-223713

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## २६ वा

## वार्षिक अहवाल

■ काटोल, जि. नागपूर ( मोबा : 9588634286 )  
■ डिगडोह, नागपूर, ( मोबा : 8796022459 )  
■ गांधीबाग, नागपूर, ( मोबा : 9765861919 )

■ सिताबर्डी, नागपूर ( मोबा : 9823427677 )  
■ सावनेर, जि. नागपूर ( मोबा : 9975035175 )  
■ वरूड, जि. अमरावती ( मोबा : 9922787979 )  
■ कामठी, जि. नागपूर ( मोबा : 7218710045 )

■ अमरावती ( मोबा : 9890256874 )  
■ कळमेश्वर, जि. नागपूर ( मोबा : 9822698619 )  
■ परतवाडा, जि. अमरावती ( मोबा : 9822672119 )

## वार्षिक सर्वसाधारण सभेची सुचना

१ एप्रिल २०२३ ते ३१ मार्च २०२४

प्रति,  
श्री. / श्रीमती ..... स.न.वि.वि.

अरविंद सहकारी बँक लि. ची २६ वी वार्षिक सर्वसाधारण सभा, रविवार दिनांक २५ ऑगस्ट २०२४ ला सकाळी १०.३० वाजता, बँकेचे अध्यक्ष, डॉ. आशिषराव रणजीतबाबू देशमुख यांच्या अध्यक्षतेखाली, “ बँकेचे मुख्यालय, काटोल ” येथे खालील विषयांवर चर्चा करण्यासाठी, बोलाविण्यात आलेली आहे. तरी सदर सभेस सर्व सभासदांनी उपस्थित राहावे, हि विनंती.

### सभेतील विषय :

- १) दि. २० ऑगस्ट २०२३ रोजी झालेल्या २५ व्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचुन कायम करणे.
- २) बँकेच्या २०२३-२०२४ या आर्थिक वर्षाच्या वार्षिक अहवाल पत्रकास मंजुरी देणे.
- ३) बँकेच्या २०२३-२०२४ या आर्थिक वर्षाच्या ताळेबंद पत्रकास मंजुरी देणे.
- ४) बँकेच्या २०२३-२०२४ या आर्थिक वर्षाच्या नफा-तोटा पत्रकास मंजुरी देणे.
- ५) बँकेच्या २०२३-२०२४ या आर्थिक वर्षाच्या वैधानिक लेखा परिक्षकांच्या लेखा परिक्षणाला मान्यता देणे.
- ६) बँकेच्या २०२३-२०२४ या आर्थिक वर्षाच्या लेखा परिक्षण दोष दुरुस्ती अहवालाला मंजुरी देणे.
- ७) बँकेच्या संचालक मंडळाने शिफारस केलेल्या बँकेच्या २०२३-२०२४ या आर्थिक वर्षाच्या नफा विभागणी पत्रकास मंजुरी देणे.
- ८) सन २०२४-२०२५ या आर्थिक वर्षाकरीता बँकेच्या संचालक मंडळाने रिझर्व्ह बँकेला शिफारस केलेल्या वैधानिक लेखा परिक्षक यांची नियुक्ती व इतर बाबींना मान्यता देणे.
- ९) सन २०२४-२०२५ या आर्थिक वर्षाकरीता बँकेच्या संचालक मंडळाच्या शिफारशीनुसार हिशेब तपासणी अंतर्गत, अंतर्गत लेखा परिक्षकाची तसेच इतर सर्व प्रकारचे लेखा परिक्षणासाठी लेखा परिक्षकांच्या नियुक्तीची नोंद घेणे व इतर बाबींना मान्यता देणे.
- १०) बँकेच्या आर्थिक वर्ष २०२३ - २०२४ मधील मंजूर अंदाज पत्रकापेक्षा कमी/जास्त झालेल्या खर्चास मंजुरी देणे
- ११) सन २०२४-२०२५ या आर्थिक वर्षाकरीता संचालक मंडळाने शिफारस केल्याप्रमाणे अंदाजपत्रकास मंजुरी देणे.
- १२) सभासदांना देण्यात येत असलेल्या प्रशिक्षणासंबंधी नोंद घेणे.
- १३) वैधानिक लेखा परीक्षकानी प्रमाणित केलेली संशयीत व बुडीत कर्ज येणे बाकी निलेखित करण्याबाबत मंजुरी प्रदान करणे.
- १४) वैधानिक लेखापरीक्षण अहवाल आर्थिक वर्ष २०२३ - २०२४ व यापुढील प्रत्येक वर्षी इंग्रजी भाषेतून देण्यास मंजुरी प्रदान करणे,
- १५) महाराष्ट्र शासनाच्या एकमुस्त कर्ज परतफेड योजना अंतर्गत व बँकेच्या कॉम्प्रमाईज्ड अँड सेटलमेंट पॉलीसी अंतर्गत केलेल्या थकीत कर्जखात्याच्या तडजोडीला मान्यता देणे.
- १६) मयत/पीडित कर्जदारांचे १००% तरतूद असलेल्या संशयीत व बुडीत वर्गावारीतील कर्जखात्याच्या वसूलीचा हक्क अबाधित ठेवून निलेखित करण्यास मान्यता देण्याबाबत.
- १७) भारतीय रिझर्व्ह बँकेच्या RBI Circular No. RBI/2022-23/143, DOR.REG. No.85 /07.01.000/2022-23, December 01, 2022 नुसार FSWM या वर्गीकरणाअंतर्गत बँकेची एक शाखा उघडण्याकरीता मान्यता देण्याबाबत.
- १८) मुद्दा क्रमांक १७ अनुसार, रामटेक येथे नविन शाखा उघडण्याकरीता मंजुरी मिळण्याबाबत.
- १९) बँकेच्या सिताबर्डी, कळमेश्वर, परतवाडा येथील नवीन शाखेच्या किराया आणि इमारत दुरुस्तीकरीता मंजूर झालेल्या निविदा आणि खर्चाला मान्यता देणे.
- २०) आर्थिक वर्षात बँकेसाठी खरेदी केलेल्या व भाडेतत्वावर घेतलेलेल्या स्थावर, नॉन बँकींग असेट व इतर मिळकतीच्या खर्चास मंजुरी देण्याबाबत.
- २१) सहपत्र "अ" उपविधी दुरुस्ती (Amendment of Bye-Laws) अनुसार करण्यात येणाऱ्या घटना दुरुस्तीला मान्यता देण्याबाबत.
- २२) वार्षिक सर्वसाधारण सभेस उपस्थीत राहून न शकलेल्या सभासदांची अनुपस्थिती मान्य करणे.
- २३) आर्थिक वर्षात बँकेच्या नोकर भरतीस तसेच स्टॉफींग पॅटर्नला मान्यता देणे.
- २४) मा. अध्यक्षंच्या परवानगीने वेळेवर येणारे इतर विषय.

स्थळ: काटोल  
दिनांक :- १६ /०७ /२०२४

संचालक मंडळाच्या आदेशान्वये  
राजारव पी. आर.  
मुख्य कार्यकारी अधिकारी

### विशेष सुचना

- १) गणपूर्तीअभावी सभा तहकूब झाल्यास, ती सभा त्याच दिवशी त्याच ठिकाणी निर्धारित वेळेच्या अर्ध्या तासानंतर घेण्यात येईल. त्यासाठी गणपूर्तीची आवश्यकता राहणार नाही.
- २) उपरोक्त सभेमध्ये ज्या सन्माननीय सभासदाला प्रश्न विचारावयाचे असल्यास त्यांनी ते प्रश्न सभेच्या ०७ दिवसापूर्वी बँकेच्या मुख्य कार्यालयात लेखी स्वरूपात द्यावे, हि विनंती.
- ३) मा. भागधारकांनी आपले शेअर प्रमाणपत्र कार्यालयीन वेळेत कार्यालयातून नेण्याची कृपा करावी.
- ४) मा. भागधारकांनी बदललेला पत्ता, मोबाईल क्र., ई-मेल आयडीची नोंद बँकेच्या कार्यालयात करावी.
- ५) बँकेचा २०२३-२०२४ चा वार्षिक अहवाल बँकेच्या संकेतस्थळावर ([www.arvindbank.com](http://www.arvindbank.com)) उपलब्ध आहे.
- ६) आमसभेनंतर भोजनाची व्यवस्था करण्यात आलेली आहे.

### २६ वा वार्षिक अहवाल २०२३-२४

सन्माननीय सभासद बंधू भगिनींनी, बँकेच्या पंचविसाव्या वार्षिक सर्वसाधारण सभेप्रसंगी संचालक मंडळाच्या वतीने आम्ही आपणा सर्वांचे मनःपूर्वक स्वागत करतो. ३१ मार्च २०२४ अखेर संपणाऱ्या या आर्थिक वर्षाचा अहवाल बँकेच्या संचालक मंडळाच्या वतीने आपणापूढे सादर करण्यात आम्हाला अतिशय आनंद होत आहे. " अरविंद सहकारी बँकेला " अल्पावधीत नेत्रदिपक प्रगती करण्यात आपणा सर्वांचे मोलाचे सहकार्य लाभले आहे.

१) **बँकेचे भागभांडवल** : दिनांक ३१/०३/२०२३ ला रु.४०.४० कोटी एवढे भांडवल होते. ते दिनांक ३१/०३/२०२४ ला रु. ४२.९० कोटी आहे. या वर्षात भाग भांडवल रु. २.५० कोटीने वाढलेले आहे. सभासदांची संख्या सन २०२३ मध्ये १७७४९ होती. ती सन २०२४ मध्ये १८२१८ इतकी झालेली आहे.

२) **रिझर्व्ह फंड** : दिनांक ३१ मार्च २०२३ अखेर बँकेचा राखीव निधी रु. ११.३४ कोटी होता. त्यात चालू वर्षात वाढ होऊन दिनांक ३१ मार्च २०२४ च्या अखेर तो रु. १३.०४ कोटी झालेला आहे.

३) **बँकेच्या ठेवी** : बँकेच्या ठेवी दिनांक ३१ मार्च २०२३ पर्यंत ९७३.८३ कोटी होत्या. त्या दिनांक ३१ मार्च २०२३ ला रु. १०६१.१९ कोटी आहेत. आर्थिक वर्षात ८.९७ % ने ठेवीत लक्षणीय वाढ झालेली आहे..

४) **गुंतवणूक** : आपल्या बँकेने, रिझर्व्ह बँकेने ठरविलेल्या निर्देशाप्रमाणे सरकारी रोख्यात रु. २३५.४३ कोटी रुपयाची गुंतवणूक केलेली आहे.

५) **बँकेने दिलेले कर्ज** : दिनांक ३१ मार्च २०२३ रोजी कर्ज रु. ५४२.०० कोटी बाकी होते. ते या आर्थिक वर्षात दिनांक ३१ मार्च २०२४ रोजी रु. ६२५.२७ कोटी होते. चालू वर्षात बँकेच्या कर्जात १५.३६% ने वाढ झालेली असून बँकेनी चालू वर्षात सर्व स्तरावरील गरजू लोकांना विविध प्रकारची कर्ज दिलेली आहे.

६) **नफा**: बँकेला मागील वर्षी दिनांक ३१ मार्च २०२३ ला रु. ६.१४ कोटी नफा झालेला असून चालू आर्थिक वर्षात दिनांक ३१ मार्च २०२४ ला रु. ७.१२ कोटी नफा झालेला आहे.

७) **संचालक मंडळ सभा** : अहवाल वर्ष २०२३-२४ मध्ये संचालक मंडळाच्या एकूण १४ सभा झाल्या व तसेच सर्व निर्णय सर्वानुमते पारित करण्यात आले.

८) **लेखा परिक्षण** : सन २०२३ - २०२४ वर्षाचे लेखा परिक्षण सनदी लेखापाल मे एसएसआरपीएन अँड कं. सी. ए., नागपूर (M/s SSRPN & CO, CA, Nagpur) यांनी केले. लेखा परिक्षणाचा अहवाल प्राप्त झाला असून लेखा परिक्षक महोदयांनी बँकेचे कामकाजाबाबत समाधान व्यक्त केले आहे. व बँकेला ऑडीट वर्ग " अ " दिलेला आहे.

९) **नविन शाखा** : चालू आर्थिक वर्षात (२०२४-२०२५) बँकेच्या सिताबर्डी नागपूर, कळमेश्वर, जि. नागपूर, आणि परतवाडा, जि. अमरावती येथे नविन शाखा, सुरू करण्यात आलेल्या असून ग्राहकांना आधुनिक आणि उत्कृष्ट सेवा देण्यासाठी बँक सदैव कटिबद्ध आहे. ग्राहकांनी या सुविधेचा लाभ घ्यावा.

१०) **FSWM अंतर्गत नविन शाखा उघडण्यासंदर्भात** : भारतीय रिझर्व्ह बँकेच्या RBI Circular No. RBI/2022-23/143, DOR.REG.No.85/07.01.000/2022-23, December 01, 2022, नुसार Financially Sound & Well Managed (FSWM) या वर्गीकरणाअंतर्गत, रामटेक येथे बँकेची नविन शाखा लवकरच सुरू करण्यात येत आहे. येथेही अरविंद सहकारी बँक आपली स्वतःची ओळख निर्माण करेल अशी आपल्याला आशा आहे.

### विशेष सेवा:

■ आय.एस.ओ. ९००१:२०१५ प्रमाणित बँक

■ बँकेतर्फे ग्राहकांसाठी मोबाईल बँकींग सुविधा उपलब्ध. त्याअंतर्गत ऑनलाईन बँकींग व्यवहार 24 X 7 करण्याची सोय उपलब्ध.

■ बँकेतर्फे ग्राहकांसाठी IMPS सुविधा उपलब्ध.

■ बँकेतर्फे ग्राहकांसाठी UPI PAYMENT सुविधा उपलब्ध करण्यात आलेली असून ग्राहक स्वतःचे खाते GOOGLE PAY, PHONE PAY, PAYTM, BHIM APP ला लिंक करून वैयक्तीक व व्यापार उद्योगासाठी स्वतःचा QR Code तयार करू शकतात व Real Time Credit घेऊ शकतात.

■ बँकेतर्फे ग्राहकांसाठी PFMS सुविधा सुरू करण्यात आलेली असून त्याद्वारे ग्राहक Bill Amount Credit घेण्यासाठी नोंदणी करू शकता..

■ सोने तारण कर्ज स्वस्त दरात (९.९० टक्के वार्षिक आणि महिलांसाठी ९.५० टक्के वार्षिक).

■ भारतीय रिझर्व्ह बँकेतर्फे, अरविंद सहकारी बँकेला स्वतःचा आयएफएससी कोड प्राप्त.

■ सर्व शाखा कोअर बँकींग प्रणाली द्वारे जोडण्यात आलेल्या आहेत.

■ बँक सकाळी ९.०० पासून रात्री ७.०० वाजेपर्यंत १० तास सेवा प्रदान करीत आहे. तसेच दुसऱ्या आणि चौथ्या शनिवारी व सर्व रविवारी या दोन्ही दिवशी सुध्दा दुपारी २:०० वाजेपर्यंत सेवा देणारी एकमेव बँक आहे.

■ आपल्या बँकेच्या माध्यमातून प्रधानमंत्री सुरक्षा विमा योजना(PMSBY) अंतर्गत दोन लाखाचा विमा (वार्षिक प्रीमियम रु. २०/-) व प्रधानमंत्री जिवन ज्योती विमा योजना(PMJBY) अंतर्गत दोन लाखाचा विमा (वार्षिक प्रीमियम रु. ४३६/-) काढण्याची सोय उपलब्ध.

■ रूपे डेबीट कार्ड (ATM CARD) द्वारे रक्कम काढण्याची सोय उपलब्ध

■ फक्त १०७ रुपयात बँकेतर्फे ग्राहकांना पॅन कार्ड काढून देण्याची सुविधा.

■ शासकीय योजने अंतर्गत गॅस सिलेंडर व इतर सर्व प्रकारचे अनुदान (DBTL) थेट हस्तांतरण द्वारे जमा करण्याची सुविधा ■ एस.एम.एस. अलर्ट सेवा उपलब्ध ■ व्यापारी ग्राहकांसाठी (POS) मशीन उपलब्ध.

■ ई कॉमर्स सुविधा उपलब्ध ■ सर्व प्रकारची कर्ज त्वरीत उपलब्ध. ■ ईमेल सेवा उपलब्ध.

बँकेच्या अहवाल वर्षात दिवंगत झालेल्या संस्थेच्या सभासदांना तसेच कलावंत शाखा, लेखक, सामाजिक कार्यकर्ता, साहित्यिक, हितचिंतक, इत्यादि ज्ञात व अज्ञात दिवंगत झालेल्या अशा सर्वांना बँकेच्या वतीने भावपूर्ण श्रद्धांजली अर्पण करून ईश्वर त्यांचे आत्म्यास शांती देवो, अशी प्रार्थना करतो.



सन्माननीय सभासद बंधू भगिनींनी.....

### ऋणनिर्देश व आभार

राष्ट्रसंत तुकडोजी महाराज आपल्या ग्रामगीतेमध्ये म्हणतात.

तेथे नवनवी योजना फुले । विकसोनी देतील गोड फळे ।

ग्रामराज्याचे स्वप्नही भले । मुर्त होईल त्या गावी ।।

राष्ट्रसंत तुकडोजी महाराज यांच्या या विचाराप्रमाणे आपणा सर्वांच्या सहकार्याने गेल्या २६ वर्षांआधी अरविंद सहकारी बँक, काटोल येथे स्थापन करून हे स्वप्न बघीतले होते, ते आज पूर्णत्वास येत असतांना आम्हाला अतीशय आनंद होत आहे. वास्तविक पाहता स्व. अरविंदबाबूंच्या नावांमध्येच बँकेच्या कार्याचा वारसा दिसून येतो. तो जतन करण्यासाठी बँकेचे संचालक व कर्मचारी सदोदीत प्रयत्न करीत असतात. त्याकरीता आपल्या महाराष्ट्र राज्याचे माजी कृषीमंत्री मा. रणजीतबाबू देशमुख व या बँकेची मुहुर्तमेढ रचणारे प्रा. डॉ. भाऊसाहेब भोगे यांचे सतत मार्गदर्शन लाभत असते, त्याबद्दल त्यांचा मी ऋणी आहे.

अहवाल वर्षात रिजर्व बँकेचे अधिकारी व त्यांचे सहकारी अधिकारी तसेच विभागीय सहनिबंधक नागपूर, जिल्हा उपनिबंधक नागपूर या सर्वांनी बँकेच्या जडणघडणीत सहकार्य केले. त्याबद्दल सर्वांचा मी आभारी आहे. या शिवाय बँकेचे सर्व सभासद, ठेवीदार, ग्राहक, हितचिंतक, माझे सहकारी व सर्व संचालक, अधिकारी व कर्मचारीयांचा बहुमोल वाटा आहे.

याबद्दल या सर्वांप्रती मी आभार व्यक्त करीत आहे.

शेवटी आपणा सर्वांच्या आशिर्वादाने व माझ्या पुर्वजांच्या

पुण्याईने मला ही आपणा सर्वांची सेवा करण्याची संधी मिळाली,

तेव्हा आपणा सर्वांप्रती कृतार्थ होत आपल्या समोर अवलोकनार्थ

अहवाल सादर करीत राष्ट्रसंताच्याच शब्दात इतकेच म्हणेल-

**खरे नाम निष्काम ही ग्रामसेवा ।**

**झटू सर्वभावे करू स्वर्ग गावा ।**

**कळो हे वळो देह कायों पडू दे ।**

**घडू दे प्रभो । एवढे हे घडू दे ।।**

धन्यवाद !

स्थळ:- काटोल

संचालक मंडळाच्या वतीने

**डॉ.आशिषराव र.देशमुख**  
अध्यक्ष





अरविंद सहकारी बँक लि. ( संचालक मंडळ )

अ.क्र.	संचालकांचे नाव	पद	पत्ता	दुरध्वनी क्र.
01	डॉ. आशिष रणजितबाबू देशमुख	अध्यक्ष	'बरकत ' , सिव्हिल लाईन , नागपूर -440001	0712-2536409 (का)
02	प्रा. डॉ. विजय वासूदेवराव धोटे	उपाध्यक्ष	वार्ड नं. १७, गणेश मंदीर जवळ,धंतोली, काटोल जि. नागपूर,-441302	7083090190
03	श्री शिवकुमार नारायण राव	तज्ञ संचालक	डी. 6 विठ्ठल होम्स अमरावती रोड एलआयटी कॉलेज जवळ हिंदुस्थान कॉलनी, नागपूर-440033	9823058694
04	अॅड. चंद्रशेखर काशीरामजी बरेथिया	तज्ञ संचालक	प्रभाग नं. 1 कोर्ट जवळ, ता: सावनेर जि: नागपूर- 441107	7620617399
05	श्री. विजय यादवराव सालनकर	संचालक	माधव नगर, नागपूर-440022	9822200840
06	डॉ. एकनाथ आनंदराव चौधरी	संचालक	प्लॉट नं. १२३ / ए, लक्ष्मी,हनूमान मंदीराजवळ, अभ्यंकरनगर, नागपूर- 440010	9423686565
07	अॅड. शैलेश प्रकाशमलजी जैन (सिंघवी)	संचालक	१६६, गडकरी चौक, नगर परिषद कार्यालयासमोर, सावनेर, जि.नागपूर. -441107	9822936421
08	प्रा. डॉ. संजय साहेबराव टेकाडे	संचालक	प्लॉट नं. १४/ सी, श्रीकृपा सदाचार सोसायटी, दत्तवाडी, नागपूर - 440023	7774054405
09	श्री. प्रविण धनपाल मानवटकर	संचालक	विमल रिजेन्सी, सुगत नगर, नागपूर - 440026	9422103375
10	श्री अशोकराव बापूराव देवते	संचालक	महात्मा फुले नगर अप्रोच रोड वरूड ता. वरूड जि. अमरावती- 444906	9422857721
11	श्री प्रकाश महादेवराव मरक्रमपूरे	संचालक	वॉर्ड नं.4 मु. पो. गुरुदेवनगर ता. तिवसा जि. अमरावती-444902	9422190751
12	श्री. उमेश गोपाळराव चौरे	संचालक	प्लॉट नं. ९६, राधाकृष्ण नगर,हुडकेश्वर रोड, नागपूर,-440034	9049989255
13	श्री अशोक जगन्नाथ जवंजाळ	संचालक	नबीरा कॉलेज जवळ धंतोली काटोल, ता. काटोल जि. नागपूर-441302	9881195009
14	डॉ. मिलिंद रुपराव पाटील	संचालक	जुना बायपास रोड व्हिनस पार्क, विसावा कॉलनी कॅम्प जवळ ,अमरावती-444601	9923503060
15	डॉ. अनिरुध्द रामदासपंत देवके	संचालक	प्लॉट नं. 5 वर्धा रोड, जयदुर्गा लेआउट नं.1, नरेंद्र नगर महालक्ष्मी मंदिराजवळ, नागपूर-440017	9545544666
16	श्रीमती रूपाताई रणजितबाबू देशमुख	संचालिका	मातोश्री, २०६/३, जी.पी.ओ.चौक, सिव्हिल लाईन चौक,नागपूर 440001	9890440911
17	डॉ. उषा मनोहर रडके	संचालिका	प्लॉट नंबर 17 वर्धा रोड, महात्मे आय हॉस्पिटल जवळ छत्रपती चौक, नागपूर-440015	9423100115

ARVIND SAHAKARI BANK LTD., H.O.: MAIN ROAD, KATOL, DIST- NAGPUR-441302

CONSOLIDATED BALANCE SHEET AS ON 31ST MARCH 2024							
FORM A							
Previous Year 31.03.2023	CAPITAL AND LIABILITIES	Sched- ules	Curent Year 31.03.2024	Previous Year 31.03.2023	PROPERTY AND ASSETS	Sched- ules	Curent Year 31.03.2024
40,39,92,850.00	CAPITAL	1	42,90,08,325.00	10,61,01,757.00	CASH ON HAND	10	12,43,61,265.00
51,29,27,351.76	RESERVES AND SURPLUS	2	63,37,54,533.18	64,61,26,580.94	BALANCES WITH BANKS	11	89,23,66,718.64
9,73,82,66,537.58	DEPOSITS	3	10,61,18,68,018.08	-	MONEY AT CALL & SHORT NOTICE	12	-
-	BORROWINGS	4	-	3,71,63,51,115.47	INVESTMENTS	13	3,57,30,35,054.00
2,98,54,628.72	OTHER LIABILITIES AND PROVISIONS	5	4,06,39,208.30	5,41,99,99,182.53	LOANS & ADVANCES	14	6,25,26,81,130.61
-	BILLS FOR COLLECTION BEING BILLS RECEIVABLE AS PER CONTRA	6	-	25,43,99,511.58	FIXED ASSETS	15	36,12,94,965.89
3,64,45,54,915.39	BRANCH ADJUSTMENTS (CONTRA)	7	3,44,59,51,063.90	60,34,57,313.39	OTHER ASSETS	16	58,27,56,962.03
23,79,85,194.62	OVERDUE INTEREST RESERVES (CONTRA)	8	28,83,63,229.42	23,79,85,194.62	INTEREST RECEIVABLE (CONTRA)	17	28,83,63,229.42
				3,64,45,54,915.39	INTER OFFICE ACCOUNT (CONTRA)	18	3,44,59,51,063.90
6,13,94,092.85	PROFIT & LOSS		7,12,26,011.61				
14,62,89,75,570.92	GRAND TOTAL		15,52,08,10,389.49	14,62,89,75,570.92			15,52,08,10,389.49
2,26,68,835.37	I) CONTINGENT LIABILITIES	9	2,73,50,558.57	2,26,68,835.37	CONTINGENT ASSETS	19	2,73,50,558.57

Notes on Account are forming Part of the Balance Sheet.  
\* Grouping and Sub-grouping in Balance Sheet and Profit & Loss Account is rearrange based on revise Guidelines/Directives as received from RBI during Current Financial Year

Notes on account are forming part of the Balance Sheet.  
As per our report of even date attached.

FOR M/S SSRPN & CO. , Nagpur  
Firm Regd. No. 118245W  
Chartered Accountants  
CA Naresh Jakhotia  
Partner  
M. No. 102588  
UDIN: 23102588BGWVTF8877  
STATUTORY AUDITOR

Raja Rao P. R.  
Chief Executive Officer

Dr. Vijay W. Dhote  
Vice-Chairman

Dr. Ashish R. Deshmukh  
Chairman

where Service is the way of life\_\_\_\_\_



PROFIT & LOSS ACCOUNT FOR THE YEAR ENDING 31ST MARCH 2024

FORM B

Previous Year 31.03.2023	EXPENDITURE	Sched- ules	Current Year 31.03.2024	Previous Year 31.03.2023	INCOME	Sched- ules	Current Year 31.03.2024
58,65,58,984.87	INTEREST ON DEPOSITS	1	62,94,29,956.18	76,27,44,489.73	INTEREST & DISCOUNT DIVIDEND	14	90,58,84,067.16
6,68,48,321.89	STAFF SALARIES, ALLOWANCES & PROVIDEND FUND	2	7,63,66,690.11	-		15	-
3,96,969.00	DIRECTOR AND LOCAL COMMITTEE MEMBERS FEE AND ALLOWANCES	3	1,46,000.00	1,44,813.51	COMMISSION EXCHANGE & BROKERAGE	16	2,25,377.94
2,23,34,214.20	RENT, TAXES, INSURANCE, ELECTRICITY & WATER ETC.	4	2,15,32,770.90	3,26,66,896.50	PROFIT ON SALE OF INVESTMENT	17	3,56,77,903.67
2,33,032.00	LEGAL & PROFESSIONAL CHARGES	5	3,12,360.00	3,82,08,814.96	OTHER RECEIPTS	18	1,71,89,651.11
9,63,996.56	POSTAGE & TELEPHONE EXPENSES	6	10,43,690.84				
22,18,117.51	AUDITORS FEE	7	31,17,189.68				
88,35,749.00	DEPRECIATION	8	87,87,735.88				
15,53,963.81	REPAIRS & MAINTENANCE	9	16,90,037.10				
21,85,775.80	PRINTING, STATIONARY & ADVERTISEMENT	10	27,64,094.73				
1,83,57,482.91	OTHER EXPENSES	11	1,73,61,081.12				
4,03,42,687.00	PROVISION & CONTINGENCIES	12	8,99,51,978.88				
8,29,35,720.15	PROFIT BEFORE INCOME TAX		10,64,73,414.46				
83,37,65,014.70	TOTAL		95,89,76,999.88	83,37,65,014.70	TOTAL		95,89,76,999.88
2,15,41,627.30	INCOME TAX PAID	13	3,52,47,402.85				-
6,13,94,092.85	NET PROFIT AFTER TAX		7,12,26,011.61				
83,37,65,014.70	GRAND TOTAL		95,89,76,999.88	83,37,65,014.70	GRAND TOTAL		95,89,76,999.88

Notes on account are forming part of the Balance Sheet.  
As per our report of even date attached.

FOR M/S SSRPN & CO. , Nagpur

Firm Regd. No. 118245W

Chartered Accountants

CA Naresh Jakhotia

Partner

M. No. 102588 UDIN: 23102588BGWVTF8877

STATUTORY AUDITOR

Raja Rao P. R.  
Chief Executive Officer

Dr. Vijay W. Dhote  
Vice-Chairman

Dr. Ashish R. Deshmukh  
Chairman

SCHEDULE OF BALANCE SHEET

31.03.2023	LIABILITIES	31.03.2024
	1) CAPITAL	
60,00,00,000.00	i) Authorised Capital	60,00,00,000.00
40,39,92,850.00	ii) Paid Up Capital	42,90,08,325.00
31.03.2023	2) RESERVES AND SURPLUS	31.03.2024
11,34,02,040.14	RESERVE FUNDS	130366949.88
10,52,832.99	DIVIDEND EQUILASATION FUND	10,52,832.99
58,700.00	INAUGRATION FUND	58,700.00
12,62,07,714.56	BUILDING FUND	14,98,21,434.20
24,110.00	STAFF WELFARE FUND	24,110.00
5,000.00	CHARITABLE FUND	5,000.00
1,41,00,000.00	INVESTMENT FLUCTUATION RESERVE	1,41,00,000.00
2,16,89,096.00	PROVISION FOR STANDARD ASSETS	2,60,49,096.00
14,21,31,104.07	BAD & DOUBTFULL RESERVE FUNDS	15,46,29,498.11
1,27,50,000.00	REVALUATION RESERVE	6,32,70,739.00
4,30,82,354.00	INVESTMENT DEPRECIATION RESERVE	5,59,11,573.00
4,24,400.00	NOMINAL MEMBERSHIP FEES	4,64,600.00
2,80,00,000.00	SPECIAL PROV. UNDER SEC 36 IT ACT	2,80,00,000.00
1,00,00,000.00	DTL RESERVE	1,00,00,000.00
51,29,27,351.76	TOTAL RESERVES AND SURPLUS	63,37,54,533.18
31.03.2023	3) DEPOSITS	31.03.2024
	a) CURRENT ACCOUNTS	
25,62,85,308.50	(CA)GENERAL	23,96,43,849.14
14,82,00,944.94	(CA) Society	11,06,00,821.21
40,44,86,253.44	TOTAL CURRENT ACCOUNTS	35,02,44,670.35
	b) SAVINGS BANK ACCOUNT	
1,37,39,17,798.41	(SB)GENERAL	1,59,74,18,957.96
66,99,547.44	(SB)ARVIND	1,18,95,222.45
5,84,89,072.29	(SB)SOCIETY	5,04,57,116.32
1,43,91,06,418.14	TOTAL SAVINGS BANK ACCOUNT	1,65,97,71,296.73
	c) TERM DEPOSITS	
48,01,99,823.00	FIXED DEPOSIT INDIVIDUAL	52,75,67,458.00
12,92,49,131.00	FIXED DEPOSITS SOCIETY SANSTHA	6,56,03,260.00
3,44,06,70,866.00	QIR DEPOSITS INDIVIDUAL	4,34,35,28,879.00
2,93,71,40,365.00	QIR DEPOSITS SOCIETY SANSTHA	2,62,02,83,838.00
	QIR DEPOSIT INDIVIDUAL NON CALLABLE	6,50,98,898.00
	QIR DEPOSITS SOCIETY SANSTHA NON CALLABLE	49,41,28,010.00
8,36,53,617.00	RECURRING DEPOSIT	10,14,59,107.00
51,28,16,969.00	RANJIT VIKAS PATRA	13,13,22,922.00
30,05,62,423.00	LEK LADKI DEPOSIT	24,71,52,342.00
7,88,42,93,194.00	TOTAL TERM DEPOSITS	8,59,61,44,714.00



	<b>d) MATURED DEPOSITS</b>	
1,03,80,672.00	MATURED FIXED DEPOSITS	57,07,337.00
1,03,80,672.00	TOTAL MATURED DEPOSITS	57,07,337.00
9,73,82,66,537.58	TOTAL DEPOSITS	10,61,18,68,018.08
31.03.2023	<b>5) OTHER LIABILITIES AND PROVISIONS</b>	<b>31.03.2024</b>
1,34,314.00	TDS ON CASH WITHDRAWAL	2,96,833.00
21,18,049.71	SUNDRY CREDITORS	-
46,38,998.00	TDS PAYABLE	65,89,064.10
16,88,869.00	PROVISION ON MTD	20,49,031.00
21,00,000.00	AUDIT FEES PAYABLE	23,00,000.00
13,600.00	AGRI SUBSIDY KATOL	-
81,29,495.53	DIVIDEND PAYABLE	1,53,08,249.00
-	NO LIEN ACCOUNT	1,01,274.00
9,25,042.00	STALE CHEQUES	13,91,617.70
1,55,000.00	EDUCATION FUND PAYABLE	1,55,000.00
44,86,828.00	INTEREST PAYABLE	38,54,136.00
1,64,350.00	PROVISION FOR EXPENSES	1,70,277.00
10,63,806.00	SUBSIDY RESERVE FUND	9,17,806.00
2,27,502.46	C 24 RUPAY PAYABLE A/C	2,21,840.65
8,82,082.68	SGST Payable	7,82,089.23
8,82,094.18	CGST Payable	7,82,088.90
9,633.76	IGST Payable	-
22,34,963.40	UNIFIED PAYMENTS INTERFACE (UPI)	57,19,901.72
2,98,54,628.72	<b>TOTAL OTHER LIABILITIES AND PROVISIONS</b>	<b>4,06,39,208.30</b>
31.03.2023	<b>7) BRANCH ADJUSTMENTS (CONTRA)</b>	<b>31.03.2024</b>
3,64,45,54,915.39	BRANCH ADJUSTMENT	3,44,59,51,063.90
3,64,45,54,915.39	<b>TOTAL BRANCH ADJUSTMENTS (CONTRA)</b>	<b>3,44,59,51,063.90</b>
31.03.2023	<b>8) OVERDUE INTEREST RESERVE (CONTRA)</b>	<b>31.03.2024</b>
23,79,85,194.62	OVERDUE INTEREST RESERVE (CONTRA)	288363229.42
23,79,85,194.62	<b>TOTAL INTEREST RESERVE (CONTRA)</b>	<b>288363229.42</b>
31.03.2023	<b>9) CONTINGENT LIABILITIES</b>	<b>31.03.2024</b>
3,72,523.37	RBI DEAF ACCOUNT CONTRA	3,87,618.57
23,25,600.00	BANK GUARANTEE CONTRA	28,00,493.00
1,99,70,712.00	STAFF GARTUITY FUND CONTRA	2,41,62,447.00
2,26,68,835.37	<b>TOTAL CONTRA</b>	<b>2,73,50,558.57</b>
31.03.2023	<b>ASSETS</b>	<b>31.03.2024</b>
	<b>10) CASH ON HAND</b>	
9,46,06,457.00	CASH ON HAND	11,26,33,365.00
1,14,95,300.00	CASH IN ATM	1,17,27,900.00
10,61,01,757.00	<b>TOTAL CASH ON HAND</b>	<b>12,43,61,265.00</b>
31.03.2023	<b>11) BALANCES WITH BANKS</b>	<b>31.03.2024</b>
1,48,93,469.15	HDFC BANK LTD	1,66,08,037.47
6,79,37,052.24	AXIS BANK LTD.	7,17,28,749.45
3,85,38,810.07	ICICI BANK LTD.	21,09,15,776.99
10,35,14,254.61	IDBI BANK LTD.	13,92,10,754.05
55,06,484.44	STATE BANK OF INDIA	1,89,36,597.26
7,513.00	AU SMALL FINANCE BANK	-
41,049.70	N.D.C.C. BANKS	40,955.30,
5,89,18,557.01	SHAMRAO VITTHAL CO. OP. BANK	5,08,68,858.32
3,55,538.61	BANK OF BARODA	2,66,570.95
6,29,858.17	BANK OF INDIA	50,67,697.35
-	KOTAK MAHINDRA BANK DIGDOH	4,20,00,000.00
3,18,103.16	MAHARASHTRA STATE CO.OP. BANK	-
2,32,79,838.39	SHAMRAO VITTHAL CO. OP. BANK ATM ACCOUNT	3,19,13,185.06
7,08,25,705.83	PUNJAB NATIONAL BANK	10,12,65,238.55
22,08,55,404.42	RESERVE BANK OF INDIA CA ACCOUNT	14,18,42,586.09
48,070.00	JANA SMALL FINANCE BANK LTD	1,01,19,645.30
2,84,763.00	ESAF SMALL FINANCE BANK	-
4,01,72,109.14	HDFC BANK CLEARING ACCOUNT	5,15,82,066.50
	INDUSIND BANK LTD	89,23,66,718.64
64,61,26,580.94	<b>TOTAL BALANCE WITH BANKS</b>	
31.03.2023	<b>13) INVESTMENT</b>	<b>31.03.2024</b>
2,33,17,41,331.00	a) STATE & CENTRAL GOVT. SECURITIES	2,35,42,60,331.00
10,99,68,761.47	b) NON SLR INVESTMENT	7,85,67,125.00
20,000.00	c) SHARES WITH OTHER BANKS	20,000.00
1,27,46,21,023.00	d) OTHER INVESTMENT	2,43,28,47,456.00
1,24,45,00,000.00	DEPOSIT WITH OTHER BANKS	1,11,01,89,899.00
2,57,86,023.00	INVESTMENT RESERVE FUND	2,69,62,699.00
43,35,000.00	SOVEREIGN GOLD BONDS	30,35,000.00
3,71,63,51,115.47	<b>TOTAL INVESTMENT</b>	<b>3,57,30,35,054.00</b>



31.03.2023	14) LOANS & ADVANCES	31.03.2024
	a) TERM LOAN	
7,17,77,150.60	STAFF LOAN	7,16,43,130.02
3,11,13,100.38	STAFF HOUSING LOAN	2,94,08,020.65
45,42,04,784.71	GOLD & SILVER LOAN	49,42,86,803.00
21,40,56,294.47	PRIORITY SECTOR/PERSONAL LOAN	21,53,64,008.23
59,86,37,188.62	HOUSING LOAN	63,74,59,244.18
2,25,92,818.11	VEHICLE LOAN	3,04,64,904.41
1,28,53,188.31	LOAN AGAINST LIC/NSC/KVP	1,47,94,084.00
5,75,406.00	CONSUMER DURABLE LOAN	4,66,947.00
2,11,92,81,543.84	OTHER PRIORITY SECTOR LOANS	2,65,20,76,058.14
16,43,940.00	LOAN FOR OFFICE PREMISES	12,67,711.82
13,36,555.00	LOAN AGAINST RD	23,03,135.00
-	CRE/RRE	1,19,18,378.00
-	GOLD LOAN EMI	-
3,52,80,71,970.04	TOTAL TERM LOANS	4,16,14,52,424.45
31.03.2023	b) OVER DRAFT	31.03.2024
8,36,70,973.34	OD AG MORTGAGE	5,36,54,670.81
20,26,17,879.50	LOAN AGAINST FIXED DEPOSIT	15,92,28,685.00
74,41,99,401,02	OVERDRAFT AGAINST FIXED DEPOSIT	98,08,22,563.79
3,55,550.50	SMART OD	3,56,258.50
1,98,56,816.12	GOLD & SILVER LOAN OD	2,96,03,861.47
-	LOAN AGAINST PLEDGE	31,24,150.00
1,05,07,00,620.48	TOTAL OVER DRAFT	1,22,67,90,189.57
31.03.2023	c) BILL DISCOUNTING	31.03.2024
1,39,97,679.00	BILL DISCOUNTING	-
1,39,97,679.00	TOTAL BILL DISCOUNTING	-
31.03.2023	d) CASH CREDIT	31.03.2024
82,72,28,913.01	CASH CREDIT	86,44,38,516.59
82,72,28,913.01	TOTAL CASH CREDIT	86,44,38,516.59
5,41,99,99,182.53	TOTAL ADVANCES	6,25,26,81,130.61
31.03.2023	15) FIXED ASSETS	31.03.2024
	1) PREMISES	
17,45,17,267.88	Opening Balance	23,08,06,166.58
5,62,88,898.70	(Add) Addition	10,34,06,753.00
-	(Minus) Sale	-
23,08,06,166.58	TOTAL PREMISES	33,42,12,919.58
31.03.2023	II) OTHER FIXED ASSETS INCLUDING FURNITURE & FIXTURE	31.03.2024
2,35,93,345.00	a) FURNITURE & FIXTURE	2,70,82,046.31
2,35,93,345.00	TOTAL OTHER FIXED ASSETS INCLUDING FURNITURE & FIXTURE	2,70,82,046.31
25,43,99,511.58	TOTAL FIXED ASSETS (I & II PREMISES + OTHER FIXED ASSETS)	36,12,94,965.89
31.03.2023	16) OTHER ASSETS	31.03.2024
46,40,557.05	COMPUTER HARDWARE & SOFTWARE	39,52,107,67
7,98,350.00	EQUIPMENT	7,18,514.90
97,75,352.05	PLANT & MACHINARY	1,22,08,157.90
74,93,398.96	SECURITY EQUIPMENTS	86,40,625.89
23,33,490.00	VEHICLE	19,83,466.00
7,25,576.61	CGST RECEIVABLE	8,25,859.81
7,25,689.89	SGST RECEIVABLE	8,26,123.06
54,001.71	IGST RECEIVABLE	90,779.81
31,35,100.00	CACHE24 NFS Payable	-
11,71,433.45	IMMEDIATE PAYMENT SERVICE (IMPS)	9,09,677.14
84,59,000.00	MARGIN MONEY FOR NBA	7,85,000.00
2,27,748.00	M.S.E.B. DEPOSIT	2,48,265.97
17,614.20	TELEPHONE DEPOSIT	17,614.20
3,000.00	DEPOSIT WITH MUNICIPAL CORPORATION ETC	3,000.00
9,99,900.00	TEMPORARY ADVANCE	15,00,000.00
22,71,494.00	FESTIVAL ADVANCE	32,98,200,00
1,93,32,625.00	PREMIUM ON GOVT. SECURITIES	1,66,24,786.20
-	ADVANCE INCOME TAX PAID	-
8,19,743.22	STOCKS(PRINTING & STATIONERY)	19,07,209.85
7,35,24,282.00	INTEREST RECEIVABLE ON GOVT.SEC./INVESTMENT	6,58,51,670.00
10,00,020.00	SECURITY DEPOSIT FOR OFFICE PREMISES	10,00,020.00
16,315.25	STOCK PAN STICKER	32,551.63
-	NFS PAYABLE	20,70,200.00
-	SUNDRY DEBTORS	6,62,950.00
10,30,920.00	ELECTION PAYMENT TO DDR	-
10,000.00	DEPOSIT WITH UTIITSL(PAN)	10,000.00
46,48,82,702.00	NON BANKING ASSET (NBA)	45,85,81,182.00
9,000.00	SECURITY DEPOSIT (NCM)	9,000.00
60,34,57,313.39	TOTAL OTHER ASSETS	58,27,56,962.03



31.03.2023	17) INTEREST RECEIVABLE (CONTRA)	31.03.2024
23,79,85,194.62	On Advances (OIR CONTRA)	28,83,63,229.42
23,79,85,194.62	TOTAL INTEREST RECEIVABLE (CONTRA)	28,83,63,229.42
31.03.2023	18) INTER OFFICE ACCOUNT (CONTRA)	31.03.2024
3,64,45,54,915.39	INTER OFFICE ACCOUNT	3,44,59,51,063.90
3,64,45,54,915.39	TOTAL INTER OFFICE ACCOUNT (CONTRA)	3,44,59,51,063.90
31.03.2023	19) CONTINGENT ASSETS	31.03.2024
3,72,523.37	RBI DEAF ACCOUNT CONTRA	3,87,618.57
23,25,600.00	BANK GUARANTEE CONTRA	28,00,493.00
1,99,70,712.00	STAFF GRATUITY FUND CONTRA	2,41,62,447.00
2,26,68,835.37	TOTAL CONTINGENT ASSETS	2,73,50,558.57
	SCHEDULE OF PROFIT AND LOSS ACCOUNT	
31.03.2023	EXPENDITURE	31.03.2024
	1) INTEREST ON DEPOSITS	
-	a) On Government Securities	-
58,65,58,984.87	b) On Deposits	62,94,29,956.18
-	c) On Borrowings	-
58,65,58,984.87	TOTAL INTEREST ON DEPOSITS	62,94,29,956.18
31.03.2023	2) STAFF SALARIES, ALLOWANCES & PROVIDEND FUND	31.03.2024
3,63,040.00	EMPLOYEES PROVIDENT FUND CHARGES	3,69,767.00
58,36,588.00	PROVIDENT FUND BANK CONTRIBUTION	62,75,558.00
5,77,68,213.00	STAFF SALARIES	6,50,10,249.00
24,66,001.00	STAFF GRATUITY SCHEME	41,91,735.00
22,667.00	STAFF TRAINING EXPENSES	1,37,866.00
3,91,812.89	STAFF UNIFORM CHARGES	3,81,515.11
6,68,48,321.89	TOTAL STAFF SALARIES, ALLOWANCES & PROVIDEND FUND	7,63,66,690.11
31.03.2023	3) DIRECTOR AND LOCAL COMMITTEE MEMBERS FEE AND ALLOWANCES	31.03.2024
3,96,969.00	HONORARIUM PAID TO DIRECTOR	1,46,000.00
3,96,969.00	TOTAL DIRECTOR AND LOCAL COMMITTEE MEMBERS FEE AND ALLOWANCES	1,46,000.00
31.03.2023	4) RENT, TAXES, INSURANCE, ELECTRICITY & WATER	31.03.2024
20,67,430.61	ELECTRICITY CHARGES	20,25,619.00
9,63,880.56	INSURANCE	8,86,086.00
1,23,17,254.90	INSURANCE PAID TO DICGC	1,30,64,665.06
47,96,049.77	RENT & TAXES	33,40,652.00
20,82,407.58	OFFICE MAINTENANCE CHARGES	20,98,747.00
1,07,190.78	WATER EXPENSES	1,17,001.84
2,23,34,214.20	TOTAL RENT, TAXES, INSURANCE, ELECTRICITY & WATER	2,15,32,770.90
31.03.2023	5) LEGAL & PROFESSIONAL CHARGES	31.03.2024
2,33,032.00	LEGAL CHARGES PAID	3,12,360.00
2,33,032.00	TOTAL LEGAL & PROFESSIONAL CHARGES	3,12,360.00
31.03.2023	6) POSTAGE & TELEPHONE EXPENSES	31.03.2024
1,99,465.91	POSTAGE EXPENSES	1,92,572.40
7,64,530.65	TELEPHONE EXPENSES	8,51,118.44
9,63,996.56	TOTAL POSTAGE & TELEPHONE EXPENSES	10,43,690.84
31.03.2023	7) AUDITORS FEE	31.03.2024
22,18,117.51	AUDIT FEES	31,17,189.68
22,18,117.51	TOTAL AUDITORS FEE	31,17,189.68
31.03.2023	8) DEPRECIATION	31.03.2024
24,63,552.25	DEPRECIATION ON COMPUTER & HARDWARE	19,23,294.46
88,707.00	DEPRECIATION ON EQUIPMENT	79,835.10
23,73,718.29	DEPRECIATION ON FURNITURE & FIXTURE	28,46,116.22
24,29,751.77	DEPRECIATION ON PLANT & MACHINARIES	26,76,557.87
8,37,926.69	DEPRECIATION ON SECURITY EQUIPMENTS	9,11,908.23
6,42,093.00	DEPRECIATION ON VEHICLES	3,50,024.00
88,35,749.00	TOTAL DEPRECIATION	87,87,735.88
31.03.2023	9) REPAIRS & MAINTENANCE	31.03.2024
15,53,963.81	REPAIRS & RENNOVATIONS	16,90,037.10
15,53,963.81	TOTAL REPAIRS & MAINTENANCE	16,90,037.10
31.03.2023	10) PRINTING, STATIONARY & ADVERTISEMENT	31.03.2024
11,29,170.45	ADVERTISEMENT	14,34,701.95
10,56,605.35	PRINTING & STATIONERY	13,29,392.78
21,85,775.80	TOTAL PRINTING, STATIONARY & ADVERTISEMENT	27,64,094.73
31.03.2023	11) OTHER EXPENSES	31.03.2024
1,30,568.82	AGM EXPENSES	2,02,589.00
92,580.00	ANNUAL SUBSCRIPTION FEES	95,510.00
2,53,967.23	BANK CHARGES	3,39,305.41
13,84,300.00	COMPUTER SOFTWARE EXPENSES	14,85,942.50
9,57,696.74	ENTERTAINMENT EXPENSES	10,24,028.85
28,99,854.38	MISCELLANEOUS EXPENSES	48,87,435.89
1,73,864.67	MOBILE BANKING CHARGES	2,94,228.14



37,83,213.40	NETWORKING EXPENSES	28,60,296.16
25,807.00	NEWS PAPER PERIODICALS	26,545.00
2,98,902.65	NPA CHARGES	2,03,762.47
35,51,205.78	PROFESSIONAL CHARGES	3,06,976.70
39,25,671.00	SECURITY GUARD ALLOWANCE	42,70,820.00
8,04,086.24	TRAVELLING EXPENSES	9,36,840.00
-	ELECTION EXPENSES	73,224.00
75,765.00	GOODS & SERVICE TAX (GST A/C)	3,53,577.00
1,83,57,482.91	TOTAL OTHER EXPENSES	1,73,61,081.12
31.03.2023	12) PROVISIONS & CONTINGENCIES	31.03.2024
1,92,42,000.00	PROVISION FOR BDDR	4,21,60,183.41
2,09,38,625.00	PROVISION FOR GOVT. SECURITIES & NON SLR INVESTMENT	4,74,31,633.47
1,62,062.00	PROVISION FOR MATURED DEPOSIT	3,60,162.00
4,03,42,687.00	TOTAL PROVISIONS & CONTINGENCIES	8,99,51,978.88
31.03.2023	13) INCOME TAX PAID	31.03.2024
2,15,41,627.30	INCOME TAX A/C	3,52,47,402.85
2,15,41,627.30	TOTAL INCOME TAX PAID	3,52,47,402.85
31.03.2023	INCOME	31.03.2024
	13) INTEREST AND DISCOUNT	
23,33,96,552.64	a) On Investments	24,36,32,315.54
52,93,47,937.09	b) On Loan and Advances	66,22,51,751.62
-	c) On Balance with RBI & Other funds	-
-	d) On Others	-
76,27,44,489.73	TOTAL INTEREST AND DISCOUNT	90,58,84,067.16
31.03.2023	15) COMMISSION & EXCHANGE	31.03.2024
1,34,359.51	COMMISSION & EXCHANGE	2,17,093.94
10,454.00	COMMISSION ON PMJJBY & PMSBY	8,284.00
1,44,813.51	TOTAL COMMISSION & EXCHANGE	2,25,377.94
31.03.2023	16) PROFIT ON SALE OF INVESTMENT	31.03.2024
3,26,66,896.50	PROFIT ON SALE OF INVESTMENT	3,56,77,903.67
3,26,66,896.50	TOTAL PROFIT ON SALE OF INVESTMENT	3,56,77,903.67
31.03.2023	17) OTHER RECEIPTS	31.03.2024
16,27,174.90	LOCKER RENT	17,66,475.84
1,09,24,014.52	SERVICE CHARGES	99,92,735.80
50,505.02	INCIDENTAL CHARGES	43,001.52
4,61,049.00	CHEQUE BOOK CHARGES	4,59,851.50
16,93,747.81	CHEQUE RETURN CHARGES	14,01,662.75
1,75,89,570.40	MISCELLANEOUS RECEIPTS	1,50,384.90
39,938.75	DEMAND DRAFT COMMISSION	63,291.04
1,07,314.00	FORM FEE	92,650.00
1,02,722.13	CIBIL CHARGES	83,739.01
30,92,125.00	SMS CHARGES	25,22,981.00
1,29,000.00	NOTICE FEE	42,000.00
5,29,225.34	ATM CARD CHARGES	4,52,959.46
16,317.45	PAN CARD CHARGES	7,644.38
18,23,363.25	NFS CHARGES	-
-	ATM CHARGES	86,000.00
22,747.39	NACH CHARGES	24,273.91
3,82,08,814.96	TOTAL	1,71,89,651.11

ARVIND SAHAKARI BANK LTD. BUDGET OF INCOME & EXPENDITURE FOR THE YEAR 2024-2025					
EXPENDITURE	ACTUAL EXPENDITURE	BUDGET FOR 2024-25	INCOME	ACTUAL INCOME	BUDGET FOR 2024-25
	2023-24			2023-24	
INTEREST PAID ON DEPOSITS	62,94,29,956.18	69,22,60,000.00	INTEREST & DISCOUNT RECEIVED	90,58,84,067.16	98,10,50,500.00
STAFF SALARIES, ALLOWANCES & PROVIDEND FUND	7,63,66,690.11	8,75,00,000.00	COMMISSION & EXCHANGE	2,25,377.94	2,95,000.00
RENT, TAXES, INSURANCE, ELECTRICITY & WATER	2,15,32,770.90	2,40,00,000.00	FORM FEE	92,650.00	1,12,000.00
BANK CHARGES	3,39,305.41	3,50,000.00	LOCKER RENT	17,66,475.84	19,40,000.00
POSTAGE & TELEPHONE EXPENSES	10,43,690.84	11,50,000.00	OTHER RECEIPTS	1,53,30,525.27	1,68,00,000.00
PRINTING, STATIONARY & ADVERTISEMENT	27,64,094.73	29,85,000.00	PROFIT ON SALE OF INVESTMENT	3,56,77,903.67	3,90,00,000.00
AGM EXPENSES	2,02,589.00	2,50,000.00			
TRAVELLING EXPENSES	9,36,840.00	10,30,000.00			
AUDIT FEES	31,17,189.68	36,00,000.00			
DEPRECIATION	87,87,735.88	95,00,000.00			
MISCELLANEOUS EXPENSES	48,87,435.89	53,75,000.00			
PROVISION FOR BDDR	4,21,60,183.41	4,50,00,000.00			
REPAIRS & MAINTENANCE	16,90,037.10	18,00,000.00			
NEWS PAPER PERIODICALS	26,545.00	28,000.00			
ANNUAL SUBSCRIPTION FEES	95,510.00	1,00,000.00			
HONORARIUM PAID TO DIRECTOR	1,46,000.00	1,90,000.00			
SECURITY GUARD ALLOWANCE	42,70,820.00	47,00,000.00			
INCOME TAX A/C	3,52,47,402.85	2,40,00,000.00			
LEGAL & PROFESSIONAL CHARGES	3,12,360.00	3,25,000.00			
PROVISION FOR GOVT. SECURITIES & NON SLR INVESTMENT	4,74,31,633.47	5,21,00,000.00			
ENTERTAINMENT EXPENSES	10,24,028.85	11,26,000.00			
GOODS & SERVICE TAX (GST A/C)	3,53,577.00	3,75,000.00			
NETWORKING EXPENSES	28,60,296.16	34,32,000.00			
COMPUTER SOFTWARE EXPENSES	14,85,942.50	17,80,000.00			
ELECTION EXPENSES	73,224.00	-			
PROFESSIONAL CHARGES	3,06,976.70	3,35,000.00			
PROVISION FOR MATURED DEPOSIT	3,60,162.00	3,96,000.00			
NPA CHARGES	2,03,762.47	2,20,000.00			
MOBILE BANKING CHARGES	2,94,228.14	3,65,000.00			
- NET PROFIT -	7,12,26,011.61	7,49,25,500.00			
GRAND TOTAL	95,89,76,999.88	1,03,91,97,500.00	GRAND TOTAL	95,89,76,999.88	1,03,91,97,500.00



ARVIND SAHAKARI BANK LTD.

H.O.: - MAIN ROAD, KATOL, DIST-NAGPUR, 441302

AS PER RBI CIRCULAR FOLLOWING ADDITIONAL DISCLOSURES

NOTES ON ACCOUNT

Position for F.Y. 2022-23 & 2023-24

Rs. in Lakhs

Sr.No	Particulars						
1	Movement in CRAR	Total Capital Funds		Risk Weighted Assets			
		2022-23	2023-24	2022-23		2023-24	
		7550.36	8626.49	50866.61		57078.53	
		2022-23		2023-24			
2	Capital to Risk Asset Ratio (CRAR)	14.84 %		15.11%			
3	Investments:						
	(i) Book Value	37163.51		35730.35			
	(ii) Face Value	37359.92		35901.49			
	(iii) Market Value	37314.08		35750.56			
4	Advances against:	7526.32		10030.39			
	(i) Real Estate	-----		-----			
	(ii) Constructuion Business	5986.37		6374.59			
5	(iii) Housing						
6	Advances against Shares & debentures	Nil		Nil			
	Advances to Directors, their relatives,						
	companies/firms in which they are interested						
	(i) Fund based	Nil		Nil			
	(ii) Non-Fund based	Nil		Nil			
7	NPAs						
	(i) Gross NPAs	2347.92(04.33%)		1887.74(03.02%)			
	(ii) Net NPAs	926.61(01.76%)		670.44(01.09%)			
8	Movement in NPAs Opening Balance	2783.05		2347.92			
	Add: Additions during the year	2877.80		3556.95			
	Less: Reductions during the year	3312.93		4017.14			
	Closing Balance	2347.92		1887.73			
9	Provisions made towards:						
	(i) NPAs	1421.31		1217.29			
	(ii) Depreciation on investments.	430.82		559.12			
10	Movement in Provisions:	(i) Towards NPAs		(ii)Towards Depreciation on Investments		(iii) Towards Standard Assets	
		2022-23	2023-24	2022-23	2023-24	2022-23	2023-24
	Opening Balance	1249.03	1421.31	212.82	430.82	192.39	216.89
	Add: Additions during the year	172.28	49	245.95	306.97	24.50	43.60
	Less: Reductions during the year	—	253.02	27.95	178.68	0	0
	Closing Balance	1421.31	1217.29	430.82	559.11	216.89	260.49
11		2022-23	2023-24				
	(i) Foreign currency assets	Nil	Nil				
	(ii) Foreign currency liabilities	Nil	Nil				
12	Restructured Account	Amount Outstanding		Diminution in the fair value			
		2022-23	2023-24	2022-23	2023-24		
		Nil	Nil	Nil	Nil		
13	Penalty imposed by RBI	2022-23 Nil	2023-24 Nil				
14	Non Performing Investment	2022-23	2023-24	19) Details of PSLC Certificate Sold for FY 2023-24			
	Opening Balance	614.02	813.82				
	Additional during the year	199.80	0.00	Sr. No.	Date	Quantum of PSLC Sold	Amount of Commission
	Reduction during the year	0.00	314.02				
	Closing Balance	813.82	499.80				
	Total Provision held	279.88	340.00				
15	Yield on Advances	9.84%	10.59%	Nil			
16	Yield on investment	7.16%	7.82%				
17	Bank Guarantee Against Deposits & Mortgages	23.26	28.00				
18	Revaluation of Fixed Assets	0.00	505.21				

ADDITIONAL DISCLOSURES

(RBI CIRCULAR NO. RBI/DOR/2021-22/83/DOR.ACC.REC.NO.45/21.04.018/2021-22, Dt. August 30, 2021 and Updation Dt. November 15, 2021)

1. Asset liability management

a) Maturity pattern of certain items of assets and liabilities

(Amount in ₹ crore)

	Day 1	2 to 7 days	8 to 14 days	15 to 30 days	31 days to 2 months	Over 2 Month & up to 3 months	Over 3 Months & up to 6 months	Over 6 Months & up to 1 year	Over 1 year & up to 3 years	Over 3 year & up to 5 years	Over 5 year	Total
Deposits	0.96	06.71	30.73	10.31	25.16	36.22	118.98	210.64	283.42	56.54	281.52	1061.19
Advances	0.13	0.30	01.43	01.39	04.11	05.66	27.27	146.08	80.77	27.73	330.40	625.27
Investments	-	10.00	10.00	04.95	24.10	18.00	37.99	13.55	30.14	10.98	197.59	357.30
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency assets	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency liabilities	-	-	-	-	-	-	-	-	-	-	-	-

2. Investments

a) Composition of Investment Portfolio As at 31-03-2024 (current year balance sheet date)

(Amount in ₹ crore)

	Investments in India						
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/ or joint ventures	Others	Total investments in India
Held to Maturity	222.55	-	0.002	-	-	02.70	225.25
Gross	222.55	-	0.002	-	-	02.70	225.25
Less: Provision for nonperforming investments (NPI)	-	-	-	-	-	01.23	01.23
Net	222.55	-	0.002	-	-	01.47	224.02
Available for Sale	12.88	-	-	07.86	-	0.30	21.04
Gross	12.88	-	-	07.86	-	0.30	21.04
Less: Provision for depreciation and NPI	0.35	-	-	03.63	-	-	03.98
Net	12.53	-	-	04.23	-	0.30	17.06
Held for Trading	-	-	-	-	-	-	-
Gross	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-
Total Investments	235.43	-	0.002	07.86	-	03.00	246.29
Less: Provision for nonperforming investments	-	-	-	03.40	-	01.23	04.63
Less: Provision for depreciation and NP	0.35	-	-	0.23	-	-	0.58
Net	235.08	-	0.002	04.23	-	01.77	241.08



As at 31-03-2023 (previous year balance sheet date)							(Amount in ₹ crore)
	Investments in India						
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India
Held to Maturity	219.29	-	0.002	-	-	02.58	221.87
Gross	219.29	-	0.002	-	-	02.58	221.87
Less: Provision for nonperforming investments (NPI)	-	-	-	-	-	0.90	0.90
Net	219.29	-	0.002	-	-	01.68	220.97
Available for Sale	13.88	-	-	11.00	-	0.43	25.31
Gross	13.88	-	-	11.00	-	0.43	25.31
Less: Provision for depreciation and NPI	0.61	-	-	02.80	-	-	02.80
Net	13.27	-	-	08.20	-	0.43	22.51
Held for Trading	-	-	-	-	-	-	-
Gross	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-
Total Investments	233.17	-	0.002	11.00	-	03.01	247.18
Less: Provision for nonperforming investments	-	-	-	-	-	0.90	0.90
Less: Provision for depreciation and NP	0.61	-	-	02.80	-	-	03.41
Net	232.56	-	0.002	08.20	-	2.11	242.87

**b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve** (Amount in ₹ crore)

Particulars	Current Year	Previous Year
i) Movement of provisions held towards depreciation on investments	04.31	02.13
a) Opening balance	03.07	02.46
b) Add: Provisions made during the year	01.79	0.28
c) Less: Write off / write back of excess provisions during the year	-	-
d) Closing balance	05.59	04.31
ii) Movement of Investment Fluctuation Reserve	-	-
a) Opening balance	1.41	01.41
b) Add: Amount transferred during the year	0.00	0.00
c) Less: Drawdown	0.00	0.00
d) Closing balance	1.41	1.41
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	06.70%	05.57%

**c) Non-SLR investment portfolio**

i) Non-performing non-SLR investments (Amount in ₹ crore)

Sr.No.	Particulars	Current Year	Previous Year
a)	Opening balance	08.14	06.14
b)	Additions during the year since 1st April	0.00	02.00
c)	Reductions during the above period	03.14	0.00
d)	Closing balance	05.00	08.14
e)	Total provisions held	03.40	02.80

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

(Amount in ₹ crore)

Sr.No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
1	2	3	4	5	6	7	8	9	10	11	12
a)	PSUs	-	-	-	-	-	-	-	-	-	-
b)	FIs	04.86	08.00	-	-	-	-	-	-	-	-
c)	Banks	-	-	-	-	-	-	-	-	-	-
d)	Private Corporates	-	-	-	-	-	-	-	-	-	-
e)	Subsidiaries/ Joint Ventures	-	-	-	-	-	-	-	-	-	-
f)	Others	3.00	3.00	-	-	-	-	-	-	-	-
g)	Provision held towards depreciation	03.40	02.80	-	-	-	-	-	-	-	-
h)	Total	07.86	11.00	-	-	-	-	-	-	-	-



**अरविंद**  
**सहकारी बँक लि.**  
रजि.नं.: एन.जी.पी./बी.एन.के./ओ./119/97-98



**Electric Vehicle (EV) Finance**  
Financing at Concession Rate 9.50% Per Annum



**Mobile Banking 4.0** version Scheme.  
(First service in Vidarbha Co-Operative Sector)



**Renewable Energy & Solar System**  
Financing at Concession Rate -Central Govt. Scheme.

अधिक माहिती जाणून घ्या: टोल फ्री क्रमांक : 18002106677



ISO 9001:2015 Certified



3) Asset quality						
a) Classification of advances and provisions held						(Amount in ₹ crore)
	Standard	Non-performing			Total	
	Toatal Standard Advance	Substandard	Doubtful	loss	Total Non performing Advance	
Gross Standard Advances and NPAs						
Opening Balance	518.52	03.30	20.18	-	23.48	542.00
Add: Additions during the year	206.00	04.33	0.46	-	04.79	210.79
Less: Reductions during the year	118.13	03.30	6.09	-	09.39	127.52
Closing balance	606.39	04.33	14.55	-	18.88	625.27
Reductions in Gross NPAs due to:	-	-	-	-	-	-
i) Upgradation	-	285	05.76		08.61	08.61
ii) Recoveries (excluding recoveries from upgraded accounts)	-	0.52	06.03		06.55	06.55
iii) Technical/ Prudential16 Write-offs	-	-	-	-	-	-
iv) Write-offs other than those under (iii) above	-	-	-	-	-	-
Provisions (excluding Floating Provisions)	-	-	-	-	-	-
Opening balance of provisions held	02.17	02.38	11.83	-	14.21	16.38
Add: Fresh provisions made during the year	0.43	0.11	0.49	-	0.60	01.03
Less: Excess provision reversed/ Write-off loans	-	-	02.64	-	02.64	02.64
Closing balance of provisions held	02.60	02.49	09.68		12.17	14.77
Net NPAs						
Opening Balance	518.52	0.93	08.34	-	09.27	527.79
Add: Fresh additions during the year	206.02	3.90	00.36	-	04.26	210.28
Less: Reductions during the year	120.20	0.93	3.84	-	04.77	124.97
Closing Balance	604.34	3.90	4.86	-	08.76	613.10
Floating Provisions	-	-	-	-	-	-----
Opening Balance	-	-	-	-	-	-
Add: Additional provisions made during the year	-	-	-	-	-	-
Less: Amount drawn down18 during the year	-	-	-	-	-	-
Closing balance of floating provisions	-	-	-	-	-	-
Technical write-offs and the recoveries made thereon	-	-	-	-	-	-
Opening balance of Technical/ Prudential written-off accounts	-	-	-	-	-	-
Add: Technical/ Prudential write-offs during the year	-	-	-	-	-	-
Less: Recoveries made from previously technical/ prudential	-	-	-	-	-	-
written-off accounts during the year	-	-	-	-	-	-
Closing balance	-	-	-	-	-	-

Ratios (in per cent)	Current Year	Previous Year
Gross NPA to Gross Advances	03.02%	04.33%
Net NPA to Net Advances	01.09%	01.76%
Provision coverage ratio	64.46%	60.53%

4) Sector-wise Advances and Gross NPAs							
(Amount in ₹ crore)							
Sr. No.	Sector	Current Year			Previous Year		
		Outstanding Total Advances	Gross NPAs	Percentage ofGross NPAs toTotal Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage ofGross NPAs toTotal Advances in that sector
i)	Priority Sector	469.01	13.70	02.92%	421.48	17.64	04.18%
a)	Agriculture and allied activities	63.93	0.97	01.52%	57.20	01.25	2.19%
b)	Advances to industries sector eligible as priority sector lending	235.33	05.67	02.41%	193.24	08.43	04.36%
c)	Services	39.62	0.01	0.03%	49.73	0.03	0.06%
d)	Personal loans	130.13	07.05	05.42%	121.31	07.93	06.54%
e)	Subtotal (I)	469.01	13.70	02.92%	421.48	17.64	04.18%
ii)	Non-priority Sector	156.26	05.18	03.31%	120.52	05.84	04.85%
a)	Agriculture and allied activities	-	-	-	-	-	-
b)	Industry	-	-	-	-	-	-
c)	Services	-	-	-	-	-	-
d)	Personal loans	156.26	05.18	03.31%	120.52	05.84	04.85%
	Sub-total (ii)	156.26	05.18	03.31%	120.52	05.84	04.85%
	Total (i + ii)	625.27	18.88	03.02%	542.00	23.48	04.33%



5) Overseas, NPAs and revenue		
Particulars	2023-24	2022-23
Overseas assets, NPAs revenue	Nil	Nil

6) Details of accounts subjected to restructuring										(Amount in ₹ crore)	
		Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		Current year	Previous year	Current year	Previous year	Current year	Previous year	Current year	Previous year	Current year	Previous year
Standard	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount ( ₹ crore)	-	-	-	-	-	-	-	-	-	-
	Provision held ( ₹ crore)	-	-	-	-	-	-	-	-	-	-
Substandard	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount ( ₹ crore)	-	-	-	-	-	-	-	-	-	-
	Provision held ( ₹ crore)	-	-	-	-	-	-	-	-	-	-
Doubtful	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount ( ₹ crore)	-	-	-	-	-	-	-	-	-	-
	Provision held ( ₹ crore)	-	-	-	-	-	-	-	-	-	-
Total	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount ( ₹ crore)	-	-	-	-	-	-	-	-	-	-
	Provision held ( ₹ crore)	-	-	-	-	-	-	-	-	-	-

7) Details of financial asset Reconstruction Companies ( ARCS)		
Particulars	2023-24	2022-23
Details of Sales	Nil	Nil
Investments in Security Receipts (SRs)	Nil	Nil

8 ) Details of non-performing financial assets purchased/sold from to other banks/financial institutes/NBFCs (Excluding ARCS)		
Particulars	2023-24	2022-23
Details of Non-Performing financial assets purchased	Nil	Nil
Details of Non-Performing financial assets sold	Nil	Nil

9) Fraud accounts		(Amount in ₹ crore)	
Particulars		Current year	Previous year
Number of frauds reported		Nil	Nil
Amount involved in fraud (crore)		Nil	Nil
Amount of provision made for such frauds ( crore)		Nil	Nil
Amount of Unamortised provision debited from 'other reserves' as at the end of the year (crore)		Nil	Nil

10) Disclosure under Resolution Framework for COVID-19-related Stress					
Format for disclosures to be made half yearly starting September 30, 2023					(Amount in ₹ crore)
Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan–Position as at the end of the previous halfyear (A)	Of (A), aggregate debt that slipped into NPA during the halfyear	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half- year	Exposure to accounts classified as Standard consequent to implementation of resolution plan –Position as at the end of this half-year
Personal Loans	0.44	0.00	-	0.08	0.36
Corporate persons	-	-	-	-	-
Of which MSMEs	24.90	0.00	-	3.22	21.68
Others	31.92	063	-	2.13	30.42
Total	57.26	0.63	-	5.43	52.46

11) Details of stressed loans transferred during the year		
Particulars	2023-24	2022-23
Details of stressed loans transferred during the year	Nil	Nil

12 Exposures		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.			34.33	59.86	
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;			65.97	75.27	
c) Investments in Mortgage- Backed Securities (MBS) and other securitized exposures – I. Residential ii. Commercial Real Estate			-----	-----	
ii) Indirect Exposure Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.			-----	-----	
Total Exposure to Real Estate Sector			100.30	135.13	



Exposure to Capital Market		
Particulars	2023-24	2022-23
Total exposure to Capital Market	Nil	Nil

Risk Category-wise country exposure		
Particulars	2022-23	2023-24
Total Risk Category-wise country exposure	Nil	Nil

13 Unsecured advances		(Amount in ₹ crore)	
Particulars		Current year	Previous year
Total unsecured advances of the bank		12.63	12.18
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken		-	-
Estimated value of such intangible securities		-	-

14. Concentration of deposits, advances, exposures and NPAs			
a) Concentration of deposits		(Amount in ₹ crore)	
Particulars		Current year	Previous year
Total deposits of the twenty largest depositors		151.00	138.16
Percentage of deposits of twenty largest depositors to total deposits of the bank		14.23%	14.19 %
b) Concentration of advances		(Amount in ₹ crore)	
Particulars		Current year	Previous year
Total advances to the twenty largest borrowers		169.95	128.02
Percentage of advances to twenty largest borrowers to total advances of the bank		27.18%	23.62%
c) Concentration of exposures		(Amount in ₹ crore)	
Particulars		Current year	Previous year
Total exposure to the twenty largest borrowers/customers		169.95	128.02
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/ customers to the total exposure of the bank on borrowers/ customers		27.18%	23.62%
d) Concentration of NPAs		(Amount in ₹ crore)	
Particulars		Current year	Previous year
Total Exposure to the top twenty NPA accounts		11.22	12.34
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.		59.43%	52.56%

15. Derivatives		
Particulars	2022-23	2023-24
Forward rate agreement/interest rate swap	Nil	Nil
Exchange traded interest rate derivatives	Nil	Nil
Disclosures on risk exposure in derivatives	Nil	Nil
Quantitative disclosures	Nil	Nil

16. Transfers to Depositor Education and Awareness Fund (DEA Fund)			
		(Amount in ₹ crore)	
Sr.no.	Particulars	Current year	Previous year
I)	Opening balance of amounts transferred to DEA Fund	0.04	0.04
ii)	Add: Amounts transferred to DEA Fund during the year	—	---
iii)	Less: Amounts reimbursed by DEA Fund towards claims	—	—
iv)	Closing balance of amounts transferred to DEA Fund	0.04	0.04

17. Disclosure of complaints				
a) Summary information on complaints received by the bank from customers and from the Offices of Ombudsman (Amount in ₹ crore)				
Sr.no.		Particulars	Previous year	Current year
		Complaints received by the bank from its customers		
1.		Number of complaints pending at beginning of the year	-	-
2.		Number of complaints received during the year	-	02
3.		Number of complaints disposed during the year	-	02
	3.1	Of which, number of complaints rejected by the bank	-	-
4.		Number of complaints pending at the end of the year	-	-
		Maintainable complaints received by the bank from Office of Ombudsman		
5.		Number of maintainable complaints received by the bank from Office of Ombudsman	-	-
	5.1	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	-	-
	5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Office of Ombudsman	-	-
	5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	-	-
6.		Number of Awards unimplemented within the stipulated time (other than those appealed)	-	-
Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in Integrated Ombudsman Scheme, 2021 (Previously Banking Ombudsman Scheme, 2006) and covered within the ambit of the Scheme.				

b) Top five grounds of complaints received by the bank from customers					
Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/ decrease in the number of complaints received over the previous year.	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
Current Year	-	02	-	-	-
Total	-	02	-	-	-
Previous Year	-	-	-	-	-
Total	-	-	-	-	-



18. Other Disclosures

a) Business ratios

(Amount in ₹ crore)

Sr.no.	Particulars	Current year	Previous year
i)	Interest Income as a percentage to Working Funds	07.73%	07.11%
ii)	Non-interest income as a percentage to Working Funds	0.45%	0.66%
iii)	Cost of Deposits	06.30%	06.55%
iv)	Net Interest Margin	02.49%	1.70%
v)	Operating Profit as a percentage to Working Funds	01.38%	0.95%
vi)	Return on Assets	01.39%	0.59%
vii)	Business (deposits plus advances) per employee (in ₹ crore)	14.17	12.13
viii)	Operating profit per employee (in ₹ crore)	0.14	0.08
ix)	Profit per employee (in ₹ crore)	0.06	0.05

b) Provisions and contingencies

(Amount in ₹ crore)

Provisions Debited to P& L Account	Current year	Previous year
i) Provisions for NPI	05.59	04.31
ii) Provision towards NPA	12.17	14.21
iii) Provision made towards Income tax	-	-
iv) Other Provisions and Contingencies (with details)	-	-

c) Payment of DICGC Insurance Premium

(Amount in ₹ crore)

Sr. no.	Particulars	Current year	Previous year
i)	Payment of DICGC Insurance Premium	01.31	01.23
ii)	Arrears in payment of DICGC premium	-	-

d) Disclosure of facilities granted to directors and their relatives

UCBs shall disclose any fund or non-fund (guarantees, letters of credit, etc.) facilities extended to directors, their relatives, companies or firms in which they are interested. (Other than FD loans/ODs)  
-----NIL-----

नफ्याचे नियोजन ( विभागणी ) ( APPROPRIATION OF PROFIT )

दिनांक 31 मार्च, 2024 या अहवाल वर्षात बँकेला रु. 7,12,26,011.61 (अक्षरी सात कोटी बारा लक्ष सव्वीस हजार अकरा रुपये एकसष्ठ पैसे ) निव्वळ नफा झालेला आहे.बँकेच्या संचालक मंडळाने शिफारस केल्यानुसार 2023-2024 या आर्थिक वर्षाच्या नफ्याचे नियोजन खालीलप्रमाणे राहील.:-

१) राखिव निधी ( रिझर्व्ह बँकेच्या मार्गदर्शनानुसार२५%)	-	रु. 1,78,06,503.00
२) लाभांश व ईतर देणी	-	रु. 4,05,00,000.00
३) इमारत निधी	-	रु. 74,19,508.61
३) कर्मचारी सानुग्रह अनुदान (Ex-gratia)	-	रु. 55,00,000.00

एकुण रु. 7,12,26,011.61

श्री.राजा राव पी.आर  
मुख्य कार्यकारी अधिकारी

डॉ.विजय वा.धोटे  
उपाध्यक्ष

डॉ.आशिषराव र. देशमुख  
अध्यक्ष

तुलनात्मक प्रगती अहवाल

(रुपये लक्षात)

अ.क्र.	तपशिल	सन 2019-2020	सन 2020-2021	सन 2021-2022	सन 2022-2023	सन 2023-2024
1	सभासद संख्या	16021	1,6691	17,176	17,749	18,218
2	भाग भांडवल	2897.38	3,078.86	2,922.09	4,039.93	4,290.08
3	ठेवी	77059.70	88,197.93	93,041.43	97,382.67	1,06,118.68
4	कर्ज वाटप	44319.60	47,555.58	51,452.10	54,199.99	62,526.81
5	गुंतवणूक	20768.52	26,048.83	31,890.99	37,163.51	35,730.35
6	नफा	354.01	280.74	502.55	613.94	712.26
7	लाभांश वाटप	-----	8%	10%	10%	10%
8	ऑडीट वर्ग	(अ)	(अ)	(अ)	(अ)	(अ)

सहपत्र अ उपविधी दुरुस्ती Amendment of Bye-Laws

अ.क्र.	उपविधी क्रमांक	अस्तित्वात असलेले पोटनियम	दुरुस्ती नंतर होणारी उपविधी	दुरुस्तीचे कारण
1.	Clause 5 (ix)	To purchase and to sell Bonds, Shares, Debentures, Scrips, or other forms of securities on behalf of constituents.	To be deleted.	Not in conformity with instructions contained in para 3.1 of Master Circular on investments dated July 1, 2015.
2.	Clause 42, I (a)	He shall preside over the meeting of the General Body, Board of Directors and any Sub-committees of the Board of Directors.	He shall preside over the meeting of the General Body, Board of Directors and any two Sub-committees of the Board of Directors.	As per Board decision based on Regulatory guidance.
3.	Clause 48 (viii)	The Chairman of the Board of the Director shall be the Chairman of the Board and the executive committee only.	To be deleted.	To avoid contradiction with bye-laws no. 42 1(a), as the said clause allows the Chairman to preside over the meeting of the General Body, Board of Directors and any Sub-committees of the Board of Directors.

अरविंद  
सहकारी बँक लि.

ज्येष्ठ नागरिक 0.50% अतिरिक्त दर | रणजित विकास पत्र 106 महिन्यांत दुप्पट  
बल्क डिपॉझिट रु. 15.00 लाख आणि त्याहून अधिक रकमेसाठी 0.50% अतिरिक्त व्याज.  
अधिक जाणून घ्या: टोल फ्री क्रमांक : 18002106677

ARVIND  
SAHAKARI BANK LTD.





'FORM N-1'  
{(See section 80 and Rule 69(3))}  
INDEPENDENT AUDITOR'S REPORT

TO,  
The Members,  
ArvindSahakari Bank Ltd.  
Head Office, Main Road,Katol, Dist.- Nagpur

Report on the Financial Statements as a Statutory Auditor.

1. We have audited the accompanying financial statement of the Arvind Sahakari Bank Ltd. As at 31 March 2024, which comprises the Balance sheet as at 31st march 2024 and the statement of profit and loss account for the year then ended, and a summary of significant accounting policies and other explanatory information incorporated in these financial statements of the Bank along with its Head Office and branches viz Katol, Digdoh- Nagpur, Saoner, Gandhibagh -Nagpur, Amravati, Warud, Kamptee audited by us for the period 1st April 2023 to 31st March 2024.

Management's Responsibility for the financial statement

2. Management is Responsible for the preparation of these financial statement in accordance with Maharashtra co-operative societies Act 1960, Banking Regulation Act 1949 (A. A. C. S) and RBI/NABARD Guidelines. This responsibility includes design, implementation and maintenance of the Bank. This responsibility includes design, implementation and maintenance of internal control relevant to the preparation of the financial statement that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

3. Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the applicable standards by the Institute of Chartered Accountants of India and under the MCS Act/BR Act/ RBI guidelines. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement, whether due to fraud or error.
4. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statement. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Bank's preparation and fair presentation of the financial statement in order to design audit procedures that are appropriate in the circumstances. An audit also included evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statement.
5. The Bank has not followed AS-22 (Deferred Taxation) in the preparation of its financial statements as at 31-03-2024.
6. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

7. In absence of computation of Deferred Tax assets/Liability by the bank, its impact on profit for the current year as well as on reserves is uncertainable.
8. In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statement together with the notes thereon give the information required by the Banking Regulation Act, 1949 (A. A. C. S.) as well as the Maharashtra Co- operative Societies Act, 1960, The Maharashtra cooperative societies Rules, 1961 and any other applicable Acts and Circulars issued by the Registrars in the manner so required by the bank and give a true and fair view in conformity with the accounting principles generally accepted in India.
- (i) In the case of the Balance sheet, of state of affairs of the Bank as at 31st March 2024.
- (ii) In the case of the profit and loss Account, of the profit/ loss for the year ended on that date.

Report on other Legal and Regulatory Requirements

9. The Balance sheet and the Profit and Loss Accounts have been drawn up in accordance with the provisions of section 29 of the Banking Regulation Act, 1949, read with provision of the Maharashtra Cooperative societies Act, 1960 and the Maharashtra co-operative societies Rules 1961.

We Report that:

- (a) We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit and have found them to be satisfactory.
- (b) The transactions of the Bank which have come to our notice, are within the powers of the Bank
- (c) The returns received from the office and branches of the bank have been found adequate for the purpose of our audit.
10. In our opinion, the Balance sheet and the profit and loss Account comply with applicable accounting standards
11. Subject to non-applicability of accounting Standard AS22, the Balance Sheet & Profit & Loss account comply with applicable Accounting standards.
12. We further report that:
- i. The Balance sheet and Profit and Loss accounts dealt with these reports are in agreements with the books of accounts and the returns.
- ii. In our opinion, proper books of accounts as required by law have been kept by the bank as far as appears from our examination of those books.
- iii. The reports on the accounts of the branches audited by us/ branch auditors have been dealt with in preparing our report in the manner considered necessary by us.
- iv. For the year under audit, the bank has been awarded "A" classification. For SSRPN & CO Chartered Accountants FRN: 118245W Date: 20/06/2024 Place: Nagpur CA Naresh Jakhotia Partner M. No. 1025

Date: 19/06/2024  
Place: Nagpur

For SSRPN & CO  
Chartered Accountants  
FRN: 118245W



CA Naresh Jakhotia Partner M. No. 102588  
UDIN:24102588BKELFN5322

ARVIND  
SAHAKARI BANK LTD.

- CURRENT ACCOUNT DEPOSITS.
- FIXED DEPOSITS-ATTRACTIVE RATES.
- CUMULATIVE DEPOSIT SCHEME.
- RECURRING DEPOSIT (Monthly RD) SCHEME.
- ARVIND CLASSIC DEPOSIT SCHEME

1/2% ADDITIONAL INTEREST BENEFIT TO- SENIOR CITIZENS, DICGC INSURANCE COVER UPTO RS.5 Lakh.

**RANJEET  
VIKAS PATRA**

**106** Months  
Double Your  
Money

where Service is the way of life





**डॉ. आशिषराव र. देशमुख**  
अध्यक्ष

**प्रा. डॉ. विजय वा. धोटे**  
उपाध्यक्ष

**राजाराव पी. आर.**  
मुख्य कार्यकारी अधिकारी

**राजेंद्र चव्हाण**  
व्यवस्थापक, काटोल शाखा

**प्रसन्ना पडवड**  
व्यवस्थापक, काटोल शाखा

**जे.के. सत्यनारायण राव**  
व्यवस्थापक, डिगडोह शाखा

**योगेश यादव**  
व्यवस्थापक, डिगडोह शाखा

**मनिष हेडाऊ**  
व्यवस्थापक, सावनेर शाखा

**वैशाली मौंदेकर**  
व्यवस्थापक, गांधीबाग शाखा

**छत्रपती शेळके**  
व्यवस्थापक, वरुड शाखा

**सागर बोपळे**  
व्यवस्थापक, अमरावती शाखा

**ललीत वंजारी**  
व्यवस्थापक, कामठी शाखा

**अभय शिंगणे**  
व्यवस्थापक, सिताबर्डी शाखा

**लोकेश गायकवाड**  
व्यवस्थापक, कळमेश्वर शाखा

**प्रशांत बाकरे**  
व्यवस्थापक

## ग्राहक सेवेचे ब्रिद पाळत बँकेस प्राप्त झालेले पुरस्कार

■ **एफ.सी. बी.ए./बँकिंग फ्रंटियर नॅशनल पुरस्कार**  
FCBA/BANKING FRONTIER NATIONAL AWARD):  
2017-18, 2018-19, 2019-20, 2020-21, 2021-22, 2022-23

■ **महाराष्ट्र राज्य सहकारी बँक्स असोसिएशनची (MSCBA)**  
**नागरी बँक बक्षिस योजना, स्व. पद्मभूषण वसंत दादा पाटील**  
**उत्कृष्ट नागरी सहकारी बँक पुरस्कार :**  
2017-18, 2018-19, 2019-20, 2020-21

■ **बँको पुरस्कार (BANCO AWARD)**  
**बँकिंग क्षेत्रात उल्लेखनिय कामगिरीसाठी पुरस्कार:**  
2017-18, 2018-19, 2020-21, 2021-22, 2022-23

■ **विदर्भ अर्बन बँक्स को-ऑपरेटिव्ह असोसिएशन लि.,**  
**नागपूर पुरस्कार :** 2018-19, 2021-22

■ **नागपूर बेस्ट ब्रँड पुरस्कार :**  
2017-18, 2018-19, 2020-21

## बँकेची सांख्यिकीय माहिती ( दि. 31 मार्च 2024 ची स्थिती)

१. स्थापना व दिनांक	: काटोल, जि. नागपूर, 18.03.1998 (एम.सी.एस.को-ऑप.अॅक्ट 1960)
२. बँकेचा नोंदणी क्रमांक व दिनांक	: एन.जी.पी./बीएनके/ओ./119/97-98, दि. 18.03.1998
३. रिझर्व्ह बँकेचा परवाना क्रमांक व दिनांक	: UBD.MAH.1622P (युबीडी.एमएच.1622 पी.) दि. 09.10.1998
४. बँकेच्या कार्यारंभाची तारीख (Date of Commencement)	: दि. 01/01/2000
५. मुख्य कार्यालयाचा पत्ता	: मेन रोड, काटोल, ता. काटोल, जि. नागपूर, 441302
६. दुरध्वनी क्र.	: दुरध्वनी क्र. 07112-223713
७. बँकेचे कार्यक्षेत्र	: महाराष्ट्र राज्यातील जिल्हे : नागपूर, चंद्रपूर, भंडारा, वर्धा, अमरावती
८. शाखा	: 07
९. सदस्य संख्या	: 18,218 (रू. लक्षात)
१०. भागभांडवल	: 4,290.08
११. राखीव निधी	: 6,337.55
१२. एकूण ठेवी	: 1,06,118.68
१३. एकूण कर्ज	: 62,526.81
प्राधान्य क्षेत्र कर्ज आणि प्रमाण	: 46,900.67 (77.59 %)
दुर्बल घटक कर्ज आणि प्रमाण	: 10,097.34 (16.15%)
१४. ग्राॅस एन.पी.ए. आणि प्रमाण	: 1,887.74 (03.02 %)
१५. नेट एन.पी.ए. आणि प्रमाण	: 670.44 (01.09 %)
१६. ढोबळ नफा	: 1,611.78
१७. निव्वळ नफा	: 712.26
१८. सी.आर.ए.आर. प्रमाण	: 15.11 %



# अरविंद ARVIND

सहकारी बँक लि. SAHAKARI BANK LTD.

उपलब्ध सुविधा



मोबाईल  
बँकिंग सुविधा  
IMPS Facility



UPI Payments services

UPI  
यूपीआय  
सेवा



GOOGLE  
PAY  
SERVICES



PhonePe  
Phone  
PAY  
SERVICES



PAYTM  
SERVICES



BHIM  
APP  
SERVICES



FAST GOLD LOAN

खुशखबर.....  
आकर्षक व्याज दरात

सोनेतारण  
कर्ज योजना

महिलांकरिता  
मासिक फक्त 0.79%

व्याज दरात तुरंत उपलब्ध

महिलांच्या दागिन्यांकरिता संमतीपत्र/ आधारकार्ड आवश्यक.

मासिक फक्त

0.82%

व्याज  
दरात तुरंत  
उपलब्ध

अवघ्या  
20  
मिनटांत  
त्यारीत  
सोने  
तारण

POS Machine सुविधा उपलब्ध

Free QR Code सुविधा उपलब्ध

UPI/ Mobile Banking  
सुविधा उपलब्ध

PFMS सुविधा उपलब्ध

सर्व प्रकारची कर्ज त्वरित उपलब्ध



गहाण कर्ज



वाहन कर्ज



शिक्षण कर्ज



घर कर्ज



दुचाकी वाहन कर्ज



घर उपयोगी  
वस्तु खरेदी कर्ज



व्यवसाय कर्ज



सोने तारण कर्ज



अरविंद  
सहकारी बँक लि.

मुख्य कार्यालय:  
काटोल  
जि. नागपूर  
महाराष्ट्र - 441302  
☎: 07112-223713

ISO 9001:2015 प्रमाणित बँक  
बँकेची वेबसाईट : [www.arvindbank.com](http://www.arvindbank.com)



शनिवार व रविवारला  
सेवा देणारी एकमेव बँक

Where Service is the way of life.....



२६ वा

वार्षिक  
अहवाल

काटोल, जि. नागपूर ( मोबा : 9588634286 )  
डिगडोह, नागपूर, ( मोबा : 8796022459 )  
गांधीबाग, नागपूर, ( मोबा : 9765861919 )

सिताबर्डी, नागपूर ( मोबा : 9823427677 )  
सावनेर, जि. नागपूर ( मोबा : 9975035175 )  
वरुड, जि. अमरावती ( मोबा : 9922787979 )  
कामठी, जि. नागपूर ( मोबा : 7218710045 )

अमरावती ( मोबा : 9890256874 )  
कळमेश्वर, जि. नागपूर ( मोबा : 9822698619 )  
परतवाडा, जि. अमरावती ( मोबा : 9822672119 )

सभासद संख्या

प्रेषक।

अरविंद सहकारी बँक लि.  
मेन रोड, काटोल, जि. नागपूर, महाराष्ट्र, ४४१३०२  
☎: ०७११२-२२३७१३

प्रति,  
श्री श्रीमती