



अरविंद सहकारी बँक लि.

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

बँकेची वेबसाईट : www.arvindbank.com

२७ वा वार्षिक अहवाल

वार्षिक सर्वसाधारण सभेची सुचना

१ एप्रिल २०२४ ते ३१ मार्च २०२५

प्रति,

श्री. / श्रीमती

स.न.वि.वि.

अरविंद सहकारी बँक लि. ची २७ वी वार्षिक सर्वसाधारण सभा, रविवार दिनांक १० ऑगस्ट २०२४ ला सकाळी १०.३० वाजता, बँकेचे अध्यक्ष, आमदार 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. २५ ऑगस्ट २०२४ रोजी झालेल्या २६ व्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचुन कायम करणे.
- २) बँकेच्या २०२४-२०२५ या आर्थिक वर्षाच्या वार्षिक अहवाल पत्रकास मंजुरी देणे.
- ३) बँकेच्या २०२४-२०२५ या आर्थिक वर्षाच्या तालेबंद पत्रकास मंजुरी देणे.
- ४) बँकेच्या २०२४-२०२५ या आर्थिक वर्षाच्या नफा-तोटा पत्रकास मंजुरी देणे.
- ५) बँकेच्या २०२४-२०२५ या आर्थिक वर्षाच्या वैधानिक लेखा परिक्षकांच्या लेखा परिक्षणाला मान्यता देणे.
- ६) बँकेच्या २०२४-२०२५ या आर्थिक वर्षाच्या लेखा परिक्षण दोष दुरुस्ती अहवालाला मंजुरी देणे.
- ७) बँकेच्या संचालक मंडळाने शिफारस केलेल्या बँकेच्या २०२४-२०२५ या आर्थिक वर्षाच्या नफा विभागाणी पत्रकास मंजुरी देणे.
- ८) सन २०२५-२०२६ या आर्थिक वर्षाकरीता बँकेच्या संचालक मंडळाने रिझर्व बँकेला शिफारस केलेल्या वैधानिक लेखा परिक्षक यांची नियुक्ती व इतर बाबींना मान्यता देणे.
- ९) सन २०२५-२०२६ या आर्थिक वर्षाकरीता बँकेच्या संचालक मंडळाच्या शिफारसीनुसार 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 २०२४-२०२५ मधील मंजूर अंदाज पत्रकापेक्षा कमी/ जास्त झालेल्या खर्चास मंजुरी देणे
- ११) सन २०२५-२०२६ या आर्थिक वर्षाकरीता संचालक मंडळाने शिफारस केलेल्याप्रमाणे अंदाजपत्रकास मंजुरी देणे.
- १२) सभासदांना देण्यात येत असलेल्या प्रशिक्षणासंबंधी नोंद घेणे.
- १३) वैधानिक लेखा परिक्षकांनी प्रमाणित केलेली संशयीत व बुडीत कर्ज येणे बाकी निलंबित करण्याबाबत मंजुरी प्रदान करणे.
- १४) वैधानिक लेखापरीक्षण अहवाल आर्थिक वर्ष २०२४-२०२५ व यापुढील प्रत्येक वर्षी इंग्रजी भाषेतून देण्यास मंजुरी प्रदान करणे.
- १५) महाराष्ट्र शासनाच्या एकमुस्त कर्ज परतफेड योजना अंतर्गत व बँकेच्या कॉम्प्रमाईज्ड अॅन्ड सेटलमेंट पॉलीसी अंतर्गत केलेल्या थकीत कर्जाच्यातल्या तडजोडीला मान्यता देणे.
- १६) मर्यात/ बुडीत कर्जाद्वारे १००% वारसदूद असलेल्या संशयीत व बुडीत वर्गवारीतील कर्जाच्यातल्या वसुलीचा हक्क अबाधित ठेवून निलंबित करण्यास मान्यता देण्याबाबत.
- १७) भारतीय रिझर्व बँकेने नागरी सहकारी बँकांसाठी थकीत कर्जदारांच्या वसुली संदर्भात तडजोड व तांत्रिक बुडीत (Compromise Settlement & Technical Write-off) कर्ज योजना अंतर्गत (RBI CIRCULAR NO. DOS.STR.REC.20/21.04.048/2023-24, dt. June 08, 2023) मंजूर प्रकरणांची नोंद घेणे.
- १८) बँकेच्या रामटेक आणि अमरावती येथील नविन शाखेच्या किराया आणि इतर शाखांच्या इमारत दुरुस्तीकरीता मंजूर झालेल्या निविदा आणि खर्चाला मान्यता देणे.
- १९) आर्थिक वर्षात बँकेसाठी खरेदी केलेल्या व भाडेतत्वावर घेतलेल्या स्थावर, नॉन बँकींग असेट व इतर मिळकतीच्या खर्चास मंजुरी देण्याबाबत.
- २०) सहपत्र "अ" उपविधी दुरुस्ती (Amendment of Bye-Laws) अनुसार करण्यात येणाऱ्या घटना दुरुस्तीला मान्यता देण्याबाबत.
- २१) वार्षिक सर्वसाधारण सभेस उपस्थित राहून शकलेल्या सभासदांची अनुपस्थिती मान्य करणे.
- २२) आर्थिक वर्षात बँकेच्या नोकर भरतीस तसेच स्टाॅफिंग पॅटर्नला मान्यता देणे.
- २३) मा. अध्यक्षांच्या परवानगीने वेळेवर येणारे इतर विषय.

स्थळ: काटोल

दिनांक :- ०९/०७/२०२५

संचालक मंडळाच्या आदेशान्वये

राजाराव पी. आर.

मुख्य कार्यकारी अधिकारी

विशेष सुचना

- १) गणपूर्तीअभावी सभा तहकूब झाल्यास, ती सभा त्याच दिवशी त्याच ठिकाणी निर्धारित वेळेच्या अर्धा तासानंतर घेण्यात येईल. त्यासाठी गणपूर्तीची आवश्यकता राहणार नाही.
- २) उपरोक्त सभेमध्ये ज्या सन्माननीय सभासदाला प्रश्न विचारावयाचे असल्यास त्यांनी ते प्रश्न सभेच्या ०७ दिवसांपूर्वी बँकेच्या मुख्य कार्यालयात लेखी स्वरूपात घावे, हि विनंती.
- ३) सभासदांनी आपले शेअर प्रमाणपत्र कार्यालयीन वेळेत कार्यालयातून नेण्याची कृपा करावी.
- ४) सभासदांनी बदललेला पत्ता, मोबाईल क्र., ई-मेल आयडीची नोंद बँकेच्या कार्यालयात करावी.
- ५) बँकेचा २०२४-२०२५ चा वार्षिक अहवाल बँकेच्या संकेतस्थळावर (www.arvindbank.com) उपलब्ध आहे.
- ६) आमसभेनंतर भोजनाची व्यवस्था करण्यात आलेली आहे.

२७ वा वार्षिक अहवाल २०२४-२०२५

सन्माननीय सभासद बंधू भगिनींनो, बँकेच्या सत्ताविसाव्या वार्षिक सर्वसाधारण सभेप्रसंगी संचालक मंडळाच्या वतीने आम्ही आपणा सर्वांचे मनःपूर्वक स्वागत करतो. ३१ मार्च २०२५ अखेर संपणाऱ्या या आर्थिक वर्षाचा अहवाल बँकेच्या संचालक मंडळाच्या वतीने आपणापुढे सादर करण्यात आम्हाला अतिशय आनंद होत आहे. " अरविंद सहकारी बँकेला " अल्पावधीत नेत्रदपेक प्रगती करण्यात आपणा सर्वांचे मोलाचे सहकार्य लाभले आहे.

१) बँकेचे मागभांडवल : दिनांक ३१/०३/२०२४ ला रु. ४२.९० कोटी एवढे भांडवल होते. ते दिनांक ३१/०३/२०२५ ला रु. ४८.९४ कोटी आहे. या वर्षात भाग भांडवल रु. ५.२४ कोटीने वाढलेले आहे. सभासदांची संख्या सन २०२४ मध्ये १८२९८ होती. ती सन २०२५ मध्ये १८८२६ इतकी झालेली आहे.

२) रिझर्व फंड : दिनांक ३१ मार्च २०२४ अखेर बँकेचा राखीव निधी रु. १३.०४ कोटी होता. त्यात चालू वर्षात वाढ होऊन दिनांक ३१ मार्च २०२५ च्या अखेर तो रु. १५.३१ कोटी झालेला आहे.

३) बँकेच्या ठेवी : बँकेच्या ठेवी दिनांक ३१ मार्च २०२४ पर्यंत १,०६१.१९ कोटी होत्या. त्या दिनांक ३१ मार्च २०२५ ला रु. १,२२२.१२ कोटी आहेत. नालू आर्थिक वर्षात १५.१७% ने ठेवीत लक्षणीय वाढ झालेली आहे.

अन्य शाखा

- काटोल, जि. नागपूर
- डिगडोड, नागपूर
- गांधीबाग, नागपूर
- सितावडी, नागपूर
- सावनेर, जि. नागपूर
- वरुड, जि. अमरावती
- कामठी, जि. नागपूर
- अमरावती
- कळमेरुधर, जि. नागपूर
- परतवाडा, जि. अमरावती
- रामटेक, जि. नागपूर

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४) गुंतवणूक : आपल्या बँकेने, रिझर्व बँकेने ठरविलेल्या निर्देशाप्रमाणे सरकारी रोख्यात रु. २२०.९० कोटी रूपायांची गुंतवणूक केलेली आहे.

५) बँकेने दिलेले कर्ज : दिनांक ३१ मार्च २०२४ रोजी कर्ज रु. ६२५.२७ कोटी बाकी होते. ते या आर्थिक वर्षात दिनांक ३१ मार्च २०२५ रोजी रु. ७२४.१६ कोटी आहे. चालू वर्षात बँकेच्या कर्जात १५.८२% ने वाढ झालेली असून बँकेनी बालू वर्षात सर्व स्तरावरील गरजू लोकांना विविध प्रकारची कर्ज दिलेली आहे.

६) नफा: बँकेला मागील वर्षी दिनांक ३१ मार्च २०२४ ला रु. ७.१२ कोटी नफा झालेला असून चालू आर्थिक वर्ष दिनांक ३१ मार्च २०२५ ला रु. ७.६४ कोटी नफा झालेला आहे.

७) संचालक मंडळ सभा : अहवाल वर्ष २०२४-२५ मध्ये संचालक मंडळाच्या एकूण १३ सभा झाल्या व तसेच सर्व निर्णय सर्वानुमते पारित करण्यात आले.

८) लेखा परिक्षण : सन २०२४-२०२५ वर्षाचे लेखा परिक्षण सनदी लेखापाल मे. एसएसआरपीएन अँड क., 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 : नविन शाखा आर्थिक वर्ष २०२४-२०२५ मध्ये सितावडी नागपूर, कळमेरुधर, परतवाडा व रामटेक येथे नव्याने शाखा सुरू करण्यात आल्या असून, चालू आर्थिक वर्षात (२०२५-२०२६) बँकेच्या एकूण ११ शाखा सुरू असून ग्राहकांना आधुनिक आणि उत्कृष्ट सेवा देण्यासाठी बँक सदैव कटिबद्ध आहे. ग्राहकांनी या सुविधेचा लाभ घ्यावा.

११) 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.
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- बँकेतर्फे ग्राहकांसाठी UPI PAYMENT सुविधा उपलब्ध करण्यात आलेली असून ग्राहक स्वतःचे खाते GOOGLE PAY, PHONE PAY, PAYTM, BHIM APP ला लिंक करून वैयक्तिक 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 १.२५ टक्के वार्षिक).
- भारतीय रिझर्व बँकेतर्फे, अरविंद सहकारी बँकेला स्वतःचा आयएफएससी कोड प्राप्त.
- सर्व शाखा कोअर बँकींग प्रणाली द्वारे जोडण्यात आलेल्या आहेत.
- बँक सहाकारी 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 जीवन ज्योती विमा योजना(PMJJBY) अंतर्गत दोन लाखाचा विमा (वार्षिक प्रीमियम रु. ४३६/-) काढण्याची सोय उपलब्ध.
- रुपे डेबीट कार्ड (ATM CARD) द्वारे रक्कम काढण्याची सोय उपलब्ध
- फवट १०७ रुपयात बँकेतर्फे ग्राहकांना पॅन कार्ड काढून देण्याची सुविधा.
- शासकीय योजना 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.

बँकेच्या अहवाल वर्षात दिवंगत झालेल्या संस्थेच्या सभासदांना तसेच कलावंत, शास्त्रज्ञ, लेखक, सामाजिक कार्यकर्ता, साहित्यिक, हितचिंतक, इत्यादि ज्ञात व अज्ञात दिवंगत झालेल्या तसेच बँकेचे दिवंगत झालेले कर्मचारी, अशा सर्वांना बँकेच्या वतीने भावपूर्ण श्रध्दांजली अर्पण करून ईश्वर त्यांचे आत्म्यास शांती देवी, अशी प्रार्थना करतो.

सन्माननीय सभासद बंधू भगिनींनो.....

राष्ट्रपंत तुकडोजी महाराज आपल्या ग्रामगीतेमध्ये म्हणतात.

तेथे नवनवी योजना फुले । विकसोनी देतील गोड फळे ।

ग्रामराज्याचे स्वप्नही भले । मुर्त होईल त्या गावी ।।

राष्ट्रपंत तुकडोजी महाराज यांच्या या विचाराप्रमाणे आपणा सर्वांच्या सहकार्याने गेल्या २७ वर्षांआधी अरविंद सहकारी बँक, काटोल येथे स्थापन करून हे स्वप्न बघीतले होते, ते आज पूर्णत्वास येत असतांना आम्हाला अतीशय आनंद होत आहे. वास्तविक वाहता स्व. अरविंदबाबूंच्या नावामध्येच बँकेच्या कार्याचा वारसा दिसून येतो. तो जतन करण्यासाठी बँकेचे संचालक व कर्मचारी सद्योदित प्रयत्न करीत असतात. त्याकरीता आपल्या महाराष्ट्र राज्याचे माजी कृषीमंत्री मा. रणजीतबाबू देशमुख व या बँकेची मुहुर्तमेढर रचणारे प्रा. डॉ. भाऊसाहेब भोगे यांचे सतत मार्गदर्शन लाभत असते, त्याबद्दल त्यांचा मी आभार व्यक्त करीत 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 पूर्वजांच्या 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 देशमुख
अध्यक्ष



अरविंद सहकारी बँक लि. (संचालक मंडळ)

अ.क्र.	संचालकांचे नाव	पद	पत्ता	दुरध्वनी क्र.
01	डॉ. आशिषराव रणजितबाबू देशमुख	अध्यक्ष	'बरकत', सिविल लाईन, नागपूर -440001	0712-2536409 (का)
02	प्रा. डॉ. विजय वासुदेवराव धोटे	उपाध्यक्ष	वार्ड नं. 17, 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 बरेठिया	तज्ञ संचालक	प्रभाग नं. 1 कोर्ट जवळ, सावनेर 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.123 / ए, लक्ष्मी, हनुमान मंदीराजवळ, अभ्यंकरनगर, नागपूर- 440010	9423686565
07	अॅड. शैलेष प्रकाशमलजी जैन (सिंघवी)	संचालक	166, गडकरी चौक, नगर परिषद कार्यालयासमोर, सावनेर, जि.नागपूर. -441107	9822936421
08	प्रा. डॉ. संजय साहेबराव टेकाडे	संचालक	प्लॉट नं. 14/ 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 अग्रोच रोड वरुड ता. वरुड जि. अमरावती- 444906	9422857721
11	श्री प्रकाश महादेवराव मक्रमपूरे	संचालक	वॉर्ड नं.4 मु. पो. गुरुदेवनगर ता. तिवसा जि. अमरावती-444902	9422190751
12	श्री. उमेश गोपाळराव चौरे	संचालक	प्लॉट नं. 96, 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-440015	9545544666
16	श्रीमती रूपाताई रणजितबाबू देशमुख	संचालिका	मातोश्री, 206/3 जी.पी.ओ.चौक, सिविल 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 2025 FORM A

Previous Year 31.03.2024	CAPITAL AND LIABILITIES	Sched- ules	Curent Year 31.03.2025	Previous Year 31.03.2024	PROPERTY AND ASSETS	Sched- ules	Curent Year 31.03.2025
42,90,08,325.00	CAPITAL	1	48,14,22,425.00	12,43,61,265.00	CASH ON HAND	8	15,19,06,603.00
45,30,75,939.07	RESERVES AND SURPLUS	2	49,17,44,140.68	89,23,66,718.64	BALANCES WITH BANKS	9	1,11,53,64,226.49
10,61,18,68,018.08	DEPOSITS	3	12,22,11,53,560.61	3,57,30,35,054.00	INVESTMENTS	10	3,94,37,66,043.00
-	BORROWINGS	4	-	6,25,26,81,130.61	LOANS & ADVANCES	11	7,24,16,25,220.92
22,13,17,802.41	OTHER LIABILITIES AND PROVISIONS	5	20,01,43,919.54	36,12,94,965.89	FIXED ASSETS	12	40,11,88,374.40
28,83,63,229.42	OVERDUE INTEREST RESERVES (CONTRA)	6	12,54,61,803.16	58,27,56,962.03	OTHER ASSETS	13	61,69,92,924.02
-				28,83,63,229.42	INTEREST RECEIVABLE (CONTRA)	14	12,54,61,803.16
7,12,26,011.61	PROFIT & LOSS		7,63,79,346.00				
12,07,48,59,325.59	GRAND TOTAL		13,59,63,05,194.99	12,07,48,59,325.59			13,59,63,05,194.99
2,73,50,558.57	CONTINGENT LIABILITIES	7	3,31,96,535.97	2,73,50,558.57	CONTINGENT ASSETS	15	3,31,96,535.97



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आकर्षक व्याज दरात

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कर्ज योजना**

व्याजदर फक्त

9.90%
प्रतिवर्ष व्याज दरात तुरंत उपलब्ध.
9.90 % P.A. Only.

महिलांकरिता

9.25%
प्रतिवर्ष व्याज दरात तुरंत उपलब्ध.
9.25 % P.A. Only For Women.

महिलांच्या दामिनीकरिता संगती पत्र व आधार कार्ड आवश्यक.

अवध्या

20
मिनिटांत

तयारीत

**सोने
तारण**

where Service is the way of life

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDING 31ST MARCH 2025

FORM B

Previous Year 31.03.2024	EXPENDITURE	Sched- ules	Current Year 31.03.2025	Previous Year 31.03.2024	INCOME	Sched- ules	Current Year 31.03.2025
62,94,29,956.18	INTEREST ON DEPOSITS	1	74,45,00,208.07	90,58,84,067.16	INTEREST RECEIVED	14	1,07,33,87,163.08
7,63,66,690.11	STAFF SALARIES, ALLOWANCES & PROVIDENT FUND	2	9,76,02,497.58	2,88,668.98	COMMISSION EXCHANGE & BROKERAGE	15	2,53,152.67
1,46,000.00	DIRECTOR AND LOCAL COMMITTEE MEMBERS FEE AND ALLOWANCES	3	60,000.00	3,56,77,903.67	PROFIT ON SALE OF INVESTMENT	16	4,13,85,971.69
2,15,32,770.90	RENT, TAXES, INSURANCE, ELECTRICITY & WATER ETC.	4	2,47,06,412.20	1,71,26,360.07	OTHER RECEIPTS	17	4,32,66,741.19
6,19,336.70	LEGAL & PROFESSIONAL CHARGES	5	3,31,537.00				
10,43,690.84	POSTAGE & TELEPHONE EXPENSES	6	12,92,109.62				
31,17,189.68	AUDITORS FEE	7	33,94,705.29				
87,87,735.88	DEPRECIATION	8	1,12,34,914.44				
16,90,037.10	REPAIRS & MAINTENANCE	9	16,48,042.05				
27,64,094.73	PRINTING, STATIONARY & ADVERTISEMENT	10	35,40,842.08				
1,70,54,104.42	OTHER EXPENSES	11	3,67,75,847.05				
8,99,51,978.88	PROVISION & CONTINGENCIES	12	12,60,15,819.38				
10,64,73,414.46	PROFIT BEFORE INCOME TAX		10,71,90,093.87				
95,89,76,999.88	TOTAL		1,15,82,93,028.63	95,89,76,999.88	TOTAL		1,15,82,93,028.63
3,52,47,402.85	INCOME TAX PAID	13	3,08,10,747.87				-
7,12,26,011.61	NET PROFIT AFTER TAX		7,63,79,346.00				
95,89,76,999.88	GRAND TOTAL		1,15,82,93,028.63	95,89,76,999.88	GRAND TOTAL		1,15,82,93,028.63

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 Jakhota

Partner

M. No. 102588 UDIN: 25102588BMJVHS9673

STATUTORY AUDITOR

Rajendra W. Chavan

DGM

Raja Rao P. R.

Chief Executive Officer

Dr. Vijay W. Dhote

Vice-Chairman

Dr. Ashish R. Deshmukh

Chairman

SCHEDULE OF BALANCE SHEET

31.03.2024	LIABILITIES	31.03.2025
	1) CAPITAL	
60,00,00,000.00	i) Authorised Capital	60,00,00,000.00
42,90,08,325.00	ii) Paid Up Capital	48,14,22,425.00
31.03.2024	2) RESERVES AND SURPLUS	31.03.2025
13,03,66,949.88	RESERVE FUNDS	15,30,89,168.87
10,52,832.99	DIVIDEND EQUILASATION FUND	-
58,700.00	INAUGURATION FUND	58,700.00
14,98,21,434.20	BUILDING FUND	16,42,80,087.81
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
6,32,70,799.00	REVALUATION RESERVE	6,32,70,739.00
5,59,11,573.00	INVESTMENT DEPRECIATION RESERVE	5,84,11,235.00
4,64,600.00	NOMINAL MEMBERSHIP FEES	5,05,100.00
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
45,30,75,939.07	TOTAL RESERVES AND SURPLUS	49,17,44,140.68
31.03.2024	3) DEPOSITS	31.03.2025
	a) CURRENT ACCOUNTS	
23,96,49,549.14	(CA) GENERAL	38,66,37,852.37
11,06,00,821.21	(CA) Society	23,05,12,433.06
35,02,44,670.35	TOTAL CURRENT ACCOUNTS	61,71,50,285.43
	b) SAVINGS BANK ACCOUNT	
1,59,74,18,957.96	(SB) GENERAL	1,88,07,48,518.91
1,18,95,222.45	(SB) ARVIND	80,57,360.27
5,04,57,116.32	(SB) SOCIETY	
1,65,97,71,296.73	TOTAL SAVINGS BANK ACCOUNT	1,88,88,05,888.18
	c) TERM DEPOSITS	
52,75,67,458.00	FIXED DEPOSIT INDIVIDUAL	53,87,98,388.00
6,56,03,260.00	FIXED DEPOSITS SOCIETY SANSTHA	5,02,47,412.00
4,34,35,28,879.00	QIR DEPOSITS INDIVIDUAL	4,39,13,62,153.00
2,62,02,83,838.00	QIR DEPOSITS SOCIETY SANSTHA	1,68,27,65,059.00
6,50,98,898.00	QIR DEPOSIT INDIVIDUAL NON CALLABLE	34,56,38,870.00
49,41,28,010.00	QIR DEPOSITS SOCIETY SANSTHA NON CALLABLE	2,19,14,40,222.00
10,14,59,107.00	RECURRING DEPOSIT	14,07,02,952.00
13,13,22,922.00	RANJIT VIKAS PATRA	15,21,22,377.00
24,71,52,342.00	LEK LADKI DEPOSIT	16,59,86,669.00
	MAHILA SANMAN FIXED DEPOSIT	5,61,32,885.00
8,59,61,44,714.00	TOTAL TERM DEPOSITS	9,71,51,97,387.00

	d) MATURED DEPOSITS	
57,07,337.00	MATURED FIXED DEPOSITS	
57,07,337.00	TOTAL MATURED DEPOSITS	
10,61,18,68,018.08	TOTAL DEPOSITS	12,22,11,53,560.61
31.03.2024	5) OTHER LIABILITIES AND PROVISIONS	31.03.2025
2,96,333.00	TDS ON CASH WITHDRAWAL	6,49,136.00
65,89,064.10	TDS PAYABLE	1,43,32,571.10
20,49,031.00	PROVISION ON MTD	3,83,335.88
23,00,000.00	AUDIT FEES PAYABLE	25,00,000.00
1,53,08,249.00	DIVIDEND PAYABLE	1,55,16,582.00
1,01,274.00	NO LIEN ACCOUNT	-
13,91,617.70	STALE CHEQUES	44,39,883.82
1,55,000.00	EDUCATION FUND PAYABLE	1,55,000.00
38,54,136.00	INTEREST PAYABLE	39,09,641.00
1,70,277.00	PROVISION FOR EXPENSES	1,24,000.00
9,17,806.00	SUBSIDY RESERVE FUND	8,58,840.00
2,21,840.65	RUPAY PAYABLE ACCOUNT	1,87,181.10
7,82,089.23	SGST Payable	12,12,922.38
7,82,088.90	CGST Payable	12,12,886.93
-	IGST Payable	640.73
57,19,901.72	UNIFIED PAYMENTS INTERFACE (UPI)	16,57,015.07
-	PAY ORDER ACCOUNT	51,37,151.54
2,60,49,096.00	PROVISION FOR STANDARD ASSETS	2,84,76,096.00
15,46,29,498.11	BAD & DOUBTFULL DEBT FUNDS	7,19,28,666.08
-	NBA INTEREST REVERSAL	4,14,62,369.91
-	STAFF BONUS FUND	60,00,000.00
22,13,17,802.41	TOTAL OTHER LIABILITIES AND PROVISIONS	20,01,43,919.54
31.03.2024	6) OVERDUE INTEREST RESERVE (CONTRA)	31.03.2025
28,83,63,229.42	OVERDUE INTEREST RESERVE (CONTRA)	12,54,61,803.16
28,83,63,229.42	TOTAL INTEREST RESERVE (CONTRA)	12,54,61,803.16
31.03.2024	7) CONTINGENT LIABILITIES	31.03.2025
3,87,618.57	RBI DEAF ACCOUNT CONTRA	3,98,296.97
28,00,493.00	BANK GUARANTEE CONTRA	30,75,680.00
2,41,62,447.00	STAFF GARTUITY FUND CONTRA	2,97,22,559.00
2,73,50,558.57	TOTAL CONTRA	3,31,96,535.97
	ASSETS	
31.03.2024	8) CASH ON HAND	31.03.2025
11,26,33,365.00	CASH ON HAND	13,75,07,203.00
1,17,27,900.00	CASH IN ATM	1,43,99,400.00
12,43,61,265.00	TOTAL CASH ON HAND	15,19,06,603.00
31.03.2024	9) BALANCES WITH BANKS	31.03.2025
1,66,08,037.47	HDFC BANK LTD.	3,90,16,907.05
7,17,28,749.45	AXIS BANK LTD.	1,73,83,589.08
21,09,15,776.99	ICICI BANK LTD.	17,45,02,339.21
13,92,10,754.05	IDBI BANK LTD.	21,53,35,186.25
1,89,36,597.26	STATE BANK OF INDIA	1,47,19,731.32
40,955.30	N.D.C.C. BANK	41,860.90
5,08,68,858.32	SHAMRAO VITTHAL CO, OP, BANK	5,50,50,801.75
2,66,570.95	BANK OF BARODA	-
50,67,697.35	BANK OF INDIA	18,22,048.35
4,20,00,000.00	KOTAK MAHINDRA BANK DIGDOH	4,48,49,000.00
3,19,13,185.06	SHAMRAO VITTHAL CO. OP. BANK ATM ACCOUNT	4,46,52,316.91
10,12,65,238.55	PUNJAB NATIONAL BANK	12,64,655.45
14,18,42,586.09	RESERVE BANK OF INDIA CA ACCOUNT	34,98,69,375.73
1,01,19,645.30	JANA SMALL FINANCE BANK LTD	2,00,21,410.90
5,15,82,066.50	HDFC BANK CLEARING ACCOUNT	4,94,95,297.42
-	BANDHAN BANK	3,00,00,000.00
-	HDFC BANK LTD. DHANTOLI ATM	3,41,56,806.17
-	UVAN SMALL FINANCE BANK	2,31,82,900.00
89,23,66,718.64	TOTAL BALANCE WITH BANKS	1,11,53,64,226.49
31.03.2024	10) INVESTMENT	31.03.2025
2,35,42,60,331.00	STATE & CENTRAL GOVT. SECURITIES	2,20,89,56,331.00
7,85,67,125.00	NON SLR INVESTMENT	7,78,69,250.00
20,000.00	SHARES WITH OTHER BANKS	20,000.00
1,11,01,89,899.00	DEPOSIT WITH OTHER BANKS	1,62,79,18,001.00
2,69,62,699.00	INVESTMENT RESERVE FUND	2,75,26,961.00
30,35,000.00	SOVEREIGN GOLD BONDS	14,75,500.00
3,57,30,35,054.00	TOTAL INVESTMENT	3,94,37,66,043.00
31.03.2024	11) LOANS & ADVANCES	31.03.2025
	a) TERM LOAN	
7,16,43,130.02	STAFF LOAN	6,92,80,827.22
2,94,08,020.65	STAFF HOUSING LOAN	3,29,94,894.65
49,42,86,803.00	GOLD & SILVER LOAN	72,80,87,476.00
21,53,64,008.23	PRIORITY SECTOR/PERSONAL LOAN	14,46,57,662.88

63,74,59,244.18	HOUSING LOAN	78,34,28,473.22
3,04,64,904.41	VEHICLE LOAN	5,71,20,497.00
1,47,94,084.00	LOAN AGAINST LIC/NSC/KVP	96,62,220.00
4,66,947.00	CONSUMER DURABLE LOAN	1,01,020.00
2,65,20,76,058.14	OTHER PRIORITY SECTOR LOANS	3,05,37,06,676.14
12,67,711.82	LOAN FOR OFFICE PREMISES	-
23,03,135.00	LOAN AGAINST RD	2,02,72,389.00
1,19,18,378.00	CRE/RRE	15,31,54,798.00
-	GOLD LOAN EMI	-
4,16,14,52,424.45	TOTAL TERM LOANS	5,05,24,66,934.11
31.03.2024	b) OVER DRAFT	31.03.2025
5,36,54,670.81	OD AG MORTGAGE	3,89,59,380.71
15,92,28,685.00	LOAN AGAINST FIXED DEPOSIT	11,09,08,536.00
98,08,22,563.79	OVERDRAFT AGAINST FIXED DEPOSIT	93,26,61,343.69
3,56,258.50	SMART OD	-
2,96,03,861.47	GOLD & SILVER LOAN OD	5,10,12,879.14
31,24,150.00	LOAN AGAINST PLEDGE	37,54,589.00
1,22,67,90,189.57	TOTAL OVER DRAFT	1,13,72,96,728.54
31.03.2024	c) CASH CREDIT	31.03.2025
86,44,38,516.59	CASH CREDIT	1,05,18,61,558.27
86,44,38,516.59	TOTAL CASH CREDIT	1,05,18,61,558.27
6,25,26,81,130.61	TOTAL ADVANCES	7,24,16,25,220.92
31.03.2024	12) FIXED ASSETS	31.03.2025
33,42,12,919.58	LAND & BUILDING	37,02,70,603.58
2,70,82,046.31	FURNITURE & FIXTURE	3,09,17,770.82
36,12,94,965.89	TOTAL FIXED ASSETS	40,11,88,374.40
31.03.2024	13) OTHER ASSETS	31.03.2025
39,52,107.67	COMPUTER HARDWARE & SOFTWARE	60,67,213.55
7,18,514.90	EQUIPMENT	6,46,662.71
1,22,08,157.90	PLANT & MACHINARY	1,64,05,431.93
86,40,625.89	SECURITY EQUIPMENTS	1,03,05,061.06
19,83,466.00	VEHICLE	16,85,946.00
8,25,859.81	CGST RECEIVABLE	3,11,617.82
8,26,123.06	SGST RECEIVABLE	3,11,886.63
90,779.81	IGST RECEIVABLE	4,28,087.38
9,09,677.14	IMMEDIATE PAYMENT SERVICE (IMPS)	12,51,640.12
7,85,000.00	MARGIN MONEY FOR NBA	10,24,650.00
2,48,265.97	M.S.E.B. DEPOSIT	3,01,266.97
17,614.20	TELEPHONE DEPOSIT	17,614.20
3,000.00	DEPOSIT WITH MUNICIPAL CORPORATION ETC	3,000.00
15,00,000.00	TEMPORARY ADVANCE	31,00,000.00
32,98,200.00	FESTIVAL ADVANCE	42,77,470.00
1,66,24,786.20	PREMIUM ON GOVT. SECURITIES	1,23,58,083.20
19,07,209.85	STOCKS(PRINTING & STATIONERY)	29,91,625.86
6,58,51,670.00	INTEREST RECEIVABLE ON GOVT.SEC./INVESTMENT	7,61,95,489.67
10,00,020.00	SECURITY DEPOSIT FOR OFFICE PREMISES	10,00,020.00
32,551.63	STOCK PAN STICKER	4,707.02
20,70,200.00	NFS PAYABLE	5,63,900.00
6,62,950.00	SUNDRY DEBTORS	-
10,000.00	DEPOSIT WITH UTIITSL(PAN)	10,000.00
45,85,81,182.00	NON BANKING ASSET (NBA)	47,37,14,725.90
9,000.00	SECURITY DEPOSIT (NCM)	9,000.00
-	INCOME TAX ON APPEAL ACCOUNT	40,00,000.00
-	CERSAI ACCOUNT	7,824.00
58,27,56,962.03	TOTAL OTHER ASSETS	61,69,92,924.02
31.03.2024	14) INTEREST RECEIVABLE (CONTRA)	31.03.2025
28,83,63,229.42	ON ADVANCES (OIR CONTRA)	12,54,61,803.16
28,83,63,229.42	TOTAL INTEREST RECEIVABLE (CONTRA)	12,54,61,803.16
31.03.2024	15) CONTINGENT ASSETS	31.03.2025
3,87,618.57	RBI DEAF ACCOUNT CONTRA	3,98,296.97
28,00,493.00	BANK GUARANTEE CONTRA	30,75,680.00
2,41,62,447.00	STAFF GARTUITY FUND CONTRA	2,97,22,559.00
2,73,50,558.57	TOTAL CONTINGENT ASSETS	3,31,96,535.97
SCHEDULE OF PROFIT AND LOSS ACCOUNT		
31.03.2024	EXPENDITURE	31.03.2025
	1) INTEREST PAID ON DEPOSITS	
62,94,29,956.18	INTEREST PAID ON DEPOSITS	74,45,00,208.07
62,94,29,956.18	TOTAL INTEREST ON DEPOSITS	74,45,00,208.07
31.03.2024	2) STAFF SALARIES, ALLOWANCES & PROVIDEND FUND	31.03.2025
3,69,767.00	EMPLOYEES PROVIDENT FUND CHARGES	4,08,758.00
62,75,558.00	PROVIDENT FUND BANK CONTRIBUTION	72,14,064.00
6,50,10,249.00	STAFF SALARIES	7,81,91,896.00
41,91,735.00	STAFF GRATUITY SCHEME	55,60,112.00
1,37,866.00	STAFF TRAINING EXPENSES	64,366.58

3,81,515.11	STAFF UNIFORM CHARGES	1,63,301.00
-	STAFF EX-GRATIA FUND	60,00,000.00
7,63,66,690.11	TOTAL STAFF SALARIES, ALLOWANCES & PROVIDEND FUND	9,76,02,497.58
31.03.2024	3) DIRECTOR AND LOCAL COMMITTEE MEMBERS FEE AND ALLOWANCES	31.03.2025
1,46,000.00	HONORARIUM PAID TO DIRECTOR	60,000.00
1,46,000.00	TOTAL DIRECTOR AND LOCAL COMMITTEE MEMBERS FEE AND ALLOWANCES	60,000.00
31.03.2024	4) RENT, TAXES, INSURANCE, ELECTRICITY & WATER	31.03.2025
20,25,619.00	ELECTRICITY CHARGES	22,49,867.00
8,86,086.00	INSURANCE	-
1,30,64,665.06	INSURANCE PAID TO DICGC	1,41,86,821.74
33,40,652.00	RENT & TAXES	57,08,671.27
20,98,747.00	OFFICE MAINTENANCE CHARGES	23,91,779.00
1,17,001.84	WATER EXPENSES	1,69,273.19
2,15,32,770.90	TOTAL RENT, TAXES, INSURANCE, ELECTRICITY & WATER	2,47,06,412.20
31.03.2024	5) LEGAL & PROFESSIONAL CHARGES	31.03.2025
3,12,360.00	LEGAL CHARGES PAID	56,970.00
3,06,976.70	PROFESSIONAL CHARGES	2,74,567.00
6,19,336.70	TOTAL LEGAL & PROFESSIONAL CHARGES	3,31,537.00
31.03.2024	6) POSTAGE & TELEPHONE EXPENSES	31.03.2025
1,92,572.40	POSTAGE EXPENSES	2,10,647.60
8,51,118.44	TELEPHONE EXPENSES	10,81,462.02
10,43,690.84	TOTAL POSTAGE & TELEPHONE EXPENSES	12,92,109.62
31.03.2024	7) AUDITORS FEE	31.03.2025
31,17,189.68	AUDIT FEES	33,94,705.29
31,17,189.68	TOTAL AUDITORS FEE	33,94,705.29
31.03.2024	8) DEPRECIATION	31.03.2025
19,23,294.46	DEPRECIATION ON COMPUTER & HARDWARE	26,90,361.15
79,835.10	DEPRECIATION ON EQUIPMENT	71,852.19
28,46,116.22	DEPRECIATION ON FURNITURE & FIXTURE	32,75,678.67
26,76,557.87	DEPRECIATION ON PLANT & MACHINARIES	37,67,875.53
9,11,908.23	DEPRECIATION ON SECURITY EQUIPMENTS	11,31,626.90
3,50,024.00	DEPRECIATION ON VEHICLES	2,97,520.00
87,87,735.88	TOTAL DEPRECIATION	1,12,34,914.44
31.03.2024	9) REPAIRS & MAINTENANCE	31.03.2025
16,90,037.10	REPAIRS & RENNOVATIONS	16,48,042.05
16,90,037.10	TOTAL REPAIRS & MAINTENANCE	16,48,042.05
31.03.2024	10) PRINTING, STATIONARY & ADVERTISEMENT	31.03.2025
14,34,701.95	ADVERTISEMENT	20,22,344.55
13,29,392.78	PRINTING & STATIONERY	15,18,497.53
27,64,094.73	TOTAL PRINTING, STATIONARY & ADVERTISEMENT	35,40,842.08
31.03.2024	11) OTHER EXPENSES	31.03.2025
2,02,589.00	AGM EXPENSES	2,29,800.00
95,510.00	ANNUAL SUBSCRIPTION FEES	71,530.00
3,39,305.41	BANK CHARGES	2,38,724.78
14,85,942.50	COMPUTER SOFTWARE EXPENSES	34,32,815.48
10,24,028.85	ENTERTAINMENT EXPENSES	14,42,800.00
48,87,435.89	MISCELLANEOUS EXPENSES	98,74,041.47
2,94,228.14	MOBILE BANKING CHARGES	13,63,195.52
28,60,296.16	NETWORKING EXPENSES	38,72,125.71
26,545.00	NEWS PAPER PERIODICALS	30,996.00
2,03,762.47	NPA CHARGES	-
42,70,820.00	SECURITY GUARD ALLOWANCE	52,38,739.54
9,36,840.00	TRAVELLING EXPENSES	10,56,503.54
73,224.00	ELECTION EXPENSES	-
3,53,577.00	GOODS & SERVICE TAX (GST A/C)	8,103.00
-	ATM CARD CHARGES	6,76,674.73
-	CIBIL CHARGES	2,04,273.59
-	NACH CHARGES	2,196.72
-	NFS CHARGES	77,40,104.93
-	RUPAY CHARGES	7,022.04
-	SMS CHARGES	12,86,200.00
1,70,54,104.42	TOTAL OTHER EXPENSES	3,67,75,847.05
31.03.2024	12) PROVISIONS & CONTINGENCIES	31.03.2025
4,21,60,183.41	PROVISION FOR BDDR	10,37,05,335.50
4,74,31,633.47	PROVISION FOR GOVT. SECURITIES & NON SLR INVESTMENT	61,51,978.00
3,60,162.00	PROVISION FOR MATURED DEPOSIT	3,83,335.88
-	PROVISION FOR STANDARD ASSETS	42,27,000.00
-	NBA INTEREST REVERSAL AMOUNT	1,15,48,170.00
8,99,51,978.88	TOTAL PROVISIONS & CONTINGENCIES	12,60,15,819.38
31.03.2024	13) INCOME TAX PAID	31.03.2025
3,52,47,402.85	INCOME TAX A/C	3,08,10,747.87
3,52,47,402.85	TOTAL INCOME TAX PAID	3,08,10,747.87

31.03.2024	INCOME	31.03.2025
	14) INTEREST RECEIVED	
24,36,32,315.54	a) ON INVESTMENTS	26,85,55,803.77
66,22,51,751.62	b) ON LOAN & ADVANCES	80,48,31,359.31
90,58,84,067.16	TOTAL INTEREST AND DISCOUNT	1,07,33,87,163.08
	15) COMMISSION & EXCHANGE	
2,17,093.94	COMMISSION & EXCHANGE	1,78,221.15
8,284.00	COMMISSION ON PMJJBY & PMSBY	6,985.00
63,291.04	DEMAND DRAFT COMMISSION	67,946.52
2,88,668.98	TOTAL COMMISSION & EXCHANGE	2,53,152.67
	16) PROFIT ON SALE OF INVESTMENT	
3,56,77,903.67	PROFIT ON SALE OF INVESTMENT	4,13,85,971.69
3,56,77,903.67	TOTAL PROFIT ON SALE OF INVESTMENT	4,13,85,971.69
	17) OTHER RECEIPTS	
17,66,475.84	LOCKER RENT	20,00,406.41
99,92,735.80	SERVICE CHARGES	99,41,158.88
43,001.52	INCIDENTAL CHARGES	52,241.64
4,59,851.50	CHEQUE BOOK CHARGES	5,36,212.50
14,01,662.75	CHEQUE RETURN CHARGES	15,04,964.50
1,50,384.90	MISCELLANEOUS RECEIPTS	1,71,458.73
92,650.00	FORM FEE	1,37,900.00
83,739.01	CIBIL CHARGES	4,07,260.00
25,22,981.00	SMS CHARGES	31,73,304.60
42,000.00	NOTICE FEE	-----
4,52,959.46	ATM CARD CHARGES	12,45,400.00
7,644.38	PAN CARD CHARGES	22,997.39
-	NFS CHARGES	60,07,816.00
86,000.00	ATM CHARGES	-----
24,273.91	NACH CHARGES	43,438.65
-	MOBILE BANKING CHARGES	5,52,200.25
-	LOAN PROCESSING FEES	1,46,24,353.00
-	NPA CHARGES	28,45,628.64
1,71,26,360.07	TOTAL	4,32,66,741.19

ARVIND SAHAKARI BANK LTD. BUDGETED INCOME & EXPENDITURE FOR THE YEAR 2025-2026					
EXPENDITURE	ACTUAL EXPENDITURE 2024-25	BUDGET FOR 2025-26	INCOME	ACTUAL INCOME 2024-25	BUDGET FOR 2025-26
INTEREST PAID ON DEPOSITS	74,45,00,208.07	82,80,60,000.00	INTEREST & DISCOUNT RECEIVED	1,07,33,87,163.08	1,17,67,50,000.00
STAFF SALARIES, ALLOWANCES & PROVIDEND FUND	9,76,02,497.58	10,50,00,000.00	COMMISSION & EXCHANGE	2,53,152.67	2,75,000.00
RENT, TAXES, INSURANCE, ELECTRICITY & WATER	2,47,06,412.20	2,70,00,000.00	FORM FEE	1,37,900.00	1,48,200.00
BANK CHARGES	2,38,724.78	3,00,000.00	LOCKER RENT	20,00,406.41	25,40,000.00
POSTAGE & TELEPHONE EXPENSES	12,92,109.62	14,00,000.00	OTHER RECEIPTS	4,11,28,434.78	4,25,35,000.00
PRINTING, STATIONARY & ADVERTISEMENT	35,40,842.08	38,50,000.00	PROFIT ON SALE OF INVESTMENT	4,13,85,971.69	4,25,85,000.00
AGM EXPENSES	2,29,800.00	2,50,000.00			
TRAVELLING EXPENSES	10,56,503.54	11,00,000.00			
AUDIT FEES	33,94,705.29	36,00,000.00			
DEPRECIATION	1,12,34,914.44	1,15,00,000.00			
MISCELLANEOUS EXPENSES	98,74,041.47	1,05,00,000.00			
PROVISION FOR BDDR	10,37,05,335.50	10,50,00,000.00			
REPAIRS & MAINTENANCE	16,48,042.05	18,00,000.00			
NEWS PAPER PERIODICALS	30,996.00	32,000.00			
ANNUAL SUBSCRIPTION FEES	71,530.00	1,00,000.00			
HONORARIUM PAID TO DIRECTOR	60,000.00	1,00,000.00			
SECURITY GUARD ALLOWANCE	52,38,739.54	57,00,000.00			
INCOME TAX A/C	3,08,10,747.87	3,40,00,000.00			
LEGAL & PROFESSIONAL CHARGES	3,31,537.00	3,50,000.00			
PROVISION FOR GOVT. SECURITIES & NON SLR INVESTMENT	61,51,978.00	65,00,000.00			
ENTERTAINMENT EXPENSES	14,42,800.00	15,80,000.00			
GOODS & SERVICE TAX (GST A/C)	8,103.00	1,00,000.00			
NETWORKING EXPENSES	38,72,125.71	40,60,000.00			
COMPUTER SOFTWARE EXPENSES	34,32,815.48	38,00,000.00			
PROVISION FOR MATURED DEPOSIT	3,83,335.88	3,96,000.00			
PROVISION FOR STANDARD ASSETS	42,27,000.00	44,00,000.00			
NBA INTEREST REVERSAL AMOUNT	1,15,48,170.00	1,20,45,000.00			
MOBILE BANKING CHARGES	13,63,195.52	14,30,000.00			
ATM CARD CHARGES	6,76,674.73	7,20,000.00			
CIBIL CHARGES	2,04,273.59	2,10,000.00			
NACH CHARGES	2,196.72	2,200.00			
NFS CHARGES	77,40,104.93	80,40,100.00			
RUPAY CHARGES	7,022.04	7,500.00			
SMS CHARGES	12,86,200.00	12,92,200.00			
- NET PROFIT -	7,63,79,346.00	8,06,08,200.00			
GRAND TOTAL	1,15,82,93,028.63	1,26,48,33,200.00	GRAND TOTAL	1,15,82,93,028.63	1,26,48,33,200.00



अरविंद
सहकारी बँक लि.

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

उपलब्ध सुविधा ▶



मोबाईल
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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. 2023-24 & 2024-25

Rs. in Lakhs

Sr.No	Particulars	Total Capital Funds		Risk Weighted Assets			
1	Movement in CRAR	2023-24	2024-25	2023-24	2024-25		
		8626.49	9398.11	57078.53	68496.18		
		2023-24		2024-25			
2	Capital to Risk Asset Ratio (CRAR)	15.11 %		13.72%			
3	Investments:						
	(i) Book Value	35730.35		39437.66			
	(ii) Face Value	35901.49		39619.41			
	(iii) Market Value	35750.56		39633.15			
4	Advances against:						
	(i) Real Estate	10030.39		8382.25			
	(ii) Construction Business						
	(iii) Housing	6374.59		7834.28			
5	Advances against Shares & debentures	Nil		Nil			
6	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	1887.74(03.02%)		945.82(01.31%)			
	(ii) Net NPAs	670.44(01.09%)		226.53(0.32%)			
8	Movement in NPAs Opening Balance	2347.92		1887.73			
	Add: Additions during the year	3556.95		5108.43			
	Less: Reductions during the year	4017.14		6050.34			
	Closing Balance	1887.73		945.82			
9	Provisions made towards:						
	(i) NPAs	1217.29		719.29			
	(ii) Depreciation on investments	559.12		584.11			
10	Movement in Provisions:	(i) Towards NPAs		(ii) Towards Depreciation on Investments		(iii) Towards Standard Assets	
		2023-24	2024-25	2023-24	2024-25	2023-24	2024-25
	Opening Balance	1421.31	1217.29	430.82	559.11	216.89	260.49
	Add: Additions during the year	49	1310.44	306.97	109.86	43.60	24.27
	Less: Reductions during the year	253.02	1808.44	178.68	84.86	0	0
	Closing Balance	1217.29	719.29	559.11	584.11	260.49	284.76
11		2023-24	2024-25				
	(i) Foreign currency assets	Nil	Nil				
	(ii) Foreign currency liabilities	Nil	Nil				
12	Restructured Account	Amount Outstanding		Diminution in the fair value			
		2023-24	2024-25	2023-24	2024-25		
		Nil	Nil	Nil	Nil		
13	Penalty imposed by RBI	2023-24	2024-25				
		Nil	Nil				
14	Non Performing Investment	2023-24	2024-25	19) Details of PSLC Certificate Sold for FY 2024-25			
	Opening Balance	813.82	499.80	Sr. No.	Date	Quantum of PSLC Sold	Amount of Commission Received
	Additional during the year	0.00	0.00				
	Reduction during the year	314.02	0.00				
	Closing Balance	499.80	499.80				
	Total Provision held	340.00	400.00				
15	Yield on Advances	10.59%	11.11%				
16	Yield on investment	7.82%	7.86%				
17	Bank Guarantee Against Deposits & Mortgages	28.00	30.76				
18	Revaluation of Fixed Assets	632.71	632.71	Nil			

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	01.43	06.59	30.00	19.10	31.31	53.01	124.33	183.69	320.58	136.70	315.38	1222.12
Advances	00.29	00.93	01.05	02.04	12.95	16.95	56.05	167.59	98.07	27.18	341.06	724.16
Investments	-----	12.10	17.80	27.05	32.10	59.95	36.10	02.84	06.81	43.07	156.56	394.38
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency assets	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency liabilities	-	-	-	-	-	-	-	-	-	-	-	-

2. Investments

a) Composition of Investment Portfolio As at 31-03-2025 (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	201.14	-	0.002	-	-	02.75	203.89
Gross	201.14	-	0.002	-	-	02.75	203.89
Less: Provision for nonperforming investments (NPI)	-	-	-	-	-	01.52	01.52
Net	201.14	-	0.002	-	-	01.23	202.37
Available for Sale	19.76	-	-	07.79	-	00.15	27.70
Gross	19.76	-	-	07.79	-	00.15	27.70
Less: Provision for depreciation and NPI	0.05	-	-	04.09	-	-	04.14
Net	19.71	-	-	03.70	-	00.15	23.56
Held for Trading	-	-	-	-	-	-	-
Gross	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-
Total Investments	220.90	-	0.002	07.79	-	02.90	231.59
Less: Provision for nonperforming investments	-	-	-	04.00	-	01.52	05.52
Less: Provision for depreciation and NPI	0.05	-	-	00.09	-	-	0.14
Net	220.85	-	0.002	03.70	-	01.38	225.93

As at 31-03-2024 (previous year balance sheet date)

(Amount in ₹ crore)

	Investments in India						Total investments in India
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	
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 NPI	0.35	-	-	00.23	-	-	0.58
Net	235.08	-	0.002	04.23	-	01.77	241.08

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	05.59	04.31
a) Opening balance	01.10	03.07
b) Add: Provisions made during the year	00.85	01.79
c) Less: Write off / write back of excess provisions during the year	-	-
d) Closing balance	05.84	05.59
ii) Movement of Investment Fluctuation Reserve	-	-
a) Opening balance	01.41	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	07.94%	06.70%

c) Non-SLR investment portfolio

i) Non-performing non-SLR investments

(Amount in ₹ crore)

Sr.No.	Particulars	Current Year	Previous Year
a)	Opening balance	05.00	08.14
b)	Additions during the year since 1st April	00.00	00.00
c)	Reductions during the above period	00.00	03.14
d)	Closing balance	05.00	05.00
e)	Total provisions held	04.00	03.40

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	-	-	-	-	-	-	-	-
c)	Banks	-	-	-	-	-	-	-	-	-	-
d)	Private Corporates	-	-	-	-	-	-	-	-	-	-
e)	Subsidiaries/ Joint Ventures	-	-	-	-	-	-	-	-	-	-
f)	Others	-	3.00	-	-	-	-	-	-	-	-
g)	Provision held towards depreciation	-	04.00	-	-	-	-	-	-	-	-
h)	Total	-	07.86	-	-	-	-	-	-	-	-



कर्ज योजना



गहाण कर्ज



बाहन कर्ज



शिक्षण कर्ज



घर कर्ज



दुखाकी बाहन कर्ज





भारत सहकारी बँक



व्यवसाय कर्ज



इलेक्ट्रिक वाहन कर्ज



सोलर पॅनल कर्ज



ISO 9001:2015 Certified

अरविंद सहकारी बँक लि.

रजि.नं.: एम.जी.पी./बी.एन.जे./गो./119/97-98

3) Asset quality

a) Classification of advances and provisions held

(Amount in ₹ crore)

	Standard	Non-performing				Total
	Total Standard Advance	Substandard	Doubtful	loss	Total Non performing Advance	
Gross Standard Advances and NPAs						
Opening Balance	606.39	04.33	14.55	-	18.88	625.27
Add: Additions during the year	245.04	39.48	11.62	-	51.10	296.14
Less: Reductions during the year	136.73	42.58	17.94	-	60.52	197.25
Closing balance	714.70	01.23	08.23	-	09.46	724.16
Reductions in Gross NPAs due to:	00.00	42.09	17.92	-	60.01	60.01
i) Upgradation	00.00	02.26	00.00	-	02.26	02.26
ii) Recoveries (excluding recoveries from upgraded accounts)	00.00	39.83	05.31	-	46.25	46.25
iii) Technical/ Prudential16 Write-offs	00.00	00.00	11.50	-	11.50	11.50
iv) Write-offs other than those under (iii) above	00.00	00.00	01.11	-	01.11	01.11
Provisions (excluding Floating Provisions)	-	-	-	-	-	-
Opening balance of provisions held	02.60	02.49	09.68	-	12.17	14.77
Add: Fresh provisions made during the year	00.25	01.20	14.35	-	15.55	15.80
Less: Excess provision reversed/ Write-off loans	-	03.49	17.04	-	20.53	20.53
Closing balance of provisions held	02.85	00.20	06.99	-	07.19	10.04
Net NPAs						
Opening Balance	604.34	03.90	04.86	-	08.76	613.10
Add: Fresh additions during the year	245.04	35.53	10.18	-	45.71	290.75
Less: Reductions during the year	136.52	38.40	11.96	-	50.36	186.88
Closing Balance	712.86	01.03	03.08	-	04.11	716.97
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 there on	-	-	-	-	-	-
Opening balance of Technical/ Prudential written-off accounts	00.00	00.00	00.00	-	-	00.00
Add: Technical/ Prudential write-offs during the year	00.00	00.00	11.50	-	-	11.50
Less: Recoveries made from previously technical/ prudential written-off accounts during the year	00.00	00.00	00.00	-	-	00.00
Closing balance	00.00	00.00	11.50	-	-	00.00

Ratios (in per cent)	Current Year	Previous Year
Gross NPA to Gross Advances	01.31%	03.02%
Net NPA to Net Advances	0.32%	01.09%
Provision coverage ratio	76.05%	64.46%

4) Sector-wise Advances and Gross NPAs

(Amount in ₹ crore)

Sr. No.	Sector	Current Year			Previous Year		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
i)	Priority Sector	555.03	06.66	01.20%	469.01	13.70	02.92%
a)	Agriculture and allied activities	85.02	00.53	00.62%	63.93	00.97	01.52%
b)	Advances to industries sector eligible as priority sector lending	298.16	01.78	00.60%	235.33	05.67	02.41%
c)	Services	24.05	00.01	00.04%	39.62	00.01	00.03%
d)	Personal loans	147.80	04.34	02.94%	130.13	07.05	05.42%
e)	Subtotal (I)	555.03	06.66	01.20%	469.01	13.70	02.92%
ii)	Non-priority Sector	169.14	02.80	01.66%	156.26	05.18	03.31%
a)	Agriculture and allied activities	-	-	-	-	-	-
b)	Industry	-	-	-	-	-	-
c)	Services	-	-	-	-	-	-
d)	Personal loans	169.13	02.80	01.66%	156.26	05.18	03.31%
	Sub-total (ii)	169.13	02.80	01.66%	156.26	05.18	03.31%
	Total (i + ii)	724.16	09.46	01.31%	625.27	18.88	03.02%

5) Overseas, NPAs and revenue

Particulars	2024-25	2023-24
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	-	-	-	-	-	-	-	-	-	-
		-	-	-	-	-	-	-	-	-	-
		-	-	-	-	-	-	-	-	-	-
Substandard	Gross Amount (₹ crore)	-	-	-	-	-	-	-	-	-	-
		-	-	-	-	-	-	-	-	-	-
		-	-	-	-	-	-	-	-	-	-
Doubtful	Provision held (₹ crore)	-	-	-	-	-	-	-	-	-	-
		-	-	-	-	-	-	-	-	-	-
		-	-	-	-	-	-	-	-	-	-
Total	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount (₹ crore)	-	-	-	-	-	-	-	-	-	-
	Provision held (₹ crore)	-	-	-	-	-	-	-	-	-	-

7) Divergence in asset classification and provisioning

(Amount in ₹ crore)

Sr.No.	Particulars	Amount
01	Gross NPAs as on March 31, 2024 as reported by the bank	18.88
02	Gross NPAs as on March 31, 2024 as assessed by Reserve Bank of India	31.88
03	Divergence in Gross NPAs (2-1)	13.00
04	Net NPAs as on March 31, 2024 as reported by the bank	06.71
05	Net NPAs as on March 31, 2024 as assessed by Reserve Bank of India	19.71
06	Divergence in Net NPAs (5-4)	13.00
07	Provisions for NPAs as on March 31, 2024 as reported by the bank	12.17
08	Provisions for NPAs as on March 31, 2024 as assessed by Reserve Bank of India	21.42
09	Divergence in provisioning (8-7)	09.25
10	Reported Profit before Provisions and Contingencies for the year ended March 31, 2024	19.68
11	Reported Net Profit after Tax (PAT) for the year ended March 31, 2024	07.12
12	Adjusted (notional) Net Profit after Tax (PAT) for the year ended 31 March 2024 (After Considering the Divergence in Provisioning)	-4.16

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

(Amount in ₹ crore)

Particulars	2024-25	2023-24
Details of Sales	Nil	Nil
Investments in Security Receipts (SRs)	Nil	Nil

9) Details of non-performing financial assets purchased/sold from to other banks/financial institutes/NBFCs (Excluding ARCS)

(Amount in ₹ crore)

Particulars	2024-25	2023-24
Details of Non-Performing financial assets purchased	Nil	Nil
Details of Non-Performing financial assets sold	Nil	Nil

10) 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

11) 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	0.21	0.00	0.00	0.12	00.11
Corporate persons	-	-	-	-	-
Of which MSMEs	19.73	0.00	0.00	4.44	16.95
Others	24.56	0.19	0.00	4.64	22.31
Total	44.50	0.19	0.00	9.20	39.37

12) Details of stressed loans transferred during the year

(Amount in ₹ crore)

Particulars	2024-25	2023-24
Details of stressed loans transferred during the year	Nil	Nil

13 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.	36.02	34.33
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;	47.80	65.97
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	83.82	100.30

Exposure to Capital Market

(Amount in ₹ crore)

Particulars	2024-25	2023-24
Total exposure to Capital Market	Nil	Nil

Risk Category-wise country exposure

(Amount in ₹ crore)

Particulars	2024-25	2023-24
Total Risk Category-wise country exposure	Nil	Nil

14 Unsecured advances

(Amount in ₹ crore)

Particulars	Current year	Previous year
Total unsecured advances of the bank	15.11	12.63
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	-	-

15. 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	162.32	151.00
Percentage of deposits of twenty largest depositors to total deposits of the bank	13.28%	14.23 %

b) Concentration of advances

(Amount in ₹ crore)

Particulars	Current year	Previous year
Total advances to the twenty largest borrowers	148.45	169.95
Percentage of advances to twenty largest borrowers to total advances of the bank	20.50 %	27.18 %

c) Concentration of exposures

(Amount in ₹ crore)

Particulars	Current year	Previous year
Total exposure to the twenty largest borrowers/customers	148.45	169.95
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/ customers	20.50%	27.18%

d) Concentration of NPAs

(Amount in ₹ crore)

Particulars	Current year	Previous year
Total Exposure to the top twenty NPA accounts	04.86	11.22
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	51.37%	59.43%

16. Derivatives

Particulars	2024-25	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

17. 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	0.0387618	0.0372523
ii)	Add: Amounts transferred to DEA Fund during the year	0.0010678	0.0015095
iii)	Less: Amounts reimbursed by DEA Fund towards claims	—	—
iv)	Closing balance of amounts transferred to DEA Fund	0.0398296	0.0387618

18 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	03
3.	Number of complaints disposed during the year	02	03
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	-	03	-	-	-
Total	-	03	-	-	-
Previous Year	-	-	-	-	-
Total	-	-	-	-	-

19. Other Disclosures

a) Business ratios

(Amount in ₹ crore)

Sr.no.	Particulars	Current year	Previous year
i)	Interest Income as a percentage to Working Funds	08.01%	07.73%
ii)	Non-interest income as a percentage to Working Funds	00.63%	0.45%
iii)	Cost of Deposits	06.68%	06.30%
iv)	Net Interest Margin	02.65%	02.49%
v)	Operating Profit as a percentage to Working Funds	01.51%	01.38%
vi)	Return on Assets	01.63%	01.39%
vii)	Business (deposits plus advances) per employee (in ₹ crore)	15.57	14.17
viii)	Operating profit per employee (in ₹ crore)	0.16	0.14
ix)	Profit per employee (in ₹ crore)	0.06	0.06

b) Provisions and contingencies

(Amount in ₹ crore)

Sr. no.	Provisions Debited to P & L Account	Current year	Previous year
i)	Provisions for NPI	05.84	05.59
ii)	Provision towards NPA	07.19	12.17
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	01.42	01.31
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, 2025 या अहवाल वर्षात बँकेला ₹ 7,63,79,346.00 (₹ अक्षरी सात कोटी त्रेसष्ट लक्ष एकोणअंशी हजार तीनशे छेहेचाळीस रुपये) निव्वळ नफा झालेला आहे. बँकेच्या संचालक मंडळाने शिफारस केल्यानुसार 2024-2025 या आर्थिक वर्षाच्या नफ्याचे नियोजन खालीलप्रमाणे राहिल :-

1) राखिव निधी (रिझर्व्ह बँकेच्या मार्गदर्शनानुसार (25%)	-	₹ 1,90,94,837.00
2) लाभानांश (10%)	-	₹ 4,50,00,000.00
3) इमारत निधी	-	₹ 1,22,84,509.00
एकूण	-	₹ 7,63,79,346.00

श्री राजेंद्र वा. चव्हाण
उपमहाव्यवस्थापक

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.	वर्णन	सन 2020-2021	सन 2021-2022	सन 2022-2023	सन 2023-2024	सन 2024-2025
1	सभासद संख्या	16691	17,176	17,749	18,218	18,826
2	भाग भांडवल	3,078.86	2,922.09	4,039.93	4,290.08	4,814.22
3	ठेवी	88,197.93	93,041.43	97,382.67	1,06,118.68	1,22,211.54
4	कर्ज वाटप	47,555.58	51,452.10	54,199.99	62,526.81	72,416.25
5	गुंतवणूक	26,048.83	31,890.99	37,163.51	35,730.35	39,437.66
6	नफा	280.74	502.55	613.94	712.26	763.79
7	लाभानांश वाटप	8%	10%	10%	10%	10%
8	ऑडीट वर्ग	(A)	(A)	(A)	(A)	(A)

सहपत्र अ उपविधी दुरुस्ती Amendment of Bye-Laws

अ.क्र.	उपविधी क्रमांक	अस्तित्वात असलेले पोटनियम	दुरुस्ती नंतर होणारी उपविधी	दुरुस्तीचे कारण
1.	Clause 08	The authorized share capital of the Bank is Rs. 60,00,00,000/- (Rs. Sixty Crores only) divided into 2,40,00,000/- shares of Rs. 25/- each. Authorized share capital shall be increased as per Banks requirement with prior permission of the Registrar and Reserve Bank of India.	The authorized share capital of the Bank is Rs. 80,00,00,000/- (Rs. Eighty Crores only) divided into 3,20,00,000/- shares of Rs. 25/- each. Authorized share capital shall be increased as per Banks requirement with prior permission of the Registrar and Reserve Bank of India.	To increase the Share Capital, on account of consistent and substantial growth in the paid up capital of the Bank

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,
Arvind Sahakari 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 2025, which comprises the Balance sheet as at 31st March 2025 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, Warud, Amravati, Kamptee, Sitabuldi-Nagpur, Kalmeshwar, Paratwada & Ramtek audited by us for the period 1st April 2024 to 31st March 2025.

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 31-03-2025.
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 uncertain able.
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 Cooperative 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 2025.
- (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 Co-operative 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.

Date: 16/06/2025
Place: Nagpur

For SSRPN & CO
Chartered Accountants
FRN: 118245W



CA Naresh Jakhotia Partner M. No. 102588
UDIN:25102588BMJVHS9673

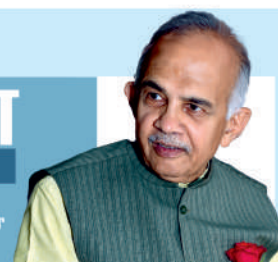


ARVIND
SAHAKARI BANK LTD.

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■ FIXED DEPOSITS-ATTRACTIVE RATES.
■ CUMULATIVE DEPOSIT SCHEME.
■ RECURRING DEPOSIT (Monthly RD) SCHEME.
■ ARVIND CLASSIC DEPOSIT SCHEME
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CITIZENS, DICGC INSURANCE COVER UPTO RS.5 Lakh.

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VIKAS PATRA
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Money





अरविंद
सहकारी बँक लि.



11 तास
अविरत सेवा देणारी
एकमेव बँक

मुख्य कार्यालय: काटोल
जि. नागपूर, महाराष्ट्र, ४४१३०२ ☎: ०७११२-२२३७१३

Where Service is the way of life

डॉ.आशिषरावर.देशमुख
अध्यक्ष

प्रा.डॉ. विजय वा. धोटे
उपाध्यक्ष

राजाराव पी. आर.
मुख्य कार्यकारी अधिकारी

राजेंद्र चव्हाण
उपव्यवस्थापक

प्रशांत बाकरे
ऑडिट व्यवस्थापक

रामकृष्ण धार्मिक
व्यवस्थापक, काटोल शाखा

जे.के. सत्यनारायण राव
व्यवस्थापक, डिगडोह शाखा

योगेश यादव
व्यवस्थापक, डिगडोह शाखा

मनीष हेडाऊ
व्यवस्थापक, सावनेर शाखा

वैशाली मौंदेकर
व्यवस्थापक, गांधीबाग शाखा

छत्रपती शेळके
व्यवस्थापक, वरुड शाखा

सागर बोपळे
व्यवस्थापक, अमरावती शाखा

ललित वंजारी
व्यवस्थापक, कामठी शाखा

अभय शिंगणे
व्यवस्थापक, सीताबर्डी शाखा

लोकेश गायकवाड
व्यवस्थापक, कळमेश्वर शाखा

प्रसन्ना पडवड
व्यवस्थापक, परतवाडा शाखा

सुमन दुबे
व्यवस्थापक, रामटेक शाखा

ग्राहक सेवेचे ब्रिद पाळत बँकेस प्राप्त झालेले पुरस्कार

■ 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, 2023-24

■ 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 स्टेट बेस्ट एम्प्लॉयर ब्रँड अवॉर्ड 2024-25

■ बँको पुरस्कार (BANCO AWARD)
बँकींग क्षेत्रात उल्लेखनिय कामगिरीसाठी पुरस्कार:
2017-18, 2018-19, 2019-20, 2020-21, 2021-22,
2022-23, 2023-24

■ विदर्भ अर्बन बँक्स को-ऑपरेटिव्ह असोसिएशन लि.,
नागपूर बेस्ट बँक पुरस्कार : 2018-19, 2021-22, 2023-24

■ नागपूर बेस्ट ब्रँड पुरस्कार :

2017-18, 2018-19, 2020-21, 2023-24

बँकेची सांख्यिकीय माहिती (दि. 31 मार्च 2025 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	:	11
९. सदस्य संख्या	:	18,826 (रू. लक्षात)
१०. भागभांडवल	:	4,814.22
११. राखीव निधी	:	4,917.44
१२. एकूण ठेवी	:	1,22,211.54
१३. एकूण कर्ज	:	72416.25
प्राधान्य क्षेत्र कर्ज आणि प्रमाण	:	55,502.65 (88.77 %)
दुर्बल घटक कर्ज आणि प्रमाण	:	8,954.79 (14.32%)
१४. ग्राँस एन.पी.ए. आणि प्रमाण	:	945.82 (01.31 %)
१५. नेट एन.पी.ए. आणि प्रमाण	:	226.53 (00.32 %)
१६. ढोबळ नफा	:	2023.95
१७. निव्वळ नफा	:	763.79
१८. सी.आर.ए.आर. प्रमाण	:	13.72 %



अरविंद

सहकारी बँक लि.

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



गृहाण कर्ज



वाहन कर्ज



शिक्षण कर्ज



घर कर्ज



दुचाकी वाहन कर्ज



व्यवसाय कर्ज



डिजिटल कर्ज



सोलर पॅनल कर्ज



सोलर पॅनल कर्ज

खुशखबर.....

आकर्षक व्याज दरात



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महिलांकरिता

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9.25 % P.A. Only For Women.

प्रतिवर्ष
व्याज दरात
तुरंत
उपलब्ध.

अधिक जाणून घ्या: टोल फ्री क्रमांक : 18002106677

महिलांच्या दागिन्यांकरिता संमती पत्र व आधार कार्ड आवश्यक.



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अधिक माहितीसाठी संपर्क: 8007215758, 9975035175, 9730758639



अरविंद

सहकारी बँक लि.

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

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बँकेची वेबसाईट : www.arvindbank.com



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सेवा देणारी एकमेव बँक

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२७वा वार्षिक अहवाल

काटोल, जि. नागपूर फोन नं.: 07112-222710
डिंगडोड, नागपूर, फोन नं.: 07104-235830
गांधीबाग, नागपूर, फोन नं.: 0712-2733316
सिताबडी, नागपूर फोन नं.: 0712-2955048

सावनेर, जि. नागपूर फोन नं.: 07113-234451
वरुड, जि. अमरावती फोन नं.: 07229-234141
कामठी, जि. नागपूर फोन नं.: 07109-299185
अमरावती फोन नं.: 0721-2567656

कळमेश्वर, जि. नागपूर फोन नं.: 07118-219300
परतवाडा, जि. अमरावती फोन नं.: 07223-299045
रामटेक, जि. नागपूर फोन नं.: 07114-299004



सभासद संख्या

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। प्रेषक।

अरविंद सहकारी बँक लि.

मेन रोड, काटोल, जि. नागपूर, महाराष्ट्र, ४४१३०२
☎: ०७११२-२२३७१३

प्रति,
श्री श्रीमती

बुक पोस्ट