

अभ्युदय बँक

अभ्युदय को-ऑप. बँक लि.

(मल्टी - स्टेट शेड्युलड बँक)



ABHYUDAYA BANK

ABHYUDAYA CO-OP. BANK LTD.

(MULTI-STATE SCHEDULED BANK)

स्थैर्याकडून
प्रगतीकडे



(2024-25)

६२ वा वार्षिक अहवाल

62nd Annual Report

लाखो ठेवीदार,
भागधारक व ग्राहकांच्या
विश्वासाला पात्र
ठरलेली बँक.

Administrator Committee

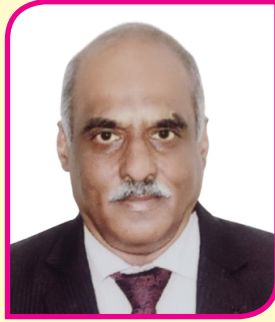
प्रशासक मंडळ



Satyaprakash Pathak

Administrator

सत्यप्रकाश पाठक
प्रशासक



Venkatesh Hegde

Advisor

वेंकटेश हेगडे
सल्लागार



Suhas Gokhale

Advisor

सुहास गोखले
सल्लागार



Devendra Kumar

Advisor

देवेन्द्र कुमार
सल्लागार

Senior Management Committee वरिष्ठ व्यवस्थापक मंडळ



Premnath S. Salian
Chief Executive Officer
प्रेमनाथ एस. सालियन
मुख्य कार्यकारी अधिकारी
(दि. ३० एप्रिल २०२५ पर्यंत)



Barun Raj Upadhyay
Chief Executive Officer
बरुन राज उपाध्याय
मुख्य कार्यकारी अधिकारी
(दि. १ मे २०२५ पासून)



Venkatesan Duraiswamy
General Manager
वेंकटेशन दुरायस्वामी
महाव्यवस्थापक
(दि. ३० जून २०२५ पर्यंत)



Rajesh Paralkar
General Manager
राजेश परळकर
महाव्यवस्थापक



Tushar Salastekar
General Manager
तुषार सालस्तेकर
महाव्यवस्थापक

Administration

Shri. Premnath S. Salian

Chief Executive Officer
(upto 30th April, 2025)

Shri. Barun Raj Upadhyay

Chief Executive Officer
(From 1st May, 2025)

General Managers

Shri. Venkatesan Duraiswamy

General Manager
(Administration and IT)
(upto 30th June, 2025)

Shri. Rajesh B. Paralkar

General Manager
(Finance)

Shri. Tushar R. Salastekar

General Manager
(Business Development &
Operations)

Deputy General Managers

Shri. Pradeep M. Mandke

Chief Compliance Officer

Shri. Virsen N. Gurav

Deputy General Manager
(Pune Zone)

Shri. Dnyaneshwar M. Mondkar

Deputy General Manager
(IT Dept.)

Shri. Manbeer Singh

Deputy General Manager
(Credit Dept.)

Shri. Suhas M. Naik

Deputy General Manager
(Legal & Recovery Dept.)
(upto 30th June, 2025)

प्रशासकांचे मनोगत

प्रिय सभासद,

प्रशासक या नात्याने बँकेचा वित्तीय वर्ष २०२४-२५ चा अहवाल सादर करताना मला अतिशय समाधान वाटत आहे. व्यावसायिक सल्लागार आणि कामाशी बांधिलकी असलेला कर्मचारीवर्ग यांच्या पाठिंब्यामुळे आपण प्रशासकीय बाबी बळकट करण्यासाठी, आर्थिक स्थिती सुधारण्यासाठी आणि स्थैर्य व प्रगतीच्या मार्गावर बँकेला पुढे नेण्यासाठी निर्णायक पावले उचललेली आहेत.

विश्वास बांधणी आणि प्रशासनाचे बळकटीकरण

बँकेच्या व्यवस्थापन व नियंत्रणामधील उद्भवलेल्या काही गंभीर बाबी दूर करण्यासाठी भारतीय रिझर्व्ह बँकेने २४ नोव्हेंबर, २०२३ रोजी संचालक मंडळ बरखास्त केले. त्यानंतर नेमण्यात आलेल्या प्रशासक आणि सल्लागारांचा कालावधी रिझर्व्ह बँकेने प्रसिद्धी पत्रकाद्वारे २४ नोव्हेंबर, २०२४ पासून १२ महिन्यांसाठी वाढवला आहे. ठेवीदारांचा विश्वास राखणे आणि चांगले कॉर्पोरेट प्रशासन, हे आपले सर्वोच्च प्राधान्य राहिले आहे. सातत्यपूर्ण संपर्क, खुला संवाद आणि पारदर्शक पद्धतीद्वारे, आपण आपल्या भागधारक व ग्राहकांचा विश्वास अबाधित राखण्याची सुनिश्चिती केली आहे.

प्रमुख प्राधान्ये आणि कृती

अनुत्पादक कर्जांची वसुली, तसेच नियमित कर्जांची अनुत्पादक कर्जांमध्ये होणारी घसरण रोखणे आणि व्यवसाय वाढीला चालना देणे हे आपले सर्वोच्च प्राधान्य आहे. आपण आपले संपर्क कार्यक्रम आणि व्यवसाय उभारणीसाठी ग्राहकांशी संवाद साधण्याचे प्रयत्न सुरू ठेवले आहेत. नियामक अनुपालन आणि उत्तम प्रशासन यासाठी आपण वचनबद्ध आहोत. रिझर्व्ह बँकेच्या नियमांचे पूर्ण अनुपालन करून सर्व आवश्यक तरतुदींसह ताळेबंद, बँकेची खरी आणि निष्पक्ष वित्तीय स्थिती योग्यरित्या प्रतिबिंबित करेल, याची सुनिश्चिती आम्ही केली आहे. जोखीम व्यवस्थापन, अंतर्गत लेखापरीक्षण आणि अनुपालन चौकटी मजबूत करणे सुरूच आहे आणि काटेकोर अंतर्गत नियंत्रणे कायम राखली आहेत.

वित्तीय वर्ष २०२४-२५ मध्ये वित्तीय उलाढाल आणि सुधारित कामगिरी

आपल्या सामूहिक प्रयत्नांना यश येण्यास सुरुवात झाली आहे. मला सांगायला आनंद होत आहे की,

- बँकेचा परिचालन (Operating) नफा ६३% ने वाढून तो ३१ मार्च २०२५ नुसार ₹६४.९९ कोटी झाला, जो गेल्या आर्थिक वर्षात ₹३९.८४ कोटी होता.
- एका आव्हानात्मक टप्प्यानंतर नवे वळण घेत बँकेने आधीच्या वर्षातील ₹२४.१५ कोटी निव्वळ तोट्याच्या तुलनेत यंदा करपश्चात ₹५.२२ कोटी निव्वळ नफा मिळवला आहे.
- मालमत्ता गुणवत्ता सुधारणेत आपण लक्षणीय प्रगती केली आहे. निव्वळ अनुत्पादित मालमत्ता (एनपीए) ₹४७८.२३ कोटींवरून कमी होऊन ₹२५३.२५ कोटीवर आली आहे आणि प्रोव्हिजन कव्हेरेज रेशो सुधारून ५७.०८% वरून ७३.१४% झाला आहे.

बँकेचे कासा (CASA) ठेवींचे प्रमाण ४२.८७% पर्यंत सुधारले आहे आणि ते सहकारी बँकांमध्ये सर्वोच्च आहे. बँकेचे खर्चाचे उत्पन्नाशी प्रमाण ३१/०३/२०२४ रोजी ८३.११% होते, ते कमी होऊन ३१/०३/२०२५ रोजी ७८.००% झाले. खर्च कमी करण्यासाठी आणि उत्पन्न सुधारण्यासाठी बँक करत असलेल्या प्रयत्नांचे हे द्योतक आहे. सदर प्रयत्न यापुढेही सातत्याने चालू राहतील.

हे परिवर्तन, विवेकी आर्थिक व्यवस्थापन, जोखीम कमी करण्याचे दृढ प्रयत्न आणि परिचालन कार्यक्षमतेसाठी आमची वचनबद्धता दर्शवते. पुढे जाऊन, आम्ही चांगले कासा डिपॉझिट प्रमाण राखून जोखीम विविधतेसाठी आणि उत्पन्न स्रोत बळकट करण्यासाठी आपल्या किरकोळ आणि एमएसएमई कर्ज पोर्टफोलिओचा विस्तार करण्यावर लक्ष केंद्रित करत राहू.

अनुत्पादित कर्जांची वसुली आणि अनुपालन यावर लक्ष केंद्रित

सतत पाठपुरावा आणि कायदेशीर कारवाई याद्वारे अनुत्पादक मालमत्ता (एनपीएची) वसुलीचे प्रयत्न अथकपणे सुरू आहेत. दिनांक ३१.०३.२०२४ रोजी १,१४०.४६ कोटी असलेले एकूण एनपीएचे प्रमाण दिनांक ३१.०३.२०२५ रोजी ९४९.०१ कोटीपर्यंत कमी करण्यात यश मिळविले आहे.

अभ्युदय को-ऑप. बँक लि. (मल्टी-स्टेट शेड्युल्ड बँक)

सिक्युरिटी रसीदा लवकर वठविल्या जाव्यात, याला आमचे सर्वोच्च प्राधान्य असून कर्जाची पुनर्बांधणी करणाऱ्या संस्थांसह सतत आणि कठोर पाठपुरावा करून आर्थिक वर्ष २०२४-२५ दरम्यान ₹६१.११ कोटींचे विमोचन साध्य झाले आहे.

लोक, भागीदारी आणि डिजिटल प्रगती

आपले कर्मचारी ही आपली सर्वात मोठी ताकद आहे. मी आपल्या कर्मचाऱ्यांच्या योगदानाचे कौतुक करतो, ज्यांच्या सातत्यपूर्ण बांधिलकीमुळे “ग्राहक-प्रथम” दृष्टिकोनातून ग्राहक सेवा टिकवून ठेवण्यास मदत झाली आहे आणि या संक्रमण काळात परिचालन स्थैर्य सुनिश्चित केले आहे. त्यांच्या विकासासाठी आम्ही प्रशिक्षण, पारदर्शक संवाद, कौशल्य विकास आणि योग्य करिअर प्रगतीद्वारे त्यांच्या प्रगतीसाठी प्रयत्नशिल आहोत. आमचे पुढील उद्दिष्ट हे प्रतिभेचे संगोपन करणे आणि बँकेला पुढे नेणारे भविष्यातील नेतृत्व तयार करणे आहे.

आपल्या सेवेचा विस्तार करण्याच्या आपल्या प्रयत्नांनुसार, बँकेने आपल्या ग्राहकांना जीवन विमा आणि सामान्य विमा उत्पादने प्रदान करण्यासाठी एसबीआय लाईफ इन्शुरन्स कंपनी लिमिटेड आणि एसबीआय जनरल इन्शुरन्स कंपनी लिमिटेड सोबत भागीदारी केली आहे. शिवाय, आपण येत्या वर्षात म्युच्युअल फंड गुंतवणूक सेवा देण्यासाठी एसबीआय म्युच्युअल फंडसोबत करार करण्याची योजना आखत आहोत, ज्यामुळे आपल्या ग्राहकांना उपलब्ध असलेल्या आर्थिक पर्यायांची श्रेणी वाढेल.

आपण आपल्या डिजिटल परिवर्तनाच्या प्रवासात अर्थपूर्ण प्रगती केली आहे, आपल्या आयटी पायाभूत सुविधा उन्नत करण्याच्या आणि ग्राहकांना चांगली सेवा देण्यासाठी आणि त्यांच्या बदलत्या गरजा पूर्ण करण्यासाठी डिजिटल बँकिंग सुविधा वाढविण्याच्या योजना आखल्या आहेत.

भावी वाटचाल

आतापर्यंत झालेली प्रगती उत्साहवर्धक असली तरी, निरंतर सुधारणा ‘आवश्यक’ असल्याची जाणीव आम्हाला आहे. जे साध्य झाले आहे ते येत्या वर्षात अधिक भक्कम करणे, अनुत्पादित व अडचणींच्या कर्जखात्यांमध्ये वसुलीला आणखी चालना देणे, ग्राहकांना अधिक चांगल्या सेवासुविधा देणे आणि अधिक कार्यक्षमतेसाठी नविन तंत्रज्ञानाचा स्वीकार करणे यावर, आमचे लक्ष केंद्रित असेल.

व्यापक उपाययोजना, सर्व स्तरांवर एकत्रित प्रयत्न, व्यवसायधोरण आणि त्याच्या अंमलबजावणीमध्ये प्रभावी बदल, केंद्रित आणि व्यावसायिक दृष्टिकोन यामुळे बँकेच्या आर्थिक स्थितीत या पुढील काळात सुधारणा होण्याची अपेक्षा आहे. याचा पर्याप्त भांडवल प्रमाण आणि नेटवर्थवर सकारात्मक परिणाम होईल, तसेच बँकेच्या संचित तोट्यातही घट होईल.

कृतज्ञता

या आव्हानात्मक पण परिवर्तनाच्या काळात आपल्या सभासदांचे, ग्राहकांचे आणि कर्मचाऱ्यांचे त्यांचा अतूट विश्वास आणि पाठिंब्याबद्दल मी मनापासून आभार मानतो. तुमची बांधिलकी आम्हाला, परस्पर विकास आणि लोकशाही शासनाच्या सहकारी तत्वांशी प्रामाणिक राहण्याची प्रेरणा देते.

आपण एकत्रितपणे अभ्युदय सहकारी बँक, अधिक कार्यक्षम आणि भक्कम बनवण्याचे कार्य अविरत सुरू ठेवू असा मला दृढ विश्वास आहे.

धन्यवाद.

आपला,

सत्यप्रकाश पाठक

प्रशासक

अभ्युदय को-ऑप. बँक लि.

ADMINISTRATOR'S SPEECH

Dear shareholders,

It gives me great satisfaction, in my role as Administrator, to present the Annual Report of the Bank for the Financial Year 2024–25. Supported by a dedicated team of professional advisors and committed staff, we have taken decisive steps to strengthen governance, restore financial health and set the Bank firmly on a path of stability and growth.

Rebuilding Trust and Strengthening Governance

The Reserve Bank of India (RBI) superseded the erstwhile Board on 24th November, 2023 to address certain material concerns about corporate governance. RBI vide its press release has extended the period of Administrator & Advisers for a further period of 12 months, effective from November 24, 2024. Since then, our top priorities have been to maintain depositors' confidence and reinforce good corporate governance. Through consistent outreach, open communication and transparent practices, we have ensured that our customers' trust remains intact.

Key Priorities and Actions

Recovering Non-Performing Assets, preventing further slippages and boosting business growth remains our foremost priority. We have continued with our outreach programmes and customer engagement efforts to build business. Our commitment to regulatory compliance and good governance remains unwavering. We have ensured that the Balance Sheet correctly reflects the Bank's true & fair financial position, with all requisite provisions made in full compliance with RBI norms. Risk management, internal audit and compliance frameworks continue to be strengthened and robust internal controls remain in place.

Financial Turnaround and Improved Performance in F.Y. 2024-25

Our collective efforts have already begun to bear fruit. I am pleased to share that:

- The Bank's Operating Profit rose to ₹ 64.99 Crore as of 31st March, 2025, up from ₹39.84 crore last year, an increase of 63%.
- After a challenging phase, the Bank has turned the corner, achieving a Net Profit After Tax of ₹ 5.22 Crore, compared to a Net Loss of ₹ 224.15 Crore in the previous year.
- We have made substantial progress in improving asset quality. Net Non-Performing Assets (Net NPAs) have reduced from ₹ 478.23 Crore to ₹ 253.25 Crore and the Provision Coverage Ratio has improved to 73.14%, up from 57.08%.

The Bank's CASA Ratio improved to 42.87% and is one of the highest in UCBs. The Bank's Cost to Income Ratio improved from 83.11% as on 31/03/2024 to 78.00% as on 31/03/2025, a testimony to the Bank's efforts in cost reduction and improving income.

This turnaround reflects prudent financial management, robust risk mitigation and our commitment to operational efficiency. Going forward, we will continue to focus on expanding our retail and MSME loan portfolios to diversify risk and strengthen income streams while maintaining a healthy CASA base.

Focus on Recovery and Compliance

Recovery of NPAs has been pursued relentlessly through persistent follow-up, legal actions and Gross NPA has been brought down from ₹1,140.46 Crore as on 31.03.2024 to ₹949.01 Crore as on 31.03.2025.

Redemption of SRs has been topmost on our Agenda as seen from redemption of ₹61.11 Crore during F.Y. 2024-25 achieved through constant and rigorous follow up with ARCs.

अभ्युदय को-ऑप. बैंक लि. (मल्टी-स्टेट शेड्युल्ड बैंक)

People, Partnerships and Digital Progress

Our employees are our greatest strength. I acknowledge the dedication of our employees, whose continued commitment has helped maintain customer service with a customer-first approach and ensured operational stability during this transition period. We continue to invest in their growth through training, transparent communication, skill development and proper career progression. Our aim is to nurture talent and build future leaders who will drive the Bank forward.

In line with our efforts to broaden our offerings, the Bank has partnered with SBI Life Insurance Co. Ltd. and SBI General Insurance Co. Ltd. to provide life and general insurance products to our customers. Further, we plan to tie up with SBI Mutual Fund in the coming year to offer Mutual Fund investment services, enhancing the range of financial solutions available to our customers.

We have also taken meaningful strides in our digital transformation journey, with plans to upgrade our IT infrastructure and enhance digital banking offerings to serve customers better and cater to their evolving needs.

Looking Forward / Vision for Future

While the progress made so far is encouraging, we are mindful that sustained improvement is essential. In the coming year, our focus will be on consolidating these gains, driving further recovery in stressed assets, sustained business growth by enhancing customer experience and embracing technology for greater operational efficiency.

With comprehensive measures, concerted efforts at all levels, effective changes in business strategy and its implementation, a focused and professional approach, the financial position is expected to improve, with a positive impact on the CRAR and Net Worth, as well as a reduction in accumulated losses.

A Note of Gratitude

I extend my sincere thanks to our shareholders, customers and employees for their unwavering trust and support through this challenging yet transformative period. Your commitment inspires us to stay true to the cooperative principles of mutual growth and democratic governance.

Together, I am confident that we will continue to build a stronger, more resilient Abhyudaya Co-operative Bank.

Thank you.

Yours Sincerely,

Satya Prakash Pathak

Administrator

Abhyudaya Co-operative Bank Ltd.

वार्षिक सर्वसाधारण सभेची सूचना (फक्त सभासदांकरिता)

सर्व सभासदांना सूचना देण्यात येते की अभ्युदय को-ऑप बँक लिमिटेडची ६२ वी वार्षिक सर्वसाधारण सभा शुक्रवार दिनांक २६ सप्टेंबर, २०२५ रोजी सकाळी १०:०० वाजता, यशवंत नाटयमंदिर, मनमाला टँक रोड, माटुंगा, मुंबई ४०००१६ येथे घेण्यात येणार आहे.

सभेपुढील कामकाजाचे विषय खालीलप्रमाणे आहेत.

१. दिनांक २६ सप्टेंबर २०२४ रोजी झालेल्या ६१ व्या वार्षिक सर्वसाधारण सभेच्या इतिवृत्ताचे वाचन व तो कायम करणे.
२. दिनांक ३१ मार्च २०२५ वर्ष अखेरचा लेखापरिक्षित ताळेबंद व नफातोटा पत्रक, प्रशासक मंडळाचा अहवाल व वैधानिक लेखा परीक्षकांचा अहवाल यांस मान्यता देणे.
३. २०२४-२५ या आर्थिक वर्षाच्या वैधानिक लेखापरिक्षण अहवालावर (LFAR) विचार करणे.
४. २०२५-२६ या आर्थिक वर्षासाठी रिझर्व बँकेच्या मंजूरीस अधीन राहून वैधानिक लेखापरिक्षकांची नियुक्ती करण्याचे आणि त्यांचा मेहनताना ठरविण्याचे अधिकार प्रशासक मंडळास देणे.
५. ६२ व्या वार्षिक सर्वसाधारण सभेस उपस्थित राहू न शकलेल्या सक्रिय सभासदांची अनुपस्थिती मान्य करणे.
६. अध्यक्षान्च्या परवानगीने येणारे इतर विषय.

मा. प्रशासक मंडळाच्या आदेवरून

स्थळ : मुंबई

दिनांक : ०६।०९।२०२५

बरूण आर. जी. उपाध्याय

मुख्य कार्यकारी अधिकारी

टीप:

१. सभेच्या नियोजित वेळेपासून अर्ध्या तासात आवश्यक ती गणसंख्या नसेल तर सभा उपविधी क्रमांक ३१ (iii) नुसार तहकूब करण्यात येईल व अशी तहकूब केलेली सभा त्याच दिवशी त्याच ठिकाणी १०:३० वाजता घेण्यात येईल व त्या सभेमध्ये कामकाजाचे दिलेले विषय हाताळण्यात येतील. त्या सभेस गणसंख्येचे बंधन राहणार नाही.
२. सभासदांना वार्षिक जमाखर्च / ताळेबंद पत्रकासंबंधी कोणत्याही प्रकारची माहिती हवी असल्यास त्यांनी तसे मुख्य कार्यकारी अधिकारी यांना के. के. टॉवर, जी. डी. आंबेकर मार्ग, परेल व्हिलेज, मुंबई-४०० ०१२ येथे दिनांक २० सप्टेंबर २०२५ पर्यंत लेखी कळवावे, जेणेकरून आवश्यक माहिती उपलब्ध करून देता येईल.
३. फक्त सक्रिय सभासद, ज्यांच्याकडे बँकेचे ओळखपत्र आणि सक्रिय सदस्यत्वाची पावती असेल अशा सभासदांनाच वार्षिक सर्वसाधारण सभेमध्ये सहभागी होता येईल. ज्या सभासदांनी अजूनही ओळखपत्र प्राप्त केले नसेल त्यांनी आपले दोन "आयकार्ड" आकाराचे फोटो (३ से. मी. x २ से. मी.) शेर डिपार्टमेंटमध्ये जमा करून आपले ओळखपत्र प्राप्त करून घ्यावे. त्याचप्रमाणे आपली सक्रिय सदस्यत्वाची पावती आपल्या बँकेच्या संकेतस्थळावरून डाउनलोड करून घ्यावी, अथवा संबंधित शाखेकडून घ्यावी.
४. वार्षिक अहवालाची प्रत बँकेच्या अधिकृत वेबसाइट वर उपलब्ध आहे.

Notice of Annual General Meeting (Only for Members)

Notice is hereby given that the Sixty Second Annual General Meeting of the Members (Shareholders) of Abhyudaya Co-op. Bank Ltd., will be held on Friday, 26th September, 2025 at 10:00 a.m. at Yashwant Natya Mandir, Manmala Tank Road, Matunga, Mumbai - 400016 to transact the following business :

1. To read & confirm the minutes of the 61st Annual General Meeting held on 26th September 2024.
2. To consider and adopt the Audited Statement of Accounts, the report of the Administrator's Committee and the report of Statutory Auditors for the year ended 31.03.2025.
3. To consider the Statutory Audit Report (LFAR) for the Financial Year 2024-2025.
4. To appoint Statutory Auditor for the financial year 2025-26 (subject to RBI approval) and authorise the Administrator's Committee to fix their remuneration.
5. To grant leave of absence of the Active members of the Bank who are unable to attend this 62nd Annual General Meeting.
6. Any other matter with the permission of the Chair.

By order of Administrator's Committee

Place: Mumbai
Dated: 06.09.2025

Barun R. G. Updhyay
Chief Executive Officer

Note:

- 1) If there is no quorum within half an hour after the appointed time, the meeting shall stand adjourned to 10:30 a.m. on the same day and same venue and the agenda of the meeting shall be transacted irrespective of the quorum in terms of Bye-law No. 31(iii).
- 2) If any shareholder desires to have any information in connection with the statement of accounts, he/she is requested to write to the Chief Executive Officer at his office at K. K. Tower, G. D. Ambekar Marg, Parel Village, Mumbai – 400 012 on or before 20th September, 2025, so that necessary information can be made available.
- 3) **Only Active Member who carry with them the Identity Cards and Active Membership Slip issued by the Bank, will be allowed to attend the Annual General Meeting.** If any member has not collected the Identity Card, he/she is requested to collect the same from Share Department by submitting two Identity Card Size (3 cm x 2 cm) photographs and download Active Membership Slip from our Bank's Website or collect from respective branch.
- 4) The copy of Annual Report is available on Bank's website.

**प्रशासकीय समितीचा अहवाल
(२०२४-२०२५)**

मा. सभासद बंधू-भगिनींनो,

आपल्या बँकेची प्रशासकीय समिती, बँकेच्या ३१/०३/२०२५ रोजी संपलेल्या आर्थिक वर्षातील कामगिरीचा आढावा आणि ३१/०३/२०२५ रोजीचे लेखापरीक्षित नफातोटा पत्रक व ताळेबंद सादर करत आहे.

१) **आर्थिक कामगिरीचा आढावा** : ३१ मार्च २०२५ रोजी संपलेल्या आर्थिक वर्षाची व गत आर्थिक वर्षाची तुलनात्मक आकडेवारी खालीलप्रमाणे आहे :- (रू. कोटीमध्ये)

	चालू वर्ष ३१.०३.२०२५	गत वर्ष ३१.०३.२०२४
भागभांडवल, राखीव निधी आणि तरतुदी	२,४८०.४१	२,४५९.०४
ठेवी	९,३२७.३६	९,११८.४०
कर्जे	४,८६५.३१	५,५९०.८६
गुंतवणूक व मुदत ठेवी	४,९८६.९१	३,९२५.३६
खेळते भांडवल	११,६३६.०१	११,४१५.९९
CASA ठेवींचे प्रमाण	४२.८७%	४२.४०%
खर्चाचे उत्पन्नाशी प्रमाण	७८.००%	८३.११%
परिचालन नफा (Operating)	६४.९९	३९.८४
करपूर्व निव्वळ नफा	३४.८७	-३३६.३९
निव्वळ नफा/तोटा(करपश्चात)	५.२२	-२२४.१५
ताळेबंदातील संचित नफा/तोटा	-३४६.५२	-३७१.५०

टीप : बँकेच्या ठेवींमध्ये गेल्या आर्थिक वर्षात ₹२०८.९६ कोटींनी वाढ झाली असून ती २.२९% इतकी आहे आणि मोठ्या रकमेच्या कॉर्पोरेट कर्जांना नियामक नियमांमध्ये आणण्याच्या व्यवस्थापनाच्या जाणीवपूर्वक निर्णयामुळे आणि ₹२१८.८८ कोटींच्या एनपीए वसुलीमुळे कर्जांमध्ये ₹७२५.५५ कोटींनी घट झाली आहे.

२) **सभासद** : बँकेच्या भागधारकांच्या संख्येत २०२४-२५ या आर्थिक वर्षात वाढ होऊन ती २,५४,६४० वरून २,६०,१४६ वर पोहोचली. या वर्षात ५,७१२ नवीन सभासद स्वीकृत करण्यात आले आणि २०६ सभासदांचे सदस्यत्व मृत्यूमुळे रद्द करण्यात आले. सक्रिय सदस्यांची दि. ३१/०३/२०२५ रोजीची संख्या १,१५,९१० आहे.

बँकेच्या नाममात्र सभासद-कर्जदारांची संख्या ३१.०३.२०२५ रोजी १७,७५४ आहे.

३) **भागभांडवल, राखीव निधी आणि तरतुदी** : बँकेच्या ३१.०३.२०२४ रोजी असलेल्या ₹२३५.३५ कोटी भरणा झालेल्या भांडवलात वाढ होऊन ते ३१.०३.२०२५ रोजी ₹२४६.२१ कोटी इतके झाले. गेल्या वर्षीच्या तुलनेत यात ४.६१% हून अधिक वाढ नोंदवण्यात आली. अहवालवर्षात बँकेने बुडित आणि संशयित कर्जांसाठी करावयाच्या तरतुदीपोटी ₹४३.६१ कोटी (पूर्ववर्षी सदर तरतूद ₹९३.२७ कोटी इतकी होती) आणि गुंतवणुकीतील घसाऱ्यापोटी ₹२.३२ कोटी (पूर्ववर्षी ₹२५.६२ कोटी) अशा तरतुदी केल्या. सुरक्षा रसिदवरील बुडित आणि संशयित निधीपोटी (पूर्ववर्षी ₹२७८.५१ कोटी) कोणतीही तरतूद करावी लागलेली नाही.

४) **खेळते भांडवल** : खेळते भांडवल ३१.०३.२०२४ रोजी ₹११,४१५.९९ कोटी होते. त्यात अहवालवर्षात ₹२२०.०२ कोटींची म्हणजेच १.९३% वाढ होऊन ३१.०३.२०२५ रोजी ते ₹११,६३६.०१ कोटी झाले.

अभ्युदय को-ऑप. बँक लि. (मल्टी-स्टेट शेड्युल्ड बँक)

- ५) **उपलब्ध निधीची गुंतवणूक:** बँकेच्या गुंतवणूक आणि इतर बँकेतील मुदत ठेवी ३१.०३.२०२४ रोजी ₹३,९२५.३६ कोटी होत्या. त्यात वाढ होऊन त्या ३१.०३.२०२५ रोजी ₹४,९८६.९१ कोटी झाल्या. या गुंतवणुकीत प्रामुख्याने केंद्र आणि राज्य सरकारच्या ₹२,५२६.१० कोटी रुपये रोख्यांमधील गुंतवणूक, इतर राष्ट्रीयकृत बँकांमधील ₹१६१३.९८ कोटी रुपयांच्या मुदत ठेवी, भारतीय रिझर्व्ह बँकेच्या S.D.F मधील १७६.०० कोटी, सुरक्षा रसीदा आणि इतर गुंतवणुकीची एकूण रक्कम ६७०.८३ कोटी रुपये, यांचा समावेश आहे.
- ६) **लाभांश :** भारतीय रिझर्व्ह बँकेच्या मार्गदर्शक तत्वांनुसार संचित तोटा आणि नकारात्मक निव्वळ मालमत्ता यामुळे प्रशासकीय समिती २०२४-२५ या वर्षासाठी भागधारक आणि पीएनसीपीएस धारक यांना लाभांश वितरित करण्याची शिफारस करू शकत नाही. परंतु प्रशासकीय समितीने विविध धोरणात्मक निर्णय घेतल्यामुळे पुढील काही वर्षांत बँकेचा नफा सुधारण्याबाबत आशावादी आहे.
- ७) **डीआयसीजीसीकडे विमा हप्ता भरणा :** बँकेने डीआयसीजीसी अर्थात ठेव विमा आणि पत हमी महामंडळाकडे सप्टेंबर २०२५ रोजी संपणाऱ्या कालावधीसाठी (डीआयसीजीसी कायदा, १९६१ च्या कलम १५ अंतर्गत) ठेवींवरील अग्रिम विमा हप्त्यापोटी २७ मे २०२५ रोजी ₹६,६२,९८,९४०/- जमा केले.
- ८) **ठेवी आणि कर्जांवरील सुधारित व्याजदरांबाबत :**
- i) **ठेवी :** बँकेने सामान्य जनता आणि ज्येष्ठ नागरिकांसाठी मुदत ठेवींवरील व्याजदरांमध्ये १ डिसेंबर, २०२४ पासून सुधारणा केली आहे. तथापि, एटीएसएसवरील व्याजदरात कोणताही बदल झालेला नाही.
- विद्यमान ग्राहकांना टिकवून ठेवण्यासाठी आणि विद्यमान तसेच नवीन ग्राहकांकडून नवीन ठेवी आकर्षित करण्यासाठी, बँकेने प्रशासक आणि त्यांच्या सल्लागार समितीच्या मार्गदर्शनाखाली नवीन ठेव योजना सुरू केली होती.
- आकर्षक व्याजदरासह “शुभम ४०१” नावाची ही विशेष ठेव योजना १ सप्टेंबर २०२४ पासून सुरू करण्यात आली आहे. या योजनेला ग्राहकांकडून चांगला प्रतिसाद मिळाला आहे.
- ii) **कर्जे :** प्राधान्य क्षेत्रातील कर्ज क्षेत्राला चालना देण्याकरिता आणि सूक्ष्म, लघु आणि मध्यम उद्योगांना (एमएसएमई) कर्ज देण्यास प्रोत्साहन देण्यासाठी, आपल्या बँकेने कमी व्याजदराची आणि कर्जदाराच्या सिबिल स्कोअरशी निगडित व्याजदराने गृहकर्जांची आखणी केली आहे.
- प्रशासकीय मंडळ कर्जांची मंजुरी करताना किरकोळ कर्जांवर लक्ष केंद्रित करत आहे आणि कर्जखाते एनपीएमध्ये रूपांतरित होऊन होणारे कोणतेही नुकसान टाळण्यासाठी कर्ज प्रस्तावाची सखोल छाननी करत आहे. यामुळे बँकेच्या कर्ज मालमत्तेची गुणवत्ता सुधारत आहे. तसेच, जोखिमेचे विकेंद्रीकरण होण्यासाठी बँक किरकोळ कर्जांवर लक्ष केंद्रित करत आहे. आर्थिक वर्ष २०२४-२५ मध्ये बँकेच्या किरकोळ (रिटेल) कर्जांचे प्रमाण ६१.४६% वरून ६६.७६% वर पोहोचले आहे. प्रशासकीय समितीने कर्ज गुणवत्ता सुधारण्यासाठी आणि एनपीए प्रमाण कमी करण्यासाठी उचललेल्या पावलांमुळे, नवीन एनपीए होण्याचे प्रमाण ३१.०३.२०२४ रोजी असलेल्या ८.२८% वरून ३१.०३.२०२५ रोजी ३.००% पर्यंत कमी झाले आहे.
- ९) **सुसूत्रीकरण, खर्चनिंत्रण आणि कामकाज सुलभता:** या दिशेने आर्थिक वर्ष २०२४-२५ दरम्यान बँकेने खालील प्रमुख पावले उचलली.

१. शाखांचे स्थलांतर

- अंबड लिंक रोड- नाशिक
- नाशिक रोड
- चरई-ठाणे
- लालबाग
- दहिसर
- खारघर

२. शाखा/विभागांचे विलीनीकरण

- गणेश नगर शाखा भांडुप शाखेत विलीन करण्यात आली.

१०) वैधानिक लेखापरीक्षण : बहु-राज्य सहकारी संस्था कायदा २००२ च्या तरतुदीनुसार, २६ सप्टेंबर २०२४ रोजी झालेल्या वार्षिक सर्वसाधारण सभेत प्रशासकीय समितीला वैधानिक लेखापरीक्षकांची नियुक्ती करण्याचे अधिकार देण्यात आले. त्यानुसार, प्रशासक समितीच्या १० ऑक्टोबर २०२४ रोजी झालेल्या बैठकीत, मे.जैन त्रिपाठी अँड कंपनी, चार्टर्ड अकाउंटंट्स, २०४ - बी, रुबी अपार्टमेंट, सर एम. व्ही. मार्ग, अंधेरी (पूर्व), मुंबई - ४०० ०६९ यांची २०२४-२५ या आर्थिक वर्षासाठी बँकेचे वैधानिक लेखापरीक्षक म्हणून नियुक्ती करण्यात आली. ही नियुक्ती भारतीय रिझर्व्ह बँक तसेच सीआरसीएसच्या कार्यालयाने मंजूर केली. मे.जैन त्रिपाठी अँड कंपनी यांनी २०२४-२५ या आर्थिक वर्षासाठी बँकेचे वैधानिक लेखापरीक्षण केले आहे. बँकेच्या कामकाजात आणखी सुधारणा घडवून आणण्यासाठी लेखापरीक्षकांनी केलेल्या मौल्यवान सूचनांसाठी आम्ही त्यांचे आभारी आहोत.

११) भारतीय रिझर्व्ह बँकेतर्फे परीक्षण : बँकिंग नियमन कायदा १९४९ च्या कलम ३५ अंतर्गत भारतीय रिझर्व्ह बँकेने ४१ वे वैधानिक परीक्षण १ एप्रिल २०२३ ते ३१ मार्च २०२४ या कालावधीसाठी केले. अनुपालन अहवाल ४ ऑक्टोबर २०२४ रोजी भारतीय रिझर्व्ह बँकेला सादर करण्यात आला. परीक्षण अहवालानुसार आपल्या बँकेने रिझर्व्ह बँकेच्या कोणत्याही मार्गदर्शक तत्वांचे/निर्देशांचे उल्लंघन केलेले नाही.

१२) i) समवर्ती लेखापरीक्षण आणि अंतर्गत हिशोब तपासणी : आर्थिक वर्ष २०२४-२५ या आर्थिक वर्षात, बँकेने सर्व १०७ शाखांचे समवर्ती लेखापरीक्षण केले. ४५ शाखांचे समवर्ती लेखापरीक्षण बाह्य पात्र लेखापरीक्षकांद्वारे केले गेले आणि ६२ शाखांचे समवर्ती लेखापरीक्षण अंतर्गत तपासणी कर्मचाऱ्यांद्वारे केले गेले. सर्व मुख्य कार्यालय विभाग समवर्ती लेखापरीक्षण अंतर्गत समाविष्ट होते.

₹ १.०० कोटी आणि त्याहून अधिक खेळत्या भांडवल सुविधांचा लाभ घेणाऱ्या मोठ्या कर्जदारांच्या स्टॉक आणि पुस्तकी येण्यांची लेखापरीक्षणे व्यावसायिक सनदी लेखापालांकडून करून घेण्यात आली.

निर्धारित जोखमींवर आधारित अंतर्गत लेखापरीक्षण (RBIA) : भारतीय रिझर्व्ह बँकेच्या आरबीआयए संबंधी मार्गदर्शक सूचना आणि बँकेने मंजूर केलेल्या जोखीम आधारित धोरणानुसार सर्व १०७ शाखा आणि २३ विभागांचे निर्धारित जोखमींवर आधारित अंतर्गत लेखापरीक्षण करण्यात आले. परिमाण आणि परिणाम यांच्या दृष्टीने जोखीमच्या पातळ्या ठरवून त्यांच्या आधारे शाखा आणि विभाग यांच्या लेखापरीक्षणाच्या वारंवारतेचे निकष निश्चित केले गेले. शाखा आणि विभाग यांचे जोखीम आधारित लेखापरीक्षण करण्यासाठी आरबीआयए नियमानुसार आपले ऑडिट सॉफ्टवेअर अद्ययावत करण्यात आले आहे.

ii) माहिती सुरक्षा प्रणालीचे परीक्षण आणि दक्षता विभाग : माहिती प्रणाली सुरक्षा सुनिश्चित करण्यासाठी, बँकेने सर्व्हर आणि नेटवर्क डिवाइसेससारख्या महत्त्वाच्या माहिती तंत्रज्ञान पायाभूत सुविधांचे मूल्यमापन (VA-व्हल्युअरिबिलिटी असेसमेंट) आणि भेद्यता परीक्षण (PT-पेनिट्रेशन टेस्टिंग) करण्यासाठी बाह्य CISA प्रमाणित माहिती प्रणाली ऑडिट फर्मस नियुक्त केल्या होत्या. बँकेचे आयटी प्रक्रिया समवर्ती परीक्षण आणि UIDAI निर्दिष्ट माहिती सुरक्षा मूल्यांकन देखील CERT-In च्या पॅनलवरील लेखापरीक्षकांनी पूर्ण केले आणि ऑप्लिकेशन प्रोग्रामिंग इंटरफेस (API) ऑडिट प्रक्रियेत आहे. याखेरीज अंतर्गत माहिती सुरक्षा परीक्षण टीम आणि २०२४-२५ आर्थिक वर्षासाठी बँकेने नियुक्त केलेल्या बाह्य CISA प्रमाणित IS परीक्षकांद्वारे माहिती प्रणाली ऑडिट अंतर्गत ३६ शाखा आणि ७ मुख्य कार्यालय विभाग (IDRBT च्या RA ऑडिटसह) समाविष्ट केले गेले. बँकेच्या दक्षता पथकाने तपासणीसाठी ७१ शाखा, ३ रोकड विभाग (मुख्य कार्यालय, भांडुप आणि कांदिवली) येथे पूर्वसूचनेशिवाय भेटी दिल्या व तपासणी केली.

१३) लेखा विभाग : भारतीय रिझर्व्ह बँकेकडे तसेच प्राप्ती कर, जीएसटी इत्यादींच्या प्राधिकृत अधिकाऱ्यांकडे विवरणपत्रे दाखल करण्याचे काम लेखा विभाग करतो. त्याचप्रमाणे बँकेला लागू असलेल्या सर्व लेखाविषयक परिमाणांचे पालन करणे, खातेदारांच्या वतीने ई-पेमेंट प्रणालीद्वारे कर अदा करणे आणि केंद्रीय प्रणालीद्वारे सर्व विक्रेत्यांच्या आणि सेवा पुरवठादारांच्या बिलांच्या रकमा अदा करणे, ही कामे लेखा विभागाद्वारे केली जातात. त्यामुळे विहित वैधानिक विवरणपत्रेसादर करण्यात कुठलीही कसूर ठेवली जात नाही.

अभ्युदय को-ऑप. बँक लि. (मल्टी-स्टेट शेड्युल्ड बँक)

१४) **दिव्यांग/अक्षम ग्राहकांना विशेष सेवासुविधा:** बँकेची धोरणे शारीरिकदृष्ट्या अपंग, ज्येष्ठ नागरिक, असमर्थ आणि दिव्यांग व्यक्तींना चांगली ग्राहक सेवा प्रदान करण्याकडे केंद्रित आहेत. या वर्गातील ग्राहकांच्या विशिष्ट गरजा लक्षात घेऊन त्या पूर्ण करण्याकडे विशेष लक्ष दिले जाते. दिव्यांग व्यक्तींसाठी सोयीच्या पायाभूत सुविधा निर्माण करण्याची काळजी घेतली जाते जेणेकरून ते उभे राहू शकतील, व्हीलचेअरसह किंवा त्याशिवाय हालचाल करू शकतील किंवा त्यांचे बँकिंग व्यवहार चालू असताना बसू शकतील. ज्येष्ठ नागरिक आणि दिव्यांग व्यक्तींच्या व्यवहारांना प्राधान्य दिले जाते. शक्य असेल तेथे 'मे आय हेल्प यू' काउंटर व्यतिरिक्त त्यांच्यासाठी एक स्वतंत्र काउंटर / सिंगल विंडो सुविधा राखून ठेवली जाते. कर्मचारी सदस्यांना दिव्यांग आणि ज्येष्ठ नागरिकांच्या गरजांबद्दल संवेदनशील केले जाते. दृष्टिदोष असणाऱ्या ग्राहकांना त्या सर्व सेवा आणि हक्क उपलब्ध आहेत, जे इतर ग्राहकांना उपलब्ध आहेत. त्यांनी निवडलेल्या व्यक्तीसोबत किंवा त्यांच्या मदतीने संयुक्तपणे कर्ज / इतर कोणतीही सुविधा ते घेऊ शकतात. दृष्टिहीन व्यक्ती तिच्या वतीने खाते चालवण्यासाठी मुखत्यार नेमू शकते. दृष्टिहीन व्यक्तींना कर्ज/सेवा/सुविधा देण्याचे निकष इतर ग्राहकांसारखेच आहेत. अशा ग्राहकांना सेवा अटी आणि शर्ती वाचून आणि आवेदन /पावती इत्यादी भरून मदत केली जाते. कोणतीही सेवा देण्यापूर्वी त्यांना त्यांचे हक्क आणि दायित्वे याची माहिती दिली जाते. दृष्टिहीन ग्राहकांना रोख रक्कम काढणे, धनादेश पुस्तिका जारी करणे, धनादेशाद्वारे थर्ड पार्टी पेमेंट आणि लॉकर, अशा सुविधादेखील उपलब्ध आहेत.

ग्राहकाच्या घरी सेवा : बँक ७० वर्षांपेक्षा जास्त वयाचे ज्येष्ठ नागरिक, दृष्टिहीन व्यक्ती, दिव्यांग किंवा दुर्बल व्यक्ती (वैद्यकीयदृष्ट्या प्रमाणित चिवट आजार किंवा अपंगत्व असलेले) यांना शक्यतो त्यांच्या घरी सेवा पुरवण्याचा प्रयत्न करते.

व्हीलचेअर वापरकर्त्यांसाठी सुलभता: बँक, व्हीलचेअर वापरकर्त्यांच्या सोयीसाठी शक्य असेल तिथे, शाखा आणि एटीएमच्या प्रवेशद्वारावर रॅम्प प्रदान करण्याचा प्रयत्न करते.

१५) **समाशोधन विभाग :** बँकेचा मुंबईतला केंद्रीय समाशोधन विभाग वर्षभरात CTS अंतर्गत धनादेश प्रक्रिया, NACH व्यवहार, NACH च्या आधार पेमेंट बेस्ड सिस्टम (APBS) द्वारे थेट लाभ हस्तांतरण (DBT) हाताळतो.

खातेधारकांच्या हिताचे रक्षण करण्यासाठी, पॉझिटिव्ह पे सिस्टम (PPS) अनिवार्य करण्यात आली असून त्या अंतर्गत ग्राहकांना ₹५.०० लाख आणि त्याहून अधिक रकमेचे चेक जारी करताना बँकेला लेखी स्वरूपात किंवा नोंदणीकृत मेल किंवा मोबाईलद्वारे पूर्वसूचना देणे बंधनकारक आहे. आपली बँक 'एक राष्ट्र एक ग्रिड' अंतर्गत राष्ट्रीय ग्रिड म्हणून ओळखल्या जाणाऱ्या सीटीएस क्लिअरिंग अंतर्गत सहभागी होत आहे. जून २०२३ पासून सीटीएस क्लिअरिंग प्रक्रियेन बँकेअंतर्गत सुरू केले आहे.

१६) **कोषागार विभाग :** बँकेचा कोषागार विभाग बँकेच्या निधीचे व्यवस्थापन करतो आणि बँकेची वैधानिक तरलता आणि रोकड धारणा यासंबंधीची गुणोत्तरे याबाबतच्या आरबीआय नियमनाकडे लक्ष पुरवतो. रोकड तरलता व्यवस्थापन हे कोषागार विभागाचे एक महत्त्वाचे कार्य आहे. या व्यतिरिक्त परकीय चलन विनिमयाचे व्यवहार हाताळणे आणि आयातनिर्यात, रेमिटन्स इत्यादींसाठी स्पॉट आणि फॉरवर्ड कव्हर ऑपरेशन्स प्रदान करून आपल्या शाखांना निरंतर साहाय्य सुनिश्चित करते.

सरकारी रोख्यांच्या किमती चलनवाढ, भू-राजकीय घटक, रुपयाच्या मूल्यातील फरक, बँकिंग प्रणालीतील रोकड तरलता स्थिती आणि पत धोरणातील दरांमधील बदल यासारख्या विविध घटकांमुळे बदलू शकतात.

आपल्या बँकेची एकूण गुंतवणूक ३१ मार्च, २०२४ रोजीच्या ३९२५.३६ कोटी रुपयांवरून वाढून ३१ मार्च, २०२५ रोजी ४९८६.९१ कोटी रुपयांवर पोहोचली आहे. त्यापैकी सरकारी रोख्यांमधील गुंतवणूक २५२६.१० कोटी रुपये आहे आणि यात २७.०४% वाढ झाली आहे. इतर राष्ट्रीयकृत बँकांमधील एफडीआर गुंतवणूक ४२७.६९ कोटी रुपयांवरून वाढून १६१३.९८ कोटी रुपये झाली. यात २७७.३७% वाढ झाली.

कोषागार विभागाने व्याज उत्पन्न वाढवण्यावर आणि एसएलआर गुंतवणुकीवरील तोटा टाळण्यावर लक्ष केंद्रित केले आहे. कोषागार विभागाने वर्षभर पुरेशी तरलता राखली होती. गुंतवणुकीवरील सरासरी परतावा (आरओआय) ६.९१% होता आणि निव्वळ व्याज उत्पन्न (एनआयआय) ६.९९% होते.

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१७) **परकीय चलन विनिमय विभाग :** परकीय चलन व्यवहार स्वतंत्ररित्या करण्यासंबंधी आपल्या बँकेस भारतीय रिझर्व्ह बँकेकडून ऑथोराईज्डडिलर कॅटेगरी-१ चा परवाना प्राप्त झाला आहे. या व्यवहारांमध्ये आयात, निर्यात, रेमिटन्स (इनवर्ड/आऊटवर्ड) अनिवासी ठेवी, विदेशी मुद्रा खाती यांचा समावेश आहे. आपली बँक परदेशातील बँकांमध्ये अमेरिकी डॉलर, युरो आणि जपानी येन परकीय चलन खाती राखते. ग्राहकांना विदेशी विनिमयाची सेवा त्वरित आणि चोखरित्या देता यावी यासाठी बँकेच्या दादर, वाशी आणि पिंपरी या 'बी' श्रेणीधारक शाखा कार्यरत आहेत. या नियुक्त शाखा सर्व प्रकारचे परकीय चलन व्यवहार स्वतंत्रपणे हाताळण्यासाठी आवश्यक सुविधांनी सुसज्ज आहेत जेणेकरून त्या, ही सेवा आवश्यक असलेल्या ग्राहकांना जलद सेवा देऊ शकतील. परदेशी कोषागार नेहरू नगर, कुर्ला येथून कार्यरत आहे.

आपली बँक विदेशी विनिमयाच्या विविध सेवा पुरवत आहे. रुपी एक्सपोर्ट क्रेडिट अर्थात रुपयांमध्ये निर्देशित निर्यात कर्जासह परकीय चलनात निर्देशित निर्यात कर्जाचा (माल पाठवणीपूर्व तसेच माल पाठवणीनंतर) समावेश देखील यात आहे. बँक आयातदारांसाठी इम्पोर्ट लेटर्स ऑफ क्रेडिट देत आहे. विनिमय जोखीम कमी करणे शक्य व्हावे, यासाठी आयात-निर्यातदारांना फॉरवर्ड कव्हर कॉट्रॅक्टस देखील देऊ केली जातात. व्यापार उलाढाली व्यतिरिक्त नियमित बँक ग्राहकांसाठी देखील इनवर्ड आणि आउटवर्ड रेमिटन्स सोय आहे. मोठ्या प्रमाणात व्यापार असलेल्या इतर परकीय चलनांमध्ये रेमीटन्स करता यावे यासाठी आपल्या करस्पॉन्डिंग बँकिंग जाळ्याच्या माध्यमातून व्यवस्था केली आहे.

LIBOR (लंडन इंटरबँक ऑफर रेट) वरून ARR (पर्यायी संदर्भ दर) मध्ये संक्रमण करण्यासाठी भारतीय रिझर्व्ह बँकेच्या मार्गदर्शक तत्वांचे पालन करण्यासंदर्भात बँकेने संबंधित चलनांसाठी ARR स्वीकारला आहे.

१८) **नियोजन आणि विपणन विभाग :** अहवाल वर्षात बँकेने अभ्युदय-५०० आणि अभ्युदय-२०० ठेव योजनांचा सक्रिय प्रसार केला. त्यानंतर, ठेवींवर आकर्षक व्याजदर देणाऱ्या अभ्युदय-१००, अभ्युदय-४५१ आणि शुभम-४०१ ठेव योजनांचा प्रसारही विभागाने केला. वर्षभरात बँकेने 'सायबर सुरक्षा' संदर्भात ग्राहक जागरूकता मोहीम राबवली. त्यानुसार, सर्व शाखांमध्ये ग्राहकांची माहिती आणि जागरूकता वाढविण्यासाठी बॅनर, फलक लावण्यात आले. रिझर्व्ह बँकेच्या मार्गदर्शक तत्वांनुसार बँक "डिजिटल जागरूकता" मोहीम सातत्याने राबवत असते. बँकेने सर्व शाखांमध्ये डिजिटल जागरूकता संकल्पनेचे पोस्टर आणि बॅनर वाटले. बँकेच्या संकेतस्थळावर आणि सर्व एटीएम स्क्रीनवरही जागरूकता संदेश लावण्यात आले.

१९) **इतर संस्थांच्या उत्पादने/सेवांचे वितरण :**

i) बँकेच्या ग्राहकांना संपूर्ण वित्तीय सेवा पुरवण्यासाठी विभाग सक्रिय आहे. या विभागाकडून दिल्या जाणाऱ्या सेवा खालीलप्रमाणे: विमाविषयक सेवा - विमा सेवा प्रदान करण्यासाठी एलआयसी ऑफ इंडिया, एचडीएफसी लाईफ इन्शुरन्स कंपनी लिमिटेड, द न्यू इंडिया अॅश्युरन्स कंपनी लिमिटेड, बजाज अलायन्झ जनरल इन्शुरन्स कंपनी लिमिटेड आणि केअर हेल्थ इन्शुरन्स लिमिटेड, यांच्यासोबत असलेल्या विद्यमान सहयोगासोबतच या वर्षात बँकेने, एसबीआय लाईफ इन्शुरन्स कंपनी लिमिटेड आणि एसबीआय जनरल इन्शुरन्स कंपनी लिमिटेड यांच्याशी सहयोग केला आहे. बँक आपल्या शाखांच्या माध्यमातून या कंपन्यांच्या सर्व प्रकारच्या जीवन, सामान्य आणि आरोग्य विमा पॉलिसी देते. उत्पन्नाचा नवीन स्रोत निर्माण करण्यासाठी बँकेत हे उपक्रम घेण्यात आले.

ग्राहकांना त्यांच्या गरजेनुसार व्यापक विमा संरक्षणाची माहिती देण्यासाठी, विमा लॉगिन दिवसांचे आयोजन करण्यात आले. स्वास्थ्य आणि आरोग्य विम्याबद्दल जागरूकता निर्माण करण्यासाठी, विमा कंपन्यांच्या सहकार्याने विविध शाखांमध्ये आरोग्य शिबिरे, नेत्र तपासणी शिबिरे आयोजित करण्यात आली.

आर्थिक वर्ष २०२४-२५ मध्येसुद्धा प्रधानमंत्री जीवन ज्योती विमा योजना (PMJJBY) आणि प्रधानमंत्री सुरक्षा विमा योजना (PMSBY) यांबद्दल सक्रिय प्रचार आणि जागरूकता कार्य, बँकेने आपल्या शाखांच्या माध्यमातून सुरू ठेवले आहे. या योजनांतर्गत एक लाखाहून अधिक ग्राहकांनी विम्याचा लाभ घेतला आहे. पीएमजेजेबीवाय आणि पीएमएसबीवाय अंतर्गत प्रत्येकी २ लाख रुपयांचे अनुक्रमे ४५ आणि १० दावे विमा कंपन्यांकडून मंजूर करून घेण्यात आले. NPCI द्वारे आपल्या प्लॅटिनम रुपे डेबिट कार्डधारकांना अपघाती मृत्यू / कायमस्वरूपी अपंगत्व यांसाठी प्रत्येकी २ लाख रुपयांचे सुरक्षा कवच उपलब्ध आहे. त्यानुसार वर्षभरात ३ दाव्यांना मंजुरी देण्यात आली.

अभ्युदय को-ऑप. बँक लि. (मल्टी-स्टेट शेड्युल्ड बँक)

- ii) **पॅन कार्ड सेवा:** बँक यूटीआय इन्फ्रास्ट्रक्चर टेक्नॉलॉजी सर्व्हिसेस लिमिटेड (यूटीआयआयटीएसएल) द्वारे पॅन कार्ड सेवा देते. ही पॅन कार्ड सेवा एक मूल्यवर्धन सेवा आहे आणि १८ शाखांमार्फत दिली जाते. ही सेवा ग्राहकांना त्यांच्या केवायसी आवश्यकतांचे पालन करण्यास मदत करते.

- २०) **माहिती तंत्रज्ञान विभाग :** यापूर्वी आपली UPI मर्यादा २५,०००/- रुपये होती जी आपल्या ग्राहकांच्या गरजा पूर्ण करण्यास अपुरी पडत होती. त्यामुळे ०४/०४/२०२५ पासून ही मर्यादा ५०,०००/- रुपयांपर्यंत वाढविण्यात आली.

सायबर सुरक्षा जागरूकता अभियाना अंतर्गत बँकेने बनावट ई-मेल जागरूकता उपक्रम घेतला.

ठेवीदार शिक्षण आणि जागरूकता निधीमध्ये हस्तांतरित केलेल्या ग्राहक खात्यांची माहिती युडीआरएनसह बँकेच्या संकेतस्थळावर उपलब्ध आहे.

आपल्या बँकेने अखिल भारतीय सहकारी बँकिंग शिखर परिषदेत (NAFCUB) २०२४-२५ या कालावधीसाठी 'मोबाईल बँकिंग श्रेणी' मध्ये पुरस्कार (मार्च २०२५ पर्यंत नोंदणीकृत मोबाइल बँकिंग ग्राहकांची एकूण संख्या ५,१२,९९४)पटकावले आहे.

आयबीएने आयोजित केलेल्या 'आयबीए सीआयएसओ शिखर परिषद आणि सन्मानचिन्ह' मध्ये आपल्या बँकेने सायबर सुरक्षा क्षेत्रात सीआयएसओ यासाठी पुरस्कार प्राप्त केला आहे.

- २१) **केंद्रीकृत माहिती नोंदणी कक्ष :** हा विभाग सर्व शाखांमध्ये नवीन उघडलेल्या खात्यांचे डेटा दुरुस्ती/सुधारणा करण्याचे काम करतो आणि त्यांच्या व्यवस्थापन प्रणालीमध्ये वैधानिक आवश्यकतेनुसार स्कॅन केलेले कागदपत्रे मंजूर करतो. यामुळे डेटा सुधारण्यास आणि अपडेट करण्यास मदत मिळते, तसेच विविध अहवाल तयार करताना आणि वेळेवर CKYC क्रमांक मिळविण्यासाठी डेटा मायनिंगसाठी उपयुक्त ठरते. ऑक्टोबर २०२४ मध्ये बँकेने ग्राहक आधारित दस्तऐवज व्यवस्थापन प्रणाली iSolve-IDMS सॉफ्टवेअर कार्यान्वित केले. ते दस्तऐवजांच्या अचूक स्कॅनिंगसाठी ग्राहक आधारित आहे. या व्यतिरिक्त सर्व शाखांना खातेनिहाय व्यक्तिगत धनादेश पुस्तके पुरवणे आणि ग्राहक क्रमांकाचे एकीकरण (१ व्यक्ती १ ग्राहक क्रमांक) याचे हा कक्ष व्यवस्थापन करतो.

- २२) **केंद्रीय केवायसी (CKYC) :** केंद्रीय केवायसी क्रमांक हा एकमेवाद्वितीय ओळख क्रमांक असून सीईआरएसएआय द्वारे तो दिला जातो.

आपल्या बँकेने भारतीय रिझर्व्ह बँकेच्या सूचनांनुसार २०१७ पासून बँकेत CKYCR मार्गदर्शक तत्त्वे अमलात आणली आहेत. ऑक्टोबर २०२४ मध्ये, आपल्या बँकेने iFlow-CKYC सॉफ्टवेअर स्वीकृत केले आहे जे "नवीन/जुन्या ग्राहकांसाठी त्यांच्या ग्राहक-आधारित दस्तऐवज व्यवस्थापन प्रणालीच्या मदतीने CKYC मिळविण्यासाठी स्वयंचलित प्रणाली आहे." जवळजवळ ८,९०,३४४ वैयक्तिक आणि कायदेशीर ग्राहक (नवीन तसेच पारंपरिक) आहेत ज्यांचा CKYC नंबर आतापर्यंत प्राप्त/जनरेट केला गेला आहे.

- २३) i) **आपला ग्राहक ओळखा (KYC) :** 'आपला ग्राहक ओळखा' या संबंधाने संचालक मंडळाने विहित मार्गाने मंजूर केलेले धोरण बँकेद्वारे राबवले जाते. सदर धोरण राबविल्याने बँक केवळ बोनाफाईड ग्राहकांचेच व्यवहार हाताळत आहे, हे सुनिश्चित होते.

- ii) **मनी लॉड्रिंग विरोधी उपाय :** बँकेतल्या खात्यांचा मनी लॉड्रिंगसाठी वापर होऊ नये, याची बँक कसोशीने काळजी घेते. या दृष्टीने संशयास्पद पार्श्वभूमी असलेल्या व्यक्तीकडून आपल्या बँकेत खाते उघडले जाऊ नये, याची खबरदारी घेतली जाते. याकरिता इतर उपाययोजनांसमवेत, नवीन खाती उघडण्यास इच्छुक अर्जदारांची नावे विविध यंत्रणांद्वारे प्रसारित केलेल्या नकारात्मक व्यक्तींच्या अथवा संस्थांच्या याद्यांमध्ये तर समाविष्ट नाहीत ना, हे तपासले जाते. अशा प्रकारच्या याद्यांमध्ये UN/OFAC/UAPA दहशतवाद्यांची यादी इत्यादींचा समावेश आहे. बँकेच्या AML सॉफ्टवेअरद्वारे हे सुलभ होते.

बँकेच्या प्रत्येक ग्राहकाचे जोखीम प्रवर्गीकरण (रिस्क प्रोफाइल) हे ग्राहकासंबंधीच्या एकूण दिलेल्या माहितीनुसार सुनिश्चित केले जाते व वेळोवेळी अद्ययावत केले जाते.

बँकेने घोषणापत्र आधारित ऑनलाईन री-केवायसी अपडेटची तरतूद देखील उपलब्ध करून दिली आहे. केवायसी करणे राहिले असल्यास ग्राहक(वैयक्तिक) केवायसी आणि प्रोफाइल तपशील अद्ययावत करण्यासाठी बँकेच्या <https://www.abhyudayabank.co.in> संकेतस्थळाला भेट देऊ शकतात.

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आर्थिक वर्ष २०२४-२५ दरम्यान, केंद्रीकृत केवायसी आणि एएमएल विभागाने सर्व १०७ शाखा आणि मुख्य कार्यालय विभागांमध्ये प्रभावी व्यवहार देखरेख सुनिश्चित केली. त्याचसोबत FINGate २.० पोर्टलचा वापर करून नियोजित वेळेत सुधारित CSV नमुन्यात विविध वैधानिक अहवाल FIU-IND (वित्तीय गुप्तवार्ता एकक-भारत), नवी दिल्लीकडे सादर केले. अशा प्रकारे पीएमएलए २००२ च्या तरतुदीचे पालन करण्यात आले.

२४) **जोखीम व्यवस्थापन विभाग/ व्यवस्थापन सूचना प्रणाली विभाग:** बँकांना सामान्यतः ऋण, बाजारपेठ, व्यवहार आणि सायबर अशा विषयीच्या जोखमींना सामोरे जावे लागते. अशा प्रकारच्या संभाव्य जोखिमींवर प्रभावी नियंत्रण ठेवण्यासाठी, बँकेने प्रशासकीय मंडळाने मंजूर केलेली धोरणे लागू केली आहेत, जोखीम व्यवस्थापन समित्या स्थापन केल्या आहेत आणि मुख्य जोखीम अधिकारी (CRO) नियुक्त केले आहेत.

बँकेने ऋणविषयक मूल्यमापनाची (ग्रेडिंग) सुधारित अंतर्गतप्रणाली अवलंबली आहे. निर्दिष्ट मर्यादेपेक्षा जास्त कर्ज सुविधा घेणाऱ्या कर्जदाराचे मूल्यमापन दरवर्षी केले जाते आणि अशा कर्जांवरील व्याजदर मूल्यमापनाच्या आधारे निर्धारित केले जातात. बँकेकडे सीआरओ द्वारे १०० लाख रुपयांपेक्षा जास्त एक्सपोजर असलेल्या नवीन/वाढीच्या कर्ज प्रस्तावाचे 'जोखीम मूल्यांकन' करण्याची प्रणाली देखील आहे.

बँकेची आर्थिक स्थिरता राखण्यात, जोखीम व्यवस्थापित करण्यात आणि नफा वाढवण्यात कोषागार विभाग महत्त्वाची भूमिका बजावतो. बँकेचे कामकाज प्रभावीपणे व्यवस्थापित करण्यासाठी कोषागार विभागात फ्रंट ऑफिस, मिड ऑफिस आणि बँक ऑफिस अशी संपूर्ण रचना आहे.

व्यवस्थापन सूचना प्रणाली विभागाद्वारे नियामक, व्यवस्थापन आणि वरिष्ठ अधिकारी यांच्यासाठी विविध अहवाल सादर केले जातात. विभाग शाखांना ऑनलाइन सहाय्य आणि कर्मचाऱ्यांना वर्ग प्रशिक्षण देऊन डेटा गुणवत्तेत एकूण सुधारणा आणण्यावर देखील लक्ष केंद्रित करत आहे. विभागाने २०२४-२५ या आर्थिक वर्षात विविध अहवाल/डेटा उच्च आणि नियामक अधिकाऱ्यांना वेळेवर आणि नियमितपणे सादर केले आहेत.

२५) **सध्या उत्पादक दर्जा असलेल्या कर्जखात्यांची अनुत्पादक होण्याच्या दिशेने घसरण रोखणे आणि अनुत्पादक असलेल्या कर्जखात्यांमध्ये वसुली आणि घट याकरिता आर्थिक वर्ष २०२४-२५ साठी कृती आराखडा :** बँकेने अनुत्पादक कर्जांच्या वसुलीसाठी विविध कायदेशीर उपाययोजना हाती घेतल्या आहेत जसे की SARFAESI कायद्याच्या तरतुदीनुसार कारवाया, बहुराज्यीय सहकारी कायद्याच्या कलम ८४ किंवा RDB कायदा, १९९३ च्या कलम १९ अंतर्गत वसुली प्रकरणे दाखल करणे, एनपीएसंबंधी तात्काळ तोडगा काढण्यासाठी कॉर्पोरेट कर्जदारांचे वैयक्तिक हमीदार, कॉर्पोरेट कर्जदारांविरोद्ध नादारी आणि दिवाळखोरी संहिता अंतर्गत एनसीएलटीकडे आवेदन करणे. अनुत्पादक कर्जांच्या वसुलीसाठी कृती योजनेचा आढावा आणि अनुत्पादक कर्जे कमी करण्यासाठी लक्ष्य या विषयी दर महिन्याला प्रशासकीय समितीची बैठक होते आणि प्रलंबित खटले, SARFAESI कारवाई आणि निवाडे अंमलबजावणी, समापन याचिका इत्यादींचादेखील आढावा घेतला जात आहे. एसएमए खाती आणि एनपीए खात्यांमध्ये पाठपुरावा आणि वसुलीसाठी मुख्य कार्यालयात अतिरिक्त कर्मचारी उपलब्ध करून पुनर्प्राप्ती कार्य दलाला बळकटी देण्यात आली आहे. वरील सर्व उपाययोजनांसह, आम्हाला विश्वास आहे की ३१.०३.२०२६ पर्यंत एकूण एनपीए तसेच निव्वळ एनपीए लक्षणीयरीत्या कमी होतील. या सर्व उपाययोजनांसह, विशेषतः नवीन घसरणीला आळा घालण्यासाठी केलेल्या उपाययोजनांमुळे बँकेने आर्थिक वर्ष २०२४-२५ मध्ये नवीन घसरण गेल्या वर्षीच्या ४११.३९ कोटी रुपयांच्या तुलनेत १३३.६९ कोटी रुपयांपर्यंत रोखली आहे. यापुढेही यात सातत्यपूर्ण काम केले जाईल.

२६) **आर्थिक वर्ष २०२५-२६ साठी करावयास लागणाऱ्या तरतुदींविषयी आणि बँकेची लाभप्रदता सुधारण्यासाठी प्रस्ताव :** ३१.०३.२०२५ रोजी संपलेल्या आर्थिक वर्षात, बँकेने ६९४.०७ कोटी रुपयांची आवश्यक तेवढी तरतूद केली आहे. आर्थिक वर्ष २०२५-२६ मध्ये, ३१.०३.२०२५ रोजीच्या एनपीए खात्यांमधील वसुलीसाठी तसेच अनुत्पादक मालमत्तेत नवी भर पडू नये यासाठी सर्वतोपरी प्रयत्न केले आहेत. आर्थिक वर्ष २०२५-२६ मध्ये बँकेच्या एकूण तसेच निव्वळ अनुत्पादक मालमत्तेत घट व्हावी, यासाठी बँकेचा प्रयत्न असेल जेणेकरून आर्थिक वर्ष २०२५-२६ मध्ये बुडीत आणि संशयित कर्जापोटी करावयाची तरतूद किमान पातळीवर राहील, ज्याचा परिणाम बँकेची लाभप्रदता सुधारण्यात होईल.

अभ्युदय को-ऑप. बँक लि. (मल्टी-स्टेट शेड्युल्ड बँक)

२७) **अनुत्पादित कर्जाची एकरकमी परतफेड आणि तडजोड योजना** : २०२४-२५ या आर्थिक वर्षासाठी बँकेने लागू केलेली अनुत्पादक कर्जासाठीची एकरकमी परतफेड योजना (OTS) ही रिझर्व्ह बँकेने वेळोवेळी जारी केलेल्या मार्गदर्शक तत्वांवर आधारित होती. २०२४-२५ या आर्थिक वर्षात बँकेने तडजोड योजनादेखील (CSS) सुरू ठेवली आहे आणि धोरणानुसार पात्र प्रकरणांचा या योजनेअंतर्गत विचार / निर्णय केला जात आहे.

२८) **प्रुडेंशियल राईट ऑफ**: आर्थिक वर्ष २०२४-२५ दरम्यान, बँकेने कोणतेही खाते निर्लेखित केलेले नाही. आर्थिक वर्ष २०२४-२५ दरम्यान बँकेने निर्लेखित केलेल्या खात्यांमध्ये ₹१,०८९.७४ लाख वसूल केले आहेत. आर्थिक वर्ष २०२५-२६ मध्ये निर्लेखित खात्यांमध्ये जास्तीत जास्त रक्कम वसूल करण्यावर लक्ष केंद्रित केले जाईल जे बँकेच्या नफ्यात थेट भर घालेल.

२९) **अनुत्पादक/तणावग्रस्त कर्जखात्यांची मालमत्ता पुनर्बांधणी कंपन्यांना विक्री** : भारतीय रिझर्व्ह बँकेने, बहुराज्यीय नागरी सहकारी बँकांसाठी वित्तीय मालमत्ता पुनर्बांधणी कंपन्यांना (एआरसी) विक्री करण्याविषयी घालून दिलेल्या मार्गदर्शक तत्वांनुसार आपल्या बँकेने तणावग्रस्त कर्जांच्या अभिहस्तांतरणा संबंधी धोरण पूर्वीच बनवले आहे. बँकेने २०२४-२५ या आर्थिक वर्षात वित्तीय मालमत्ता पुनर्बांधणी कंपन्यांना कुठलेही कर्ज विकलेले नाही. दिनांक ३१.०३.२०२५ नुसार बँकेकडे ₹६७,०५२.०६ लाख रुपयांच्या सुरक्षा रसिदा आहेत. आर्थिक वर्ष २०२४-२५ दरम्यान, ₹६,१११.३३ लाख रुपयांच्या सुरक्षा रसिदा बँकेला वठवून मिळाल्या. संबंधित मालमत्ता पुनर्बांधणी कंपन्यांच्या (एआरसी) उच्च व्यवस्थापनासोबत आढावा व नियमित बैठका घेऊन, सुरक्षा रसिदांची लवकर परतफेड व्हावी, यासाठी बँक पाठपुरावा करत आहे.

फिनिक्स एआरसीने आठ वर्षे पूर्ण केली आहेत आणि उर्वरित एआरसीपैकी काही विश्वस्त मंडळांनी ५ वर्षे पूर्ण केली आहेत आणि त्यांची ३ वर्षे वाढवली आहेत आणि काही विश्वस्त मंडळ आर्थिक वर्ष २०२५-२६ दरम्यान आठ वर्षे पूर्ण करतील.

३०) **मनुष्यबळ व्यवस्थापन आणि कर्मचारी प्रशिक्षण महाविद्यालय** : आर्थिक वर्ष २०२४-२५ दरम्यान, वाशी येथील कर्मचारी प्रशिक्षण महाविद्यालयाने २४ वेगवेगळ्या विषयांवर प्रशिक्षण कार्यक्रम आयोजित केले. यामध्ये वाशी येथील कर्मचारी प्रशिक्षण महाविद्यालयात वर्गकक्षात आयोजित केलेले ५५ आणि ८ ऑनलाइन प्रशिक्षण कार्यक्रम समाविष्ट आहेत. यामध्ये अंतर्गत लेखापरीक्षण / समवर्ती लेखापरीक्षणाची व्याप्ती, केवायसी मार्गदर्शक तत्त्वे, कर्जे आणि अग्रिम राशी, डेटा शुद्धीकरण प्रशिक्षण, जोखीम आधारित अंतर्गत लेखापरीक्षण, SARFAESI कृती, CMS पोर्टल, तृतीय पक्ष उत्पादनांची ग्राहक सेवा आणि विपणन प्रशिक्षण, डॉक्सझोन, डीएमएस आणि सीकेवायसी, सायबर सुरक्षा, सुरक्षा उपाय, अग्निशमन आणि मूलभूत प्रथमोपचार, कौशल्य विकास आणि प्रेरणा कार्यक्रम इत्यादींचा समावेश होता. एकूण २३०८ कर्मचारी वेळोवेळी या प्रशिक्षण कार्यक्रमांमध्ये सहभागी झाले.

पुण्यातल्या शाखांसाठी 'सुरक्षा उपाय, अग्निशमन आणि मूलभूत प्रथमोपचार यावर प्रत्यक्ष कार्यस्थळी प्रशिक्षण आयोजित केले आणि गोरेगाव इथल्या सुरक्षा रक्षकांसाठी अग्निशमना संबंधी एक प्रशिक्षण कार्यक्रम आयोजित केला.

आम्ही पुणे विभागातील ५ शाखांमध्ये 'कार्य प्रोत्साहन शिबिरे' आयोजित केली. बाहेरच्या अध्यापकांनी यात मार्गदर्शन केले. त्यांनी वैयक्तिक संवाद साधून व्यवसाय विकासासाठी कर्मचाऱ्यांना प्रेरित केले आणि त्यांचा आत्मविश्वास द्विगुणित केला.

आपल्या बँकेने आर्थिक वर्ष २०२४-२५ दरम्यान विविध संस्थांनी आयोजित केलेल्या बाह्य प्रशिक्षण कार्यक्रमांसाठी ४९ अधिकारी आणि वरिष्ठ अधिकाऱ्यांना नामित केले. या संस्थांमध्ये भारतीय रिझर्व्ह बँक- कृषी बँकिंगचे महाविद्यालय, इंडियन इन्स्टिट्यूट ऑफ बँकिंग अँड फायनान्स (आयआयबीएफ), फरिन एक्स्चेंज डीलर्स असोसिएशन ऑफ इंडिया (एफईडीएआय), बंगळुरू येथील आंतरराष्ट्रीय माहिती तंत्रज्ञान संस्था, GFORD इन्स्टिट्यूट ऑफ मॅनेजमेंट प्रायव्हेट लिमिटेड, फायनान्शियल इन्व्हलुजन्स अँड डेव्हलपमेंट डिपार्टमेंट, आरबीआय, मुंबई, इंडियन बँक्स असोसिएशन, बृहन्मुंबई नागरी सहकारी बँक असोसिएशन लि. इत्यादींचा समावेश आहे.

करिअर प्रगती आणि श्रेणीकरण नियोजनाच्या दिशेने उपाययोजना म्हणून सर्व श्रेणींमध्ये कर्मचाऱ्यांच्या पदोन्नतीसाठी पावले उचलण्यात आली. आर्थिक वर्ष २०२४-२५ मध्ये १०७ पदोन्नती जाहीर करण्यात आल्या.

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३१) **श्रद्धांजली** : अहवाल वर्षात दुःखद निधन झालेल्या विविध क्षेत्रातील मान्यवर व्यक्ती, बँकेचे सभासद, बँकेचे कर्मचारी आणि निवृत्त कर्मचारी आणि अभ्युदय बँक परिवारातील इतर सदस्य यांना प्रशासकीय मंडळ भावपूर्ण श्रद्धांजली वाहत आहे.

३२) **आभार** : बँकेला वेळोवेळी मार्गदर्शन केल्याबद्दल व सहकार्य केल्याबद्दल प्रशासकीय समिती, रिझर्व्ह बँकेचे गव्हर्नर, उपगव्हर्नर, कार्यकारी संचालक, मुख्य महाव्यवस्थापक, महाव्यवस्थापक, अन्य अधिकारी वर्ग, कर्मचारी वर्ग, सहसचिव-भारत सरकार आणि सहकारी संस्थांचे केंद्रीय निबंधक (नवी दिल्ली), महाराष्ट्र, कर्नाटक आणि गुजरात राज्यांचे सहकार सचिव, सहकार आयुक्त, निबंधक आणि इतर अधिकारी यांचे आभार मानत आहे.

नॅशनल फेडरेशन ऑफ अर्बन को-ऑप. बँक्स अँड क्रेडिट सोसायटीज लिमिटेड, इंडियन बँक्स असोसिएशन, फॉरेन एक्सचेंज डीलर्स असोसिएशन ऑफ इंडिया, बृहन्मुंबई नागरी सहकारी बँक्स असोसिएशन लिमिटेड, महाराष्ट्र अर्बन को-ऑप. बँक्स फेडरेशन लिमिटेड, महाराष्ट्र स्टेट अर्बन को-ऑप. बँक्स असोसिएशन लिमिटेड, मुंबई सहकारी बोर्ड लिमिटेड आणि महाराष्ट्र राज्य सहकारी संघ यांचे अध्यक्ष, संचालक आणि पदाधिकाऱ्यांचे प्रशासक मंडळ आभारी आहे.

बँकेला वेळोवेळी केलेल्या सहकार्याबद्दल एनपीसीआय, सीसीआयएल, आयडीआरबीटी यांच्या पदाधिकाऱ्यांचे व अधिकारी वर्गाचे प्रशासक समिती आभारी आहे.

दि अभ्युदय को-ऑप बँक एम्प्लॉईज युनियन तसेच अभ्युदय बँक ऑफिसर्स असोसिएशनचे अध्यक्ष आणि पदाधिकारी यांच्या सहकार्याबद्दल प्रशासक मंडळ त्यांचे आभारी आहे. बँकेचे अधिकारी आणि कर्मचारी यांनी ग्राहक सेवा आणि व्यवसाय विकास वृद्धिंगत करण्यासाठी दिलेल्या सेवेबद्दल प्रशासक समिती त्यांचे आभार मानत आहे.

बँकेला वेळोवेळी सहकार्य देऊन प्रोत्साहन दिल्याबद्दल आम्ही सर्व मुद्रित आणि इलेक्ट्रॉनिक माध्यमांचे खूप खूप आभारी आहोत. बँकेवर दाखवलेल्या विश्वासाबद्दल आणि तिला हा विश्वास टिकवण्यास आणि निरंतर प्रगती करण्यास सक्षम केल्याबद्दल आम्ही आपल्या सर्व भागधारकांचे, ठेवीदारांचे, कर्जदारांचे आणि शुभचिंतकांचे आभार मानतो.

स्थान : मुंबई

दिनांक : २५ जुलै, २०२५

बरुण आर.जी. उपाध्याय

मुख्य कार्यकारी अधिकारी

सत्यप्रकाश पाठक

प्रशासक

अभ्युदय को-ऑप. बैंक लि. (मल्टी-स्टेट शेड्युल्ड बैंक)

ADMINISTRATOR'S COMMITTEE REPORT

(2024-2025)

Dear Members,

The Administrator's Committee of your Bank are presenting the 62nd Annual Report on the performance of the Bank together with its Audited Balance Sheet as on 31st March, 2025 and Profit and Loss Account for the year ended 31st March, 2025.

- 1) **Operational Results:** The comparative financial position of the Bank for the year ending 31st March, 2025 and that for the previous year is as follows:-

(₹ in Crore)

	Current Year As on 31.03.2025	Previous Year As on 31.03.2024
Paid Up Capital, Reserves & Provisions	2,480.41	2,459.04
Deposits	9,327.36	9,118.40
Advances	4,865.31	5,590.86
Investments & FDs	4,986.91	3,925.36
Working Capital	11,636.01	11,415.99
CASA Ratio	42.87%	42.40%
Cost to Income Ratio	78.00%	83.11%
Operating Profit	64.99	39.84
Net Profit before Tax	34.87	-336.39
Net Profit/Loss (After Tax) for the year	5.22	-224.15
Net Profit/Loss after tax carried forward to B/S	-346.52	-371.50

Note: The Deposits of your Bank have increased by ₹208.96 Crore during the year, registering an increase of 2.29% and the Advances reduced by ₹725.55 Crore due to NPA Recovery of ₹218.88 Crore and management's conscious decision to bring high value corporate loans within the regulatory norms.

- 2) **Membership:** The number of the Bank's shareholders increased during the Financial Year 2024-25 from 2,54,640 to 2,60,146. During the year, 5,712 new members were admitted and membership of 206 members were discontinued due to deaths. The number of Active members is 1,15,910. As of 31.03.2025, the number of Nominal borrower – members of the Bank stood at 17,754.
- 3) **Share Capital, Reserves and Provisions:** The paid up capital of your Bank increased from ₹235.35 Crore as on 31.03.2024 to ₹246.21 Crore as on 31.03.2025, registering a growth of 4.61% over the previous year. The Bank has made provision for Bad & Doubtful Debts in the current year ₹43.10 Crore (P.Y. ₹93.27 Crore), Depreciation on Investment ₹2.32 Crore (P.Y. ₹25.62 Crore) and no provision was made against BDDR on Security Receipts (P.Y. ₹278.51 Crore).
- 4) **Working Capital:** The working capital, which amounted to ₹11,415.99 Crore as on 31.03.2024 increased to ₹11,636.01 Crore as on 31.03.2025, recording increase of ₹220.02 Crore i.e. 1.93% rise.
- 5) **Resource Deployment:** The investments & FDs have increased from ₹ 3,925.36 Crore as on 31.03.2024 to ₹4,986.91 Crore as on 31.03.2025. The investments mainly comprised of Central and State Government Securities of ₹2,526.10 Crore, Fixed Deposits with banks of ₹1613.98 Crore, RBI Standing Deposit Facility of ₹176.00 Crore and other investments totalling ₹670.83 crore.

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- 6) **Dividend:** Due to accumulated losses and negative Networth as per RBI guidelines, the Administrator's Committee is unable to recommend Dividend to the Shareholders and PNCPS holders for the year 2024-25. However, due to various recovery steps taken, the Administrator's Committee is hopeful of improving profitability in coming years.
- 7) **Payment of Insurance Premium to DICGC:** Your Bank has made a payment to the DICGC towards insurance premium on deposits amounting to ₹6,62,98,940/- on 27th May, 2025 for the period ending September, 2025 [under section 15 of the DICGC Act, 1961].
- 8) **Revision in Interest Rates on Deposits and Advances:**

- i) **Deposits:** The Bank revised its rates of interest on term deposits for General Public and Senior Citizens w.e.f. 1st December, 2024. However, the interest rate on ATSS has remained unchanged.

In order to retain the existing customers and attract new deposits from existing as well as new customers, the Bank had introduced new Deposit Scheme under the guidance of the Administrator & his Advisory Committee. The particulars are given below:

A Special deposit scheme named **"SHUBHAM 401"** with an attractive rate of interest was launched from 1st September, 2024 which has got good response from the customers.

- ii) **Advances:** In order to boost the portfolio of the Priority Sector Lending and to promote loans to Micro, Small and Medium Enterprises (MSMEs) within PSL framework, our bank introduced the Housing loans with lower rate of Interest and linked to CIBIL score of the borrower.

The Administrative Board is very selective, focusing on retail loans and makes a thorough scrutiny of Loan Proposal to avoid any default resulting into NPA. This is improving the Loan Asset Quality of the Bank. Also, Bank is focusing on Retail Loans to spread the Risk. The Retail Loan portfolio of the Bank has increased from 61.46% to 66.76% in the F.Y. 2024-25. Due to steps taken by the Administrator's Committee to improve the credit quality and curtailment of NPA, the slippage percentage of NPA has been reduced from 8.28% as on 31.03.2024 to 3.00% as on 31.03.2025.

- 9) **Rationalisation and ease of operations:** Following major steps were taken by your Bank during F.Y. 2024-25 in this direction.

1. Shifting of Branches

- Ambad Link Road- Nashik
- Nashik Road
- Charai Thane
- Lalbaug
- Dahisar
- Kharghar

2. Merging of Branches/Departments

- Our Ganesh Nagar Branch was merged into Bhandup Branch.

- 10) **Statutory Audit:** As per the provisions of the Multi-State Co-op Societies Act 2002, the Administrator's Committee was authorized in the Annual General Meeting held on 26th September, 2024 to appoint the Statutory Auditors. Consequently, M/s. Jain Tripathi & Company, Chartered Accountants, 204 – B, Ruby Apartment, Sir M. V. Marg, Andheri (East), Mumbai – 400 069 were appointed in the Administrator's Committee Meeting held on the 10th October, 2024 as the Statutory Auditors of your bank for the year

अभ्युदय को-ऑप. बैंक लि. (मल्टी-स्टेट शेड्युल्ड बैंक)

2024-25. The said appointment was approved by RBI as well as office of the CRCS. They have conducted statutory audit of the Bank for the financial year 2024-25. We are thankful to the auditors for the invaluable suggestions made by them during the course of the audit for bringing about improvement in general working of the Bank.

11) Inspection by Reserve Bank of India: 41st Statutory Inspection by the RBI under section 35 of the Banking Regulation Act, 1949 was carried out for the period from 1st April, 2023 to 31st March, 2024. Compliance of the report was submitted to the RBI on 4th October, 2024. There were no violations of any of the RBI guidelines/directives as per the Inspection Report.

12) i) Concurrent Audit and Internal Inspection: During the financial year 2024-25, Concurrent Audit of all 107 branches was conducted by the Bank. Concurrent Audit of 45 branches was conducted through external qualified auditors and Concurrent Audit of 62 branches was conducted by internal inspection staff. All Head Office departments were covered under Concurrent Audit.

Stock/Book Debts audit of large borrowers enjoying Working Capital facilities of ₹1.00 crore and above was conducted through external CA firms.

Risk Based Internal Audit (RBIA): Risk Based Internal Audit (RBIA) of all 107 branches and 23 departments was conducted based on Bank's approved Risk Based Internal Audit Policy and RBI guidelines on RBIA. Frequency of audit of branches/ departments is prioritized based on the level of risk in terms of magnitude and impact. Risk matrix has been prepared to arrive at the residual risk. Our audit software is upgraded as per the RBIA norms for branches and departments.

ii) IS Audit and Vigilance Department: To ensure Information Systems Security, Bank had appointed external CISA Certified Information Systems Audit Firms to conduct Vulnerability Assessment (VA) & Penetration Testing (PT) of critical Information Technology Infrastructure such as Servers and Network Devices. IT Process Concurrent Audit & UIDAI specified Information Security Assessment of the Bank was also completed by CERT-In empanelled auditors and Application Programming Interface (API) Audit is under process. In addition to the above, 36 Branches and 7 Head Office Departments (including RA audit of IDBRT) were covered under Information Systems Audit by Internal IS Audit team and external CISA certified IS Auditors appointed by the Bank for the financial year 2024-25. The Bank's Vigilance team conducted surprise vigilance visits of 71 branches, 3 CCD's (Head Office, Bhandup and Kandivali) as a part of Surprise Vigilance Action.

13) Accounts Department: Accounts Department looks after filing of RBI Returns and other returns to be submitted to various authorities such as Income Tax, Service Tax and G.S.T. etc. Further, Accounts Department also takes care of compliance with all the applicable Accounting Standards and e-payment of taxes on behalf of customers and centralized bill payments to all vendors/service providers. There is no default in submission of any of the prescribed statutory returns.

14) Equal Accessibility through Physical Infrastructure, Information and Communication Technology: The Bank's systems are oriented towards providing better customer service to the Physically Challenged, Senior Citizens and Differently Abled / Sick and Incapacitated Individuals. Special attention is bestowed on fulfilling the identified needs of this class of customers. Care is taken to create adequate infrastructure for Persons with Disability so that they can stand, move in with or without a wheelchair, or be seated while their banking transactions are getting conducted. Priority is given to the transactions of Senior Citizens and Differently Abled Persons. A separate counter /single window facility is earmarked for them in addition to "May I Help You" counters wherever possible. Staff members are sensitised to the needs of the Physically Challenged and Senior Citizens. Visually Impaired

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Citizens are given access to all the facilities and privileges available to other customers. They are allowed to avail a loan / any other facility jointly with, or with the help of, a person of their choosing even if the latter is also visually impaired. A power of attorney or mandate holder may be appointed by a Visually Impaired Citizen to operate the account on his/her behalf. The norms for granting loans/services/facilities to Visually Impaired Persons are same as those for other customers. Help by reading out the terms and conditions of service and filling up of forms / slips etc. is provided to such customers. They are informed of their rights and liabilities before offering any product. Facilities of cash withdrawal, cheque book, third-party payment through cheque and lockers are also permissible to the Visually Impaired Customers.

Door Step Banking: The Bank endeavours to provide Door Step Banking to Senior citizens of more than 70 years of age and Differently Abled or Infirm Persons (having medically certified chronic illness or disability) including those who are visually impaired.

Accessibility for Wheel Chair Users: Wherever possible, the Bank endeavours to provide ramps at the entrance to branches and ATMs so as to provide ease of accessibility to wheel chair users.

- 15) Clearing Department:** Your Bank's Central Clearing Department in Mumbai handles the cheques processing under CTS, NACH-Debit and Credit transactions, Direct Benefit Transfer (DBT) through Aadhar Payment Based System (APBS) of NACH, during the year.

To safeguard the interest of account holders, Positive Pay System (PPS) has been made mandatory under which prior intimation in writing in prescribed format or through registered mail or mobile to be submitted by the customers to the Bank while issuing cheques of ₹5.00 Lakh & above. Your Bank is participating in CTS Clearing under One Nation one Grid known as National Grid. Your Bank has set up In-house processing of CTS Instruments w.e.f. June, 2023.

- 16) Treasury Department:** The Bank's Treasury is managing the funds of the bank and maintaining the regulatory reserves such as Statutory Liquidity Ratio (SLR) and Cash Reserve Ratio (CRR) for the bank. Liquidity Management is also an important function of Treasury. In addition to these activities, Treasury also deals in Foreign Exchange and has ensured continuous support to our Branches by providing Spot and Forward cover operations for exports, imports, remittances etc.

The prices of Government Securities are subject to variations on account of various factors like inflation, geopolitical factors, variation in rupee value, liquidity condition in banking system and changes in Monetary Policy rates.

Aggregate investments of our bank increased from ₹3,925.36 Crore as on 31st March, 2024 to ₹4,986.91 Crore as on 31st March, 2025 registering growth of 27.04% out of which the investments in Government securities were ₹2,526.10 Crore. The FDR investments increased from ₹ 427.69 Crore to ₹1,613.98 Crore i.e. by 277.37%.

Treasury focused on increasing the interest income and avoiding depreciation on SLR investments in its Trading Book. Treasury had maintained enough liquidity throughout the year. The average return on investments (ROI) stood at 6.91% with Net Interest Income (NII) at 6.99 %.

- 17) Forex Department:** Your Bank has the Authorised Dealer Category – I license from Reserve Bank of India for handling independently all types of forex transactions including Exports, Imports, Remittances (Inward/ Outward) and Non-Resident Deposit Accounts/ Foreign Currency Deposit Accounts. The Bank is maintaining foreign currency accounts in USD, EURO and Japanese Yen with Banks abroad. For providing prompt and efficient forex services to our clients, the Bank is having three designated “B” category branches at

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Dadar, Vashi and Pimpri. These designated branches are equipped with the required facilities to handle all types of Foreign Exchange transactions independently so that they can serve Forex customers expeditiously. Forex Treasury is operating from Nehru Nagar, Kurla.

Your Bank offers a wide range of forex products such as Export Credit (Pre/ Post Shipment) in Foreign Currency in addition to Rupee Export Credit. The bank is opening Import Letters of Credit for the Importers. Forward Contracts are also offered to exporters and importers so as to enable them to minimize their exchange risk. Inward and outward remittance other than business transactions are also undertaken for regular banking customers. The bank also has arrangements to send remittances in other well traded currencies through its correspondent banking network.

In order to comply with the RBI Guidelines for transition from LIBOR (London Interbank Offered Rate) to ARR (Alternative Reference Rate), your bank has adopted ARR for respective currencies.

18) Planning and Marketing Department: During the year, Bank had actively marketed Abhyudaya-500 & Abhyudaya-200 Deposit schemes. Subsequently, Abhyudaya-100, Abhyudaya-451 & Shubham-401 deposit schemes which offered attractive rate of interest on deposits were marketed by the department. During the year, Bank carried out Customer Awareness Drives with respect to 'Cyber Security'. Accordingly, Banners & Standees were displayed for customer information & awareness across branches. Bank continued to conduct "Digital Awareness" drives as per the RBI guidelines. Bank had distributed posters, banners of the digital awareness theme across branches. The same were also displayed on Bank's website & all Bank's ATM screens.

19) Third Party Products/Services:

i) Department is also active in providing full-fledged financial services to Bank's customers. The services offered through this department are as under:

Bancassurance – During the year, Bank tied up with SBI Life Insurance Company Ltd. and SBI General Insurance Company Limited to offer insurance services in addition to the existing tie-up arrangements with LIC of India, HDFC Life Insurance Company Ltd., The New India Assurance Company Ltd., Bajaj Allianz General Insurance Company Ltd. and Care Health Insurance Limited. Bank offers all types of Life, General & Health Insurance Policies of these companies through network of our branches. These initiatives were taken in the Bank to generate new stream of income.

In order to provide information to customers on comprehensive insurance cover as per their requirement, Insurance Login days were organized. To spread awareness of fitness & medical insurance Health campus eye check-up camps were organized at various branches in association with the insurance companies.

During the F.Y. 2024-25, Bank continued to actively canvass and spread awareness of Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) & Pradhan Mantri Suraksha Bima Yojana (PMSBY) through its branches. More than one Lac customers have availed the benefits of Insurance under these schemes. Under PMJJBY & PMSBY schemes 45 & 10 claims were settled through the insurance companies for ₹2 lakh each during the year. Accidental death/permanent disability claim benefit of ₹2 lakh is also available to our platinum RuPay Debit Card holders through NPCI, accordingly 3 claims of customers were settled during the year.

ii) **PAN Card Service:** Bank continues to offer PAN Card service through UTI Infrastructure Technology Services Ltd. (UTIITSL). This PAN Card service is a value addition service and is offered through 18 branches. This service helps the customers in complying with their KYC requirements.

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- 20) Information Technology Department:** Earlier, our UPI limit was set at Rs. 25,000/- which did not suffice our customer's requirement. So, the limit was increased upto ₹ 50,000/- w.e.f. 04/04/2025.

As a part of Cyber Security Awareness Campaign, Bank has conducted a simulated e-mail phishing attack exercise.

Information of customer accounts transferred to DEAF are made available on Bank's website with UDRN.

Your Bank has received Award (Trophy as a Winner) for "Mobile Banking Category" (Highest number of registered Mobile Banking customers as of March, 2025 i.e. 5,12,994) in All India Co-op. Banking Summit (NAFCUB) for the period of 2024-25.

Your Bank was conferred with award of "Cyber Security Team of the year" at "IBA CISO Summit and Citation" organized by IBA.

- 21) Centralised Data Entry Cell:** This Department is doing the Data correction/modification work of all newly opened account at branches and approving scanned documents in its management system as per statutory requirement, which helps in improving and updation of data which in turn proves helpful for data mining at the time of preparation of different reports and fetching timely CKYC number. In Oct 2024 your bank has implemented iSolve-IDMS software a "customer based" document management system for precise document scanning on on-going basis as it is customer based. Besides above, they manage issuance of Personalised Cheque Books of all branches and Unification of customer number (1 person 1 customer no.)

- 22) Central Know Your Customer (CKYC):** The Central KYC number is a Unique Identification Number allotted by CERSAI to an individual and non-individual customer. Your Bank has successfully implemented CKYCR guidelines in the Bank since 2017 as per the instructions of RBI. In Oct 2024, your bank has implemented iFlow-CKYC software, a automated system for fetching CKYC for new/old customers with the help of their customer based Document Management System. There are almost 8,90,344 individual and legal customer (legacy as well as new) whose CKYC number has already been fetched/generated.

- 23) i) Know Your Customer (KYC):** The Bank has a Know Your Customer (KYC) Policy duly approved by the Board. The policy ensures that the Bank is dealing only with bonafide customers.

- ii) Anti Money Laundering (AML):** Your Bank is taking every possible step to ensure that the accounts maintained in the Bank are not utilised for conducting Money Laundering activities by ensuring that a person with a dubious background cannot open any account with your Bank. The Bank ensures this, among other things, by verifying the names of the new account-applicants with various negative list provided in Wordcheck Database such as UN/OFAC/UAPA Terrorist list etc. This is facilitated by the AML software of the Bank.

The Risk Categorisation of every customer of the Bank is ensured in accordance with the profile of the customer.

Your Bank has also made available the provision for declaration based online Re-KYC updation. Our KYC due customers (Individual) can visit Bank's Website <https://www.abhyudayabank.co.in> for updating the KYC and profile details.

During F.Y. 2024-25, Centralised KYC & AML Dept. has been instrumental in ensuring effective transaction monitoring in all 107 branches and HO Departments and further reporting to FIU-IND, New Delhi with various statutory reports in revised CSV reporting format on scheduled time using FINGate 2.0 portal, thus complying with the provisions of PMLA, 2002.

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- 24) Risk Management/MIS Department:** The banks are exposed to various kind of risks primarily Credit Risk, Market Risk, Operational Risk and Cyber Risk. In view to have effective control over the above envisaged risks, the bank has put in place Board approved policies, constituted Risk Management Committees and appointed a Chief Risk Officer (CRO).

The bank has adopted revised Internal Credit Rating (grading) system. The rating of the borrower, enjoying credit facilities above specified limit is being done annually and interest rate on such loans are re-priced as per awarded rating. The bank has also system of 'risk assessing' new/enhancement credit proposal of exposure above Rs.100 lakhs by the CRO.

The Treasury department plays a critical role in maintaining bank's financial stability, managing risk and optimizing profitability. Your bank has full-fledged structure of front office, mid-office and back office in Treasury department, for managing its functions effectively.

The MIS Dept. facilitates submission of various reports to the regulatory authority as well as to the senior executives and management. The Dept. is also focusing on bringing overall improvement in data quality by providing online support to branches and classroom trainings to the staff members. During the year 2024-25, MIS department has submitted the various reports/data to Higher and Regulatory authorities on timely and regular basis.

- 25) Action Plan for Prevention of Fresh Slippages, Recovery & Reduction of NPAs for the Financial Year 2024-25:** Bank has undertaken various legal measures for recovery of NPAs such as initiating action under the provisions of SARFAESI Act, filing recovery cases u/s 84 of MSCS Act or u/s 19 of RDB Act, 1993, filing of application before NCLT under Insolvency and Bankruptcy Code against corporate borrowers, Personal Guarantors of Corporate Borrowers for early resolution of NPAs. Review of Action Plan for recovery of NPA and achievement of target for reduction of NPA is taken in the meeting of the Administrator's Committee every month and review of pending litigations, SARFAESI actions & execution of Awards, winding up petition etc. is being taken. The Recovery Task force has been strengthened by providing additional staff at Head Office for follow up & recovery in SMA accounts & NPA accounts. With all above measures we are confident to bringing down the Gross NPAs as well as Net NPAs significantly by 31.03.2026. With all these initiatives, especially arresting the new slippages, Bank has restrained the new slippages in the F.Y.2024-25 to ₹133.61 Crores as compared to last year's figure of ₹411.39 Crore.
- 26) Proposal for provisioning requirements for the F.Y. 2025-26 and plan to improve profitability of the bank:** For the financial year ended 31.03.2025, bank has made a provision of ₹694.07 Crore towards BDDR against the required provision of ₹694.07 Crore. During the F.Y. 2025-26, all out efforts will be made for recovery in NPA accounts as on 31.03.2025 as well as prevention of fresh slippages. It will be the endeavor of the bank to reduce the gross as well as net NPAs of the bank during the F.Y. 2025-26 so that there would be minimum provisioning requirement towards BDDR in the F.Y. 2025-26, which would ultimately improve the profitability of the bank.
- 27) One Time Settlement Scheme [OTS] & Compromise Settlement Scheme (CSS) for non-performing advances accounts:** One Time Settlement Scheme (OTS) implemented by the Bank for the F.Y. 2024-25 was based on the guidelines issued by Reserve Bank of India from time to time. The Bank has also continued Compromise Settlement Scheme (CSS) during the F.Y. 2024-25 and eligible cases as per policy are being considered under the scheme.
- 28) Prudential Write Off:** During the F.Y.2024-25, bank has not written off any account. The bank has recovered ₹1,089.74 lakh in written off accounts during the F.Y.2024-25. The focus will be to recover maximum amount in write-off accounts in the F.Y.2025-26 which will directly add to the profit of the Bank.

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- 29) Sale of Stressed Assets/NPAs to Asset Reconstruction Companies:** As per the guidelines issued by Reserve Bank of India on sale of financial assets to Asset Reconstruction Companies (ARCs) by Multi-State Co-op. Bank, the bank had already framed the Policy for Transfer of Stressed Loan Exposures. During the financial year 2024-25, the Bank has not sold NPAs to Asset Reconstruction Companies. As on 31.03.2025, the Bank is holding Security Receipts amounting to Rs. 67,052.06 lakh. During the F.Y.2024-25, Security Receipts amounting to Rs. 6111.33 lakh have been redeemed. The Bank is following up with ARCs for early redemption of Security Receipts through relentless follow up and regular meetings with the top management of concerned ARCs.

Phoenix ARC has completed eight years and out of the remaining ARC's some of the trusts have completed 5 years and further extended by 3 years & some of the trusts will be completing eight years during F.Y.2025-26.

- 30) HRM & Staff Training College:** During F.Y.2024-25, Staff Training College, Vashi organized total training programs (which includes 55 Class room training programs at Staff Training College, Vashi and 8 Online training programs) on 24 different subjects such as Scope of Internal Audit / Concurrent Audit, KYC guidelines and Loans and Advances, Training on Data purification, Risk Based Internal Audit, SARFAESI Action, CMS Portal, Training on Customer Service and Marketing of Third Party Products, DocsZone, DMS and CKYC, Cyber Security, Safety Measures, Fire Fighting and Basic First Aid, Skill Development and Motivational Program, etc. covering 2308 staff in total.

We have specially arranged one on job training program for Pune Branches on “Safety Measures, Fire Fighting and Basic First Aid” and one training program on Firing Practice for Security Guards at Goregaon.

We have also arranged on job “Interactive Motivational Sessions” at 5 Branches of Pune region which was taken by External Faculty to motivate and boost the confidence of staff for business development by having one to one interaction.

Our Bank nominated 49 employees including Executives and Officers for outside Training programs organized by RBI - College of Agricultural Banking, Indian Institute of Banking and Finance (IIBF), Foreign Exchange Dealer's Association of India (FEDAI), International Institute of Information Technology Bangalore, GFORD Institute of Management Pvt. Ltd., Financial Inclusion and Development Dept., RBI, Mumbai, Indian Bank's Association, The Brihan Mumbai Nagari Sahakari Bank's Association Ltd., etc. during F.Y.2024-25.

Steps have been undertaken for promotion of staff in all categories as a measure towards Career Elevation and Succession planning and 107 promotions were released during the F.Y. 2024-25.

- 31) Tribute:** The Administrator’s Committee deeply mourn the passing away of various eminent personalities, Shareholders, Employees and former Employees of the Bank and other members from Abhyudaya Bank Parivar, during the year under report.

- 32) Acknowledgements:** The Administrator’s Committee place on record their grateful thanks to the Governor, Dy. Governors, Executive Directors, Chief General Managers, General Managers, other Officials and staff of Reserve Bank of India, the Joint Secretary to the Government of India and Central Registrar of Co-operative Societies [New Delhi], the Secretary, Co-operation Dept. & the Commissioner for Co-operation and Registrar of Co-operative Societies of Maharashtra State, Karnataka State and Gujarat State and their other officials for the guidance and co-operation extended from time to time.

Our thanks are also due to the Chairman, Directors and Executives of National Federation of Urban Co-op. Banks and Credit Societies Ltd., Indian Banks’ Association, Foreign Exchange Dealers' Association of India, Brihan Mumbai Nagari Sahakari Banks’ Association Ltd., Maharashtra Urban Co-op. Banks’ Federation Ltd., Maharashtra State Urban Co-op.

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Banks' Association Ltd., Mumbai Sahakari Board Ltd. and Maharashtra Rajya Sahakari Sangh, for their co-operation.

We thank executives and officials of CCIL, NPCI, and IDRBT for supporting the bank from time to time.

We also thank the President and office bearers of The Abhyudaya Co-op. Bank Employees Union and Abhyudaya Bank Officers' Association for their co-operation. The Administrator's Committee place on record their appreciation of the officers and staff of the Bank for their dedicated services in promoting business development and customer service.

We are very much thankful to the Print and Electronic Media for encouraging the Bank, by giving co-operation from time to time. We also place on record our thanks to all our shareholders, depositors, borrowers and well wishers for the confidence reposed in the Bank and for enabling it to regain its trust and to progress from strength to strength.

Place : Mumbai
Date : 25th July, 2025

Barun R. G. Upadhyay
Chief Executive Officer

Satya Prakash Pathak
Administrator

INDEPENDENT AUDITOR'S REPORT

FOR THE YEAR ENDED 31ST MARCH, 2025

To,
The Members,
Abhyudaya Co-Op. Bank Ltd.
Mumbai.

Report on the Audit of Financial Statements

Opinion

We have audited the accompanying financial statements of Abhyudaya Co-operative Bank Limited ("the Bank"), which comprise the Balance Sheet as at March 31, 2025, the Profit and Loss Account, the Cash Flow Statement for the year then ended and notes to the financial statements, including a summary of the significant accounting policies and other explanatory information (the "financial statements").

In our opinion, and to the best of our information and according to the explanations given to us, the aforesaid Financial Statements give the information required by the Banking Regulation Act, 1949 (as applicable to Cooperative Societies) as amended by the Banking Regulation (Amendment) Act, 2020, the Multi State Co-operative Societies Act, 2002, as amended, the Multi State Co-operative Societies Rules, 2002 made there under, the guidelines issued by the RBI and the Central Registrar of Co-operative Societies, in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:

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

Basis of Opinion

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

Information other than the financial statements and auditors' report thereon

The Bank's management are responsible for the preparation of other information. The other information comprises the information included in the Bank's Annual Report including other explanatory information but does not include financial statements and our auditors' report thereon. The Annual Report is expected to be made available to us after the date of this auditor's report.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the Financial Statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or our knowledge obtained in the audit or otherwise appears to be materially misstated.

When we read the Annual Report including other explanatory information, based on the work we have performed, we conclude that if there is material misstatement therein, we are required to communicate the matter to those charged with governance.

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Responsibilities of management and those charged with governance for the financial statements

The Bank's management are responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with accounting principles generally accepted in India, including the Accounting Standards issued by the ICAI, the provisions of the Banking Regulation Act, 1949, the Multi State Co-operative Societies Act, 2002, as amended, the Multi State Co-operative Societies Rules, 2002 made there under, the guidelines issued by the RBI and the Central Registrar of Co-operative Societies. This responsibility also includes maintenance of adequate records in accordance with the provisions of the Act for safeguarding of assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies, making judgements and estimates that are reasonable and prudent, and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Financial Statements that give true and fair view and are free from material misstatement, whether due to fraud or error.

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

The Bank's Management are also responsible for overseeing the Bank's financial reporting process.

Auditors' responsibilities for the audit of the financial statements

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

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

- (1) Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- (2) Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control
- (3) Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by Management.
- (4) Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the Financial Statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Bank to cease to continue as a going concern.

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- (5) Evaluate the overall presentation, structure and content of the Financial Statements, including the disclosures, and whether the Financial Statements represent the underlying transactions and events in a manner that achieves fair presentation.

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

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

Other Matter

The financial statements of the Bank for the previous year ended March 31, 2024 were audited by Sanjay Rane & Associates LLP, Chartered Accountants, and they had expressed an unmodified opinion vide their report dated June 24, 2024 on such financial statements.

Report on Other Legal and Regulatory Requirements

- (1) The Balance Sheet and the Profit and Loss Account have been drawn up in Forms A and B respectively of the Third Schedule to the Banking Regulation Act, 1949 and the Multi State Co-operative Societies Act, 2002, the Multi State Co-operative Societies Rules, 2002
- (2) As required by Section 73(4) of the Multi State Cooperative Societies Act, 2002, and the Banking Regulation Act, 1949 (As applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020, we report that:
 - (A) We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit and have found to be satisfactory.
 - (B) In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches/offices;
 - (C) As required by Section 30(3) of The Banking Regulation Act, 1949, we further report that the transactions of the Bank which came to our notice have been within the powers of the Bank;
 - (D) The Balance Sheet, the Profit and Loss Account and the Cash Flow Statement dealt with by this report, are in agreement with the books of account and the returns;
 - (E) The Accounting Standards adopted by the Bank are consistent with those laid down by accounting principles generally accepted in India so far as applicable to Banks;
 - (F) The reports on the accounts of the branches/offices audited by the branch concurrent/internal auditors have been forwarded to us and have been properly dealt with by us in preparing this Report;
 - (G) In our opinion and according to information and explanations given to us, we have not noticed any material impropriety or irregularity in the expenditure or in the realization of money due to the bank.
- (3) As required by Rule 27(3) of the Multi State Co-operative Societies Rules, 2002, as per the information and explanations given to us and based on our examination of books of accounts and other records, we report as under on the matters specified in clause (a) to (f) of the said Rule:
 - (A) During the course of our audit, we have generally not come across transactions which appear to be contrary to the provisions of the Act, the Rules or the Bye-Laws of the Bank.

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- (B) During the course of our audit, we have not come across material and significant transactions which appear to be contrary to the guidelines issued by the RBI. Since the Bank has neither accepted deposits nor received subsidy from National Bank for Agriculture and Rural Development, our comments regarding transactions contrary to the guidelines issued by the said Bank are not called for.
- (C) Based on our examination of the books of account and other records and as per the information and explanations given to us, the money belonging to the Bank which appears to be bad or doubtful of recovery and reported in terms of clause (c) of Rule 27(3) of the Multi State Co-operative Societies Rules, 2002 are detailed below (Advances and investments categorized as doubtful and loss assets as per prudential norms laid down by the RBI are considered as doubtful of recovery):

Category	Principal O/s as at 31st March, 2025 (₹ in Cr.)
Doubtful Assets	893.68
Loss Assets	0.27
Total	893.95

- (D) As per the information provided to us and to the best of our knowledge, the bank has not given loans to the members of the Administrator's Committee.
- (E) During the course of our audit, we have generally not come across any violations of guidelines, conditions etc. issued by the RBI, to the extent applicable to the Bank.
- (F) To the best of our knowledge, no other matters have been specified by The Central Registrar of Co-operative Societies, which require reporting under this Rule.

For Jain Tripathi and Company
Chartered Accountants
FRN: 103979W

Data Prasad B. Tripathi
Partner
M. No: 013593

Mumbai

Dated: 18th June 2025

UDIN: 25013593BMOURL3631

BALANCE SHEET AS AT 31ST MARCH, 2025 (AUDITED)

(Amount in ₹)

SR. NO.	Capital And Liabilities	SCH NO.	Current Year 31.03.2025	Previous Year 31.03.2024
1	Capital (भांडवल)	1	2,46,21,26,910.00	2,35,35,49,050.00
2	Reserve And Surplus (राखीव व इतर निधी)	2	22,34,19,38,887.64	22,23,68,97,818.91
3	Deposits And Other Accounts (ठेवी)	3	93,27,35,60,239.01	91,18,40,30,318.40
4	Borrowings (उसनवारी)	4	75,32,87,000.00	1,00,64,78,966.56
5	Bills For Collection Being Bills Receivable (As Per Contra) (वसुलीची जमा बिले)		58,86,43,844.00	59,10,45,959.67
6	Overdue Interest Reserve (थकित व्याज निधी)		2,05,31,71,271.92	2,14,99,58,648.70
7	Branch Adjustments (शाखांचे समायोजन)		45,87,720.10	-
8	Interest Payable (देय व्याज)		9,94,19,725.48	9,57,46,143.89
9	Other Liabilities (अन्य देणी)	5	89,03,74,749.68	99,81,28,269.27
	GRAND TOTAL		1,22,46,71,10,347.83	1,20,61,58,35,175.40
SR. NO.	Property And Assets	SCH NO.	Current Year 31.03.2025	Previous Year 31.03.2024
1	Cash (नकदी)	6	5,89,44,91,619.96	7,24,82,27,956.78
2	Balances With Other Banks (इतर बँकेतील शिल्लक)	7	16,32,89,13,860.95	4,47,82,14,945.67
3	Money At Call & Short Notice			-
4	Investments (गुंतवणूक)	8	31,96,93,45,330.59	32,55,71,57,194.93
5	Advances (कर्जे)	9	48,65,31,35,088.07	55,90,86,17,768.97
6	Interest Receivable (येणे व्याज)			
	a) On Investments (गुंतवणूकीवरील)		57,23,30,799.33	41,93,25,209.30
	b) On Advances OIR (As per Contra) (कर्जावरील)		2,05,31,71,271.92	2,14,99,58,648.70
7	Bills Receivable Being Bills For Collection (As Per Contra) (वसुलीची येणे बिले)		58,86,43,844.00	59,10,45,959.67
8	Branch Adjustments (शाखांचे समायोजन)		-	15,06,091.71
9	Fixed Assets	10	6,87,57,90,717.79	7,12,85,38,107.66

अभ्युदय को-ऑप. बैंक लि. (मल्टी-स्टेट शेड्युल्ड बैंक)

BALANCE SHEET AS AT 31ST MARCH, 2025 (AUDITED)

(Amount in ₹)

SR. NO.	Property And Assets	SCH NO.	Current Year 31.03.2025	Previous Year 31.03.2024
10	Capital Work In Progress		1,27,28,75,150.50	1,27,13,30,660.80
11	Other Assets (अन्य जिंदगी)	11	78,68,33,085.47	84,40,50,755.51
12	Deferred Tax Asset (स्थगित कर जिंदगी)		4,00,63,90,652.12	4,30,28,83,132.12
13	Profit & Loss Account	12	3,46,51,88,927.13	3,71,49,78,743.58
	GRAND TOTAL		1,22,46,71,10,347.83	1,20,61,58,35,175.40
	Contingent Liabilities			
	Bank Liabilities for			
1	Guarantee issued on behalf of customers		4,22,57,34,556.86	5,38,03,92,043.97
2	Letter of Credit issued on behalf of customers		21,86,91,170.00	25,58,78,310.00
3	Other : Items for which the Bank is contingently liable: Amount transferred to the Depositor Education and Awareness Fund (DEAF)		96,74,44,975.03	87,11,37,336.44
4	Any other Contingent Liability			
	i) Forward Exchange Contracts		1,10,43,01,258.00	3,69,64,43,170.00
	ii) Others (Refer Notes to Accounts)		1,94,71,05,847.00	3,15,86,25,379.82
	GRAND TOTAL		8,46,32,77,806.89	13,36,24,76,240.23

As per our Report of even date

For **JAIN TRIPATHI AND COMPANY**

CHARTERED ACCOUNTANTS

(FRN : 103979W)

CA. DATA PRASAD B. TRIPATHI

PARTNER

M.NO. : 013593

(Statutory Auditors)

SATYA PRAKASH PATHAK

ADMINISTRATOR

BARUN R. G. UPADHYAY

CHIEF EXECUTIVE

OFFICER

Place : Mumbai

Date : 18th June, 2025

UDIN : 25013593BMOURL3631

**PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED
31ST MARCH, 2025 (AUDITED)**

(Amount in ₹)

SR. NO	EXPENDITURE	SCH NO.	CURRENT YEAR 31.03.2025	PREVIOUS YEAR 31.03.2024
1	INTEREST ON DEPOSITS & BORROWINGS			
	a) On Deposits		4,58,31,59,692.54	4,71,35,56,806.98
	b) On Borrowings (Repo/ Call/ CBLO/ LAF/LTD)		8,30,93,195.34	12,48,17,294.28
2	Salaries Allowances Provident Fund Gratuity etc.		1,48,19,44,531.26	1,61,53,83,042.02
3	Directors' and Local Committee members Meeting Fees & Allowances		-	49,76,500.00
4	Rent Rate Taxes Insurance & Lighting		42,82,68,883.73	45,79,94,157.92
5	Law Charges		3,69,47,523.00	3,40,56,512.64
6	Postage Telegram & Telephone Charges		1,66,33,207.71	1,89,41,141.12
7	Auditors Fees		86,89,500.00	98,21,600.00
8	Depreciation on and Repairs and Maintenance to Property	13	37,84,24,812.57	57,37,66,515.84
9	Printing & Stationery		1,99,00,468.94	2,11,25,593.17
10	Advertisement		51,84,856.03	1,31,20,544.94
11	Amortisation of Computer Software		1,40,75,659.13	1,21,98,784.39
12	Loss on Sale of Assets		9,026.17	54.00
13	Amortisation of Premium on Investment		8,05,33,741.45	8,08,41,371.84
14	Loss on Redemption (Govt. Sec.)		-	15,02,101.68
15	Other Expenditure	14	37,09,83,264.23	44,32,61,505.62
16	Security Receipts Written Off		-	3,96,95,000.00
17	Depreciation on Shift of Investment		62,72,550.00	-
	Profit before Provisions & Contingency and Income Tax		64,99,11,146.11	39,84,20,980.57
18	PROVISIONS			
	a) Provision against Depreciation on Investment		2,32,00,132.00	25,61,64,900.00
	b) Provision against BDDR on Security Receipts		-	2,78,51,36,000.00
	c) Provision against Bad & Doubtful Debts Reserve		43,10,00,000.00	93,27,06,384.38
	d) Provision against Restructured Accounts		-	-
	e) Provision against Contigent Liabilities		-	1,81,01,403.00
	f) Provision against Fraud & Missappropriation		2,36,000.00	-
			45,44,36,132.00	3,99,21,08,687.38
	Profit before Income-tax		34,87,22,384.45	(3,36,39,00,152.71)
19	Provision for Tax:			
	a) Current Income-tax		-	-
	b) Deferred Tax		29,64,92,480.00	(1,12,23,51,778.00)
	c) Income-tax of earlier years/(Excess provision for Income-tax of earlier years written back)		-	-
			29,64,92,480.00	(1,12,23,51,778.00)
20	Net Profit after Tax		5,22,29,904.45	-
	TOTAL EXPENDITURE		8,31,72,79,428.55	11,03,48,15,435.82

**PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED
31ST MARCH, 2025 (AUDITED)**

(Amount in ₹)

SR. NO.	INCOME	SCH NO.	CURRENT YEAR 31.03.2025	PREVIOUS YEAR 31.03.2024
1	INTEREST & DISCOUNT			
	a) On Advances		4,60,25,85,715.63	5,14,39,26,751.50
	b) On Investments		2,46,65,41,240.44	2,50,68,41,098.00
	c) On Lending (Rev.Repo/Call/CBLO/LAF)		5,45,38,712.06	9,70,98,147.61
2	Commission Exchange and Brokerage		9,99,63,203.59	9,49,23,874.56
3	Rent on Lockers		5,72,81,414.42	6,06,81,345.00
4	Profit on Sale of Assets		16,48,611.98	1,29,53,758.99
5	Profit on Sale of Investments		4,92,30,790.15	1,46,59,169.57
6	Other Income	15	17,28,18,068.99	12,01,89,813.99
7	Service Charges		55,04,49,992.93	42,35,10,917.93
8	Bad Debts Written off Recovered		10,89,74,308.02	4,89,99,629.86
9	BDDR written back on Security Receipts written off		-	3,96,95,000.00
10	PROVISIONS & CONTINGENCIES WRITTEN BACK			
	a) Provision against Resolution Framework Written Back		8,64,13,170.34	17,93,76,430.57
	b) Provision against BDDR on Security Receipts Written Back		93,34,200.00	-
	c) Provision against Restructured Accounts Written Back		3,75,00,000.00	20,11,000.00
	d) Provision against Standard Assets Written Back		2,00,00,000.00	4,00,00,000.00
	e) Provision against Sundry Liabilities (Int. Capitalised) Written Back		-	84,00,123.53
11	Net Loss after Tax		-	2,24,15,48,374.71
	TOTAL INCOME		8,31,72,79,428.55	11,03,48,15,435.82

ABHYUDAYA CO-OP. BANK LTD. (Multi-State Scheduled Bank)

(Amount in ₹)

SR. NO.	INCOME	SCH NO.	CURRENT YEAR 31.03.2025	PREVIOUS YEAR 31.03.2024
	(Cont....)			
	PROFIT/LOSS OF LAST YEAR B/F		(3,71,49,78,743.58)	(1,93,57,24,263.53)
	Add: Net Profit/Loss for the year		5,22,29,904.45	(2,24,15,48,374.71)
	Add: Transfer from Revaluation Reserve on sale of revalued assets		-	12,43,37,951.66
	Add: Transfer from Revaluation Reserve for Depreciation of Revalued Assets		19,75,59,912.00	33,79,55,943.00
	Add : Transfer from BDDR-2024		50,94,72,751.23	-
	Less : Transfer to Bad & Doubtful Debt Reserve		50,94,72,751.23	-
	NET PROFIT/LOSS AFTER TAX CARRIED FORWARD TO BALANCE SHEET		(3,46,51,88,927.13)	(3,71,49,78,743.58)

As per our Report of even date

For **JAIN TRIPATHI AND COMPANY**

CHARTERED ACCOUNTANTS

(FRN : 103979W)

CA. DATA PRASAD B. TRIPATHI

PARTNER

M.NO. : 013593

(Statutory Auditors)

SATYA PRAKASH PATHAK

ADMINISTRATOR

BARUN R. G. UPADHYAY

CHIEF EXECUTIVE

OFFICER

Place : Mumbai

Date : 18th June, 2025

UDIN : 25013593BMOURL3631

SCHEDULES TO BALANCE SHEET & PROFIT AND LOSS A/C

(Amount in ₹)

SR. NO.	PARTICULARS	As on 31.03.2025	As on 31.03.2024
	<u>SCHEDULE - 1</u>		
	<u>CAPITAL</u>		
1	Authorised Capital 30,00,00,000 (30,00,00,000) Shares of Rs.10/- each	3,00,00,00,000.00 3,00,00,00,000.00	3,00,00,00,000.00 3,00,00,00,000.00
	Subscribed and Paid-up :		
	24,06,95,095 (22,98,37,309) Shares of Rs.10/- each		
	i) Individuals	2,01,07,78,910.00	1,92,17,32,110.00
	ii) Others	39,61,72,040.00	37,66,40,980.00
		2,40,69,50,950.00	2,29,83,73,090.00
2	Perpetual Non.Cum.Preference Shares 55,17,596 (55,17,596) Shares of Rs.10/- each		
	i) Individuals	2,48,91,460.00	2,48,91,460.00
	ii) Others	3,02,84,500.00	3,02,84,500.00
		5,51,75,960.00	5,51,75,960.00
		2,46,21,26,910.00	2,35,35,49,050.00
	<u>SCHEDULE - 2</u>		
	<u>RESERVE FUND & OTHER RESERVES</u>		
1	Statutory Reserve Fund	1,41,54,56,111.99	1,41,37,38,592.87
2	General Reserve Fund	19,60,06,384.94	19,60,35,984.94
3	Building Fund	1,65,17,40,921.77	1,65,17,40,921.77
4	Bad & Doubtful Debts Reserve Fund	6,94,07,03,845.95	6,50,97,03,845.95
5	Contingent Provisions against Standard Assets	16,40,00,000.00	18,40,00,000.00
6	Provision for Restructured Accounts	2,98,54,000.00	6,73,54,000.00
7	Investment Fluctuation Reserve	20,18,08,714.40	20,18,08,714.40
8	Foreign Exchange Fluctuation Reserve	1,70,00,000.00	1,70,00,000.00
9	Contingency Reserve Fund	12,96,64,738.98	12,96,64,738.98
10	Members Benevolent Fund	1,03,09,575.03	1,03,49,275.08
11	Members Welfare Fund	35,81,028.67	35,81,028.67
12	Contingent Provision against Dep. in Investment	1,37,86,37,603.00	1,35,54,37,471.00
13	BDDR on Security Receipts	4,05,90,63,960.00	4,06,83,98,160.00
14	Revaluation Reserves	6,06,11,15,642.53	6,25,86,75,554.53
15	Development Reserve Fund	70,00,000.00	70,00,000.00
16	COVID19 Prov. - Resolution Framework	7,59,96,360.38	16,24,09,530.72
17	BDDR-2024	-	-
		22,34,19,38,887.64	22,23,68,97,818.91

ABHYUDAYA CO-OP. BANK LTD. (Multi-State Scheduled Bank)

(Amount in ₹)

SR. NO.	PARTICULARS	As on 31.03.2025	As on 31.03.2024
	<u>SCHEDULE - 3</u>		
	<u>DEPOSITS AND OTHER ACCOUNTS</u>		
1	FIXED DEPOSITS		
	i) From Individuals & Others	49,45,64,07,298.39	48,94,16,72,603.53
	ii) From Central Co-op Banks	-	-
	iii) From Co-op. Societies	3,82,90,18,197.73	3,57,93,29,301.73
		53,28,54,25,496.12	52,52,10,01,905.26
2	SAVINGS BANK DEPOSITS		
	i) From Individuals & Others	33,20,47,37,699.30	31,72,08,33,959.85
	ii) From Central Co-op Banks	-	-
	iii) From Co-op. Societies	1,47,93,13,101.73	1,38,17,40,752.95
		34,68,40,50,801.03	33,10,25,74,712.80
3	CURRENT DEPOSITS		
	i) From Individuals & Others	5,15,45,92,822.79	5,44,98,23,917.35
	ii) From Central Co-op Banks	-	-
	iii) From Co-op. Societies	14,94,91,119.07	11,06,29,782.99
		5,30,40,83,941.86	5,56,04,53,700.34
		93,27,35,60,239.01	91,18,40,30,318.40
	<u>SCHEDULE - 4</u>		
	<u>BORROWINGS</u>		
1	From Reserve Bank of India / State/Central Co-operative Bank.		
	a) Short-term loans, cash credits and overdrafts Of which secured against:	-	8,04,74,555.56
	i) Government and other approved securities	-	8,04,74,555.56
	ii) Other tangible securities	-	-
	b) Medium-term loans of which secured against:	-	-
	i) Government and other approved securities	-	-
	ii) Other tangible securities	-	-
	c) Long-term loans of which secured against:	-	-
	i) Government and other approved securities	-	-
	ii) Other tangible securities	-	-
2	From State Bank of India/State Govt.	-	-
3	From the State Government	-	-

अभ्युदय को-ऑप. बैंक लि. (मल्टी-स्टेट शेड्युल्ड बैंक)

(Amount in ₹)

SR. NO.	PARTICULARS	As on 31.03.2025	As on 31.03.2024
SCHEDULE - 4 (Cont....)			
4	Loan from other sources		
i)	Long Term (Subordinated) Deposit (Series-I)	32,87,000.00	1,60,05,000.00
ii)	Long Term (Subordinated) Deposit (Series-II)	75,00,00,000.00	75,00,00,000.00
iii)	Overdraft against other Banks FDR	-	15,99,99,411.00
		75,32,87,000.00	1,00,64,78,966.56
SCHEDULE - 5 OTHER LIABILITIES			
1	Pay orders Issued	16,60,98,687.22	14,08,59,210.44
2	Sundry Creditors	5,70,39,390.43	5,35,16,419.22
3	Audit Fees Payable	41,54,050.00	36,79,475.00
4	Provision for Fraud & Misappropriation	4,13,95,269.81	4,11,59,269.81
5	Provision for Leave (PL/SL) encashment	39,94,53,029.00	43,80,19,080.00
6	Provision on account of Theft	2,38,000.00	2,38,000.00
7	Provision for Gratuity	2,82,73,768.00	4,74,18,852.00
8	Provision for Erosion in Other Assets	19,10,000.00	19,10,000.00
9	Provision for Contingent Liability (SSB)	4,19,706.00	4,19,706.00
10	Provision against Contingent Liabilities	1,81,01,403.00	1,81,01,403.00
11	Sundry Liabilities (Interest Capitalised)	1,68,87,944.00	12,88,50,172.85
12	GST Payable	-	77,88,093.04
13	TDS Payable	3,87,59,127.00	4,01,89,542.00
14	Retention Money	92,91,034.62	86,59,659.78
15	Tender Deposit	1,98,25,456.00	16,51,317.00
16	Rent / Lease equalisation a/c	25,88,089.00	19,93,254.00
17	Rent Telephone Electricity etc. Payable	1,47,46,284.16	1,40,86,068.01
18	Long Outstanding Misc. Liability	1,38,44,367.64	1,31,55,469.93
19	CTS Clearing	20,981.00	2,740.00
20	Subsidy Reserve Fund Account	22,29,500.00	16,67,000.00
21	National Financial Switch	11,67,594.66	10,03,050.49
22	RUPAY POS	72,78,606.85	1,25,13,844.49
23	Staff Provident Fund	94,81,756.00	1,06,52,872.00
24	Staff Income Tax	57,03,176.00	29,84,000.00
25	Branch Application Amount	59,42,510.00	4,40,790.00
26	NEFT Outward	16,31,722.74	16,62,500.00
27	NEFT Inward	1,13,34,502.28	1,09,263.00
28	RTGS Outward	-	9,24,871.00
29	RTGS Inward	54,54,066.00	-
30	Unified payment interface	19,34,110.41	89,214.60
31	IMPS Mobile Banking	7,79,188.41	-
32	Miscellaneous Liabilities	43,91,429.45	43,83,131.61
		89,03,74,749.68	99,81,28,269.27

ABHYUDAYA CO-OP. BANK LTD. (Multi-State Scheduled Bank)

(Amount in ₹)

SR. NO.	PARTICULARS	As on 31.03.2025	As on 31.03.2024
	<u>SCHEDULE - 6</u> <u>CASH & BALANCES WITH RBI</u>		
1	Cash In Hand	39,91,56,056.34	59,78,71,230.44
2	Reserve Bank of India	3,73,53,35,563.62	4,15,03,56,726.34
3	RBI Standing Deposit Facility	1,76,00,00,000.00	2,50,00,00,000.00
		5,89,44,91,619.96	7,24,82,27,956.78
	<u>SCHEDULE - 7</u> <u>BALANCES WITH OTHER BANKS</u>		
1	Current Deposits with State Co-operative Bank Ltd.	10,702.70	10,702.70
2	Current Deposits with Dist.Central Co-op. Bank Ltd.	11,335.42	7,838.42
3	Current Deposits with SBI	11,47,605.74	13,04,628.78
4	Current Deposits with Nationalised Banks	2,05,21,435.46	4,80,32,580.69
5	Current Deposits with Other Banks	13,65,01,318.45	12,11,22,652.43
6	Current Deposits with Banks in Foreign Countries	3,09,36,017.00	3,08,53,281.00
7	Fixed Deposits with Nationalised Banks	14,30,95,50,251.60	1,00,75,37,363.16
8	Fixed Deposits with other Banks	1,83,02,35,194.58	3,26,93,45,898.49
		16,32,89,13,860.95	4,47,82,14,945.67
	<u>SCHEDULE - 8</u> <u>INVESTMENTS</u>		
1	In Central & State Govt. Securities	25,26,09,65,399.59	25,23,76,45,850.93
	Face Value 24,94,41,10,000 (24,79,41,10,000)		
	Market Value 25,16,55,56,875 (24,47,18,88,338)		
2	Other approved Securities	-	-
3	Shares		
a)	Shares of Companies	29,99,200.00	29,99,200.00
	Face Value 29,99,200 (29,99,200)		
	Market Value 29,99,200 (29,99,200)		
b)	Shares of Co-op. Institutions	1,74,700.00	1,73,450.00
	Face Value 1,74,700 (1,73,450)		
	Market Value 1,74,700 (1,73,450)		
4	Bonds of PSU	-	-
	Face Value Nil (Nil)		
	Market Value Nil (Nil)		

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(Amount in ₹)

SR. NO.	PARTICULARS	As on 31.03.2025	As on 31.03.2024
	<u>SCHEDULE - 8 (Cont....)</u>		
5	Others		
	a) Certificate of Deposits Face Value NIL (NIL) Market Value NIL (NIL)	-	-
	b) Security Receipts Face Value 6,70,52,06,031 (7,31,63,38,694) Market Value 1,26,75,04,468 (1,89,25,03,063) Investment of Rs. 35337.46 lakh (F.V.of Rs. 35,000.00 lakh & M.V.of Rs. 34,647.42 lakh) have been lodged with CCIL as Collateral / Settlement Guarantee Fund & with RBI for LAF	6,70,52,06,031.00	7,31,63,38,694.00
		31,96,93,45,330.59	32,55,71,57,194.93
	<u>SCHEDULE - 9</u>		
	<u>ADVANCES</u>		
1	<u>Short Term Loan, Cash Credit, Overdraft and Bill Discounted of which secured against:</u>		
	a) Government & Other approved securities	-	-
	b) Other Tangible Securities	15,98,99,32,314.91	17,52,52,83,370.91
	c) Personal Sureties	97,72,86,434.51	1,03,86,73,688.58
	i) Amount of overdue Rs. 4,82,28,40,192 (5,48,64,65,326)		
	ii) Amount considered as Bad & Doubtful of recovery provided as per RBI norms Rs. 3,82,29,28,723 (4,00,96,34,859)		
		16,96,72,18,749.42	18,56,39,57,059.49
2	<u>Medium Term Loan of which Secured against:</u>		
	a) Government & Other approved Securities	22,54,949.50	52,78,285.50
	b) Other Tangible Securities	1,58,88,48,946.92	2,30,61,24,937.44
	c) Personal Sureties	22,11,00,881.86	45,25,50,440.43
	i) Amount of overdue Rs. 71,17,25,492 (86,11,71,767)		
	ii) Amount considered as Bad & Doubtful of recovery provided as per RBI norms Rs. 4,90,68,51,083 (5,53,44,04,194)		
		1,81,22,04,778.28	2,76,39,53,663.37

ABHYUDAYA CO-OP. BANK LTD. (Multi-State Scheduled Bank)

(Amount in ₹)

SR. NO.	PARTICULARS	As on 31.03.2025	As on 31.03.2024
	<u>SCHEDULE - 9 (Cont....)</u>		
3	<u>Long Term Loans of which Secured against:</u>		
	a) Government & Other approved Securities	-	-
	b) Other Tangible Securities	29,05,47,61,488.83	33,31,36,21,695.39
	c) Personal Sureties	81,89,50,071.54	1,26,70,85,350.72
	i) Amount of overdue Rs. 3,34,36,81,343 (3,36,41,93,365)	29,87,37,11,560.37	34,58,07,07,046.11
	ii) Amount considered as Bad & Doubtful of recovery provided as per RBI norms Rs. 20,96,69,209 (18,02,05,786)		
	(Amount of Advances includes Rs.1,68,87,944.00 towards unrealised interest capitalised on Non-Performing Assets)		
		48,65,31,35,088.07	55,90,86,17,768.97
	<u>SCHEDULE - 10</u>		
	<u>PROPERTY, PLANT & EQUIPMENT</u>		
1	<u>FURNITURE & FIXTURES - GROSS BLOCK</u>		
	Original Cost as per last year	1,12,79,89,821.03	1,11,74,63,730.50
	Add : Additions during the year	1,71,86,221.51	2,75,38,123.80
	Less : Deduction/Sold during the year	53,55,373.21	1,70,12,033.27
	(A)	1,13,98,20,669.33	1,12,79,89,821.03
	Accumulated Deprn. upto last year	97,93,97,380.03	93,01,01,086.75
	Add : Depreciation during the year	4,00,32,323.60	6,48,98,115.05
	Less : Depreciation on Sale	52,49,851.25	1,56,01,821.77
	(B)	1,01,41,79,852.38	97,93,97,380.03
	NET BLOCK (A-B)	12,56,40,816.95	14,85,92,441.00
2	<u>MACHINERY & EQUIPMENT - GROSS BLOCK</u>		
	Original Cost as per last year	29,95,73,622.82	30,04,73,485.41
	Add : Additions during the year	77,99,687.44	1,34,83,225.91
	Less : Deduction/Sold during the year	1,15,71,192.51	1,43,83,088.50
	(A)	29,58,02,117.75	29,95,73,622.82
	Accumulated Deprn. upto last year	28,09,83,652.63	27,83,02,413.86
	Add : Depreciation during the year	1,29,11,379.46	1,64,88,221.36
	Less : Depreciation on Sale	1,14,86,321.26	1,38,06,982.59
	(B)	28,24,08,710.83	28,09,83,652.63
	NET BLOCK (A-B)	1,33,93,406.92	1,85,89,970.19

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(Amount in ₹)

SR. NO.	PARTICULARS	As on 31.03.2025	As on 31.03.2024
	SCHEDULE - 10 (Cont....)		
3	<u>COMPUTER HARDWARE - GROSS BLOCK</u>		
	Original Cost as per last year	28,25,19,057.76	26,08,59,763.75
	Add : Additions during the year	2,61,95,401.25	2,69,06,364.31
	Less : Deduction/Sold during the year	52,09,832.30	52,47,070.30
	(A)	30,35,04,626.71	28,25,19,057.76
	Accumulated Deprn. upto last year	25,46,92,593.77	23,61,92,511.11
	Add : Depreciation during the year	2,12,07,045.07	2,30,98,960.12
	Less : Depreciation on Sale	51,05,904.57	45,98,877.46
	(B)	27,07,93,734.27	25,46,92,593.77
	NET BLOCK (A-B)	3,27,10,892.44	2,78,26,463.99
4	<u>LOCKERS - GROSS BLOCK</u>		
	Original Cost as per last year	6,66,71,900.53	6,69,84,519.53
	Add : Additions during the year	1,41,482.00	9,47,568.00
	Less : Deduction/Sold during the year	30,43,329.00	12,60,187.00
	(A)	6,37,70,053.53	6,66,71,900.53
	Accumulated Deprn. upto last year	6,45,28,701.56	6,33,69,216.56
	Add : Depreciation during the year	8,82,835.00	14,72,102.00
	Less : Depreciation on Sale	28,09,795.00	3,12,617.00
	(B)	6,26,01,741.56	6,45,28,701.56
	NET BLOCK (A-B)	11,68,311.97	21,43,198.97
5	<u>VEHICLES - GROSS BLOCK</u>		
	Original Cost as per last year	4,70,70,247.30	4,70,70,247.30
	Add : Additions during the year	-	-
	Less : Deduction/Sold during the year	-	-
	(A)	4,70,70,247.30	4,70,70,247.30
	Accumulated Deprn. upto last year	3,69,11,913.60	3,15,10,584.60
	Add : Depreciation during the year	52,12,340.00	54,01,329.00
	Less : Depreciation on Sale	-	-
	(B)	4,21,24,253.60	3,69,11,913.60
	NET BLOCK (A-B)	49,45,993.70	1,01,58,333.70
6	<u>PREMISES - GROSS BLOCK</u>		
	Original Cost as per last year	9,21,26,35,516.71	9,36,29,93,328.41
	Add : Additions during the year	-	-
	Add: Revaluation during the year	-	-
	Less : Deduction/Sold during the year	-	15,03,57,811.70
	(A)	9,21,26,35,516.71	9,21,26,35,516.71

ABHYUDAYA CO-OP. BANK LTD. (Multi-State Scheduled Bank)

(Amount in ₹)

SR. NO.	PARTICULARS	As on 31.03.2025	As on 31.03.2024
	<u>SCHEDULE - 10 (Cont....)</u>		
	Accumulated Deprn. upto last year	2,29,14,07,816.90	1,90,95,79,222.90
	Add : Depreciation during the year	22,32,96,404.00	38,18,28,594.00
	Add : Amortisation on revalued amount	-	-
	Less : Depreciation on Sale	-	-
	(B)	2,51,47,04,220.90	2,29,14,07,816.90
	NET BLOCK (A-B)	6,69,79,31,295.81	6,92,12,27,699.81
	TOTAL NET BLOCK (1+2+3+4+5+6)	6,87,57,90,717.79	7,12,85,38,107.66
	<u>SCHEDULE - 11</u>		
	<u>OTHER ASSETS</u>		
1	Sundry Debtors	3,57,818.00	34,17,563.00
2	Stamps in Hand	7,62,802.10	4,66,669.90
3	Security Deposits (Premises)	6,61,80,742.52	6,55,96,881.42
4	Security Deposits (Others)	1,14,58,081.07	1,13,91,993.53
5	Stock of Stationery	1,21,82,494.85	1,66,74,070.97
6	Cash Margin (CCIL /CBLO /NPCI/IMPS)	10,86,11,982.59	10,65,93,000.00
7	Computer Software	2,15,29,977.25	2,77,94,140.56
8	Income Tax Appeal (Pre - deposit)	2,52,64,694.00	2,16,75,488.00
9	Advance for Capital Expenses	1,19,69,952.20	1,19,17,906.00
10	Advance for Revenue Expenses	59,11,577.26	12,26,667.00
11	T.D.S. Receivable	90,64,573.08	1,03,14,446.52
12	PL and SL Encashment Receivable	29,72,422.00	66,95,160.00
13	GST Payable	15,69,748.72	1,32,82,584.82
14	Prepaid Stamp Duty (Franking)	11,27,662.00	11,27,662.00
15	Fraud & Misappropriation	2,68,46,710.00	2,67,65,210.00
16	Group Leave Encashment Scheme (LIC)	41,78,77,216.00	45,19,03,346.00
17	Prepaid Expenses	46,52,425.20	90,70,340.25
18	Input Tax Credit	1,98,36,022.49	2,28,78,867.96
19	IMPS Mobile Banking	-	25,94,354.68
20	Service Tax Paid against Demand (Appeal)	52,03,954.00	52,03,954.00
21	Staff Profession Tax Appeal (Pre-Deposit)	1,92,200.00	-
22	Prepaid Insurance	2,73,95,110.00	2,12,87,873.00
23	Stock of ATM Cards	7,706.00	24,17,080.00
24	Miscellaneous Assets	58,57,214.14	37,55,495.90
		78,68,33,085.47	84,40,50,755.51

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(Amount in ₹)

SR. NO.	PARTICULARS	As on 31.03.2025	As on 31.03.2024
	<u>SCHEDULE - 12</u> <u>PROFIT AND LOSS ACCOUNT</u>		
1	Profit as per last Balance Sheet	(3,71,49,78,743.58)	(1,93,57,24,263.53)
2	Less: Appropriation		
	a) Statutory Reserve Fund @ 25% of Profit	-	-
	b) Contingency Reserve Fund @10%	-	-
	c) Education Fund @ 1%.	-	-
	d) General Reserve Fund	-	-
3	Add: Net Profit for the year as per P & L A/c.	5,22,29,904.45	(2,24,15,48,374.71)
4	Add: Transfer from Reserves		
	a) Transfer from Revaluation Reserve on sale of revalued assets	-	12,43,37,951.66
	b) Transfer from Revaluation Reserve for Depreciation of Revalued Assets	19,75,59,912.00	33,79,55,943.00
		(3,46,51,88,927.13)	(3,71,49,78,743.58)
	<u>SCHEDULE - 13</u> <u>Depreciation on and Repairs and Maintenance to Property</u>		
1	Depreciation	29,42,33,281.03	47,01,51,313.11
2	Repairs & Maintenance	8,41,91,531.54	10,36,15,202.73
		37,84,24,812.57	57,37,66,515.84
	<u>SCHEDULE - 14</u> <u>OTHER EXPENDITURE</u>		
1	Travelling & Conveyance	85,68,549.41	91,07,575.30
2	Subscription	27,66,021.36	32,89,782.86
3	Bank Charges	1,24,66,014.95	1,69,33,669.57
4	ATM Expenses	58,48,155.93	78,30,999.35
5	External ATM Fees/Rupay (POS) Expenses	6,10,35,396.55	7,66,96,330.61
6	Networking Expenses	4,32,12,743.10	6,20,79,553.04
7	Software Expenses	1,36,61,201.01	86,77,677.66
8	Staff Training Expenses / Outside Seminar	10,25,345.50	6,02,851.10
9	CIBIL/Experian Charges	38,20,296.11	26,52,007.16
10	Contract Salary	3,67,12,254.09	6,46,65,988.87
11	AGM Expenditure	7,23,848.26	8,59,926.00
12	Foundation Day Expenses	4,51,902.66	4,47,438.33
13	Out of pocket / Entertainment Expenses	87,35,167.11	99,65,779.16
14	Business Promotion Expenses	8,10,996.56	20,69,659.26
15	Branch Anniversary Expenses	3,23,042.00	2,57,729.44
16	CTS Processing charges	30,46,662.74	42,90,118.59

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(Amount in ₹)

SR. NO.	PARTICULARS	As on 31.03.2025	As on 31.03.2024
	<u>SCHEDULE - 14 (Cont....)</u>		
17	FWD Revaluation	1,85,880.00	10,58,328.00
18	Foreign Currency Deposit Revaluation	17,332.00	20,155.00
19	50% ITC Reversed (GST)	6,10,53,805.56	7,23,08,583.22
20	ARC Management Fees (Edelweiss)	-	3,00,31,585.00
21	UPI Approved & Switching Fees	3,39,14,809.86	2,62,74,976.12
22	IMPS approved & Switching fees	12,61,621.20	15,43,269.81
23	Water Charges	17,72,341.48	19,61,837.93
24	Fuel Expenses for Generator	8,64,714.00	14,97,494.85
25	DDS Agents Commission	1,29,07,148.37	73,22,525.75
26	Lease Line Charges Account	1,17,98,023.48	1,24,56,534.49
27	Cleaning Charges	44,64,022.32	-
28	SMS Expenses	2,70,60,919.37	-
29	Misc. Expenses	1,24,75,049.25	1,83,59,129.15
		37,09,83,264.23	44,32,61,505.62
	<u>SCHEDULE - 15 OTHER INCOME</u>		
1	External ATM Income/Rupay (POS) Income	3,85,93,279.25	5,00,37,833.32
2	Forex Misc Income	4,16,529.00	5,23,714.00
3	Int. Rec. On Income Tax refund	82,604.04	2,15,50,943.00
4	Franking Charges	7,07,156.20	6,85,486.20
5	Insurance Claim Received	1,54,859.00	9,50,341.00
6	Recovery of Legal Charges	68,83,608.05	48,05,067.84
7	CIBIL/Experian Charges A/c	20,60,949.33	14,72,944.00
8	UPI Approved Fees Received	2,15,32,599.74	2,93,32,950.10
9	Reimbursement of Expenses	11,75,739.87	21,75,007.52
10	Reimbursement of Expenses (SWIFT)	6,24,725.00	6,40,925.00
11	Reimbursement of Expenses (FOREX/POSTAGE)	11,22,270.30	12,12,187.11
12	Addnl. Charges for Credit Discipline	9,24,79,036.34	-
13	Misc. Income	69,84,712.87	68,02,414.90
		17,28,18,068.99	12,01,89,813.99

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SCHEDULE- 16

NOTES FORMING PART OF THE PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31st MARCH, 2025 AND BALANCE SHEET AS ON EVEN DATE.

I. 1) **OVERVIEW**

Abhyudaya Co-operative Bank Limited was registered in 1964 under Maharashtra Co-operative Societies Act, 1960. Subsequently in 2007, the same was brought under Multi State Co-operative Societies Act, 2002. Bank is designated as a Scheduled Bank under Schedule II of the R.B.I Act, 1949. Bank has completed 61 years of providing wide range of banking and financial services including Commercial Banking, Treasury and Forex operations. Presently, the Bank has 107 branches as at 31st Mar, 2025 spread over in the States of Maharashtra, Karnataka and Gujarat.

2) **BASIS OF PREPARATION**

The financial statements have been prepared and presented under the historical cost convention and accrual basis of accounting, unless otherwise stated and comply with generally accepted accounting principles on a going concern basis, statutory requirements prescribed under the Banking Regulation Act, 1949, The Multi State Co-operative Societies Act, 2002, circulars and guidelines issued by the Reserve Bank of India (RBI) from time to time, Accounting Standards (AS) issued by the Institute of Chartered Accountants of India (ICAI) and current practices prevailing within the banking industry in India.

3) **USE OF ESTIMATES**

The preparation of financial statements, in conformity with generally accepted accounting principles, requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities, revenues and expenses and disclosure of contingent liabilities at the date of the financial statements. Actual results could differ from those estimates. Management believes that the estimates used in the preparation of the financial statements are prudent and reasonable. Any revisions in the accounting estimates are recognized prospectively in the current and future periods.

II. **SIGNIFICANT ACCOUNTING POLICIES:**

1) **Accounting Convention:**

The financial statements are drawn up keeping in mind the historical cost and going concern concept and in accordance with generally accepted accounting principles and practices prevailing in the co-operative banks in India unless otherwise stated.

2) **Revenue Recognition (AS-9):**

A) **Income is accounted for on accrual basis except as stated below:**

- i. Income on Non-Performing Advances is recognized on realization, as per Reserve Bank of India guidelines.
- ii. Commission on Letters of Credit / Guarantees, Dividends received from shares of co-operative institutions, Subsidy received from NABARD and Commission earned from distribution of Insurance products are accounted on receipt basis.
- iii. Income from Non-Performing Fixed Income Securities is recognized on receipt basis.
- iv. Income from Investment in LIC – Group Leave Encashment Scheme, against provision (fund) for PL/SL encashment is credited directly to the provision (fund) account.

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B) Expenses are accounted for on accrual basis except as stated below:

- i. Expenses towards repairs/renovations of premises are booked on final completion/on being put to use/certification of the work after receipt/settlement of the final bills and these are appropriately capitalized or expensed out.
- ii. Interest on unclaimed/matured fixed deposits is accounted at the rate applicable to savings bank accounts in accordance with directives issued by the Reserve Bank of India (RBI).
- iii. Ex-gratia given, if any, is accounted as an appropriation at the rates decided by the Management in accordance with the provisions of Multi State Co-operative Societies Act, 2002.
- iv. ARC fees are accounted based on the agreements entered.

3) Advances:

- i. Advances are identified and classified into Standard, Sub-standard, Doubtful and Loss Assets in accordance with the guidelines issued by Reserve Bank of India (RBI) from time to time.
- ii. Any lending under the Triparty Repo (TREPS)/Market Repo/LAF facility which is repayable beyond 15 days is classified under Advances (Short Term) Secured against Government and Other Approved Securities. Any other lending repayable within 15 days is classified under “Money at Call and Short Notice”.
- iii. In addition to provisions on Non-Performing Advances, general provisions are made on following categories of standard assets as per RBI guidelines, as under:

Category	Provision %
Direct advances to Agricultural and SME Sectors	0.25%
Commercial and Real Estate Loans	1.00%
Commercial & Real Estate Loans-Residential Housing	0.75%
Other Standard Advances	0.40%

- iv. Provision of 5% is made on advances restructured under Micro, Small and Medium Enterprises (MSME) sector as per RBI circular No. DBR.No.BP.BC.18/21.04.048/2018-19 dated 1st Jan, 2019.
- v. Provision on accounts restructured under Resolution Framework – 1 and 2 is made as per RBI Circular No. DOR.No.BP.BC/3/21.04.048/2020-21 and DOR.No.BP.BC/4/21.04.048/2020-21 dated 6th August, 2020, DOR.STR.REC.11/21.04.048/ 2021-22 and DOR.STR.REC.12/21.04.048/2021-22 dated 5th May, 2021. Provision on Advances categorized under Sub-standard, Doubtful and Loss Assets is made in accordance with the guidelines issued by RBI.
- vi. Provision is made on outstanding balance of restructured accounts as per current applicable guidelines. The same is disclosed separately.
- vii. The overdue interest in respect of advances classified as Non-Performing Assets till the account is suit filed is provided separately under “Overdue Interest Reserve” on the Liabilities side as per the guidelines issued by the RBI and correspondingly, it is shown under “Interest Receivable” on the asset side of the Balance Sheet.
- viii. Sundry Liabilities (Interest Capitalised) represents unrecovered interest of FITL loans as per restructuring guidelines of RBI.

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4) Investments:

Investments other than Inter-bank exposures are classified under the following categories in accordance with RBI guidelines applicable to Urban Co-operative Banks:

- a) Held to Maturity (HTM)
- b) Available for Sale (AFS)
- c) Held for Trading (HFT)

i. **The disclosure of Investments is made in the Balance Sheet under the following heads:**

- a) State and Central Government Securities
 - b) Other approved securities
 - c) Shares
 - d) Bonds of PSUs
 - e) Other Securities (which include Investments in Bonds of all India Financial Institutions, Certificate of Deposits, Security Receipts issued by Asset Reconstruction Companies etc.).
- ii. Investments held against Statutory Reserve Fund are classified as HTM and kept in Government Securities.
 - iii. Cost of the security is arrived at using the weighted average price method.
 - iv. Investments under HTM category are valued at acquisition cost. Premium, if any, on such investments, is amortized over the residual life of the particular investment.
 - v. Investments under AFS and HFT categories have been marked to market as per guidelines issued by RBI. Appreciation/Depreciation is aggregated for each class of securities and net depreciation, in aggregate for each category, is provided for and net appreciation, if any, is ignored.
 - vi. Treasury Bills and Certificates of Deposits under all the classifications have been valued at carrying cost.
 - vii. Units of Mutual Funds are valued at lower of Cost or Net Asset Value.
 - viii. Shares of Co-operative Institutions are carried at cost unless there is a diminution in value thereof in which case the diminution is fully provided for.
 - ix. Profit made on sale of securities under HTM category, if any, is credited to Profit and Loss Account at first instance and thereafter transferred to Investment Fluctuation Reserve (IFR) as an appropriation from Profit and Loss Account in accordance with RBI guidelines.
 - x. Reclassification of investments from one category to another, is done in accordance with RBI guidelines and any such transfer is accounted for at the acquisition cost/book value/market value, whichever is lower, as at the date of transfer. Depreciation, if any, on such transfer is fully provided for.
 - xi. As per RBI Master Directions on Transfer of Loan Exposures dated 24th September, 2021 (updated on 5th December, 2022), requires in case of investments in Security Receipts (SRs) which are more than 10% of all SRs issued against transferred assets, then the valuation of the SRs shall be the lower of the following;
 - a) Net Asset Value (NAV) as provided by the Asset Reconstruction Companies (ARCs) based on the recovery ratings, and
 - b) Face Value of the SRs reduced by the provisioning rates as applicable to the underlying loans, had the loans continued in the books of the bank.

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As on 31.03.2025, the Valuation of Security Receipts (SRs) has been done accordingly.

xii. Broken period interest on investments is treated as revenue item. Brokerage pertaining to investments paid at the time of acquisition is accounted separately.

xiii. (i) Accounting for Repo/ Reverse Repo / tri-party repo transactions [including under the Liquidity Adjustment Facility (LAF) with the RBI] -

The securities sold and purchased under Repo/ Reverse Repo are accounted as per RBI Guidelines. Securities are transferred as in the case of normal outright sale/ purchase transactions and such movement of securities is reflected using the Repo/ Reverse Repo Accounts and contra entries. The above entries are reversed on the date of maturity. Costs and revenue are accounted as interest expenditure/income, as the case may be. Balance in Repo account is classified under Schedule 4 (Borrowings) and balance in Reverse Repo account is classified under Money at Call & Short Notice.

(ii) Accounting for transactions under the Marginal Standing Facility (MSF) -

Securities sold under MSF (Marginal Standing Facility Arrangements) with RBI are accounted as per RBI guidelines and classified under Schedule 4 (Borrowings). Interest expended is accounted as expenditure

5) Property, Plant & Equipment and Depreciation:

i. Property, Plant & Equipment other than premises are stated at historical cost less accumulated depreciation in accordance with AS-10 issued by The Institute of Chartered Accountants of India (ICAI). It includes incidental expenses incurred on acquisition and installation of the assets. Newly purchased assets are capitalized on the basis of final approval.

ii. Property, Plant & Equipment which have been fully depreciated but are still in use are carried in the books at ₹ 1/-.

iii. Premises are revalued from time to time as per the valuation reports by registered Govt. approved valuers as on the date of valuation. The bank considers Fair Market value as the Fair Value for purposes of AS-10. The surplus arising out of such revaluation (due to difference in Written Down Value and Fair Market Value on the date of valuation) is debited to Premises account and correspondingly credited to Revaluation Reserve. Revaluation reserve of merged banks is carried to the balance sheet at the book value of the concerned premises of merged banks as per the merger scheme. In respect to those premises that have been revalued by the Bank, amortization on the revalued portion of such assets is included in Depreciation Expenses and the same amount is correspondingly reversed from Revaluation Reserve and credited to Profit and Loss Appropriation Account which is in conformity with revised AS-10 issued by the ICAI, applicable to non-corporate entities from 1st Apr, 2017.

iv. As per AS 10 (revised 2016) 'Property, Plant & Equipment' issued by ICAI and as made applicable to non corporate entities from 01-04-2017, the revaluation surplus in respect of an item of property, plant and equipment is transferred to the revenue reserves when the asset is de-recognised /disposed of. Transfers from revaluation surplus to the revenue reserves are not made through the statement of profit and loss. The profit on sale of premises to the extent of revaluation reserve is credited to profit and loss appropriation account.

v. Depreciation is calculated on Straight-Line Method (SLM) basis at rates considered appropriate by the Bank Management. The rates of depreciation are as under:

Premises	2.50%	Lockers	10%
Furniture & Fixtures	10%	Vehicles	20%
Machinery & Equipment	25%	Computers	33.33%

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- vi. Depreciation is provided on a pro-rata basis on all the assets stated as at the Balance Sheet date.
- vii. Non-banking assets acquired in satisfaction of claims and sold are accounted in the year of registration of the relevant documents.
- viii. Depreciation on assets booked on the last day of the financial year is booked from the first day of the next financial year.
- ix. Depreciation on sale of assets is provided on pro-rata basis.

6) Reserve Fund and Other Funds:

- i. Reserve Fund and other funds are created in accordance with provisions of Multi State Co-operative Societies Act, 2002 by way of an appropriation of net profit at the stipulated rates mentioned therein as under:
 - a. Statutory Reserve Fund (25%).
 - b. Contingency Reserve Fund (10%)
 - c. Co-operative Education Fund maintained by National Co-operative Union of India (1%).
- ii. Entrance Fees and Nominal Membership Fees are transferred to Statutory Reserve Fund.

7) Cash flow statement (AS-3):

The cash flows are reported using indirect method whereby profit before tax is adjusted for effects of transactions of non-cash nature, deferrals, or accruals of past or future cash receipts or payments. The cash flows from operating, investing, and financing activities of the bank are segregated based on available information.

Bank has considered Cash, Balance with Banks (in current accounts and in term deposits) and Money at call and short notice as Cash and Cash Equivalent.

8) Foreign exchange transactions (AS-11):

- i. Foreign currency income & expenditure items are translated at the exchange rates prevailing on the date of transactions. Foreign currency monetary items are translated at the exchange rates as on the date of Balance Sheet notified by Foreign Exchange Dealers Association of India (FEDAI). All profits / losses resulting from such revaluation are recognized in the Profit & Loss Account.
- ii. Outstanding forward exchange contracts and spot exchange contracts are revalued at year end at exchange rates notified by FEDAI. The resulting gains or losses on revaluation are included in the Profit and Loss Account in accordance with RBI / FEDAI guidelines.
- iii. Contingent liabilities on account of foreign exchange contracts, guarantees, acceptances, endorsements and other obligations denominated in foreign currencies are disclosed at closing rates of exchange notified by FEDAI.

9) Grants from RBI/Government (AS-12):

Monetary Grants related to depreciable Property; Plant & Equipment are shown as deduction from the gross value of assets in arriving at its book value as per AS-12: Government Grants issued by ICAI.

10) Accounting for Amalgamation / Mergers (AS-14):

Accounting for Amalgamation / Mergers in case of amalgamated / merged Banks with the Bank is carried out as per the guidelines issued by the RBI and other appropriate Authorities, from time to time.

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11) Employee Retirement benefits (AS-15):

i. Provident Fund:

Provident fund is a defined contribution plan and the contributions for the year in that respect made to Regional Provident Fund (P.F.) Commissioner are charged to Profit and Loss account.

ii. Leave Encashment:

Sick leave and Privilege leave are defined benefit schemes. The Bank has taken policy for its employees under the Employees Group Leave Encashment cum Life Assurance Scheme managed by Life Insurance Corporation of India. In terms of Accounting Standard-15 (Revised), Interest Cost, Current Service Cost and Net Actuarial gain/loss is charged to the Profit and Loss account and net asset/liability is recognized in Balance Sheet based on Actuarial valuation done by an independent Actuary as at the year end, using the Projected Unit Credit Method.

iii. Gratuity:

Gratuity is a defined benefit plan. The Bank has Gratuity Fund for its employees under the Group Gratuity cum Life Assurance Scheme managed by Life Insurance Corporation of India. The Bank has created Trust for Gratuity Fund. In terms of Accounting Standard-15 (Revised), Interest Cost, Current Service Cost and Net Actuarial gain/loss is charged to the Profit and Loss account and net asset/liability is recognized in Balance Sheet based on Actuarial valuation done by an independent Actuary as at the year end, using the Projected Unit Credit Method.

12) Borrowing Costs (AS-16) :

Borrowing Costs that are attributable to the acquisition or construction of qualifying assets, as defined in Accounting Standard 16 on borrowing costs, are capitalised as part of the cost of the asset upto the date when the asset is ready for its intended issue. Other borrowing costs are recognised as an expense in the period in which they are incurred. No borrowing cost has been incurred during the year requiring capitalisation.

13) Segment Reporting (AS-17):

The classification of exposures to the respective segments conforms to the Guidelines issued by RBI. Business Segments have been identified and reported taking into account the target customer profile, the nature of products and services, the differing risks and returns, the organization structure, the internal business reporting system and the guidelines prescribed by RBI. As per RBI master direction dated 30th August, 2021 bank has revised its segment as mentioned below. Since the Bank does not have any earnings emanating outside India, the Bank is considered to operate only in the domestic segment. The Bank operates in the following business segments:

i. Treasury

The treasury segment primarily consists of income and expenditure of treasury operation including forex treasury operation.

ii. Corporate / Wholesale banking

iii. Retail Banking

iv. Other Banking Business

14) Operating Lease (AS-19):

Lease payments for assets taken on operating lease are recognized in the Profit and Loss Account over the lease term in accordance with the AS-19 - Leases, issued by the Institute of Chartered Accountants of India.

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15) Earnings Per Share (AS-20):

Basic earnings per share is calculated by dividing the net profit or loss for the period by the weighted average number of shares outstanding during the year. The weighted average number of shares is calculated on fortnightly basis.

16) Taxation (AS-22):

- i. Tax expense comprises both deferred and current taxes. Deferred Income Tax reflects the impact of current year timing differences between taxable income and accounting income for the year and reversal of timing differences of earlier years.
- ii. Deferred Tax is based on tax rates and the tax laws effective at the Balance Sheet date. The effect of deferred tax assets and liabilities of the change in tax rates is recognized in Profit & Loss Account at the year end and corresponding effect is given to Deferred Tax Assets / Liabilities in the Balance Sheet.
- iii. Deferred Tax Assets are reassessed at each reporting date, based upon management's judgment as to whether the realization is reasonably certain.
- iv. Current tax is measured based on estimated taxable income for the year in accordance with Income Tax Act, 1961 enacted in India, at rates prevailing on the Balance Sheet date and considering Income Computation and Disclosure Standard (ICDS) as issued and made applicable by CBDT, legal pronouncements and opinions of counsels wherever appropriate.

17) Discontinuing Operations (AS-24):

Principles of recognition and measurements as set out in the Accounting Standards are considered for the purpose of deciding as to when and how to recognize and measure the changes in assets and liabilities and the revenue, expenses, gain, losses and cash flow relating to a discontinuing operation. There were no discontinuing operations as defined in the standard which need to be separately disclosed.

18) Intangible Assets (AS-26):

Intangible assets (computer software) are disclosed under other assets according to AS-26-Intangible assets. They are recognized in the books at cost less amortization. The asset is amortized over a period of three years on a straight-line basis.

19) Impairment of Assets (AS-28):

The Bank assesses at each balance sheet date whether there is any indication that an asset may be impaired and provides for impairment loss, if any, in the Profit and Loss Account.

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

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

A disclosure of contingent liability is made when there is:

- i. A possible obligation arising from a past event, the existence of which will be confirmed by occurrence or non-occurrence of one or more uncertain future events not within the control of the Bank; or
- ii. A present obligation arising from a past event which is not recognized as it is not probable that an outflow of resources will be required to settle the obligation or a reliable estimate of the amount of the obligation cannot be made.

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

Contingent assets are not recognized in the financial statements. However, contingent assets are assessed continually.

21) Depositor Education and Awareness Fund (DEA Fund):

Creation of DEA Fund Account in Bank's books of account, transfer of amounts to DEA Fund, claim (if refunded), whenever applicable are in accordance with RBI Guidelines.

22) Accounting for Goods & Service Tax:

GST collected is accounted in GST Payable Account and GST Paid to Vendor is accounted in Input Credit Receivable Account. In case, eligible Input Tax Credit (ITC) remains unutilized, the same is carried forward and set-off subsequently. The ITC on expenses which is not allowable to be set-off as per GST Law, is expensed out.

In case of Property, Plant & Equipment, eligible ITC of GST paid to the vendor is utilized against the amount of GST collected from the customers and the disallowed portion of ITC is capitalized.

Items of Income and Expenses on which GST is applicable, are accounted for net of GST

III NOTES TO ACCOUNTS:

1) Perpetual Non-Cumulative Preference Shares (PNCPS):

As per approval for ₹ 10,400.00 lakh granted by RBI vide its original letter no. DCBS/MRO/BSS-1/6885/12.07.006/2014-15 dated 7th Apr, 2015 with Extension letter no. DCBS/MRO/BSS-1/4228/12.07.006/2015-16 dated 8th Dec, 2015, letter no. DCBS/MRO/BSS-I/534/12.07.066/2015-16 dated 3rd Feb, 2016 and letter no. DCBS/MRO/BSS-I/8652/12.07.066/2015-16 dated 13th Jun, 2016 and the Director to Central Registrar of Co-operative Societies vide letter no.-R-11017/43/2012-L&M(Pt.) dated 26th Nov, 2014 and Annual General Meeting Approval dated 10th Aug, 2014, the Bank has raised money by way of issue of PNCPS. .

In F.Y. 2015-16 ₹ 145.97 lakh

In F.Y. 2016-17 ₹ 56.59 lakh

In F.Y. 2017-18 ₹ 349.20 lakh

Cumulatively ₹ 551.76 lakh as of date.

The following are the terms and conditions regarding issue of PNCPS:-

- For repaying PNCPS, Bank has reserved the right of "Call Option" which may be subscribed after PNCPS is held over 10 years and with RBI prior permission. PNCPS shall not have "PUT" or "Step up Option".
- Maximum rate of dividend to be declared by the Board is 12% or 300 BPS above Bank rate on 31st March of concerned Financial year whichever is lower or as specified in terms of RBI circular, applicable on date of issue, on pro-rata, non-cumulative basis.
- PNCPS claims are prior to Equity Share holder and subordinate to claims of other creditors and depositors.
- PNCPS do not carry voting rights, nor are convertible.

2) Long Term Subordinated (Tier-II) Deposits (LTD):

LTDs are shown under the head "Borrowings" in the Audited Financials.

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The Balance in LTD subscribed as at 31st Mar, 2025 is ₹ 7,532.87 lakh (P.Y. ₹7,660.05 lakh) includes:

- a) ₹ 32.87 lakh during F.Y. 2015-16 (Series-I) repayable after 88 months
- b) ₹ 2,157.17 lakh during F.Y. 2018-19 (Series-II) repayable after 87 months
- c) ₹ 5,342.83 lakh during F.Y. 2019-20 (Series-II) repayable after 87 months

Rate of Interest fixed in respect of LTD- Series I is 10.50% p.a., payable quarterly. The rate of interest on LTD-Series II is 9.00% p.a. payable quarterly.

Repayment of **LTD-Series II** is to be done only at maturity with prior approval of the RBI in the year. The amount of **LTD-Series II**, after applying relevant discounting factor is included in the Tier-II Capital Funds of the Bank for Capital Adequacy as per the RBI Guidelines.

3) **WRITE OFFS:**

The Bank has written off bad debts of ₹ Nil during F.Y. 2024-25 (P.Y. ₹ Nil) and Security Receipts of ₹ Nil during F.Y. 2024-25 (P.Y. ₹ 396.95 lakh)..

4) **One Time Settlement (OTS) / Compromise Settlement Scheme (CSS)**

The Bank has recovered ₹ 1859.01 lakh in respect of 83 borrowers under OTS and ₹ 7283.62 lakh in respect of 8 borrowers under CSS. (OTS P.Y. ₹ 4400.70 lakh of 183 borrowers & CSS P.Y. ₹ 102.75 lakh of 6 borrowers).

5) The Capital Work in Progress of ₹ 12,728.75 lakh (P.Y. ₹ 12,713.31 lakh) shown under the head "Property, Plant & Equipment" includes payment and incidental expenses towards Construction of New Building at Parel Tank Road amounting to ₹ 12,728.75 lakh (P.Y. ₹ 12,713.31 lakh). Due to inordinate delay on the part of the Developer in handing over possession of the premises, the Bank had filed a commercial suit No. 313/2018 before the Hon'ble High Court, Mumbai for specific performance against the Builder/Developer. Thereafter Bank has decided to sell the said property. Accordingly to make the title of the property clear, Bank has withdrawn the Commercial Suit on 05.04.2023. Bank has obtained Fire NOC on 15.04.2025 and now Bank is in process of obtaining OC for the said building.

6) During the F.Y. 2024-25 Bank has not sold any premises (P.Y. five number of premises were sold for total amount of ₹ 1,346.76 lakh as against Reserved Price of ₹ 1,133.50 Lakh).

7) In respect to premises revalued by the Bank, depreciation amounting to ₹ 1,975.60 lakh (P.Y. ₹ 3,379.56 lakh) is included in Depreciation Expenses and similar amount is correspondingly reversed from Revaluation Reserve and credited to Profit & Loss Appropriation Account in current financial year of 2024-25. The same is in conformity with revised AS-10 issued by the ICAI, applicable to non-corporate entities from 1st Apr, 2017.

8) Commission & Exchange Income includes Income from Forex Business of ₹ 7.84 lakh (P.Y. ₹ 22.28 lakh). Exchange Profit is ₹ 84.06 lakh (P.Y. ₹ 91.34 lakh).

9) The information in respect of their registration under Micro, Small, Medium Enterprises Development Act, 2006 is not received from suppliers/service providers by the Bank. Hence, information relating to the cases of delays if any, in payments to such enterprises or of interest payments due to such delays cannot be given.

10) The Bank has made provision for Bad & Doubtful Debts in the current year of ₹ 4,310.00 lakh (P.Y. ₹ 9,327.06 lakh) (net of sundry liabilities interest capitalized) for the F.Y. 2024-25.

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Cumulatively the Bank needs to provide Bad & Doubtful Debts of ₹ 69,406.56 lakh (P.Y. ₹ 65,093.25 lakh) (net of sundry liabilities interest capitalized) as per RBI IRAC norms. The Bank's provision held as of date is ₹ 69,407.04 lakh (P.Y. ₹ 65,097.04 lakh).

As per Para 3(c) of RBI / 2024-25 / 58 DOR .CAP. REC. No.27 / 09.18.201 / 2024-25 dated August 02, 2024, the bank has identified the Bad & Doubtful Debt Reserve (BDDR) created from the appropriation of net profit upto 31.03.2024 i.e. ₹ 5,094.73 lakh. An equivalent amount has been directly transferred to the provision for NPA (BDDR) below the line through the Profit and Loss Appropriation Account on 31.03.2025, as a one-time measure.

- 11) The Bank has earned profit on sale of securities of ₹ 492.31 lakh (P.Y. ₹ 146.59 lakh) during the year. Bank has made provision towards depreciation (on Security Receipts as per NAV) on investment of ₹ 232.00 lakh (P.Y. ₹ 2,561.65 lakh). During the year, loss on redemption of Govt. Securities is ₹ Nil (P.Y. ₹ 15.02 lakh) is debited to P&L Account.
- 12) Security Receipts have been valued as per RBI Master Directions on Transfer of Loan Exposures dated 24th September, 2021 (updated on 28th December, 2023). The provisioning is required to be made on outstanding SRs over a 5 year period starting from F.Y. 2021-22 till F.Y. 2025-26 as per circular dated 28th June, 2022 having reference no. DOR.STR.REC.51/21.04.048/2022-23. Further, Banks were given glide path of additional two years till F.Y. 2027-28 vide Circular RBI/2024-25/118 DOR. CRE.REC.62/07.10.002/2024-25 dated 24th February, 2025. Accordingly, in the current F.Y. 2024-25, bank has provided ₹ 232.00 lakh towards depreciation on SRs and reversed the BDDR provision on SR amounting to ₹ 93.34 lakh (P.Y. bank has made provision of ₹ 27,851.36 lakh).
- 13) As directed by CBEC through circular No. 33/07/2018-GST, ITC amounting to ₹ 156.61 lakh transitioned from Service Tax has not been utilized by the Bank (Non-utilization of disputable credit) and accounted under CENVAT credit Receivable Account. It is pertaining mainly to service tax paid on DICGC premium and small portion of service tax paid on NFS for the F.Y. 2016-17. The matter was heard before Larger Bench on 03.04.2024 and instructed to file written submission. Matter sent back to Division Bench for passing formal final order.
- 14) **AS-5 – Net Profit & Loss for the period, prior period items and changes in Accounting Policies :**
There are no items of material significance in the prior period account requiring disclosure.
- 15) **AS-11 – The effects of changes in Foreign Exchange Rates:**
Net loss of ₹ 2.03 lakh (P.Y. Net Loss ₹ 10.78 lakh) on account of exchange rate differences on revaluation of foreign currency assets and liabilities and forward contracts is debited in the Profit & Loss Account for the year in accordance with AS-11 issued by ICAI.
- 16) **AS-12: Government Grants:**
Bank has not received any government grant during the F.Y. 2024-25.

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17) AS-15 – Retirement Benefits:

The details as required by Accounting Standard 15 (AS 15) (Revised) - issued by ICAI are as under

(₹ in lakh)

Sr. No	Particulars	Gratuity (Funded) 31.03.2025	Gratuity (Funded) 31.03.2024	Leave Benefits 31.03.2025	Leave Benefits 31.03.2024
1	Discount Rate	6.91%	7.24%	6.91%	7.24%
2	Expected return on Plan Assets	6.91%	7.24%	6.91%	7.24%
3	Salary escalation rate	4.00%	4.00%	4.00%	4.00%
4	Reconciliation of opening and closing balance of the present value of the defined benefit obligation:				
i)	Opening Present value of Obligation	7,059.77	7,662.95	4,380.19	4,959.83
ii)	Additional provision pertaining to previous year	-	-	-	-
iii)	Interest Cost	458.65	512.40	293.10	339.20
iv)	Current Service Cost	385.10	414.90	581.73	646.96
v)	Benefits Paid	(1,449.63)	(1,607.04)	(663.69)	(837.99)
vi)	Past Service Cost (Vested / Non Vested Benefits)	-	-	-	-
vii)	Actuarial (Gains) / Losses	(90.15)	76.56	(596.80)	(727.81)
viii)	Closing present value of Obligation	6,363.74	7,059.77	3994.53	4,380.19
5	Reconciliation of opening and closing balance of fair value of plan assets:				
i)	Opening Fair value of plan assets	6,585.58	7,137.48	4,519.03	5,289.27
ii)	Expected return on Plan Assets	470.85	509.61	323.42	368.77
iii)	Contributions	474.21	545.53	0.01	0.01
iv)	Transfer from other entities/Adjustment to opening - excess of actual interest over estimated	-	-	-	(301.03)
v)	Benefits paid	(1,449.63)	(1,607.04)	(663.69)	(837.99)
vi)	Actuarial Gains / (Losses)	-	-	-	-
vii)	Closing Fair value of plan assets	6,081.01	6,585.58	4,178.77	4,519.03
6	Amount recognized in Balance Sheet				
i)	Present value of obligation as at end of the year	6,363.74	7,059.77	3,994.53	4,380.19
ii)	Fair value of Plan Assets at the end of the year	6,081.01	6,585.58	4,178.77	4,519.03
iii)	Assets/(Liability) as at end of the year	(282.73)	(474.19)	184.24	138.84
7	Expenses recognized in Profit & Loss A/c				
i)	Current Service Cost	385.10	414.90	581.73	646.96
ii)	Interest Cost	458.65	512.40	293.10	339.20
iii)	Return on planned Assets	(470.85)	(509.61)	(323.42)	(368.77)
iv)	Past Service Cost (Vested/Non Vested Benefits)	-	-	-	-
v)	Net Actuarial (Gain) /loss recognized in the year	(90.15)	76.56	(596.80)	(727.81)
8	Expenses recognized in Profit & Loss A/c	282.75	494.25	(45.39)	(110.42)

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18) AS-17 –Segment Reporting

Primary Segment Reporting (By Business Segments) as at 31st March, 2025

(₹ in Lakh)

Sr. No.	Particulars	*Treasury Operations		Banking Operations						Total As on	
		31.03.2025	31.03.2024	Retail		Wholesale		Other		31.03.2025	31.03.2024
				31.03.2025	31.03.2024	31.03.2025	31.03.2024	31.03.2025	31.03.2024	31.03.2025	31.03.2024
A	Segment Revenue	25,790.32	26,299.66	30,009.08	23,757.94	20,435.31	31,510.25	6,935.97	6,364.82	83,170.68	87,932.67
	Segment Cost	1,473.02	32,481.25	42,538.93	45,451.93	25,469.78	36,278.55	2,929.06	2,803.26	72,410.78	1,17,014.99
B	Result	24,317.30	(6,181.59)	(12,529.85)	(21,693.99)	(5,034.47)	(4,768.30)	4,006.92	3,561.56	10,759.91	(29,082.32)
	Unallocated Expenses									7,272.69	4,556.68
	Net Profit before tax									3,487.22	(33,639.00)
	Prov. For Income Tax									-	-
	Deferred Tax									2,964.92	(11,223.52)
	Net Profit after tax									522.30	(22,415.48)
C	OTHER INFORMATION										
	Segment Assets	5,06,271.63	3,99,398.23	3,37,950.52	3,56,904.98	1,69,112.54	2,23,680.78	1,23,252.75	1,32,365.27	11,36,587.44	11,12,349.27
	Unallocated Assets									53,431.77	56,659.29
	Total Assets									11,90,019.21	11,69,008.56
	Segment Liabilities	4,45,677.40	3,32,626.70	59,344.71	80,725.52	33,461.42	51,981.22	6,22,722.31	6,77,780.58	11,61,205.83	11,43,114.00
	Unallocated Liabilities									4,706.40	5,387.73
	Shareholders fund									24,106.98	20,506.83
	Total Liabilities									11,90,019.21	11,69,008.56

*Treasury Operations includes operation of Forex Treasury Dept.

19) AS-18 - Related Party Disclosures:

The Bank is a Co-operative Society under the Multi-State Co-operative Societies Act, 2002 and there are no related parties requiring a disclosure under Accounting Standard 18 (AS-18) issued by The Institute of Chartered Accountants of India, other than one Key Management Personnel, viz. Mr. Premnath S. Salian, Chief Executive Officer of the Bank till 30.04.2025 & Mr. Barun R. G. Upadhyay, Chief Executive Officer of the bank w.e.f. 01.05.2025. However, in terms of RBI circular dated 29th Mar, 2003, he being single party coming under the category, no further details thereon need to be disclosed.

20) AS-19 - Leases:

The Bank has entered into cancellable operating leases for the branch premises except for the initial lock-in-period. The disclosures for the branches whose initial lock-in-period is not expired under AS-19 on “Leases” issued by The Institute of Chartered Accountants of India (ICAI) are as follows:

(₹ in lakh)

Particulars	31.03.2025	31.03.2024
Future lease rental payable as at the end of the year	508.48	704.36
- Not later than one year	239.56	301.71
- Later than one year and not later than five years	268.92	402.65
- Later than five years	-	-
Total of minimum lease payments recognized in the profit and loss account for the year	1,747.67	1,785.07
Total of future minimum sub-lease payment expected to be received under non-cancellable sub-lease	Nil	Nil
Sub-lease payments recognized in the profit and loss account for the year	Nil	Nil

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Rent/Lease Equalization A/c amounting to ₹ 25.88 lakh (P.Y. ₹ 19.93 lakh) have been created for the equalization of lease rent for incremental lease payable for lock-in period. This disclosure is given only for branches where there is a lock-in-period. .

21) AS – 20 - Earnings Per Share (EPS):

(₹ in lakh)

Particulars	2024-25	2023-24
Net Profit / (Loss) after tax (A)	522.30	(22,415.48)
Dividend proposed for Preference Shares (B)	-	-
Net Profit / (Loss) after tax available for Equity shareholder (C=A-B)	522.30	(22,415.48)
Number of Equity Shares of ₹ 10.00 each (D)	2,406.95	2,298.37
Weighted average number of Equity Shares of ₹ 10.00 each (E)	2,347.80	2,214.16
EPS (₹) (C/E)	0.22	(10.12)
Nominal Value per share (₹)	10.00	10.00

22) AS-22 – Accounting for Taxes on Income:

The major components of Deferred Tax Assets/ Liabilities (net) arising on account of timing differences between book profit and taxable profits as at 31st Mar, 2025 are as follows:

(₹ in lakh)

Particulars	As on 31.03.2024	During 2024-25	As on 31.03.2025
Deferred Tax Asset on Account of:			
a) Provision for BDDR	12,735.10	1,269.14	14,004.24
b) Provision for BDDR-SR	14,214.98	(32.61)	14,182.37
c) Amortization of Deferred loss on shift of Investment (RBI)	---	---	---
d) Disallowance u/s. 40(a)(i) of Income Tax Act, 1961.	---	---	---
e) Diff. in Depreciation	486.12	(524.97)	(38.85)
f) Rent Equalization	6.92	2.08	9.00
g) Carry forward losses and Unabsorbed Depreciation as per Income Tax Act	15,184.81	(3,298.83)	11,885.98
h) Provision/(Reversal) towards Resolution Framework II	406.42	(301.93)	104.49
i) Previous years adjustment (F.Y. 2022-23 & 2023-24)	--	(78.45)	(78.45)
Total (A)	43,034.35	(2,965.57)	40,068.78
Deferred Tax Liability on Account of:			
a) Special Reserve u/s. 36 (1) (viii) of Income Tax Act, 1961	---	---	---
b) Revaluation gain of Forward Contract	(5.52)	0.65	(4.87)
Total (B)	(5.52)	0.65	(4.87)
Deferred Tax Asset (C) = (A-B)	43,028.83	(2,964.92)	40,063.91

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23) AS-26- Intangible assets:

Software Expenses are included in Other Assets in accordance with Accounting Standard 26 (AS 26) issued for Intangible Assets by ICAI, the details are as under:

(₹ In lakh)

	31.03.2025	31.03.2024
Opening Balance of Software (Other Assets)	277.94	114.36
Additions during the year	78.11	285.24
Amortized during the year	(140.75)	(121.66)
Closing Balance of Software	215.30	277.94

The Cost of Computer Software capitalized is amortized equally over a period of 3 years and unamortized portion of Software is included under Other Assets. Bank has taken Input credit allowable under Goods and Services Tax at the time of capitalization of Software cost.

24) AS-28 – Impairment of Assets:

The Bank has ascertained that there is no material impairment of any of its assets and as such no provision under Accounting Standard 28 on Impairment of Assets (AS 28) issued by the ICAI is required.

25) AS-29–Provisions, Contingent Liabilities and Contingent Assets:

- a) Contingent Liabilities on account of Bank Guarantees, Letters of Credit, Forward Contracts and Bills under Import LCs are as follows:

(₹ in lakh)

Particulars	31.03.2025	31.03.2024
Bank Guarantees	*42,257.35	*53,803.92
Letters of Credit	2,186.91	2,558.78
Forward Contracts	11,043.01	36,964.43
Total	55,487.27	93,327.13

* Includes Expired Bank Guarantees ₹ 1,415.49 lakh (P.Y. ₹ 1,535.25 lakh). .

- b) Contingent Liabilities – Others

In terms of DBOD Circular No. DEAF Cell.BC.114/30.01.002/2013-14 dated 27th May, 2014; the Bank has transferred all credit balances remaining unclaimed for the period of 10 years to DEA Fund. Details of which are as under:

(₹ in lakh)

Particulars	31.03.2025	31.03.2024
Opening balance of amounts transferred to DEA Fund	8,711.37	8,017.42
Add: Amounts transferred to DEA Fund during the year	1,086.39	944.49
Less: Amounts reimbursed by DEA Fund towards claims	123.31	250.54
Closing balance of amounts transferred to DEA Fund	9,674.45	8,711.37

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- c) The Bank has filed appeals against orders received from Service Tax Dept. The details of which are as follows:

(₹ in lakh)

Details of appeals filed by Bank in relation to service tax matters	Amount of demand excluding interest and penalty
Order is received for the period 01.04.11 to 31.03.2015 from commissioner of service tax in relation to availment of CENVAT credit on Deposit Insurance Premium paid to DICGC. Bank has filed appeal before Customs, Excise and Service Tax Appellate Tribunal, Mumbai.	154.47
Order is received for the period 01.04.15 to 30.06.2017 from commissioner (Appeals-II) CGST & Central Excise, Mumbai in relation to availment of CENVAT credit on Deposit Insurance Premium paid to DICGC. Bank has filed review petition before Bombay High Court.	181.01
Order is received for the period 01.04.10 to 30.06.2012 from Commissioner CGST & Central Excise Raigad Commissionerate in relation to non-payment of service tax on Nominal Membership Fees. Bank has filed an appeal before Customs, Excise and Service Tax Appellate Tribunal Mumbai.	7.92
Order is received for the period 01.04.10 to 31.03.2014 from Principal Commissioner of Service Tax in relation to availment of CENVAT credit on NFS ATM transactions on the basis of NPCI statement. Bank has filed an appeal before Customs, Excise and Service Tax Appellate Tribunal Mumbai.	70.09
Order is received for the period 01.04.14 to 31.03.2015 from Principal Commissioner of Service Tax in relation to availment of CENVAT credit on NFS ATM transactions on the basis of NPCI statement. Bank has filed an appeal before Customs, Excise and Service Tax Appellate Tribunal Mumbai.	26.25
Order is received for the period 01.04.15 to 31.03.2016 from Commissioner (Appeals – III) GST & CX, Mumbai in relation to availment of CENVAT credit on NFS ATM transactions on the basis of NPCI statement. Bank has Filed an appeal before Customs, Excise and Service Tax Appellate Tribunal Mumbai.	44.18
Order is received for the period 01.04.16 to 30.06.2017 from Commissioner (Appeals – III) GST & CX, Mumbai in relation to availment of CENVAT credit on NFS ATM transactions on the basis of NPCI statement. Bank has Filed an appeal before Customs, Excise and Service Tax Appellate Tribunal Mumbai.	73.13
GST for Gujarat state for F.Y. 2020-21	57.63
Total	614.68

As per requirement of an appeal, pre-deposit of ₹ 52.04 lakh (10% or 7.5% of Duty Demand amount except non-payment of service tax on Nominal Membership Fees for which 100% of demand amount paid) was paid against the above orders and it is shown under Other Assets as Service Tax paid against Demand (Appeal).

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- d) The Bank has filed appeals against orders received from Income Tax Dept. The details of which are as follows:

(₹ in lakh)

Details of appeals filed by Bank in relation to Income tax matters	Amt of demand excluding int. & penalty	Pre-deposit amount
Order dated 30.03.2022 is received for the period F.Y. 2010-11 from Dy. Comm. Of Income Tax (DCIT) of NFAC Delhi. Bank has filed rectification application with DCIT Mumbai on 11.04.2022 u/s 154. But in the same case bank has received favourable order from ITAT (Mumbai) on 23.03.2022. But DCIT appealed in High Court against the order.	709.63	---
The bank has received an order under section 43 of Black Money (UFIA) and imposition of Tax Act 2015 where penalty of ₹ 10 Lakhs is levied on the bank for non-disclosure. The order is received for A.Y. 2016-17 to A.Y. 2022-23 for penalty of seven years amounting ₹ 70 Lakh.	70.00	---
Order of Income Tax-TDS was received for A.Y. 2017-18 to A.Y. 2024-25 treating the bank as assessee in default and raising a demand for all the years. Appeal has been filed against the order without payment of any amount.	17,942.37	---
Total	18,722.00	---

[Pre-deposit amount is shown under Other Assets as Income Tax Appeal (Pre-Deposit)]

The bank expects no adverse fall outs on these matters and has past assessments / legal opinions to substantiate their claims.

- e) Claim against the Bank not acknowledged as debts:

This item represents demands made in certain legal matters against the Bank in the normal course of business and customer claims arising in fraud cases. In accordance with the Bank's Accounting Policy and AS 29, the Bank has reviewed and classified these items amounting to ₹ 134.38 lakh (P.Y. ₹ 134.38 lakh) as possible obligations based on the legal opinion/ judicial precedents/ Assessments made by the Bank. The Bank has also obtained legal opinions in support of their claims wherever necessary.

- 26)** Long Outstanding Misc. Liability represents amount outstanding for transfer to appropriate head pending documentation / details. These are being followed up for reversal. During the year, an amount of ₹ 21.50 lakh is transferred to DEA Fund..
- 27)** The Bank has not undertaken any transaction in respect of Interest Rate Future [As per RBI Circular UBD (PCB) BPD CIR NO. 17/13.01.000/2009-10 dated 28th Oct, 2009].

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28) Capital Charge for Market Risk:

a) Qualitative Disclosures:

The general qualitative disclosure requirement for market risk including the portfolios covered by the standardized approach.

Strategies and Processes: -

- ❖ Investment Policy which includes Market Risk Management is in line with the RBI regulations vide circular UBD.BPD. (PCB). Cir. No. 42 /09.11.600/2009-10 dated 8th Feb, 2010 and business requirements.
- ❖ The overall objective of market risk management is to enhance profitability by improving the Bank's competitive advantage and reducing loss from all types of market risk loss events.

Scope and Nature of Risk Reporting /Measurement Systems: -

- ❖ The Bank has regulatory/internal limits for various Instruments in place.
- ❖ Various exposure limits for market risk management such as Overnight limit, Daylight limit, Aggregate Gap limit, Investment limit etc. are in place.
- ❖ The portfolio covered by Standardized Modified Duration Approach for computation of Capital Charge for Market Risk includes investment portfolio held under HFT and AFS and Forex.

b) Quantitative Disclosures:

(₹ in lakh)

Particulars	Amount of Capital required As on 31.03.2025	Amount of Capital required As on 31.03.2024
Interest Rate Risk	47.12	NIL
Equity Position Risk	NIL	NIL
Foreign Exchange Risk	96.25	87.50

29) Capital Commitments

Estimated amounts of contracts remaining to be executed on capital assets as at 31st Mar, 2025 (Net of CWIP) aggregates to ₹ 1,914.67 lakh (P.Y. ₹ 3,877.01 lakh) towards capital expenditure to be incurred in F.Y. 2025-26.

30) The Bank had made adequate interest provision of ₹139.08 lakh(P.Y. ₹139.13 lakh) on Matured Term Deposits of ₹1,682.44 lakh (P.Y. ₹3,559.32 lakh) as on 31st Mar, 2025.

31) There were no new Branches opened during the year, however, one branch i.e. Ganesh Nagarbranch was closed and merged with Bhandup branch during the year.

32) Consolidated Financial Statements (AS-21):

Since Bank does not have any subsidiary companies/ Co-operative Societies, the Accounting Standard 21 (AS-21) regarding consolidated financial statements is not applicable to the Bank.

33) Board of Management / Administrator

During the F.Y. 2024-25, 42 meetings of Administrator's Committee were held.

34) During F.Y. 2024-25, amount of ₹ 1,119.62 Lakh has been transferred from Sundry Liabilities (Interest Capitalized) account to Overdue Interest Reserve account which was earlier reversed from Profit & Loss account and kept under Sundry Liabilities (Interest Capitalized) account.

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35) As per RBI Master circular on Income Recognition, Asset classification and Provisioning, in case of Project finance for Non Infrastructure Sector, Bank has made provision @ 1.00% (during next six months from original DCCO) on the account restructured as per the guidelines of RBI. The provision amounting to ₹ 62.05 lakh (P.Y. ₹ 72.37 lakh) is included under Provision towards Restructured Accounts under Reserves & Surplus.

36) The Bank continues to charge DTA on old tax rates and not been shifted to tax rate as per new tax regime under Sec 115BAD of Income Tax Act, 1961 as it is beneficial for the bank.

37) Going Concern :

The major identified challenges for the bank's borrowers across various industry sectors is expected to arise from eroding cash flows and elongated working capital cycles. The Bank is gearing itself on all fronts to meet these challenges. Despite these events and conditions, the Bank's financial results in future are not expected to be materially adverse or would have an impact on the going concern assumption. The liquidity position, ability to service debt or any other commitments, capital or profitability may not significantly affect the Bank. However, Bank is constantly monitoring the status of above parameters. The Bank has made higher operating profit during the current financial year as compared to previous financial year even after providing for prior period expenses. The Bank has sufficient liquidity position and has also maintained required CRR and SLR without any default. The Bank has reviewed its business plans & prepared revised profit projections. Based on ongoing negotiations with the borrowers for settlement & recovery of dues, the bank is confident of recovery including interest receivables and achieving the stated numbers. The bank has appropriate plans in place to mitigate necessary challenges and risks.

IV. Disclosure Requirements as Per RBI Guidelines

Disclosure as per RBI Master Direction DOR.ACC.REC.No.45/21.04.018/2021-22 dated 30th August, 2021 (updated as on 01.04.2024) and further clarifications vide RBI Circular No.DOR.ACC.REC.No.66/21.04.018/2024-25 dated 20.03.2025

1. Regulatory Capital

a) Composition of Regulatory Capital

(₹ in lakh)

Sr.No	Particular	31.03.2025	31.03.2024
i)	Paid up share capital and reserves (net of deductions, if any)	11,179.18	5,502.71
ii)	Other Tier 1 capital	--	--
iii)	Tier 1 capital (i + ii)	11,179.18	5,502.71
iv)	Tier 2 Capital	5,466.99	5,502.71
v)	Total capital(Tier 1+Tier 2)	16,646.17	11,005.43
vi)	Total risk weighted asset(RWAs)	4,60,413.80	5,20,532.34
vii)	Paid-up share capital and reserves as percentage of RWAs	2.43%	1.06%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	2.43%	1.06%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	1.19%	1.06%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	3.62%	2.11%
xi)	Percentage of the shareholding of Government of India	--	--
xii)	Amount of paid-up equity capital raised during the year	1,085.78	1,949.84
xiii)	Amount of non-equity Tier 1 capital raised during the year	--	--
xiv)	Amount of Tier 2 capital raised during the year	--	--

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b) Draw Down from Reserves:

There has not been any drawdown from Reserves during the year ended 31st March, 2025 (Previous Year Nil) as per Paragraph 18 (b) of Master Direction on Financial Statements – Presentation & Disclosures dated 30th August, 2021 (updated on 25th October, 2023).

2. Assets Liability Management

Maturity Pattern of Deposits, Advances, Investment, Borrowings as on 31.03.2025 & 31.03.2024

(₹ in lakh)

	Day 1	2 to 7 days	8 to 14 days	15 to 30 days	31 days to 2 months	Over 2 months and to 3 months	Over 3 months and to 6 months	Over 6 months and upto 1 year	Over 1 year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits (Term Deposit)	4463 (2359)	8737 (10128)	5387 (8258)	24972 (17961)	37475 (29212)	40379 (29758)	109839 (68121)	133739 (102398)	161572 (247327)	4545 (7856)	1746 (1832)	532854 (525210)
Deposits (Demand Deposit)	1370 (2054)	8219 (12325)	9589 (14379)	-- (--)	-- (--)	-- (--)	-- (--)	-- (--)	380704 (357872)	-- (--)	-- (--)	399882 (386630)
Advances	1340 (1221)	4712 (4939)	5467 (5858)	13990 (15272)	12252 (13202)	12342 (13497)	36359 (39440)	75556 (82841)	63175 (77894)	53671 (74307)	207667 (230615)	486531 (559086)
Investments (including FDRs)	208 (--)	2433 (--)	2408 (--)	7047 (--)	3160 (1682)	7892 (5299)	51431 (9199)	139018 (21453)	73289 (104847)	37806 (36826)	156399 (189034)	481091 (368340)
Borrowing	33 (160)	-- (805)	-- (--)	-- (--)	-- (--)	-- (--)	-- (--)	-- (1600)	7500 (7500)	-- (--)	-- (--)	7533 (10065)
Foreign Currency Asset*	-- (458)	665 (13182)	386 (480)	1215 (1623)	1091 (1343)	640 (1144)	999 (2472)	579 (349)	-- (--)	-- (--)	-- (--)	5575 (21051)
Foreign Currency Liability*	30 (21)	638 (13000)	386 (537)	1429 (1043)	972 (1027)	389 (538)	1213 (1672)	1307 (926)	50 (--)	-- (--)	-- (--)	6414 (18764)

*Foreign currency asset and liability includes Forward Purchase and Forward Sale contracts

Figures in bracket are pertaining to previous year.

3. Investments

a) Composition of Investment Portfolio as at 31.03.2025 & 31.03.2024

(₹ in lakh)

	Investments in India						Total investments in India
	Govt. Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries &/joint ventures	Others	
Held to Maturity							
Gross	2,30,392.89 (2,52,376.46)	-	24.99 (24.99)	-	-	-	2,30,417.88 (2,52,401.45)
Less: Provision for Non performing investment (NPI)	-	-	-	-	-	-	-
Net	2,30,392.89 (2,52,376.46)	-	24.99 (24.99)	-	-	-	2,30,417.88 (2,52,401.45)

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(₹ in lakh)

	Investments in India						Total investments in India
	Govt. Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries &/joint ventures	Others	
Available for sale							
Gross	22,216.76 (Nil)	-	6.75 (6.73)	-	-	67,052.06 (73,163.39)	89,275.57 (73,170.12)
Less: Provision for Depreciation and NPI	-	-	-	-	-	54,377.02 (54,238.36)	54,377.02 (54,238.36)
Net	22,216.76 (Nil)	-	6.75 (6.73)	-	-	12,675.04 (18,925.03)	34,898.55 (18,931.76)
Held for trading							
Gross	-	-	-	-	-	-	-
Less: Provision for Depreciation and NPI	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-
Total Investments	2,52,609.65 (2,52,376.46)	-	31.74 (31.72)	-	-	67,052.06 (73,163.39)	3,19,693.45 (3,25,571.57)
Less: Provision for Depreciation on investment	-	-	-	-	-	54,377.02 (54,238.36)	54,377.02 (54,238.36)
Less: Provision for NPI	-	-	-	-	-	-	-
Net	2,52,609.65 (2,52,376.46)	-	31.74 (31.72)	-	-	12,675.04 (18,925.03)	2,65,316.43 (2,71,333.21)

* Bank does not have any investment outside India

 * **Figures in bracket are pertaining to previous year**
b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(₹ in lakh)

Particular	31.03.2025	31.03.2024
i) Movement of provisions held towards depreciation on investments		
a) Opening Balance	54,238.36	24,222.30
b) Add: Provisions made during the year	139.59	30,716.90 (*)
c) Less: Write off / write back of excess provisions during the year	0.93	700.84
d) Closing balance	54,377.02	54,238.36
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	2,018.09	2,018.09
b) Add: Amount transferred during the year	0.00	0.00
c) Less: Drawdown	0.00	0.00
d) Closing balance	2,018.09	2,018.09
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	2.26	2.76

* Provision for SRs of ₹ 19,313.30 lakh pertaining to F.Y.2022-23 and ₹ 11,099.71 lakh pertaining to F.Y. 2023-24 is accounted during F.Y. 2023-24.

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c) Non-SLR investment portfolio

I. Non-performing non-SLR investments

(₹ in lakh)

Sr. No.	Particulars	31.03.2025	31.03.2024
1	Opening balance	-	-
2	Additions during the year since 1 st April	-	-
3	Reductions during the above period	-	-
4	Closing balance	-	-
5	Total provisions held	-	-

II. Issuer composition of non-SLR investments

(₹ in lakh)

Sr. No.	Issuer	Amount	Extent of Private placement	Extent of 'below Investment grade' Securities	Extent of 'unrated securities'	Extent of 'unlisted securities'
(1)	(2)	(3)	(4)	(5)	(6)	(7)
A	PSUs	-	-	-	-	-
B	FIs	-	-	-	-	-
C	Banks	-	-	-	-	-
D	Private corporate	-	-	-	-	-
E	Subsidiaries/Joint ventures	-	-	-	-	-
F	Others (Security Receipts & Shares of NPCI)	67,083.80 (73,195.11)	-	-	31.74 (31.72)	67,083.80 (73,195.11)
G	Provision held towards depreciation	54,377.02 (54,238.36)	-	-	-	54,377.02 (54,238.36)
	Total	67,083.80 (73,195.11)	-	-	31.74 (31.72)	67,083.80 (73,195.11)

Figures in bracket are pertaining to previous year

d) Repo / Reverse Repo transactions (in market value terms as well as in face value terms)

(₹ in lakh)

	Minimum outstanding during the year		Maximum outstanding during the year		Daily Average outstanding during the year		Outstanding as on 31.03.2025	
	MV	FV	MV	FV	MV	FV	MV	FV
i) Securities sold under repo								
a) Government securities	99.81	99.00	46,394.47	45,461.00	2,603.49	2,559.67	0.00	0.00
b) Corporate debt securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c) Any other securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
ii) Securities purchased under reverse repo								
a) Government securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b) Corporate debt securities	999.40	973.00	10,258.77	10,000.00	368.51	358.74	0.00	0.00
c) Any other securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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e) Government Securities Lending (GSL) transactions (in market value terms) as on 31.03.2025 & 31.03.2024 :

(₹ in lakh)

	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Total volume of transactions during the year	Outstanding as on March 31
Securities lent through GSL transactions	NIL	NIL	NIL	NIL	NIL
Securities borrowed through GSL transactions	NIL	NIL	NIL	NIL	NIL
Securities placed as collateral under GSL transactions	NIL	NIL	NIL	NIL	NIL
Securities received as collateral under GSL Transactions	NIL	NIL	NIL	NIL	NIL

4. Asset Quality:

a) Classification of advances and provisions held

(₹ in lakh)

	Standard Total Standard Advances	Non-Performing			Total NPAs	Total
		Sub-standard	Doubtful	Loss		
Gross Standard Advances and NPAs						
Opening Balance	4,45,040.02 (4,96,632.11)	16,803.71 (24,130.35)	97,214.92 (1,07,317.15)	27.53 (27.70)	1,14,046.16 (1,31,475.19)	5,59,086.18 (6,28,107.30)
Add: Additions during the year					13,360.79 (41,138.55)	
Less: Reductions during the year*					32,506.29 (58,567.58)	
Closing balance	3,91,630.69 (4,45,040.02)	5,506.17 (16,803.71)	89,367.52 (97,214.92)	26.97 (27.53)	94,900.66 (1,14,046.16)	4,86,531.35 (5,59,086.18)
*Reductions in Gross NPAs due to:						
i) Up gradation					10,618.49 (40,720.54)	10,618.49 (40,720.54)
ii) Recoveries (excluding recoveries from upgraded accounts)					21,887.80 (17,847.04)	21,887.80 (17,847.04)
iii) Technical/Prudential Write-Offs					-- (--)	-- (--)
iv) Write-offs other than those under (iii) above					-- (--)	-- (--)
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	1,840.00 (2,240.00)	-- (--)	-- (--)	-- (--)	65,097.03 (55,769.98)	66,937.03 (58,009.98)
Add: Fresh provisions made during the year	-- (--)				4,310.01 (9,327.06)	4,310.01 (9,327.06)
Less: Excess provision reversed/ Write-off loans	200.00 (400.00)	-- (--)	-- (--)	-- (--)	-- (--)	200.00 (400.00)
Closing balance of provisions held	1,640.00 (1,840.00)	-- (--)	-- (--)	-- (--)	69,407.04 (65,097.04)	71,047.04 (66,937.04)

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(₹ in lakh)

	Standard Total Standard Advances	Non-Performing				Total
		Sub-standard	Doubtful	Loss	Total NPAs	
Net NPAs						
Opening Balance					47,823.45 (74,034.89)	
Add: Fresh additions during the year					-- (--)	
Less: Reductions during the year					22,498.02 (26,211.44)	
Closing Balance	-- (--)	-- (--)	-- (--)	-- (--)	25,325.43 (47,823.45)	
Floating Provisions						
Opening Balance						-- (--)
Add: Additional provisions made during the year						-- (--)
Less: Amount drawn down* during the year						-- (--)
Closing balance of floating provisions						-- (--)
*Rationale for draw down to be specified						
Technical write-offs and the recoveries made thereon						
Opening balance of Technical/ Prudential written off accounts						27,498.72 (27,752.75)
Add : Technical/Prudential write-offs during the year						-- (--)
Less : Recoveries made from previously technical/prudential written-off accounts during the year						1,044.17 (254.22)
Closing Balance						26,454.55 (27,498.53)

* The System is not configured to extract this information & hence the same cannot be stated.

Figures in bracket are pertaining to previous year.

Ratios (in %)	31.03.2025	31.03.2024
Gross NPA to Gross Advances	19.51	20.40
Net NPA to Net Advances	6.07	9.70
Provision coverage ratio	73.14	57.08

(₹ in lakh)

Required Provision	31.03.2025	31.03.2024
Provisions on NPAs required to be made (net of sundry liabilities interest capitalized)	69,406.56	65,093.25
Provisions on NPAs actually made	69,407.04	65,097.04

b) Sector-wise Advances and Gross NPAs

(₹ in lakh)

Sr. No.	Sector	Current Year Mar 2025			Previous Year Mar 2024		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
i)	Priority Sector						
a)	Agriculture and allied activities	394.80	359.88	91.15	425.02	365.44	85.98

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(₹ in lakh)

Sr. No.	Sector	Current Year Mar 2025			Previous Year Mar 2024		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
b)	Advances to industries sector eligible as priority sector lending	84,180.60	32,864.28	39.04	1,15,957.01	39,023.57	33.65
c)	Services	93,823.23	25,452.23	27.13	1,09,489.19	29,399.56	26.85
d)	Personal loans	38,070.87	259.71	0.68	36,261.33	326.70	0.90
e)	Housing Loans	99,715.32	2,473.03	2.48	1,04,466.33	2,888.78	2.77
	Subtotal (i)	3,16,184.82	61,409.13	19.42	3,66,598.88	72,004.05	19.64
	ii) Non-priority Sector						
a)	Agriculture and allied activities	--	--	--	--	--	--
b)	Industry	8,798.90	6,422.14	72.99	9,228.22	6,730.69	72.94
c)	Services	36,696.35	23,624.78	64.38	52,971.15	31,034.60	58.59
d)	Personal loans	49,182.37	2,326.10	4.73	54,636.10	2,698.97	4.94
e)	Housing Loans	75,668.90	1,118.73	1.48	75,651.83	1,577.85	2.09
	Sub-total (ii)	1,70,346.53	33,491.74	19.66	1,92,487.30	42,042.11	21.84
	Total (i + ii)	4,86,531.35	94,900.87	19.51	5,59,086.18	1,14,046.16	20.40

c) Details of Restructuring of advances during the F.Y. 2024-25

(₹ in lakh)

		Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		CY	PY	CY	PY	CY	PY	CY	PY	CY	PY
Standard	Number of borrowers	--	--	--	--	1	1	--	--	1	1
	Gross Amount	--	--	--	--	193.28	1,360.67	--	--	193.28	1,360.67
	Provision held	--	--	--	--	9.66	68.03	--	--	9.66	68.03
Sub-standard	Number of borrowers	--	--	--	--	--	3	--	--	--	3
	Gross Amount	--	--	--	--	--	2,588.53	--	--	--	2,588.53
	Provision held	--	--	--	--	--	129.43	--	--	--	129.43
Doubtful	Number of borrowers	--	--	--	--	-	-	--	--	-	-
	Gross Amount	--	--	--	--	-	-	--	--	-	-
	Provision held	--	--	--	--	-	-	--	--	-	-
Total	Number of borrowers	--	--	--	--	1	4	--	--	1	4
	Gross Amount	--	--	--	--	193.28	3,949.21	--	--	193.28	3,949.21
	Provision held	--	--	--	--	9.66	197.46	--	--	9.66	197.46

The total restructured loans of ₹ 10,779.57 lakh (P.Y. ₹ 19,260.12 lakh) as on March, 2025 constitute 2.22% (P.Y. 3.44%) of the total advances as on 31st March, 2025.

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- d) In terms of disclosure requirements of the RBI (Financial Statements - Presentation and Disclosures) Directions, 2021, as applicable to UCBs; banks are required to disclose the divergence in asset classification and provisioning consequent to RBI's annual supervisory process in their notes to accounts to the financial statements, wherever the additional provisioning assessed / additional gross NPAs identified by RBI exceeds the threshold specified by RBI.

No divergence has been assessed by RBI w.r.t. Gross NPA, Net NPA and Provisions for NPA for F.Y. 2023-24, hence no disclosure on divergence in asset classification and provisioning for NPAs is required.

- e) **Disclosure of transfer of loan exposure** (₹ in lakh)

Details of stressed loans (NPA/SMA) transferred during the year			
	To ARCs	To permitted transferees	To other transferees
a) Number of accounts	NIL	NIL	NIL
b) Aggregate principal outstanding of loans transferred	NIL	NIL	NIL
c) Weighted average residual tenor of the loans transferred	NIL	NIL	NIL
d) Net book value of loans transferred (at the time of transfer)	NIL	NIL	NIL
e) Aggregate consideration	NIL	NIL	NIL
Additional consideration realized in respect of accounts transferred in earlier years	NIL	NIL	NIL
Details of loans acquired during the year			
	From SCBs, RRBs, Co-operative banks, AIFIs, SFBs and NBFCs including Housing Finance Companies (HFCs)		From ARCs
Aggregate principal outstanding of loans acquired	NIL		NIL
Aggregate consideration paid	NIL		NIL
Weighted average residual tenor of loans acquired	NIL		NIL

- f) **(i) Investments in Security Receipts (SRs) as on 31-03-2025 & 31-03-2024**

(₹ in lakh)

Particulars		SRs issued within past 5 years	SRs issued more than 5 years ago but within past 8 years	SRs issued more than 8 years ago
a)	Book value of SRs where NPAs sold by the bank are the underlying	8,740.29 (9,506.40)	54,840.16 (60,185.38)	3,471.61 (3,471.61)
	Provision held against (a)	7,699.55 (8,121.92)	43,205.86 (42,644.83)	3,471.61 (3,471.61)
b)	Book value of SRs where NPAs sold by other banks / financial institutions / non-banking financial companies are the underlying	-- (--)	-- (--)	-- (--)
	Provision held against (b)	-- (--)	-- (--)	-- (--)
Total (a) + (b)		8,740.29 (9,506.40)	54,840.16 (60,185.38)	3,471.61 (3,471.61)

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Provision on Security Receipts has been made as per RBI Master Directions on “Transfer of Loan Exposures” dated 24th Sept, 2021 (updated on 5th Dec, 2021)

Figures in bracket are pertaining to previous year.

(ii) Details of financial assets sold to Asset Reconstruction Companies (ARCs)

(₹ in lakh)

Particular	31.03.2025	31.03.2024
a) Number of accounts	NIL	NIL
b) Aggregate value (net of provisions) of accounts sold to ARCs	NIL	NIL
c) Aggregate consideration	NIL	NIL
d) Additional consideration realised in respect of accounts transferred in earlier years	NIL	NIL
e) Aggregate gain / loss over net book value	NIL	NIL

(iii) Distribution of the Security Receipts held is as follows

(₹ in lakh)

Sr. No.	Recovery rating assigned by the Credit Rating Agency	31.03.2025	31.03.2024
1	RR1	372.81	15,959.87
2	RR2	10,033.65	21,964.34
3	RR3	20,857.53	7,362.72
4	RR4	9,760.81	0.00
5	RR5	26,027.26	27,876.45
	Total	67,052.06	73,163.38

g) Fraud Accounts are as follows:

(₹ in lakh)

Particular	31.03.2025	31.03.2024
Number of frauds reported	8	5
Amount involved in fraud	7.73	1940.08
Amount of provision made for such frauds	0.82	817.58
Amount of Un-amortized provision debited from 'other reserves' as at the end of the year	Nil	Nil

During F.Y. 2024-25, in one of the fraud case, full amount of ₹ 6.91 lakh had been recovered and in other existing fraud cases ₹ 14.56 lakh recovered. Therefore, in the F.Y. 2024-25 total ₹ 21.47 lakh was recovered.

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

i. Details relating to Accounts restructured under Resolution Framework 1.0

(₹ in lakh)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the previous year (A)	Of (A), aggregate debt that slipped into NPA during the year	Of (A) amount written off during the year	Of (A) amount paid by the borrowers during the year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this year
Personal Loans	255.76	24.52	---	59.58	171.66
Corporate persons*	3,109.35	---	---	3,109.35	---
Of which MSMEs	3,109.35	---	---	3,109.35	---
Others	---	---	---	---	---
Total	3,365.11	24.52	---	3,168.93	171.66

ii. Details relating to Accounts restructured under Resolution framework 2.0

(₹ in lakh)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the previous year (A)	Of (A), aggregate debt that slipped into NPA during the year	Of (A) amount written off during the year	Of (A) amount paid by the borrowers during the year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this year
Personal Loans	5,666.53	122.32	---	365.00	5,179.21
Corporate persons*	10,124.10	3,366.55	---	2,834.09	3,923.46
Of which MSMEs	10,081.82	3,366.55	---	2,834.09	3,881.18
Others	42.28	---	---	---	42.28
Total	15,790.63	3,488.87	---	3,199.09	9,102.67

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

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5) Exposures

a) Exposure to Real Estate Sector

(₹ in lakh)

Category	31.03.2025	31.03.2024
i) Direct exposure		
a) Residential Mortgages	1,40,880.43	1,73,467.31
b) Commercial Real Estate	1,574.37	2,235.85
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures Residential Commercial	--	--
ii) Indirect Exposure		
Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies	--	--
Total Exposure to Real Estate Sector	1,42,454.80	1,75,703.16

b) Exposures to Capital Market

(₹ in lakh)

Particulars	31.03.2025	31.03.2024
Advances for any other purposes where shares or convertible bonds or convertible debentures or units of equity oriented mutual funds are taken as primary security	--	--

Bank has not given any advances against shares & debentures for the F.Y. 2024-25.

c) Unsecured Advances

(₹ in lakh)

Particular	31.03.2025	31.03.2024
Total unsecured advances of the bank	20,172.63	27,583.09
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	--	--

6) Concentration of Deposits, Advances, Exposures and NPAs

a) Concentration of deposits

(₹ in lakh)

Particular	31.03.2025	31.03.2024
Total deposits of the twenty largest depositors	30,984.22	31,012.05
Percentage of deposits of twenty largest depositors to total deposits of the bank	3.32%	3.40%

b) Concentration of advances

(₹ in lakh)

Particular	31.03.2025	31.03.2024
Total advances to the twenty largest borrowers	1,06,887.39	1,33,127.81
Percentage of advances to twenty largest borrowers to total advances of the bank	17.68%	18.61%

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c) Concentration of exposures

(₹ in lakh)

Particular	31.03.2025	31.03.2024
Total exposure to the twenty largest borrowers/customers	1,06,887.39	1,33,127.81
Percentage of exposures to the twenty largest borrowers / customers to total exposure of the bank on borrowers/customers	17.68%	18.61%

d) Concentration of NPAs

(₹ in lakh)

Particular	31.03.2025	31.03.2024
Total exposure to the top twenty NPA Accounts	52,761.90	63,064.28
Percentage of exposures to twenty largest NPA exposure to total Gross NPAs	55.60%	55.30%

7) Derivatives

Our Bank has not entered into any transactions in derivatives in the current & previous year.

8) Transfers to Depositor Education and Awareness Fund (DEA Fund)

(₹ in lakh)

Particular	31.03.2025	31.03.2024
Opening balance of amounts transferred to DEA Fund	8,711.37	8,017.42
Add: Amounts transferred to DEA Fund during the year	1,086.39	944.49
Less: Amounts reimbursed by DEA Fund towards claims	123.31	250.54
Closing balance of amounts transferred to DEA Fund	9,674.45	8,711.37

9) Disclosure of complaints

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

Sr. No	Particulars	31.03.2025	31.03.2024
	Complaints received by the bank from its customers		
1	Number of complaints pending at beginning of the year	1	1
2	Number of complaints received during the year	1152	739
3	Number of complaints disposed during the year	1153	739
3.1	Of which, number of complaints rejected by the bank	--	--
4	Number of complaints pending at the end of the year	--	1
	Maintainable complaints received by the bank from Office of Ombudsman		
5	Number of maintainable complaints received by the bank from Office of Ombudsman	71	110
5.1.	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	70	110

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Sr. No	Particulars	31.03.2025	31.03.2024
5.2.	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Office of Ombudsman	1*	--
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.

* The Advisory of Rs. 5000/- is collected from concerned staff and credited to complaints account.

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 (31.03.2025)					
ATM/Debit Card	-	207	18.28%	-	-
Internet/Mobile/ Electronics Banking	-	173	-27.00%	-	-
Accounts opening/ difficulty in operation of accounts	-	62	34.78%	-	-
Loans & Advances	-	21	-43.24%	-	-
Staff Behaviour	-	7	-83.72%	-	-
Others	1	682	239.30%	-	-
Total	1	1152	-	-	-
Previous Year (31.03.2024)					
Internet / Mobile / Electronics Banking	-	237	-4.44%	-	-
ATM/Debit Card	-	175	48.31%	-	-
Accounts opening/ difficulty in operation of accounts	-	46	-39.47%	-	-
Loans & Advances	-	37	-30.19%	-	-
Staff Behaviour	-	43	0.00%	-	-
Others	1	201	67.50%	1	1
Total	1	739	-	1	1

10) Disclosure of penalties imposed by RBI

No penalty is imposed on the Bank by RBI during the year.

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11) Other Disclosures

a) Business Ratios

(₹ in lakh)

Sr. No.	Particulars	31.03.2025	31.03.2024
1.	Profitability Ratios		
	a) Interest income as a percentage of working funds	6.25%	6.25%
	b) Non-interest income as a percentage of working funds	0.91%	0.63%
	c) Operating profit as a percentage of working funds	0.57%	0.32%
	d) Return on Assets (Net Profit/ Average of Total Assets)	0.04%	(-)1.77%
	e) Business (Deposits + Advances) per employee	606.27	590.97
	f) Profit per employee	0.22	(-)9.01
2.	Cost of Deposit	5.05%	4.65%
3.	Net Interest Margin	2.57%	2.77%

b) Bancassurance business

(₹ in lakh)

Sr. No.	Particulars	F.Y. 2024-25	F.Y. 2023-24
i.	For selling Life Insurance Policies	102.08	106.13
ii.	For selling Non Life Insurance Policies	55.07	46.22
iii.	For selling Mutual Funds Products	--	--
iv.	Others (Specify)- PMJJBY & PMSBY	4.26	4.04
	Total	161.41	156.39

c) Marketing and distribution:

(₹ in lakh)

Particulars	F.Y. 2024-25	F.Y. 2023-24
Income from Commission, Fees and Remuneration Received from Marketing and Distribution function	161.41	156.39

ABHYUDAYA CO-OP. BANK LTD. (Multi-State Scheduled Bank)**d) Disclosures regarding Priority Sector Lending Certificates (PSLCs)**

During the year, Bank has purchased Priority Sector Lending Certificates (PSLCs) amounting to ₹ 55,000.00 lakh to meet RBI requirements of priority sector lending norms. The premium paid of ₹ 5.50 lakh for purchase of PSLCs is debited to Profit & Loss Account.

(₹ in lakh)

Sr. No.	Category	PSLCs purchased by the Bank		PSLCs Sold by the Bank	
		F.Y. 2024-25	F.Y. 2023-24	F.Y. 2024-25	F.Y. 2023-24
1	PSLC - Agriculture	NIL	NIL	NIL	NIL
2	PSLC - SF/MF	NIL	NIL	NIL	NIL
3	PSLC - Micro Enterprises	NIL	NIL	NIL	NIL
4	PSLC - General	55,000.00	NIL	NIL	NIL

e) Provisions and contingencies -

(₹ in lakh)

Provision debited to Profit and Loss Account	F.Y. 2024-2025	F.Y. 2023-2024
i) Provisions for Depreciation on Investment	232.00	2,561.65
ii) Provision towards BDDR on Security Receipts	(93.34)	27,851.36
iii) Provision towards BDDR on NPAs	4,310.00	9,327.06
iv) Provision towards Restructured Advances	(375.00)	(20.11)
v) Provision towards Resolution Framework	(864.13)	(1793.76)
vi) Provision towards Frauds & Misappropriation	2.36	--
vii) Provision for Standard Assets	(200.00)	(400.00)
viii) Provision for Contingent Liabilities	--	181.01
ix) Provision under Sundry Liabilities (Interest Capitalised)	--	(84.00)
Total	3,011.89	37,623.21

f) Payment of DICGC Insurance Premium:

(₹ in lakh)

Sr. No	Particulars	31.03.2025	31.03.2024
i)	Payment of DICGC Insurance Premium	1,297.39	1,538.19
ii)	Arrears in payment of DICGC premium	NIL	NIL

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g) Disclosure of facilities granted to Directors and Relatives

(₹ in lakh)

Particulars	31.03.2025	31.03.2024
Advances to Directors, their relatives and Companies / Firms in which they are interested		
Fund based	NIL	25.58
Non Fund based	NIL	9.82

h) Term Deposits with other banks and Institutions:

(₹ in lakh)

Sr. No	Particulars	31.03.2025	31.03.2024
1.	State & Dist. Central Co-op, SBI & it's Subsidiaries and Nationalized Banks	1,43,095.50	10,075.37
2.	Other Banks & Institutions	18,302.35	32,693.46
	Total	1,61,397.85	42,768.83

- i) There has been no default on CRR & SLR stipulated requirement by the Bank during the year.

Previous year's figures have been re-grouped / re-arranged wherever necessary to confirm to the presentation of the accounts of the current year.

As per our Report of even date

For **JAIN TRIPATHI AND COMPANY**

CHARTERED ACCOUNTANTS

(FRN : 103979W)

CA. DATA PRASAD B. TRIPATHI

PARTNER

M.NO. : 013593

(Statutory Auditors)

SATYA PRAKASH PATHAK

ADMINISTRATOR

BARUN R. G. UPADHYAY

CHIEF EXECUTIVE

OFFICER

Place : Mumbai

Date : 18th June, 2025

UDIN : 25013593BMOURL3631

**CASH FLOW STATEMENT FOR THE YEAR ENDED
31st MARCH, 2025 (AUDITED)**

(₹ in lakh)

Particulars		31.03.2025	31.03.2024
CASH FLOW FROM OPERATING ACTIVITIES			
Net Profit/ (Loss) as per Profit & Loss A/c.		522.30	(22,415.48)
Add/ less:	Notional Entries/Adjustment entries:		
1	Provision for Contingencies (Investment)	232.00	2,561.65
2	Provision for Contingencies (SR)	-	27,851.36
3	Amortisation of Premium on Investments	805.34	808.41
4	Loss on redemption of G. Sec	-	15.02
5	Provision against Standard Assets Written Back	(200.00)	(400.00)
6	Depreciation on Shifting of Investments	62.73	-
7	Provision against Restructured Accounts Written Back	(375.00)	(20.11)
8	Provision against Bad & Doubtful Debts Reserve	4,310.00	9,327.06
9	BDDR written back on Security Receipts written off	(93.34)	(396.95)
10	Provision against Resolution Framework Written Back	(864.14)	(1,793.76)
11	Provision against Sundry Liabilities (Interest Capitalised) written Back	-	(84.00)
12	Provision against Fraud & Misappropriation	2.36	-
13	Depreciation on Fixed Assets	2,942.33	4,701.51
14	Amortisation of Softwares	140.76	121.99
15	Provision against contingent Liabilities	-	181.01
16	Provision against Fraud & Misappropriation Written Back	-	-
17	Provision for PL/SL/Gratuity	237.35	363.77
18	Provision for Income Tax	-	-
19	Profit on Sale of Asset (Net)	(16.49)	(129.54)
20	Loss on sale of Assets	0.09	-
21	Profit on Sale of Investment	(492.31)	(146.59)
22	Deferred Tax	2,964.92	(11,223.52)
23	Lease Rent Equilisation	(5.95)	(7.37)
24	Foreign Currency Deposit Revaluation	0.17	0.20
25	Assets sold and loss adjusted from Revaluation Reserve	-	(275.03)
26	Security Receipts Written Off	-	396.95
27	Forward Contract Revaluation	1.86	10.58
		9,652.68	31,862.64
Reserves and Provisions:			
1	Member Welfare Fund	0.00	(0.27)
2	General Reserve	(0.30)	-
3	Members Benevolent Fund	(0.40)	-
		(0.70)	(0.27)
INCREASE / DECREASE IN OPERATING ASSETS/LIABILITIES			
1	(Increase) / Decrease in Interest Receivable	(1,530.06)	449.04
2	(Increase) / Decrease in Loans and Advances	72,554.83	69,019.89
3	(Increase) / Decrease in Other Assets	845.98	1,373.39
4	Increase/(Decrease) in Deposits	20,895.30	(1,65,765.97)
5	Increase/(Decrease) in Interest Payable	36.74	(157.10)
6	Increase/(Decrease) in Other Liabilities	(1,588.84)	(5,003.68)
7	Increase/(Decrease) Head Office Balance	-	-
		91,213.95	(1,00,084.43)
Less: Donation Paid		0.00	0.00
Less: Income Tax Paid		0.00	0.00
Net Cash Flow from Operating Activities (A)		1,01,388.23	(90,637.54)

अभ्युदय को-ऑप. बैंक लि. (मल्टी-स्टेट शेड्युल्ड बैंक)

**CASH FLOW STATEMENT FOR THE YEAR ENDED
31st MARCH, 2025 (AUDITED)**

(₹ in lakh)

	Particulars	31.03.2025	31.03.2024
CASH FLOW FROM INVESTING ACTIVITIES			
1	(Increase) / Decrease in Investments	(1,19,237.98)	77,311.83
2	Redemption of Security Receipts	6,111.33	5,271.35
3	Purchase of Fixed Asstes & Softwares	(492.02)	(711.58)
4	Sale proceeds of Fixed Assets	-	1,633.12
Net Cash Flow from Investing Activities (B)		(1,13,618.67)	83,504.72
CASH FLOW FROM FINANCING ACTIVITIES			
1	Entrance Fees and Nominal Membership Fees	17.18	18.66
2	Increase / (Decrease) in Share Capital	1,085.78	1,949.84
3	Dividend Paid (FY 2018-19)	-	(0.42)
4	Refund of share amount of merged banks	-	(0.19)
5	Increase/(Decrease) in Borrowings	(2,531.92)	(10,514.75)
Net Cash Flow from Financing Activities (C)		(1,428.96)	(8,546.86)
NET INCREASE IN CASH FLOWS ON ACCOUNT OF OPERATING, INVESTING AND FINANCING ACTIVITIES (A + B + C)		(13,659.40)	(15,679.68)
CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR		74,495.60	90,175.28
CASH AND CASH EQUIVALENT AT THE END OF THE YEAR		60,836.20	74,495.60
NET INCREASE IN CASH AND CASH EQUIVALENTS WITHIN THE YEAR		(13,659.40)	(15,679.68)
Details of cash and cash equivalents			
Cash in hand & balance with Notified banks		58,944.92	72,482.28
Balances with Other Banks		1,891.28	2,013.32
Money at Call and Short Notice		-	-
		60,836.20	74,495.60

Cash Flow Statement is prepared by using indirect method as mentioned in AS-3.

As per our Report of even date

For **JAIN TRIPATHI AND COMPANY**

CHARTERED ACCOUNTANTS

(FRN : 103979W)

CA. DATA PRASAD B. TRIPATHI

PARTNER

M.NO. : 013593

(Statutory Auditors)

SATYA PRAKASH PATHAK

ADMINISTRATOR

BARUN R. G. UPADHYAY

CHIEF EXECUTIVE

OFFICER

Place : Mumbai

Date : 18th June, 2025

UDIN : 25013593BMOURL3631

ABHYUDAYA CO-OP. BANK LTD. (Multi-State Scheduled Bank)

PROFILE As on 31.03.2025

Name of the Bank	: Abhyudaya Co-op. Bank Ltd.
Head Office	: "K. K. Tower", Abhyudaya Bank Lane, Off. G. D. Ambekar Marg, Parel Village, Mumbai – 400 012. Website : www.abhyudayabank.co.in
Date of Registration	: BOM/RSR/186-16th January 1964 & BOM/BNK-105-25th June 1965
No. & Date of R.B.I. Licence	: No.ACD/MH-251/P dtd. 6th April 1981
Multi-State Registration No.	: MSCS/CR/249/2007 dtd. 11.01.2007
Jurisdiction	: State of Maharashtra, Gujarat & Karnataka

No. of Branches	: 107 Branches
Membership	: Regular : 260146
	Active Member : 115910
	Nominal : 39315
	(₹ in Lakh)
Paid-up Capital	: 24621.27
Total Reserves/Provisions	: 223419.39
Deposits	: Savings : 346840.51
	Current : 53040.84
	Term : 532854.25 932735.60
Loans & Advances	: Secured : 466357.98
	Unsecured : 20173.37 486531.35
Priority Sector Lending (% of average achievement)	: 59.29%
Weaker Section Lending (% of average achievement)	: 10.47%
Investment in	: Govt. Securities : 252609.65
	Trustee Securites : -
	Others : 67083.80 319693.45
Profit for the year 2024-25	: 522.30
Working Captial	: 1163601.06
Total Staff	: Officers & Clerks : 1918
	Sub Staff : 423 2341
Audit Class	: F.Y. 2024-25 "B" F.Y. 2023-24 "C"

अभ्युदय को-ऑप. बँक लि. (मल्टी-स्टेट शेड्युल्ड बँक)

BRIHAN MUMBAI

Abhyudaya Nagar	8104311081, 8104311082	Kandivli (West) Charkop	9082089859, 8591923153
Andheri	8356892456, 8356892458	Kanjur	8928523902, 9326926637
Antop Hill	8169923061, 8591948713	Kher Nagar (Bandra)	8104114265, 9137667357
Bail Bazar	9326925323, 7977019135	Lalbaug	9321719127, 8104113405
Bhandup (Deposit Section)	7977019145, 8591980880	Lower Parel	8104311080,
Bhandup (Loan Section)	9326926614	Malad (East)	9137667645, 7977019151
Borivali	8591305326, 8104114258,	Malad (West)	8169922055, 2808 2585
Chembur	8356891677, 8356892104	Marve Link Road, Kandivali (W)	8104114273
Dadar	8104113392, 7977700240	Mulund (West)	7977700134, 7977700154
Dahisar	9326925324, 28480321	Nehrur Nagar	8169418728, 8169418729
Darukhana	9591967051, 9591306097	Parel	9324801346, 9324801347
Dharavi	9326926617, 9321719129	Sewri	8591980878, 8591980879
Fort	8169452695, 8169452694	Shastri Nagar, Goregaon (W)	7977019147, 9653252055
Ghatkopar	7977720950, 7977719260	Sherly Rajan	9653263004
Hill Road (Bandra)	9653260461, 8356891696	Vikhroli (East)	8356892195, 8356892188
Jogeshwari (East)	7977700964, 7977700904	Wadala	9653266390, 9137668341
Kandivli (East)	8104114260, 8104114262	Worli	8169452812, 8169452814

THANE

Anjurphata (Bhiwandi)	8356890734	Ghodbunder Road	9321719125
Badlapur	8169923404	Kalyan (W)	7977019149, 9653660258
Bhayandar	9326926615, 8169418725	Kalyan (E)	8356890654, 8356890724
Bhiwandi (Gopal Nagar)	8928523904, 8928524004	Kausa-Mumbra	9653266414
Charai	9653660272, 8356890625	Kharigaon-Kalwa	8591948715,
Diva (E)	9653263931	Lokmanya Nagar	9082081173,
Dombivali (E)	8169452708, 7977720790	Mira Road	8104114280
Dombivali (W)	8356891241, 8104311087	Mumbra	9326925674, 9324801345

PALGHAR

Nallasopara	8169452723/724	Virar	9653660259, 8591923152
Vasai (E)	8591923151		

NAVI MUMBAI & RAIGAD

Airoli	9653650940, 7977019141	Mobile Bank	27892444
Belapur (CBD)	9326926747, 7977019156	Nhava Sheva	8355861624
Divale-Belapur	9653269008, 9591306096	Nerul	9137668024, 8356892221
Ghansoli	9326925388, 9082081172	New Panvel	8169452701, 8169452702
Kalamboli	8591948714	Old Panvel	8355861608, 8355861607
Kamothe	8169418712, 8169418714	Pen	8928523901, 9652351205
Khanda Colony	8169418730, 8356887829	Seawood	9653261316,
Kharghar	8591948716	Turbhe	9321719126, 8169920934
Koparkhairane	8169452815, 8169452816	Ulwe	8958523897
		Vashi	8169923352, 27892458,
			Forex- 7021867228

BRANCHES IN OTHER PARTS OF MAHARASHTRA

AHMEDNAGAR	0241-2346558, 2356558		
AURANGABAD			
Garkheda	9324801340	Station Road	75587 00436, 75587 64483

SINDHUDURG

Kankavli	9137668357		
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PUNE (STD Code No. 020)

Baner	9765567651, 9765567661	Paud Road	9082101341
Chakan	8928523898, 8928523899	Pimpri	27426288, 2742 6289
Deccan Gymkhana	66012560, 2551 3670	Sinhagad Road	9082079106
Dhankawadi	24377083, 2437 7085	Talegaon (Dabhade)	02114-224460, 224470
Laxmi Road	24470805, 2447 5286	Wagholi	9545001701, 9637981700
Nana Peth	26332162, 2633 2161	Yerawada	26613493, 2661 2355

NAGPUR

Ajni Chowk	0712-2252714, 2250715	C.A. Road	0712-2739918, 2739718
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NANDED

Ashok Nagar	02462-254030, 253230	Samrat Nagar	02462-284030, 284230
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NASHIK

Ambad Link Road	0253-2399713, 2399514	Nashik Road	0253-2459921, 2459922
Canada Corner	0253-2232031, 2232032	Panchavati	0253-2629916, 2629717
Indira Nagar	0253-2329560, 2329561		

GUJARAT

Mandvi Vadodara	0265-2424149, 2421988		
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Ahmedabad Branches

Ghatlodia	079-2747 5098, 2747 0223	Odhav	079-2287 1977/75
Manekchowk	079-2214 3710, 2214 3725	Mithakhali	079-2658 9676, 2658 0609
		Raipur	079-2214 2022, 2217 4638

KARNATAKA

Udupi Branches			
Car Street	0820-2521077	Shirva	0820-2554287
City Branch	0820-2520117, 2521687	Padubidri	0820-2556177
		Mangalore	0824-2423067, 0824-2494067

Departments

Registered Office & Share Dept. नोंदीकृत कार्यालय आणि भाग विभाग	Abhyudaya Nagar, Building No.36, G.D. Ambekar Marg, Kalachowky, Mumbai – 400 033 अभ्युदय नगर, इमारत क्र. ३६, जी. डी. आंबेकर मार्ग, काळाचौकी, मुंबई - ४०० ०३३.	9082092119, 24701270 share@abhyudayabank.net
Administrative Office प्रशासकीय कार्यालय ➤ Human Resource Management (HRM) Dept. मानुष्यबळ व्यवस्थापन विभाग ➤ Central Law Dept. मध्यवर्ती विधी विभाग ➤ Compliance Dept. अनुपालन विभाग	K.K. Tower, Abhyudaya Bank Lane, Off G. D. Ambekar Marg, Parel Village, Mumbai – 400 012 के. के. टॉवर, अभ्युदय बँक लेन, जी. डी. आंबेकर मार्ग, परेल व्हिलेज, मुंबई - ४०० ०१२.	24180961-64, 797710860 Secretarial@abhyudayabank.net personnel@abhyudayabank.net cld@abhyudayabank.net compliance@abhyudayabank.net
Legal Dept. विधी विभाग	Abhyudaya Education Society, Opp. Bldg. No. 18, Abhyudaya Nagar, Kalachowki, Mumbai - 400 033. अभ्युदय एज्युकेशन सोसायटी, बिल्डिंग नं. १८ च्या समोर, अभ्युदय नगर, काळाचौकी, मुंबई ४०० - ०३३.	8356891707 legal@abhyudayabank.net
Central Clearing Dept. मध्यवर्ती समाशोधन विभाग	251, Abhyudaya Bank Bldg., Perin Nariman Street, Fort, Mumbai - 400 001. २५१, अभ्युदय बँक बिल्डिंग, पेरिन नरिमान स्ट्रीट, फोर्ट, मुंबई - ४०० ००१.	8169418758, 8169418739, 8169418740, 8169418742, 8169418755 clearing@abhyudayabank.net
Treasury & IT Dept. ट्रेझरी आणि आय. टी. विभाग	Abhyudaya Bank Bldg, Nehru Nagar, Kurla (E), Mumbai - 400 024 अभ्युदय बँक बिल्डिंग, नेहरू नगर, कुर्ला (पूर्व.), मुंबई - ४०० ०२४.	Tres. Dept. : 8169418753, 8169418748, 8356843725 treasury@abhyudayabank.net IT Dept : 25246445, 68778900, 25246825 it@abhyudayabank.net
Recovery Dept. कर्ज वसूली विभाग	Shrama Safalya, 63, G.D. Ambekar Marg, Parel Village, Mumbai – 400 012. श्रम साफल्य, जी. डी. आंबेकर मार्ग, परेल व्हिलेज, मुंबई-४०० ०१२.	8591948712, 8169452713, 8169452719 recovery@abhyudayabank.net
Foreign Exchange Dept. विदेशी चलन विनिमय विभाग	Yashwantrao Chavan Natya Sankul, Manmala Tank Road, Matunga, Mumbai – 400 016. यशवंतराव चव्हाण नाट्य संकुल, मनमाला टँक रोड, माटुंगा, मुंबई - ४०० ०१६.	8169921522 forex@abhyudayabank.net
KYC/AML Dept. केवायसी / एएमएल विभाग	Abhyudaya Bank Bldg, Plot No. 3A, Sector 15, Nerul, Navi Mumbai – 4000706. अभ्युदय बँक बिल्डिंग, प्लॉट नं. ३ए, सेक्टर १५, नेरुळ, नवी मुंबई - ४०० ७०६.	8169921271, 8169921124 aml@abhyudayabank.net
Bandra Cluster (Mumbai Zone) बंद्रा क्लस्टर (मुंबई विभाग)	Lumbini Building, National Library Road, Bandra (W), Mumbai – 400 050. लुंबिनी बिल्डिंग, नेशनल लायब्ररी रोड, वांद्रे (पश्चिम), मुंबई - ४०० ०५०.	8928523900, 9321719133 bandracluster@abhyudayabank.net
Dombivali Cluster (Navi Mumbai Zone) डोंबिवली क्लस्टर (नवी मुंबई विभाग)	Jaykul Arcade, Manpada Road, Dombivali (E) -421 201. Dist.-Thane. जयकुल आर्केड, मानपाडा रोड, डोंबिवली (पूर्व) - ४२१ २०१ जिल्हा ठाणे.	8169452708, dombivalicluster@abhyudayabank.net
Sewri (Mumbai Zone) शिवाडी क्लस्टर (मुंबई विभाग)	Shop No. 8,12,13 Regal Industrial Estate, Sewri, Mumbai – 400 015. शॉप नं. ८, १२, १३ रिगल इंडस्ट्रियल इस्टेट, शिवाडी, मुंबई - ४०००१५.	sewricluster@abhyudayabank.net
Pune Cluster (Pune Zone) पुणे क्लस्टर (पुणे विभाग)	1,2 & 16, Dhanwant Plaza, Budhwar Peth, Pune - 411 002. १, २ आणि १६, धनवंत प्लाझा, बुधवार पेठ, पुणे - ४११ ००२.	020 24491119, 24491098, 24482916 punecoluster@abhyudayabank.net

Offices at:- Abhyudaya Bank Building, Abhyudaya Bank Marg, Sector 17, Vashi, Navi Mumbai – 400 703
अभ्युदय बँक बिल्डिंग, अभ्युदय बँक मार्ग, सेक्टर १७, वाशी, नवी मुंबई - ४०० ७०३ येथील कार्यालये

Business Development & Operation Dept. व्यवसाय विकास आणि कामकाज विभाग		27658323, 27650124 dgmnz@abhyudayabank.net
Vashi Cluster वाशी क्लस्टर		vashicluster@abhyudayabank.net
Development Dept. विकास विभाग		9819211016, 27890649, 27890648 development@abhyudayabank.net
Accounts, Inspection & Vigilance Dept. लेखा, अंतर्गत तपासणी व दक्षता विभाग		27895121, 27893187, 27895120, 27896273 accounts@abhyudayabank.net inspection@abhyudayabank.net vigilance@abhyudayabank.net
I.S. Audit Dept. माहिती सुरक्षा प्रणाली परीक्षण विभाग		27880245 isaudit@abhyudayabank.net
Abhyudaya Bank Staff College अभ्युदय बँक कर्मचारी महाविद्यालय		training@abhyudayabank.net
Planning & Marketing Dept. नियोजन व पणन विभाग		27889215, 27892452 mkt@abhyudayabank.net
Insurance Dept. विमा विभाग		9819211584, 27897242, 27890601 insurance@abhyudayabank.net
Risk Management & MIS Dept. जोखीम आणि माहिती व्यवस्थापन विभाग		27890663, 27890639, 27890647 riskmgmt@abhyudayabank.net; mis@abhyudayabank.net
Centralised Data Entry Cell मध्यवर्ती माहिती संकलन कक्ष Data Purification Cell माहिती शुद्धीकरण कक्ष		27890667-68, cdec@abhyudayabank.net
ATM Recon. एटीएम - सामंजस्य विभाग		96536 60266 atm@abhyudayabank.net
IT DRS (Disaster Recovery Site) माहिती तंत्रज्ञान - आपत्ती पुर्नप्राप्ती साइट		27893307/08 27654425

अभ्युदय को-ऑप. बैंक लि. (मल्टी-स्टेट शेड्युल्ड बैंक)

PROGRESS AT A GLANCE

(₹ in thousand)

Year Ending	Paid up Capital (₹)	Reserves & Provisions (₹)	Deposits (₹)	Loans & Advances (₹)	Gross Income (₹)	Net Profit (₹)
1965	95	1	1,69	2,24	16	8
1975	10,52	4,18	1,50,81	1,08,71	17,17	2,51
1985	1,50,40	3,85,65	61,72,83	33,64,57	6,75,03	48,26
1995	7,58,40	59,56,40	566,06,58	263,32,42	71,21,71	4,30,55
2000	13,72,26	200,91,09	1087,54,65	444,66,67	149,25,87	11,68,06
2005	22,41,74	473,94,76	1646,79,98	784,10,53	208,25,61	22,17,01
2010	56,16,10	762,40,78	4170,61,76	2564,72,82	435,67,55	29,90,40
2015	112,70,59	1384,52,88	9761,07,39	5746,32,15	1207,16,01	33,68,00
2020	161,62,90	1218,69,93	10838,07,54	6654,37,90	1089,59,01	16,22,45
2021	167,67,12	1357,22,32	10952,44,77	6711,24,15	1109,70,68	3,54,66
2022	177,83,99	1465,43,82	11260,55,05	6713,25,63	877,90,04	3,01,28
2023	215,85,65	1899,51,73	10776,06,08	6281,07,29	905,53,13	(236,39,52)
2024	235,35,49	2223,68,98	9118,40,30	5590,86,18	879,32,67	(224,15,48)
2025	246,21,27	2234,19,39	9327,35,60	4865,31,35	831,72,79	5,22,30

सभासदांना विनंती

आपल्या पत्रव्यवहाराच्या पत्त्यामध्ये काही बदल झाला असल्यास त्याची दफ्तरी नोंद करण्यासाठी आवश्यक पुराव्यासोबत (पारपत्र, वाहन परवाना, निवडणूक ओळखपत्र, NREGA जॉब कार्ड, आधार संख्यांक असल्याचा पुरावा, NPR कार्ड इ.) बँकेस कळविण्याची विनंती आहे. तसेच आपला अद्ययावत ई-मेल पत्ता व मोबाईल क्रमांक बँकेस कळविण्याची विनंती आहे.

सर्व सभासदांना विनंती करण्यात येते की, रिझर्व्ह बँकेच्या नियमांनुसार खातेदारांकडून/सभासदांकडून आपला ग्राहक ओळखा (नो युवर कस्टमर) बाबतची पूर्तता करून घेणे अनिवार्य आहे.

त्याचप्रमाणे जे भागधारक ३१ मार्च २०२५ रोजी सक्रिय सदस्यत्वाचे निकष पूर्ण करत आहेत त्यांनी आपली सक्रिय सदस्यत्वाची पावती आपल्या बँकेच्या संकेतस्थळावरून डाउनलोड करून घ्यावी, अथवा संबंधित शाखेकडून घ्यावी.

फक्त ज्यांच्याकडे सक्रिय सदस्यत्वाची पावती आहे, अशा भागधारकांनाच दिनांक २६/९/२०२५ रोजी होणाऱ्या वार्षिक सर्वसाधारण सभेत उपस्थित राहण्याची परवानगी दिली जाईल.

सर्व भागधारकांनी याबाबत सहकार्य करावे ही विनंती.

आपला विश्वासू
सही
मुख्य कार्यकारी अधिकारी

Request to Shareholders

Kindly intimate the change in your address alongwith documentary proof i.e. Passport, Driving License, Voter ID, NREGA Job Card, Proof of possession of Aadhaar, NPR Card etc. Kindly also intimate your latest mobile number and E-mail ID.

As per Reserve Bank of India guidelines, it is mandatory to all account holders/shareholders to comply with KYC (Know Your Customer) norms.

Further, Shareholders who fulfill the criteria of Active Membership as on 31st March, 2025 are requested to download their Active Membership Slip from our Bank's Website or collect from respective branch.

Only Shareholders having the Active Membership Slip will be permitted to attend the AGM scheduled on 26th September 2025.

All Shareholders are requested to co-operate for the same.

Yours faithfully
Sd/-
Chief Executive Officer



Abhyudaya Bank Awarded for “Mobile Banking Category” at All India Co-op. Banking Summit held by NAFCUB for the period of 2024-25.



Field visit by School children at Abhyudaya Bank Chembur Branch



Kharghar Branch Shifting to New Premises



Dadar Branch Shifting to New Premises



ABHYUDAYA BANK & SBI Life
JOIN HANDS TO OFFER LIFE INSURANCE SERVICES



ABHYUDAYA BANK & SBI GENERAL INSURANCE
JOIN HANDS TO OFFER GENERAL INSURANCE SERVICES



**Abhyudaya Bank
61st Annual General Meeting 2024**



Bhandup Branch Golden Jubilee 50th Anniversary

All Loan's are Available at an Attractive Rate of Interest



Housing Loan

(*With PMAY Benefits)



Loan for Repairs / Renovation



Gold Loan



Mortgage Loan



MSME Loan



Vehicle Loan



Surya Shakti Loan



Education Loan



Udyog Vikas Loan



Secured Overdraft
Against
LIC / NSCs / KVP

Various Services Available to our Customers



Corporate Agent of
Life Insurance Corporation of India



Corporate Agent of
HDFC Life Insurance Co. Ltd.



Corporate Agent of
SBI Life Insurance Co. Ltd.



Corporate Agent of
The New India Assurance Co. Ltd.



Corporate Agent of
Bajaj Allianz General
Insurance Co. Ltd.



Corporate Agent of
SBI General Insurance Co. Ltd



Corporate Agent of
Care Health Insurance Ltd.



Locker Facility



PAN Card
Disitribution Services



AADHAR Linked
Direct Benefit Transfer (DBT)
to Saving Account



Network of branches in
Maharashtra, Gujarat &
Karnataka & Any Branch Banking



Mobile Banking
Service



Instant transfer of funds
through RTGS & NEFT



Pradhan Mantri Jan-Dhan Yojana,
Pradhan Mantri Jeevanjyoti Bima Yojana &
Pradhan Mantri Suraksha Bima Yojana

To,

Book Post

If undelivered please return to :

Abhyudaya Co-operative Bank Ltd.

36 / 2512, Abhyudaya Nagar, G. D. Ambekar Marg,
Parel Village, Mumbai : 400 033

Email : secretarial@abhyudayabank.net

Tel. No.: 022-24180 961 - 64, 7977710860

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