



# ABHYUDAYA CO-OP. BANK LTD.

## (MULTI-STATE SCHEDULED BANK)

"K.K. Tower", Abhyudaya Bank Lane, Off. G. D. Ambekar Marg,  
Parel Village, Mumbai - 400 012. Website : [www.abhyudayabank.co.in](http://www.abhyudayabank.co.in)

### HIGHLIGHTS OF FINANCIALS FOR F.Y.2024-25 & F.Y. 2023-24

(Rs. in Crore)			
		31.03.2025	31.03.2024
1	Operating Profit	64.99	39.84
2	Net Profit Before Tax	34.87	(-) 336.39
3	Net Profit After Tax	5.22	(-) 224.15
4	Gross NPAs	949.01	1140.46
5	Net NPAs	253.25	478.23
6	Provision Coverage Ratio	73.14%	57.08%

### BALANCE SHEET AS AT 31<sup>ST</sup> MARCH 2025 (AUDITED)

Sr. No.	CAPITAL AND LIABILITIES (भांडवल व देणी)	Current Year 31.03.2025	Previous Year 31.03.2024
1	Capital (भांडवल)	2,46,21,26,910.00	2,35,35,49,050.00
2	Reserves and Surplus	22,34,19,38,887.64	22,23,68,97,818.91
3	Deposits and other accounts (ठेवी)	93,27,35,60,239.01	91,18,40,30,318.40
4	Borrowings (उसनवारी)	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	45,87,720.10	-
8	Interest payable (देय व्याज)	9,94,19,725.48	9,57,46,143.89
9	Other liabilities (अन्य देणी)	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 (जिंदगी व मालमत्ता)	Current Year 31.03.2025	Previous Year 31.03.2024
1	Cash	5,89,44,91,619.96	7,24,82,27,956.78
2	Balances with other banks (इतर बँकेतील शिल्लक)	16,32,89,13,860.95	4,47,82,14,945.67
3	Money At Call & Short Notice		-
4	Investments (गुंतवणूक)	31,96,93,45,330.59	32,55,71,57,194.93
5	Advances (कर्जे)	48,65,31,35,088.07	55,90,86,17,768.97
6	Interest receivable (येणे व्याज)		
a)	On Investments (गुंतवणूकी वरील)	57,23,30,799.33	41,93,25,209.30
b)	On Advances OIR (As per Contra)	2,05,31,71,271.92	2,14,99,58,648.70
7	Bills Receivable Being Bills For Collection (As Per Contra)	58,86,43,844.00	59,10,45,959.67
8	Branch adjustments (शाखांचे समायोजन)	-	15,06,091.71
9	Fixed Assets	6,87,57,90,717.79	7,12,85,38,107.66
10	Capital Work in Progress	1,27,28,75,150.50	1,27,13,30,660.80
11	Other Assets (अन्य जिंदगी)	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	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 (DEA Fund)	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	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

### PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31.03.2025 (AUDITED)

Sr. No.	EXPENDITURE	Current Year 31.03.2025	Previous Year 31.03.2024
1	INTEREST ON DEPOSITS & BORROWINGS (ठेवी व उसनवारी वरील व्याज)		
a)	On Deposits (ठेवीवरील व्याज)	4,58,31,59,692.54	4,71,35,56,806.98
b)	On Borrowings (Repo/Call/CBLO/LAF/LTD) (उसनवारी वरील व्याज/रेपो/कॉल/सीबीएलओ/एलएएफ/एलटीडी)	8,30,93,195.34	12,48,17,294.28
2	Salaries, Allowances, PF, Gratuity etc. (पगार, कर्मचाऱ्यांचे भत्ते, भविष्य निर्वाह निधी, ग्रॅज्युईटी इ.)	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 (भाडे, कर, विमा व वीज)	42,82,68,883.73	45,79,94,157.92
5	Law Charges (कायदा शुल्क)	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 (हिशेब तपासणी शुल्क)	86,89,500.00	98,21,600.00
8	Depreciation on and Repairs and Maintenance to Property	37,84,24,812.57	57,37,66,515.84
9	Printing & Stationery (छपाई व सादिलवार)	1,99,00,468.94	2,11,25,593.17
10	Advertisement (जाहिराती)	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	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 Contingent 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

Sr. No.	INCOME	Current Year 31.03.2025	Previous Year 31.03.2024
1	INTEREST & DISCOUNT (व्याज व सूट)		
a)	On Advances (कर्जावरील)	4,60,25,85,715.63	5,14,39,26,751.50
b)	On Investments (गुंतवणूकीवरील)	2,46,65,41,240.44	2,50,68,41,098.00
c)	On Lending (Rev.Repo/Call/CBLO/LAF) (रेव्हर्स रेपो/कॉल/सीबीएलओ/एलएएफ वरील)	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 (लॉकर्सचे भाडे)	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	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 (बुडित कर्ज खात्यातील वसुली)	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
	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 Balancesheet	(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)

Place : Mumbai  
Date : 18<sup>th</sup> June, 2025  
UDIN : 25013593BMOURL3631

CA. DATA PRASAD B. TRIPATHI  
PARTNER  
M.NO. : 013593  
(Statutory Auditors)

For Abhyudaya Co.op. Bank Ltd.,

BARUN R. G. UPADHYAY  
CHIEF EXECUTIVE OFFICER

SATYA PRAKASH PATHAK  
ADMINISTRATOR