



**३६वा**  
वार्षिक अहवाल  
२०२४-२५

सहकाराची धरुनी कास, उद्यम बँकेसह करु विकास



# उद्यम विकास

सहकारी बँक मर्यादित, पुणे





# उद्यम विकास सहकारी बँक मर्यादित, पुणे

## संचालक मंडळ : सन २०२४-२९



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अध्यक्ष



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संचालिका



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संचालक



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संचालक



श्री. संदीप खर्डेकर  
संचालक



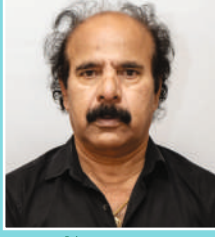
श्री. मनोज नायर  
संचालक



श्री. गोकुळ शेलार  
संचालक



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संचालक



श्री. मनोज पाटील  
संचालक



श्री. दिनेश भिलारे  
संचालक



श्री. शंकर बरके  
संचालक



सीए अभय शास्त्री  
स्वीकृत तज्ञ संचालक



श्री. जयंत काकतकर  
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मुख्य कार्यकारी अधिकारी

## बोर्ड ऑफ मॅनेजमेंट



श्री. मुरलीधर जाधव  
समिती सदस्य



श्री. हरिकुमार रंगनाथन  
समिती सदस्य



सीए मिलिंद ग्रामोपाध्ये  
समिती सदस्य



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उद्यम विकास सहकारी बँक मर्यादित, पुणे

वार्षिक अहवाल : २०२४-२५



ऑपरेशन सिंदूर





## ३६ व्या वार्षिक सर्वसाधारण सभेची नोटीस

(फक्त सभासदांसाठी)

उद्यम विकास सहकारी बँक लि. पुणे या बँकेच्या सर्व सभासद बंधू-भगिनींना विनंतीपूर्वक कळविण्यात येते की, बँकेची ३६ वी वार्षिक सर्वसाधारण सभा शनिवार दि. १३/०९/२०२५ रोजी, सकाळी १०.०० वा. मुख्य कार्यालय :- पायरोप अपार्टमेंट, तिसरा मजला, कर्वे रोड टेलिफोन एक्स्चेंजच्या मागे, एरंडवणा, पुणे, ४११००४. फोन नं २५४५१९१९/ २५४२०२२९ येथे आयोजित करण्यात आली आहे.

सभेमध्ये खालील विषयांचा विचार होईल, तरी सभेस अवश्य उपस्थित रहावे ही नम्र विनंती.

### सभेपुढील विषय

१. दि. २४/०८/२०२४ रोजी झालेल्या ३५ व्या वार्षिक सर्वसाधारण सभेचा वृत्तांत वाचून कायम करणे.
२. मा. संचालक मंडळाने सादर केलेला व रिझर्व्ह बँकेच्या सूचनेप्रमाणे मान्यता दिलेला सन २०२४-२५ चा अहवाल, ताळेबंद व नफा-तोटा पत्रक स्वीकृत करणे व संचालक मंडळाच्या अहवालाची नोंद घेणे.
३. सन २०२४-२५ या वर्षीच्या अंदाजपत्रकातील रकमेपेक्षा ज्या बाबींवर जास्त खर्च झालेला आहे त्यास मान्यता देणे.
४. सन २०२४-२५ च्या वैधानिक लेखापरीक्षण अहवालाची व सन २०२३-२४ च्या वैधानिक लेखापरीक्षण अहवालाच्या दोषदुरुस्ती अहवालाची नोंद घेणे.
५. सन २०२५-२६ या आर्थिक वर्षासाठी अंतर्गत लेखापरीक्षकाची नेमणूक केल्याबाबत व त्यांचे मानधन ठरविणेबाबत मा. संचालक मंडळाने घेतलेल्या निर्णयास मान्यता देणे.
६. सन २०२५-२६ या आर्थिक वर्षासाठी वैधानिक लेखापरीक्षक म्हणून मा. संचालक मंडळाने शिफारस केलेल्या आणि रिझर्व्ह बँक ऑफ इंडियाच्या मान्यतेस अधीन राहून मे. एस. आर. पंडित अँड कंपनी, चार्टर्ड अकॉउंटंट्स यांच्या नियुक्तीची नोंद घेणे.
७. मा. संचालक मंडळाने तयार केलेल्या सन २०२५-२६ च्या अंदाजपत्रकास मान्यता देणे.
८. बँकेचे संचालक व त्यांचे नातेवाईक यांचेकडून दि. ३१/०३/२०२५ अखेर येणे असलेल्या कर्जाची सहकार कायदा १९६० चे कलम ७५(२) नुसार माहिती घेणे.
९. सन २०२४-२५ मध्ये सामोपचार कर्ज परतफेड योजनेअंतर्गत मंजूर झालेल्या प्रस्तावांची नोंद घेणे, व तांत्रिकदृष्ट्या निर्लेखित करावयाच्या कर्ज प्रकरणांना मान्यता देणे.
१०. सभासदांना द्यावयाच्या प्रशिक्षणाबाबत.
११. बँकेच्या ३६ व्या वार्षिक सर्वसाधारण सभेस उपस्थित राहून शकलेल्या सभासदांची अनुपस्थिती मान्य करणे.
१२. मा. अध्यक्षांच्या संमतीने आयत्यावेळी येणाऱ्या विषयांवर चर्चा करून निर्णय घेणे.

पुणे

दिनांक: २८/०८/२०२५

मा. संचालक मंडळाच्या आज्ञेवरून

श्री. जयवंत कडू

मुख्य कार्यकारी अधिकारी

### सूचना:

- १) गणपूर्ती अभावी सभा तहकूब झाल्यास ही सभा त्याच दिवशी अर्ध्या तासाने घेण्यात येईल व त्यावेळी गणपूर्ती नसली तरी सभेचे कामकाज चालविण्यात येईल.
- २) वरील विषयासंबंधी काही सूचना करावयाच्या असल्यास अथवा काही प्रश्न विचारावयाचे असल्यास अशा सूचना, प्रश्न ई-मेलद्वारे सभेपूर्वी सात (७) दिवस अगोदर पाठवून द्याव्यात. (बँकेचा ई-मेल [agm@udyambank.org](mailto:agm@udyambank.org))
- ३) वार्षिक अहवालाची प्रत बँकेच्या शाखेतून अथवा मुख्य कार्यालयातून दि. ०५/०९/२०२५ पासून कार्यालयीन कामकाजाच्या वेळेत सभासदांनी घेऊन जावी, अशी विनंती आहे.



## अध्यक्षीय मनोगत

नमस्कार,

आपल्या उद्यम विकास सहकारी बँक मर्यादित, पुणे च्या ३६ व्या वार्षिक सर्वसाधारण सभेमध्ये संचालक मंडळाच्या वतीने व बँकेचा अध्यक्ष या नात्याने मी सर्व उपस्थित सभासद, खातेदार, कर्जदार व इतर मान्यवर यांचे सहर्ष स्वागत करीत आहे.

मागील ३५ व्या वार्षिक सर्वसाधारण सभेमध्ये मनोगत व्यक्त करताना मी बँकेला सक्षम बनविण्याचा, पुनर्वैभवाला नेण्याचा संकल्प सोडला होता. मला या ठिकाणी हे नमूद करण्यास आनंद होत आहे की बँकेच्या मान्यवर संचालक मंडळाच्या मार्गदर्शनाखाली, बँकेच्या व्यवस्थापन मंडळाच्या सल्ल्यानुसार व सर्व अधिकारी, कर्मचारी वर्ग यांच्या भगीरथ प्रयत्नाने आपल्या बँकेची प्रगती पथाकडे यशस्वीरित्या वाटचाल चालू आहे. दोन वर्षांपूर्वी असलेले अनुत्पादित कर्जाचे निव्वळ प्रमाण १०.७१% वरून आर्थिक वर्ष २०२३-२४ मध्ये ५.४६% एवढे झाले व मार्च २०२५ अखेरीस ते २.९७% एवढे कमी झाले आहे. आपण प्रयत्नपूर्वक केलेली थकीत कर्ज वसुली, नवीन कर्ज वाटप व एकही नवीन कर्ज थकबाकी मध्ये जाऊ नये म्हणून सतत ठेवलेले लक्ष व त्यासाठी केलेला पाठपुरावा यामुळे हे साध्य होऊ शकले. चालू आर्थिक वर्षात निव्वळ थकबाकीचे प्रमाण शून्य टक्यावर आणण्याचे संचालक मंडळाचे उद्दिष्ट आहे. त्याचबरोबर बँकेचा संचित तोटा कमी व्हावा, आर्थिक वर्ष २०२५-२६ मध्ये नफा तोटा पत्रकामध्ये नफा यावा यासाठी उत्पन्न वाढीबरोबर खर्च कमी करण्याचेही आपले प्रयत्न चालू आहेत. त्यासाठी काही कटू निर्णय, पटत नसतानाही घ्यावे लागले आहेत. परंतु टाकीचे घाव सोसल्याशिवाय देवपण येत नाही या म्हणीप्रमाणे असे अप्रिय परंतु काही आवश्यक, अपरिहार्य निर्णय संचालक मंडळाने घेतले आहेत व यापुढेही घेतले जातील. याचा उद्देश आपल्या बँकेची भारतीय रिझर्व बँकेच्या मानकांनुसार असणाऱ्या मर्यादेमध्ये आर्थिक स्थितीची परिमाणे आणावीत व रिझर्व बँकेच्या असलेल्या बंधनातून आपल्या बँकेला मुक्त करावे हाच आहे तरी या संचालक मंडळाच्या वतीने मी सर्व अधिकारी, कर्मचारी, खातेदार, कर्जदार, ठेवीदार व इतर संबंधित घटकांना मनःपूर्वक विनंती करतो की आमच्या या प्रयत्नांना तुम्ही सर्वांनी तेवढ्याच मनःपूर्वक साथ द्यावी. “रात्रीच्या अंधकारात असे उद्याचा उषःकाल” याप्रमाणे आपली बँक अंधःकाराकडून उजेडाकडे वेगाने वाटचाल करीत आहे व माझी खात्री आहे आपल्या सर्वांच्या त्यागातून व कष्टातून येत्या दोन वर्षांमध्ये आपण पुन्हा गतवैभव प्राप्त करू.

सध्या केंद्रीय स्तरावर सहकाराविषयी प्रामाणिक आस्था असणारे, सहकाराच्या उन्नतीसाठी झटणारे केंद्रीय सहकार मंत्री माननीय अमितभाई शहा व आपल्या बँकेचे सभासद असणारे, आपल्या बँकेविषयी आपुलकी असणारे, आपले स्वतःचे असे खासदार सहकार, राज्यमंत्री माननीय मुरलीधरजी मोहोळ सहकार वृद्धी व समृद्धीसाठी अविरत कार्यरत आहेत. भारतीय रिझर्व बँकेचाही सहकारी बँकाबाबत दृष्टिकोन सकारात्मक आहे. अशा सकारात्मक वातावरणामध्ये जर आपण जीवापाड प्रयत्न करून वैयक्तिक भूमिका, वैयक्तिक विचार बाजूला ठेवून बँकेच्या प्रगतीसाठी अजून किमान एक वर्ष कष्ट घेतले तर मला खात्री आहे की आपली बँक भारतीय रिझर्व बँकेच्या सर्व बंधनातून मुक्त होईल. माननीय संचालक मंडळाने ठेवी व कर्ज वाटपाची व कर्ज वसुलीची उद्दिष्टे ठरवून दिली आहे व त्यावर नियंत्रणही ठेवले आहे. बँकेचा कारभार पूर्णपणे पारदर्शी पद्धतीने चालू आहे. माझे बँकेच्या सर्व हितचिंतकांना, सभासदांना कर्जदारांना व ठेवीदारांना नम्रतापूर्वक आवाहन आहे की आपल्या बँकेचे जे घोषवाक्य आहे “सहकाराची धरुनी कास उद्यम बँकेसह करू विकास” ते प्रत्यक्षात उतरवण्यासाठी संचालक मंडळाला मनःपूर्वक सहाय्य करावे, बँकेच्या व्यवसाय वृद्धीच्या दृष्टीने आम्हाला सर्वतोपरी सहकार्य करावे. बँकेचा भाग्याचा दिवस लवकरच उजाडेल. बँकेचे ठेवीदार, खातेदार, कर्जदार व अन्य हितचिंतक, अधिकारी व कर्मचारी वर्ग, व्यवस्थापन मंडळाचे सदस्य व माझे संचालक मंडळातील सहकारी, रिझर्व्ह बँकेचे व सहकार खात्याचे अधिकारी यांच्याप्रती मी कृतज्ञता व्यक्त करतो.

धन्यवाद

!!जय हिंद जय महाराष्ट्र जय सहकार !!

पुणे

दिनांक : १३, सप्टेंबर, २०२५.



# उद्यम विकास सहकारी बँक मर्यादित, पुणे | वार्षिक अहवाल : २०२४-२५

## परिशिष्ट-अ

- १) बँकेचे नाव : उद्यम विकास सहकारी बँक मर्यादित, पुणे.
- २) मुख्य कार्यालयाचा पत्ता : पायरोप अपार्टमेंट, पहिला मजला, कर्वे रोड टेलिफोन एक्सचेंजच्या मागे, एरंडवणा, पुणे - ४११ ००४.
- ३) नोंदणी क्रमांक : १९८८ (पी.एन.ए.)/बी.एन.के./०१०३/८७-८८
- ४) नोंदणी दिनांक : ६ जून १९८८ (पी.एन.ए.)/बी.एन.के./०१०३/८७-८८
- ५) रिझर्व बँक परवाना दिनांक : ६ फेब्रुवारी १९८९ यु.बी.डी./महा.-९८४ पी.
- ६) कार्यक्षेत्र : पुणे जिल्ह्यासह सोलापूर, नगर, रायगड, सातारा
- ७) मुख्य कार्यालयासह एकूण शाखा : १० (दहा)
- ८) सभासद : (अ) भागधारक - १०७६६ (ब) नाममात्र - १८९४

## Annex - A

(Rs. in Lakh)

Particulars	31-Mar-24	31-Mar-25
Paid up Capital	320.41	322.70
Total Reserve & Other Fund	1730.60	1611.45
Deposit		
Saving Deposit	1979.58	1984.67
Current Deposit	501.35	506.81
Fixed Deposit	8388.72	8266.54
Advances		
With Security	4352.27	4719.08
Without Security	166.31	10.00
% of Priority Sector Advances	38.67%	54.64%
% of Non - Priority Sector Advances	61.33%	45.36%
% of Overdue	32.88%	11.75%
Outside Advances		
PDCC Bank	NIL	NIL
DNS Bank	NIL	NIL
Investment	4475.14	4184.96
Audit Class	B	B
Current Year Profit/Loss	-23.88	-130.28
No.of Employee	63	60
Working Capital	12552.80	12174.73





## बँकेची वैशिष्ट्ये

१. **रु. ५.०० लाखापर्यंतच्या ठेवींना विमासंरक्षण :-** बँकेने दि. १४/०५/२०२४ रोजी रु.७,१३,३३२/- व दि. १९/११/२०२५ रोजी रु. ६,९२,८८९/- असे एकूण रक्कम रु.१४,०६,२२१/- ही रक्कम डिपॉझिट इन्श्युरन्सपोटी डी.आय.सी.जी.सी. यांचेकडे आर.टी.जी.एस. द्वारा अदा केलेली आहे. आपल्या बँकेत असलेल्या सर्व प्रकारच्या ठेवी व्याजासह रु. ५.०० लाखापर्यंत सुरक्षित रहाव्या या करीता प्रिमियम अदा करण्यात आलेला आहे.
२. **आर.टी.जी.एस व एन.इ.एफ.टी :-** बँकेने एच.डी.एफ.सी. बँकेबरोबर ही सुविधा आपल्या ग्राहकांना देता यावी याकरीता करार केला आहे. आपल्या बँकेचे बहुसंख्य खातेदार या सुविधाचा फायदा घेत आहेत.
३. **ड्राफ्ट सुविधा :-** भारतातील कोणत्याही मोठ्या शहरातील व महत्वाच्या ठिकाणावरील ड्राफ्ट सुविधा उपलब्ध आहेत. याकरीता एच.डी.एफ.सी. व आय.डी.बी.आय या बँकांचे ड्राफ्ट देण्याची सुविधा आहे.
४. **पिग्मी योजना :-** बँकेने पिग्मी योजना सुरु केलेली असून सर्वसाधारण व्यापाऱ्यांना बँकींग व्यवहार सुलभतेने करता यावेत असा संचालक मंडळाचा प्रयत्न आहे.
५. **लॉकर सुविधा :-** बँकेच्या ९ पैकी विठ्ठलवाडी, शिवाजीनगर, शनिवार-नारायण पेठ, भुसारी कॉलनी-कोथरुड, चिंचवड व बिबवेवाडी या ६ शाखांमध्ये लॉकर सुविधा उपलब्ध आहे.
६. **संकेत स्थळ :-** बँकेने स्वतःचे संकेतस्थळ तयार केलेले असून सदर संकेतस्थळ [www.udyambank.org](http://www.udyambank.org) या नावाचे आहे. सदर संकेतस्थळामध्ये बँकेविषयी सर्व माहिती, सर्व प्रकारच्या ठेवी, कर्जे तसेच इतर सर्व सेवा यांचा समावेश केलेला आहे. सदर संकेतस्थळाद्वारे ठेवीदार व कर्जदार व इतर बँकेच्या हितचिंतकांना सर्व प्रकारची माहिती एकाच ठिकाणाहून व्यवस्थितरित्या मिळू शकेल.
७. **ए.बी. बी. :-** बँकेद्वारा ग्राहकांना Any Branch Banking (ABB) ही सुविधा देण्यात आलेली आहे.
८. **ए.टी.एम. :-** बँकेने एन.पी.सी.आय. बरोबर करार केलेला असून, सर्वत्र टेक्नोलॉजी व आय.सी.आय.सी.आय. बँक यांच्या सहकार्याने बँकेच्या गुरुवारपेठ शाखेत ए.टी.एम.सुविधा, बँकेच्या स्वतःच्या ए.टी.एम.द्वारे कार्यरत केलेली आहे. बँकेच्या सर्व शाखांमधील खातेदारांना ए.टी.एम.कार्ड देण्यात येत असून त्याचा वापर भारतातील सर्व ए.टी.एम.मधून करता येईल.
९. **डेबिट कार्ड सुविधा :-** बँकेतर्फे देण्यात आलेल्या ए.टी.एम. कार्डचे रूपांतर ए.टी.एम. व डेबिट कार्ड असे करण्यात आलेले आहे. त्याद्वारे कोणत्याही व्यावसायिक ठिकाणी खरेदीसाठी त्याचा वापर करणे शक्य झालेले आहे.
१०. **पर्सनलाईज चेकबुक :-** बँकेने ग्राहकांना पर्सनलाईज चेकबुक देण्यात येत आहे.
११. **एम.एस.इ.बी.ची बिले स्विकारण्याची सुविधा :-** बँकेच्या विठ्ठलवाडी, शिवाजी नगर, शनिवार-नारायण पेठ, चिंचवड या शाखांमध्ये एम.एस.इ.बी.ची बिले स्विकारण्याची सुविधा उपलब्ध आहे.
१२. **आय.एम.पी.एस. :-** सत्वर सेवा मिळण्यासाठी RTGS/NEFT बरोबर IMPS सुविधा सुरु करण्यात आलेली आहे. त्यायोगे २ लाखांपर्यंतची रक्कम तात्काळ जमा होऊ शकते किंवा पाठविता येऊ शकते.
१३. **एच.डी.एफ.सी. बरोबर क्लिअरिंग सुविधा :-** भरलेल्या चेकची रक्कम दुसऱ्या दिवशी प्रत्यक्ष व्यवहारासाठी उपलब्ध व्हावी याकरीता त्यांचे बरोबर करार केलेला आहे.



## COMPARITIVE PROGRESS

(₹In Lakhs)

Sr. No.	Paritular	31.03.2024	31.03.2025
1	Paid up Capital	320.41	322.70
2	Reserve Fund	292.60	308.81
3	Other Fund	1438.00	1302.64
4	Deposit	10869.65	10758.02
5	Advances	4518.58	4729.08
6	Investment	4475.14	4184.96
7	C.D.Ratio	41.57%	43.96%
8	Working Capital	12552.80	12174.73
9	Gross NPA	719.72	348.00
10	Gross NPA %	15.93%	7.36%
11	Net NPA	219.24	134.14
12	Net NPA %	5.46%	2.97%
13	NPA Provision	500.48	213.87
14	CRAR (Minimum 9 %)	15.48%	11.28%
15	Operating Profit	-23.88	-130.28
16	Income Tax	0.00	0.00
17	Net Profit/Loss	-424.00	-554.28
18	No.of Members	10569	10766
19	No.of Nominal Members	1527	1894
20	No.of Employees	63	60
21	Business per Employee	244.26	258.12
22	Profit per Employee	-6.73	-9.24



# उद्यम विकास सहकारी बँक मर्यादित, पुणे | वार्षिक अहवाल : २०२४-२५

1st Floor, Pyrope Apartment, Behind Karve Road Telephone Exchange, Eranadwana, Karve Road, Pune - 411004.  
Registration : 1988(PNA)/BNK/(0)103/87-88 , Licenses No.:UBD/MH.-984P

## Balance Sheet As on 31st March 2025

As on 31/03/2024

As on 31/03/2025

Rs.	Ps.	CAPITAL & LIABILITIES	SCH NO	Rs.	Ps.
6,00,00,000.00		AUTHORISED SHARE CAPITAL		6,00,00,000.00	
3,20,40,725.00		SHARE CAPITAL	1	3,22,69,525.00	
17,30,59,958.33		RESERVE FUND & OTHER RESERVES	2	16,11,45,111.59	
1,08,69,64,576.04		DEPOSITS & OTHER ACCOUNTS	3	1,07,58,02,032.01	
10,82,34,095.00		OVERDUE INTEREST RESERVE - NPA	4	3,17,24,092.50	
1,45,326.00		INTEREST PAYABLE	5	1,64,343.00	
54,70,244.94		OTHER LIABILITIES	6	35,19,624.66	
1,40,59,14,925.31		TOTAL		1,30,46,24,728.76	
60,22,372.80		CONTINGENT LIABILITIES	14	63,53,307.66	

As per our Report of Even Date.

Notes on Accounts forms an Integral part of the Final Accounts.

For M/s. S.R.Pandit & Co.  
Chartered Accountants  
FRN No 107309w

For Udyam Vikas Sahakari Bank Ltd.

CA.Sudhir R. Pandit  
(Partner)

Mr.Jaywant W. Kadu  
(CEO)

Mrs.Leena V. Anaskar  
( Vice-Chairperson)

CA.Dinesh B. Gandhi  
(Chairman)

Membership No.032121

UDIN :- 25032121BMJQXO6552

Pune , 29 th June ,2025

CA.Abhay A. Shashtri  
(Expert Director)

Mr.Sandeep V. Khardekar  
(Director)

Mr.Dilip M. Umbarkar  
(Director)





# उद्यम विकास सहकारी बँक मर्यादित, पुणे | वार्षिक अहवाल : २०२४-२५

1st Floor, Pyrope Apartment, Behind Karve Road Telephone Exchange, Ernadwana, Karve Road, Pune - 411004.  
Registration : 1988(PNA)/BNK/(0)103/87-88 , Licenses No.:UBD/MH.-984P

## Balance Sheet As on 31st March 2025

As on 31/03/2024				As on 31/03/2025	
Rs.	Ps.	PROPERTY AND ASSETS	SCH NO	Rs.	Ps.
12,04,95,426.59		CASH AND BALANCES WITH RBI, SBI, STATE	7	9,75,89,180.95	
		CO-OP BANK, DCC & OTHER BANKS			
9,82,54,707.00		BALANCES WITH OTHER BANKS	8	8,92,63,686.00	
44,75,14,184.45		INVESTMENTS	9	41,84,96,069.00	
45,18,57,696.30		ADVANCES	10	47,29,08,279.66	
58,68,833.74		INTEREST RECEIVABLE ON INVESTMENTS		67,67,133.53	
10,82,34,095.00		OVERDUE INTEREST RECEIVABLE		3,17,24,092.50	
8,44,54,618.00		FIXED ASSETS	11	8,90,88,138.00	
1,85,48,252.85		OTHER ASSETS	12	1,66,83,928.52	
1,79,90,000.00		DEFERRED TAX ASSETS		1,63,80,000.00	
1,02,96,700.00		NON BANKING ASSETS ACQUIRED IN SATISFACTION OF CLAIMS		1,02,96,700.00	
4,24,00,411.38		PROFIT & LOSS ACCOUNT	13	5,54,27,520.60	
1,40,59,14,925.31		TOTAL		1,30,46,24,728.76	

As per our Report of Even Date.

Notes on Accounts forms an Integral part of the Final Accounts.

For M/s. S.R.Pandit & Co.  
Chartered Accountants  
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For Udyam Vikas Sahakari Bank Ltd.

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Pune , 29 th June ,2025

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(Director)



# उद्यम विकास सहकारी बँक मर्यादित, पुणे | वार्षिक अहवाल : २०२४-२५

1st Floor, Pyrope Apartment, Behind Karve Road Telephone Exchange, Eranadwana, Karve Road, Pune - 411004.  
Registration : 1988(PNA)/BNK/(0)103/87-88 , Licenses No.:UBD/MH.-984P

## Profit & Loss Account for the Year Ended 31 March 2025

As on 31/03/2024

As on 31/03/2025

Rs.	Ps.	EXPENDITURE	SCH NO	Rs.	Ps.
5,90,28,712.46		Interest on Deposits & Borrowings	15	5,39,46,660.64	
2,81,19,781.74		Staff Salary, Allowances, PF Contribution etc.	16	2,92,05,389.74	
74,000.00		Meeting Allowance to Directors		1,12,800.00	
99,99,888.44		Rent, Taxes, Electricity & Insurance	17	99,04,106.24	
5,73,928.50		Legal Charges	18	15,62,058.72	
13,60,071.07		Postage, Telegram & Telephone	19	14,45,446.02	
9,13,750.00		Audit Fees	20	7,04,160.42	
33,12,401.66		Depreciation	21	29,00,240.76	
11,52,855.91		Security Expenses		13,44,619.02	
16,50,870.30		DICGC Premium		14,06,221.00	
3,39,137.74		Printing, Stationery, Advertisement	22	3,75,073.44	
113,65,410.48		Other Expensess	23	1,16,19,286.82	
17,70,565.64		Repairs and Maintainance		33,47,063.96	
-		Bad and Doubtful assets Written off		2,79,60,937.00	
-		Renovation Expenses ( Assets) Written off		10,81,020.00	
		<u>Provisions &amp; Contingencies</u>			
26,00,000.00		a) NPA Provision		-	
34,41,000.00		b) Provision for Investment Depreciation Fund		-	
-		c) Provision for Standard Assets		2,00,000.00	
-		d) Provision for Income Tax Refund Receivable		1,16,28,674.26	
		<u>Tax Expenses</u>			
-		Deferred Tax Liability		16,10,000.00	
23,439.62		Income Tax Paid		12,967.00	
12,57,25,813.56		TOTAL		16,03,66,725.04	

As per our Report of Even Date.

Notes on Accounts forms an Integral part of the Final Accounts.

For M/s. S.R.Pandit & Co.  
Chartered Accountants  
FRN No 107309w

For Udyam Vikas Sahakari Bank Ltd.

Mr.Jaywant W. Kadu  
(CEO)

Mrs.Leena V. Anaskar  
( Vice-Chairperson)

CA.Dinesh B. Gandhi  
(Chairman)

CA.Sudhir R. Pandit  
(Partner)  
Membership No.032121

UDIN :- 25032121BMJQXO6552

CA.Abhay A. Shashtri  
(Expert Director)

Mr.Sandeep V. Khardekar  
(Director)

Mr.Dilip M. Umbarkar  
(Director)

Pune , 29 th June ,2025



# उद्यम विकास सहकारी बँक मर्यादित, पुणे | वार्षिक अहवाल : २०२४-२५

1st Floor, Pyrope Apartment, Behind Karve Road Telephone Exchange, Eranadwana, Karve Road, Pune - 411004.  
Registration : 1988(PNA)/BNK/(0)103/87-88 , Licenses No.:UBD/MH.-984P

## Profit & Loss Account for the Year End

As on 31/03/2024				As on 31/03/2025	
Rs.	Ps.	INCOME	SCH NO	Rs.	Ps.
8,14,50,667.27		Interest on Advances		4,65,73,244.85	
3,43,84,072.04		Interest on Investment		3,68,55,569.79	
8,20,077.55		Commission Received	24	7,66,997.24	
12,31,632.35		Other Receipts	25	14,05,465.22	
32,104.00		Dividend		32,104.00	
9,63,960.80		Locker Rent		9,80,647.72	
5,38,000.00		Profit on Securities (GOI)		2,62,150.00	
		Excess Provision Reversed			
20,00,000.00		a) Provision on Standard Assets		-	
17,58,360.00		b) Provision on Investment Depreciation Reserve		37,41,000.00	
8,824.00		c) Other Provisions		85,500.00	
-		Reversal of excess BDDR Provision		2,86,60,937.00	
-		Compensation For Surrender Of Tenancy Rights		2,79,76,000.00	
		Tax Income			
1,50,000.00		Deferred Tax Asset		-	
23,88,115.55		Net Loss transferred to Balance Sheet		1,30,27,109.22	
12,57,25,813.56		TOTAL		16,03,66,725.04	

As per our Report of Even Date.

Notes on Accounts forms an Integral part of the Final Accounts.

For M/s. S.R.Pandit & Co.  
Chartered Accountants  
FRN No 107309w

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## SCHEDULE 1 SHARE CAPITAL

As on 31.03.2024	Particulars	As on 31.03.2025
6,00,00,000.00	A) Authorized Share Capital	6,00,00,000.00
	(24,00,000 Shares of Rs. 25/- Each)	
3,20,40,725.00	B) Subscribed & Paid Up Share Capital	3,22,69,525.00
	(12,90,781 Shares of Rs. 25/- )	
	(Previous Year 12,81,629 Shares of Rs.25/)	
<b>3,20,40,725.00</b>	<b>TOTAL</b>	<b>3,22,69,525.00</b>

## SCHEDULE 2 RESERVES FUNDS AND OTHER FUNDS

Rs.	Ps.		Rs.	Ps.
As on 31.03.2024		Particulars	As on 31.03.2025	
292,60,240.36		Reserve Fund	3,08,81,134.86	
1,5,35,094.50		Dividend Equilisation Fund	-	
1,57,68,028.39		Building Fund	1,57,68,028.39	
5,00,47,586.70		Reserve for Bad & Doubtful	1,86,94,149.70	
6,70,000.00		Investment Flatauion Reserve	6,70,000.00	
17,50,000.00		Contigent Provision Against STD Assets	19,50,000.00	
37,41,000.00		Investment Dep.Reserve	-	
3,75,799.37		Social Welfare Fund	3,75,799.37	
1,42,440.62		Charity Fund	142,440.62	
4,51,013.26		Member Welfare Fund	4,51,013.26	
3,94,570.13		Staff Welfare Fund	3,94,570.13	
68,57,6,003.00		Revaluation Reserve	7,54,34,219.00	
3,48,182.00		Special Reserve As Per I TAX	3,48,182.00	
-		Provision for Income Tax Refund Receivable	1,16,28,674.26	
-		BDDR -2024	26,92,500.00	
-		General Reserve	17,14,400.00	
<b>17,30,59,958.33</b>		<b>TOTAL</b>	<b>16,11,45,111.59</b>	



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## SCHEDULE 3 DEPOSITS AND OTHER ACCOUNTS

Rs.	Ps.		Rs.	Ps.
As on 31.03.2024		Particulars	As on 31.03.2025	
19,79,57,876.98		SAVINGS DEPOSITS	19,84,66,770.91	
18,12,77,224.47		Individuals	18,55,43,346.99	
1,66,80,652.51		Co-operative Societies	1,29,23,423.92	
5,01,34,987.73		CURRENT DEPOSITS	5,06,80,535.69	
5,36,851.15		Individuals	3,47,515.13	
4,95,98,136.58		Co-operative Societies	5,03,33,020.56	
83,88,71,711.33		FIXED DEPOSITS	82,66,54,725.41	
74,76,26,823.94		Individuals	73,50,00,928.23	
9,12,44,887.39		Co-operative Societies	9,16,53,797.18	
<b>1,08,69,64,576.04</b>		<b>Total</b>	<b>1,07,58,02,032.01</b>	

## SCHEDULE 4 OVERDUE INTEREST RECEIVABLE

Rs.	Ps.		Rs.	Ps.
As on 31.03.2024		Particulars	As on 31.03.2025	
28,28,266.00		BILL PURCHASE	-	
6,03,315.00		CAR LOAN	9,47,920.00	
9,44,024.00		VEHICLE LOAN	-	
3,53,45,328.50		ROAD TRANSPORT	45,90,716.50	
15,717.00		PERSONAL LOAN	-	
1,21,80,326.00		PLANT & MACHINERY	1,22,091.00	
21,03,663.00		EDUCATION LOAN	-	
46,86,819.00		CASH CREDIT HYP	60,12,303.00	
31,55,058.00		AGRICULTURE LOAN	-	
3,89,447.00		PROJECT LOAN	6,83,423.00	
25,57,193.00		HOUSING LOAN	25,00,088.00	
4,14,62,576.50		LOAN FOR SMALL BUSINESS	1,68,67,551.00	
1,50,002.00		LOAN FOR FURNITURE	-	
8,12,360.00		STAFF LOAN	-	
<b>10,82,34,095.00</b>		<b>Total</b>	<b>3,17,24,092.50</b>	



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## SCHEDULE 5 INTEREST PAYABLE

As on 31.03.2024	Particulars	As on 31.03.2025
Rs. Ps.		Rs. Ps.
1,45,326.00	Interest Payable Matured Term Deposit	1,64,343.00
1,45,326.00	Total	1,64,343.00

## SCHEDULE 6 CURRENT LIABILITIES & PROVISIONS

As on 31.03.2024	Particulars	As on 31.03.2025
Rs. Ps.		Rs. Ps.
5,19,595.00	Audit Fee Payable	5,02,700.00
38,300.00	MSEB Bill Payable	42,640.00
10,920.00	Telephone Bill Payable	11,100.00
4,88,298.00	Sundry Creditors	1,65,690.00
2,80,429.76	Payslip	40,216.76
-	SRO Charges Payable	225.00
18,74,000.00	Bonus & Exgratia Payable	7,13,666.00
80,000.00	Education Fund Payable	80,000.00
7,49,270.00	TDS/TAX Payable A/C	6,32,722.50
9,27,433.00	Int. Provision Daily Collection	10,53,907.00
3,13,940.00	Pigmi Deposit Agent Suspense	1,76,757.40
1,68,868.00	Sundry Creditors (GST)	1,00,000.00
19,191.18	NPCI ATM Settlement	-
54,70,244.94	Total	35,19,624.66





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## SCHEDULE 7

### CASH AND BALANCES WITH RBI , SBI, STATE CO-OP. BANK, DCC & OTHER BANKS

As on 31.03.2024	Particulars	As on 31.03.2025
Rs. Ps.		Rs. Ps.
1,76,24,564.00	Cash in Hand & ATM	2,57,25,159.00
	Balance in Current Accounts	
22,745.44	MSC Bank Mumbai C/A	22,745.44
3,93,80,720.73	HDFC Bank C/A	4,25,33,116.66
27,62,052.30	SBI Current A/C	10,57,832.42
6,80,510.84	Saraswat Bank C/A	6,79,920.84
1,86,516.00	PDCC Bank Laxmi Road C/A	1,86,516.00
2,65,106.59	PDCC Bank B.J. Road C/A	10,74,061.18
4,42,57,263.74	IDBI Bank LTD (Ganesh Nagar Br.) C/A	2,09,37,552.11
26,73,055.87	IDBI FC Road C/A	-
1,24,19,519.08	ICICI Bank Satara Road Br C/A	52,96,262.78
-	NPCI ATM Settlement C/A (ICICI Bank Satara Rd)	23,183.52
2,23,372.00	Indusind Bank C/A	52,831.00
10,28,70,862.59	Subtotal	7,18,64,021.95
12,04,95,426.59	TOTAL	9,75,89,180.95

## SCHEDULE 8

### BALANCES WITH OTHER BANKS

As on 31.03.2024	Particulars	As on 31.03.2025
Rs. Ps.		Rs. Ps.
	Fixed Deposits with Banks	
4,18,28,236.00	PDCC Bank ,BJ Road	1,00,00,000.00
1,79,26,471.00	PDCC ( Building Fund )	1,16,62,586.00
-	Cosmos Bank, Ganesh Nagar Br,	1,00,01,000.00
15,00,000.00	TJSB Bank , Sinhgad Road	1,00,00,100.00
1,50,00,000.00	Indusind Bank ,Kothrud, Pune	2,75,00,000.00
2,20,00,000.00	SVC Bank Ltd , Deccan Gymkhana ,Pune	-
-	KDCC Bank , Nandani , Kolhapur	1,00,00,000.00
-	Suryoday Small Finance Bank ,	1,01,00,000.00
9,82,54,707.00	TOTAL	8,92,63,686.00



## SCHEDULE 9 INVESTMENTS

As on 31.03.2024			As on 31.03.2025	
Rs.	Ps.	Particulars	Rs.	Ps.
		SLR INVESTMENT		
41,36,95,158.00		Invest. In Govt. Security	41,80,95,019.00	
		NON SLR INVESTMENT		
3,34,17,976.45		Invest. In HDFC Mutual Fund	-	
		SHARES		
1,000.00		Shares of MSC Bank	1,000.00	
4,00,050.00		Shares of PDCC Bank	4,00,050.00	
44,75,14,184.45		TOTAL INVESTMENT	41,84,96,069.00	

## SCHEDULE 10 ADVANCES

As on 31.03.2024		Particulars	As on 31.03.2025	
Rs.	Ps.		Rs.	Ps.
		1. Short Term Loans, C/C and Overdrafts		
14,50,93,116.18		a) Against Tangible Securities	13,38,69,003.20	
		b) Unsecured		
88,26,422.40		Of which overdues	61,69,908.21	
29,50,476.03		Bad & Doubtful for Recovery	60,88,262.54	
14,50,93,116.18		TOTAL	13,38,69,003.20	
		2. Medium Term Loans		
11,76,95,264.15		a) Against Tangible Securities	18,19,90,419.46	
1,65,97,261.50		b) Unsecured	9,66,599.00	
3,16,84,992.65		Of which overdues	1,62,36,434.03	
5,58,42,085.88		Bad & Doubtful for Recovery	1,79,50,192.46	
13,42,92,525.65		TOTAL	18,29,57,018.46	
		3. Long Term Loans		
17,24,38,764.47		a) Against Tangible Securities	15,60,48,968.00	
33,290.00		b) Unsecured	33,290.00	
3,61,06,507.01		Of which overdues	1,68,15,831.78	
1,31,79,280.50		Bad & Doubtful of Recovery	1,07,61,718.00	
17,24,72,054.47		TOTAL	15,60,82,258.00	
45,18,57,696.30		TOTAL(1+2+3)	47,29,08,279.66	



## SCHEDULE 11 FIXED ASSETS ( Net of Depreciation)

As on 31.03.2024			As on 31.03.2025	
Rs.	Ps.	Particulars	Rs.	Ps.
7,37,54,240.00		Premises	8,04,83,000.00	
34,14,881.00		Dead Stock	30,73,389.00	
40,48,661.00		Furniture & Fixture	36,43,812.00	
14,13,172.00		Electric Fitting	12,71,896.00	
4,19,906.00		Vehicles -cars	3,35,926.00	
3,044.00		Computer System	43,599.00	
14,00,714.00		Renovation Exp	2,36,516.00	
8,44,54,618.00		TOTAL FIXED ASSETS	8,90,88,138.00	

## SCHEDULE 12 OTHER ASSETS

As on 31.03.2024			As on 31.03.2025	
Rs.	Ps.	Particulars	Rs.	Ps.
90,457.00		FRANKING STAMPS	90,457.00	
3,01,973.00		INTERIOR ADVANCE	3,01,973.00	
26,688.00		TELEPHONE DEPOSIT	26,688.00	
2,07,130.00		STATIONERY	2,01,901.00	
-		STAMPS	2,700.00	
4,27,200.00		G/L ADVANCE	34,260.00	
4,45,500.00		FESTIVAL ADVANCE	5,01,000.00	
5,44,320.00		PREPAID INSURANCE	5,31,941.00	
1,84,322.00		PREPAID EXPENSES	-	
54,335.77		SUNDRY DEBTORS	51,175.43	
18,677.00		TDS RECV.TRUSTY SECURITIES	2,85,000.04	
1,16,28,674.26		INCOME TAX REFUND RECEIVABLE	1,16,28,674.26	
2,000.00		DEPOSIT WITH SHREE MARUTI GAS	2,000.00	
4,69,189.00		DEPOSIT WITH MSDDL	4,59,189.00	
13,76,999.75		GST RECEIVABLE INPUT	2,06,150.24	
585.00		TDS RECEIVABLE ON GST	304.00	
3,48,082.07		ATM CHARGE BACK SETTLEMENT	3,35,740.55	
10,620.00		LOCKER RENT RECEIVABLE	13,275.00	
24,11,500.00		DEPOSIT WITH LANDLORDS	20,11,500.00	
1,85,48,252.85		TOTAL	1,66,83,928.52	



## SCHEDULE 13 PROFIT & LOSS ACCOUNT ( Dr.)

As on 31.03.2024			As on 31.03.2025	
Rs.	Ps.	Particulars	Rs.	Ps.
4,00,12,295.83		Opening Balance as per last Balance Sheet ( Dr.)	4,24,00,411.38	
23,88,115.55		Add: Loss for the Year	1,30,27,109.22	
4,24,00,411.38		Total	5,54,27,520.60	

## SCHEDULE 14 CONTINGENT LAIBILITY

As on 31.03.2024			As on 31.03.2025	
Rs.	Ps.	Particulars	Rs.	Ps.
25,000.00		Bank Guarantee	25,000.00	
59,97,372.80		DEAF Payble to Customers	63,28,307.66	
60,22,372.80		TOTAL	63,53,307.66	



## SCHEDULE 15 INTEREST PAID

As on 31.03.2024	Particulars	As on 31.03.2025
Rs. Ps.	Interest Paid on	Rs. Ps.
5,90,28,712.46	a) Deposits	5,38,74,672.64
-	b) Borrowings	71,988.00
5,90,28,712.46	Total	5,39,46,660.64

## SCHEDULE 16 STAFF SALARY, ALLOWANCES, PROVIDAND FUND CONTRIBUTION ETC.

As on 31.03.2024	Particulars	As on 31.03.2025
Rs. Ps.		Rs. Ps.
2,50,30,851.00	Salary For Staff	2,50,01,359.66
16,67,484.00	Bank Contribution To P.F.	17,20,869.00
69,478.00	Administrative Charges	71,779.00
54,500.00	Insurance Fund (PF)	52,801.00
37,829.72	Training Expenses	3,270.00
84,250.00	Closing Allowance	82,000.00
59,424.46	Uniforms for Peons	45,360.00
3,960.00	Labour Welfare Fund	7,725.00
11,12,004.56	Gratuity Premium	19,20,550.08
-	Trainee Stipend	2,99,676.00
2,81,19,781.74	Total	2,92,05,389.74

## SCHEDULE 17 RENT, TAXES, ELECTRICITY & INSURANCE

Rs. Ps.		Rs. Ps.
As on 31.03.2024	Particulars	As on 31.03.2025
83,62,467.90	Rent	82,25,470.30
3,59,479.00	Rent, Rate & Property Taxes Paid	3,19,623.00
2,500.00	Bank Professional Tax	2,500.00
12,55,178.62	Insurance	13,36,602.90
20,262.92	Insurance (Vehicle)	19,910.04
99,99,888.44	Total	99,04,106.24



**SCHEDULE 18**  
**LEGAL CHARGES**

**As on 31.03.2024** **As on 31.03.2025**

Rs.	Ps.	Particulars	Rs.	Ps.
	-	Legal Charges	2,59,300.00	
1,66,480.00		Consultancy Charges	6,52,100.00	
4,07,448.50		Professional Fee	6,50,658.72	
5,73,928.50		Total	15,62,058.72	

**SCHEDULE 19**  
**POSTAGE, TELEGRAM & TELEPHONE**

**As on 31.03.2024** **As on 31.03.2025**

Rs.	Ps.	Particulars	Rs.	Ps.
67,373.00		Postage	85,185.00	
5,12,588.07		Telephone Bills	5,32,301.02	
7,80,110.00		Electricity Bills	8,27,960.00	
13,60,071.07		Total	14,45,446.02	

**SCHEDULE 20**  
**AUDITORS FEES**

**As on 31.03.2024** **As on 31.03.2025**

Rs.	Ps.	Particulars	Rs.	Ps.
9,13,750.00		Statutory and Concurrent Audit fees	7,04,160.42	
9,13,750.00		Total	7,04,160.42	

**SCHEDULE 21**  
**DEPRECIATION**

**As on 31.03.2024** **As on 31.03.2025**

Rs.	Ps.	Particulars	Rs.	Ps.
		Depreciation On		
4,06,866.00		Dead Stock	3,41,492.00	
4,49,839.00		Furniture and Fixture	4,04,849.00	
1,57,018.00		Electric Fittings	1,41,276.00	
1,04,978.00		Vehicles	83,980.00	
976.00		Library Books	-	
2,12,500.66		Computer Hardware	1,609.76	
89,090.00		Capital Expenditure For Renovation	83,178.00	
18,91,134.00		Premises	18,43,856.00	
33,12,401.66		Total	29,00,240.76	





## SCHEDULE 22 PRINTING STATIONARY AND ADVERTISEMENT

As on 31.03.2024			As on 31.03.2025	
Rs.	Ps.	Particulars	Rs.	Ps.
3,21,712.74		Printing & Stationery	3,62,281.44	
17,425.00		Advertisement	12,792.00	
3,39,137.74		Total	3,75,073.44	

## SCHEDULE 23 Other Expenses

As on 31.03.2024			As on 31.03.2025	
Rs.	Ps.	Particulars	Rs.	Ps.
91,946.00		Conveyances	33,492.00	
25,084.50		Miscellaneous Expenses	24,669.00	
7,10,234.61		Office Expenses	9,25,440.00	
1,37,022.00		Entertainment / Refreshment	1,31,496.00	
11,151.00		Travelling Expenses	48,515.00	
22,131.90		Clearing House Charges	24,711.42	
13,031.00		Bank Functional Expenses	5,627.00	
4,46,209.76		A.G.M. Expenses	4,48,531.00	
735.00		Delay Tax/TDS Payment Interest	-	
19,575.49		Bank Charges	94,716.28	
92,73,767.00		Commission To Daily Collection Agents	93,64,353.00	
1,29,686.63		ATM Transaction Fees Paid	88,849.35	
1,04,330.00		Subscription Account	1,02,962.00	
2,15,698.83		ATM Issuer Charges / Fee Expenses	42,375.51	
667.76		IMPS Issuer Charges	391.15	
-		Election Expenses	95,406.00	
56,639.00		Amortisation Paid	56,639.00	
-		Charges Paid To NPCI Expenditure	19,113.11	
1,07,500.00		Vehicle Expenses	1,12,000.00	
1,13,65,410.48		Total	1,16,19,286.82	



## SCHEDULE 24 COMMISSION RECEIVED

As on 31.03.2024	Particulars	As on 31.03.2025
7,54,110.61	Bank Commission	7,03,041.97
4,563.08	Commission Received On PO & DD	14,817.49
452.00	Commission On Franking Stamps	-
60,951.86	Commission On MSEDCL Collection	49,137.78
8,20,077.55	TOTAL	7,66,997.24

## SCHEDULE 25 MISCELLANEOUS / OTHER INCOME

As on 31.03.2024	Particulars	As on 31.03.2025
17.78	Handling Charges Of Franking	0.84
66,234.65	Incidental Charges	54,612.24
1,55,480.38	Misc. Receipts	26,961.82
46,400.00	Documentary Charges	96,200.00
5,83,526.46	Processing Fees	7,50,959.82
14,000.00	Stock Penalty Charges	8,400.00
1,57,819.91	Custody Charges	2,21,622.99
1,85,952.00	ATM Acquirer Charges / Fee -Income	75,145.00
9,206.17	Imps Issuer Charges / Fees Income	11,598.41
12,995.00	Interest Received on Income Tax Refund	190.00
	Commitment Charges	50,074.00
	Reimbursement Amount Received From NPCI	1,09,700.10
12,31,632.35	TOTAL	14,05,465.22



## DISCLOSURE AS PER RBI GUIDELINES

Sr. No.	Particulars	(Rs. In Lakhs)	(Rs. In Lakhs)
		31/03/2024	31/03/2025
1	Movement of CRAR		
	a. Capital Tier 1	655.28	427.71
	b. Capital Tier 2	39.17	39.56
	c. Total of Tier 1 and Tier 2 Capital	<b>694.45</b>	<b>467.27</b>
	d. Total Risk Weighted Assets	4485.68	4140.72
	e. Capital to Risk Assets Ratio	15.48%	11.28%
2	Investments		
	a. Book Value	4130.00	4176.06
	b. Face Value	4150.00	4200.00
	c. Market Value	3927.28	4113.44
3	Advance Against		
	a. Real Estate	79.03	0.00
	b. Construction Business	83.54	60.61
	c. Housing	322.91	709.20
4	Advances against Shares & Debentures	0.00	0.00
5	Advanced to Directors, Their relatives companies firms in which they are interested		
	a. Fund Based		
	i. Outstanding at the beginning of the year	1.90	314.93
	ii. Additions during the year*	313.27	8.00
	iii. Recovery during the year	0.24	313.37
	iv. Outstanding at the end of the year	314.93	9.56
	b. Non - fund Based ( Guarantees, L/Cs ect.)		
	* Amount pertians to loans sanctioned to staff directors and loans sanctioned to Directors against Term Deposits, Stock & Debtors property, plant & machinery		
6	Average Cost of Deposit	5.01	5.16
7	NPAs		
	a. Gross NPAs	719.72	348.00
	b. Net NPAs	219.24	134.14
8	Movement in NPAs		
	I Gross NPAs		
	a. Opening Balance	1139.02	719.72
	b. Additions during the year	187.89	243.97
	c. Less : Closed/ Recovered / Written off	607.19	615.69
	d. Closing Balance	719.72	348.00



## DISCLOSURE AS PER RBI GUIDELINES

Sr. No.	Particulars	(Rs. In Lakhs)	(Rs. In Lakhs)
		31/03/2024	31/03/2025
	II Net NPAs %		
	a. At the begning of the year	10.71	5.46
	b. At the end of the year	5.46	2.97
9	Profitability		
	a. Interest Income as a percentage of Average working funds	8.53	6.85
	b. Non -Interest Income as a percentage of Average working funds	0.55	5.25
	c. Operating Profit as a percentage of Average working funds	-0.17	1.44
	d. Return on Average Assets	-0.18	-1.07
	e. Business ( Deposits + Advances ) per Employee	244.26	258.12
	f. Net Profit per employee	-0.37	-2.17
10	Provision made during the year towards :		
	a. Provision of NPAs	6.48	0.00
	b. Depreciation in Investments	0.00	0.00
11	Movement in Provisions against Advances :		
	a. Towards Bad & Doubtful Reserve		
	Opening Balance	494.00	500.48
	Provisions during the year	6.48	0.00
	Less : Closed / Recovered / Written off / Transferred	0.00	286.61
	Closing Balance	500.48	213.87
	b. Towards Contingent provision against Standard Assets		
	Opening Balance	37.50	17.50
	Additions during the year	0.00	2.00
	Less : Closed / Recovered / Written off / Transferred	20.00	0.00
	Closing Balance	17.50	19.50
12	Movement in Provisions against Investment		
	a. Provision for Bad & Doubtful Investment		
	Opening Balance	0.00	0.00
	Additions during the year	0.00	0.00
	Closing Balance	0.00	0.00
	b. Provision for Investment Depreciation Reserve		
	Opening Balance	3.00	37.41
	Additions / Transferred during the year	34.41	-37.41
	Closing Balance	37.41	0.00



## DISCLOSURE AS PER RBI GUIDELINES

Sr. No.	Particulars	(Rs. In Lakhs)	(Rs. In Lakhs)
		31/03/2024	31/03/2025
12	Movement in Provisions against Investment		
	a. Provision for Bad & Doubtful Investment		
	Opening Balance	0.00	0.00
	Additions during the year	0.00	0.00
	Closing Balance	0.00	0.00
	b. Provision for Investment Depreciation Reserve		
	Opening Balance	3.00	37.41
	Additions / Transferred during the year	34.41	-37.41
	Closing Balance	37.41	0.00
13	a. Foreign Currency Assets	0.00	0.00
	b. Foreign Currency Liabilities	0.00	0.00
14	DICGC Premium Paid up to March 2024 & March 2025	16.51	14.06
15	DEAF Amt (RBI/Circular No.RBI/13-14/614/Dt.27.05.14)		
	Opening Balance Transferred to DEAF	56.21	59.97
	Add:- Amt Transfer to DEAF during the year	5.62	4.71
	Less:- Amt Reimbursed by DEAF towards claim	1.86	1.40
	Closing Balance of Amt transferred to DEAF	59.97	63.28
16	Comoposition of Non-SLR Investments		
<b>Sr.No.</b>	<b>Issuer</b>	<b>31.03.24</b>	<b>31.03.25</b>
1	PSUs		
2	FIs		
3	Nationalized Banks		
4	Other	719.18	676.01
5	Provision Held towards Depreciation	37.41	0.00
	<b>Total</b>	<b>756.59</b>	<b>676.01</b>
17	Non Performing Non - SLR Investments		
	<b>Particulars</b>	<b>Amount</b>	
	Opening Balance	0.00	
	Additions during the year since 1st April	0.00	
	Reductions during the above period	0.00	
	Closing Balance	0.00	
	Total Provision Held	0.00	



## NOTES FORMING PART OF THE BALANCE SHEET

AS AT 31<sup>st</sup> MARCH, 2025 AND PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31<sup>st</sup> MARCH, 2025.

### I. OVERVIEW:-

**Udyam Vikas Sahakari Bank Ltd, Pune** was incorporated in **1988** and was providing various banking services & products. The Bank is having 9 branches. The area of operations is the five district in State of Maharashtra (Pune, Raigad, Nagar, Satara & Solapur). The main business is of banking services and allied business as permitted by Reserve Bank of India, MCS Act, BR Act.

### II. BASIS FOR PREPARATION OF FINANCIAL STATEMENT-

#### 1. BASIS OF ACCOUNTING:

**1.1** The financial statements are prepared by following the Going Concern concept on historical cost convention under accrual system of accounting unless otherwise stated. These statements conform with the applicable statutory provisions, Accounting Standards (AS) issued by The Institute of Chartered Accountants of India and generally accepted accounting policies within the Banking Industry in India.

#### 1.2 Use of Estimates

Preparation of the financial statements, in conformity with generally accepted accounting principles, requires management to make estimates and assumptions that affect the reported amounts of assets & Liabilities, revenues & expenses & disclosure of contingent liability 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 & reasonable. Any revision to the accounting estimates recognized prospectively.

### III. SIGNIFICANT ACCOUNTING POLICIES-

#### 1. CASH FLOW STATEMENTS (AS-3):

The Bank has prepared and disclosed the Cash Flow statement by following the indirect method, in terms of guidelines issued in terms of accounting standards (AS 3) issued by ICAI.

#### 2. REVENUE RECOGNITION: (AS-9)

Items of income and expenditure are generally accounted on accrual basis except the following income, which is accounted on cash basis:  
Interest on non-performing assets is recognized as income in pursuance with the guidelines issued by the Reserve Bank of India.

#### 3. INVESTMENTS: (AS 13)

##### (a) Categorisation of investments:

In accordance with guidelines issued by RBI, the Bank classifies its investment portfolio into the following three categories:

- i) Held To Maturity' - Securities acquired by the Bank with the intention to hold till maturity.
- ii) Held For Trading' - Securities acquired by the Bank with the intention to trade.
- iii) Available For Sale' - Securities which do not fall within the above category are classified as 'available for sale'.
  - a. Classification of investments

For the purpose of disclosure in the balance sheet, Investments have been classified under five groups as required under RBI guidelines - Government securities, Other approved securities, Shares, Bonds of PSUs and other Investments.





a. Classification of investments

For the purpose of disclosure in the balance sheet, Investments have been classified under five groups as required under RBI guidelines – Government securities, Other approved securities, Shares, Bonds of PSUs and other Investments.

b. Valuation of Investments:

- i) 'Held to Maturity' - These investments are carried at their acquisition cost. Any premium on acquisition is amortized over the balance period to maturity, with a debit to Profit & Loss Account. The book value of security is reduced to the extent of amount amortized during the relevant accounting period.
- ii) 'Available for Sale' - Each Central Govt./Other approved Securities in this category is re-valued at the market price or fair value for each scrip and the resultant depreciation/appreciation of each scrip in this category is recognized in the profit and loss account. Net Appreciation, if any, is ignored. In case of shares and bonds and other investments, the scrip wise appreciation is ignored. Market value of government securities (excluding treasury bills) is determined on the basis of the price list published by RBI or the prices periodically declared by PDAI jointly with FIMMDA for valuation at year-end. In case of unquoted government securities market price or fair value is determined as per the rates published by FIMMDA.

b. Broken period interest on debt instruments is treated as a revenue item.

(a) Non-Performing Investments (NPI):

- i) Non-performing investments are identified and classified as per RBI guidelines.
- ii) Net depreciation in respect of NPIs is not set off against appreciation in respect of other performing securities.

(b) Accounting for Repo/Reverse Repo transactions (including transactions under the Liquidity Adjustment Facility (LAF) with the RBI):

- I) The Bank has adopted the Accounting Procedure prescribed by the RBI for accounting of Repo and Reverse Repo transactions. The securities under AFS Category sold and purchased under Repo/ Reverse Repo are accounted as TREPS. The above entries are reversed on the date of maturity. Costs and revenues are accounted for as interest expenditure / income, as the case may be. Balance in Repo account is classified under schedule 4 (Borrowings) and balance in TREPS account is classified under Money at Call & Short Notice.
- II) Profit or Loss on sale of investment are recognized in Profit & Loss Account. The profit or Loss is calculated by considering of the book value of security

### 3. Advances

4.1 In accordance with the guidelines issued by Reserve Bank of India, advances are classified as Standard, Sub- standard, Doubtful and Loss assets and required provision is made on such advances as per the norms issued by Reserve Bank of India from time to time.

4.2 Overdue Interest in respect of Non Performing Advances is accounted for as per the directives issued by Reserve Bank of India.

i) PROPERTY, PLANT AND EQUIPMENT (AS-10):

The carrying amount of assets is reviewed at each balance sheet date if there is any indication of impairment based on internal\external factors. An asset is impaired when the carrying amount of assets exceeds the recoverable amount. An impairment loss is charged to the profit & loss account in the year in which the assets is identified as impaired. An impairment loss recognized in prior accounting periods is reversed if there has been changed in the estimate of the recoverable amount.

i) **DEPRECIATION& AMORTIZATION:**

5.1 Premises are stated at aggregate of Revalued price as at 31st March, 2021 and the difference between Revalued price and historical cost as at 31st March 2021 is shown as Revaluation Reserve, Proportionate Depreciation on account of revaluation is charged directly to Revaluation Reserve every year, when depreciation is charged on total premises value. (Including revaluation reserve). Subsequently the consequent impact has been transferred to revenue reserves. Transfers from surplus revaluation to revenue reserves are not made through statement of profit & loss accounts.



5.2 Other fixed assets are stated at historical cost net of depreciation.

5.3 The cost of fixed assets represents the written down value of the assets, the additions and deletions there from.

5.4 Depreciation is charged on Fixed Assets as follows:

i) Computers & Software	- on Straight Line Method at 33.33%.
ii) Building	- on Written down Value at 2.5%.
iii) Library Books	- on Written down Value at 10%.
iv) Vehicles	- on Written down Value at 20%.
v) Furniture & Fittings, Dead Stock	- on Written down Value at 10%.
vi) Renovation	- on Written down Value at 5%.

5.5 Depreciation is charged on a prorate basis during the year. Depreciation is charged fully for assets purchased till 30<sup>th</sup> September & for half year for assets purchased during 1<sup>st</sup> October to 31<sup>st</sup> March every year at the rates and method stated above. Impact of change in accounting policy cannot be quantified.

## 5 EMPLOYEE BENEFITS: (AS 15)

Contribution to provident fund & other funds which in the nature of a defined contribution plan are charged to profit & loss account.

### a) GRATUITY:

The Bank provides for gratuity to all employees. The benefit vests upon completion of five years of service and is in the form of lump sum payment to employees on resignation, retirement, death while in employment or on termination of employment, an amount equivalent to 15 days salary plus eligible allowances payable for each completed year of service, as per the Payment of Gratuity Act, 1972. The Bank makes contributions to the LIC of India. The defined gratuity benefit plans are valued by an independent actuary as at the Balance Sheet date, using the projected unit credit method as per the requirement of AS-15 "Employee Benefits", to determine the present value of the defined benefit obligation and the related service costs. Under this method, the determination is based on actuarial calculations, which include assumptions about demographics, early retirement, salary increases and interest rates.

### b) PROVIDENT FUND:

In accordance with law, all the employees of the Bank are entitled to receive benefits under the provident fund. Every employee contributes an amount, on a monthly basis, at a determined rate. The Bank contributes an equal amount. This amount is transferred to PF account managed by the Employees' PF Trust (Employees Provident Fund Organization (EPFO)).

The Bank's contribution to Provident Fund is accounted for on the basis of contribution to the scheme.

### c) LEAVE ENCASHMENT:

Casual leave encashment is a short term compensated absence. Accordingly, the bank has made provision of leave encashment on actual basis. Privileged leaves are provided on actuarial basis to the extent of the payments likely to be made. With respect to medical leaves, as per the existing rules, same is granted only when the employee is retired from their service. As at the year end, the provision is made only for those employees who are retiring from their service in the month of March. This procedure is consistently followed by bank from last 25 to 30 years. Employee Leave Benefits in the nature of Privilege Leave is a defined benefit plan. Privilege Leave which is en-cashable is provided for on the basis of Actuarial Valuation done by an Independent Actuary as at the year-end using the Projected Unit Credit Method in accordance with the guidelines issued under AS-15 on Employee Benefits as issued by ICAI.



## 6 SEGMENT REPORTING (AS 17):

In accordance with the guidelines issued by Reserve Bank of India, the segments are ascertained as under: Treasury includes all investment portfolio, profit/loss on sale of investments and money market operations. The expenses on this segment consist of interest on external borrowings as well as internal sources and depreciation/ amortization of premium on HTM category investments. Other Banking operations include all other operations not covered under Treasury Operations.

## 7 RELATED PARTY DISCLOSURES (AS 18):

Key Management Personnel - Chief Executive Officer:

Mr. Jaywant Vamanrao Kadu (From 1<sup>st</sup> April 2024 to 31<sup>st</sup> March 2025)

The details of transactions with Key Management Personnel are not given in view of the R.B.I. Circular dated 29th March, 2003 and the clarification issued by Institute of Chartered Accountants of India to the effect that the CEO is a single party covered by this category on any given day during the accounting year.

## 8 OPERATING LEASE (AS 19):

Lease rental obligations in respect of assets taken on operating lease are charged to Profit and Loss Account on straight-line basis over the lease term. Initial direct costs are charged to Profit and Loss account.

## 9 EARNINGS PER SHARE (AS 20):

- a) Earnings per share is calculated by dividing the net profit/ (loss) for the period after tax attributable to shareholders (before appropriation) by weighted average number of shares outstanding during the period. The weighted average number of shares outstanding during the period are calculated by aggregating the shares outstanding at the beginning of the period adjusted by the number of shares surrendered/ forfeited or issued during the period multiplied by the time- weighting factor, which is the number of days for which the shares are outstanding as a proportion of total number of days during the year.

## 10 ACCOUNTING FOR TAXES ON INCOME (AS-22):

Tax expenses comprise of Current and deferred taxes. Current Income tax expense is measured at the rates and as per the norms in the prevailing Income tax Act, 1961. Deferred Tax reflects the impact of timing differences between taxable income and accounting income measured at tax rates applicable on the Balance sheet date.

## 11 Discontinuing Operations (AS 24)

Bank has not discontinued any of its operation during FY 2024-25

## 12 INTANGIBLE ASSETS (AS 26):

An intangible asset is recognized if and only if it is probable that the future economic benefits that are attributable to the asset will flow to the enterprise and the cost of the asset can be measured reliably. Intangible asset is measured initially at cost and stated in balance-sheet at historical cost less accumulated amortization.

Amortization of intangible assets is provided on Straight Line Method (SLM) @ 33.33% in line with the RBI circular RBI/2005-06/286 UBD.BPD.PCB Cir. No. 28/12.05.001/ 2005-06.



## 13 IMPAIRMENT OF ASSETS (AS 28):

The carrying amount of assets is reviewed at each balance sheet date if there is any indication of impairment based on internal\external factors. An asset is impaired when the carrying amount of assets exceeds the recoverable amount. An impairment loss is charged to the profit & loss account in the year in which the assets is identified as impaired. An impairment loss recognized in prior accounting periods is reversed if there has been changed in the estimate of the recoverable amount.

## 14 PROVISIONS, CONTINGENT LIABILITIES AND CONTINGENT ASSETS (AS 29):

A Provision is recognized when the bank has a present obligation as a result of past event; It is probable that outflow of resources will be required to settle the obligation, in respect of which is reliable estimate can be made. Provisions are not discounted to its present value and are determined based on the best estimate 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. Disclosure of a contingent liability is made when there is possible obligation that arises from past events and the existence of which will be confirmed by occurrence or non occurrence of one or more certain future events beyond the control of the bank or present obligation that arises from past events but its is not probable that an outflow of resources will be required to settle the obligation & reliable estimate of the amount of the obligation cannot be made. Contingent assets are neither recognized nor disclosed in the financial statements.

## 15 ACCOUNTING OF GOODS AND SERVICE TAX:

- (a) Bank has collected 18% GST on eligible income and accounted as GST Liability on outward supplies.
- (b) In case of expenses, GST paid to vendor is accounted as ITC GST, eligible Input Tax Credit as Set-Off. In case Input Tax Credit remains unutilized, the same is availed as set off subsequently. The Input Tax Credit on expenses which is not allowable to be set off as per GST Law, is expense out. In case of expenses 50 % of GST paid to vendor is charged to profit & loss account. The remaining 50% of GST paid is accounted & treated as input tax credit which is available to reduce the GST liability on outward supplies.
- © In case of fixed assets, eligible Input Tax Credit of GST paid to vendor is utilized against the amount of GST collected from the customers and disallowed portion of Input Tax Credit is added back to the carrying value of the assets i.e. same is capitalized.

## I. NOTES TO ACCOUNTS

### 1. CASH FLOW STATEMENTS (AS-3):

The bank has prepared and disclosed the cash flow statement by following the indirect method, in terms of guidelines issued in AS-3.



### CASH FLOW STATEMENTS (AS-3)

		(Rs. In Lakhs)	(Rs. In Lakhs)
Sr. No.	Particulars	2024-25	2023-24
A)	Cash Flow from Operating Activities		
	Net Profit As per Profit & Loss Account	(130.27)	(23.88)
Add	Adjustment		
	Depreciation on Assets (net)	29.00	15.54
	Provision for BDDR (Net)	(286.61)	26.00
	Provision for Standard Assets	2.00	(20.00)
	Provision for Depreciation on Investments	(37.41)	34.41
	Deferred Tax	16.10	(1.50)
	Provision for advances and others	127.10	-
	Profit on transfer of tenancy rights	(279.76)	-
	Bad Debts written off	279.61	-
	Provision for Income Tax (Net)	-	-
		(280.24)	30.57
	Adjustment For		
	(Payment)/Refund of Income tax	-	-
	Increase /(Decrease) in Deposits	(111.63)	(1,965.98)
	(Increase) /Decrease in Loans & Advances	(490.12)	1,876.14
	(Increase) /Decrease in Investments	380.09	51.34
	Increase /(Decrease) in Funds	0.86	0.35
	(Increase) /Decrease in Other Assets	9.66	4.41
	Increase /(Decrease) in Other Liabilities	(19.31)	0.16
	Net Cash generated from Operating Activities (A)	(510.69)	(3.01)
B)	Cash Flow From Investing Activities		
	Proceeds on transfer of tenancy rights	279.76	-
	Purchase of Fixed Assets	(0.42)	-
	Net Cash Generated from Investing Activities (B)	279.34	-
C)	Cash Flow From Financing Activity	2.29	(6.65)
	Increase /(Decrease) in Share Capital		
	Payment of Dividend		
	Net Cash Generated from Financing Activities (C)	2.29	(6.65)
D)	Net Increase/Decrease in Cash & Cash equivalents(A+B+C)	(229.06)	(9.66)
E)	Cash & Cash Equivalents at the beginning of the year	1,204.95	1,214.61
F)	Cash & Cash Equivalents at the end of the year	975.89	1,204.95



## 2. PRIOR PERIOD ITEMS (AS-5):

There are no items of material significant in the prior period account requiring disclosure.

## 3. ACCOUNTING FOR INVESTMENT (AS-13):

a) Investments as on March 31, 2025 in SLR Securities are classified in following categories:

(Rs. In lakhs)

Category	Financial Year	Face Value	Book Value	Market Value
Available for Sale (AFS)	2023-24	1600.00	1579.83	1528.59
	2024-25	1800.00	1778.32	1782.40
Held to Maturity (HTM)	2023-24	2800.00	2895.32	2555.87
	2024-25	2400.00	2402.63	2331.04

b) Book value of shares in other Co-operative Institutions is Rs. 4.01 Lakhs (P.Y. Rs. 4.01 Lakhs).

c) During the year Bank has shifted any securities from HTM to AFS having book value of Rs.197.98 Lakhs.

## 4. EMPLOYEE BENEFITS - (AS-15):

In compliance with AS-15, Leave encashment liability and gratuity has been provided as per actuarial valuation.

### A.Details of Gratuity as under –

(In RS.)

Sr. No.	Particulars	31/03/2025
<b>I</b>	<b>Assumptions as at</b>	
i)	Mortality	IALM(2012-14)
ii)	Discount Rate	7.01%
iii)	Rate of increase in compensation	3.00%
iv)	Rate of return (expected) on plan assets	--
v)	Withdrawal rates	PS: TO 10%
<b>II</b>	<b>Changes in present value of obligations</b>	
i)	PVO at beginning of period	11.12
ii)	Interest cost	0.65
iii)	Current Service Cost	5.75
iv)	Past Service Cost - (Non-vested Benefits)	--
v)	Past Service Cost - (Vested Benefits)	--
vi)	Benefits Paid	(3.66)
vii)	Actuarial (gain)/loss on obligation	--
viii)	PVO at end of period	85.66
<b>III</b>	<b>Changes in fair value of plan assets</b>	
i)	Fair Value of Plan Assets at beginning of period	85.35
ii)	Adjustment to Opening Fair Value of Plan Assets	--
iii)	Expected Return on Plan Assets	--
iv)	Contributions	18.76
v)	Benefit Paid	(3.66)
vi)	Actuarial gain/(loss) on plan assets	6.49
vii)	Fair Value of Plan Assets at end of period	106.94





# उद्यम विकास सहकारी बँक मर्यादित, पुणे | वार्षिक अहवाल : २०२४-२५

Sr. No.	Particulars	31/03/2025
<b>IV</b>	<b>Fair Value of Plan Assets</b>	
i)	Fair Value of Plan Assets at beginning of period	85.36
ii)	Adjustment to Opening Fair Value of Plan Assets	--
iii)	Actual Return on Plan Assets	6.49
iv)	Contributions	18.76
v)	Benefit Paid	(3.66)
vi)	Fair Value of Plan Assets at end of period	106.94
vii)	Funded Status	21.28
viii)	Excess of actual over estimated return on Plan Assets	6.49
<b>V</b>	<b>Actuarial Gain/(Loss) Recognized</b>	
i)	Actuarial Gain/(Loss) for the period (Obligation)	--
ii)	Actuarial Gain/(Loss) for the period (Plan Assets)	6.49
iii)	Total Gain/(Loss) for the period	6.49
iv)	Actuarial Gain/(Loss) recognized for the period	6.49
v)	Unrecognized Actuarial Gain/(Loss) at end of period	—
<b>VI</b>	<b>Amounts to be recognized in the Balance Sheet and statement of Profit &amp; Loss Account</b>	
i)	PVO at end of period	85.66
ii)	Fair Value of Plan Assets at end of period	106.94
iii)	Funded Status	21.28
iv)	Unrecognized Actuarial Gain/(Loss)	--
v)	Net Asset/(Liability) recognized in the balance sheet	21.28
<b>VII</b>	<b>Expense recognized in the statement of P &amp; L A/C</b>	
i)	Current Service Cost	5.75
ii)	Interest cost	0.65
iii)	Past Service Cost - (Non-vested Benefits)	--
iv)	Past Service Cost - (Vested Benefits)	--
v)	Unrecognised Past Service Cost - Non-Vested Benefits	--
vi)	Expected Return on Plan Assets	--
vii)	Net Actuarial (Gain)/Loss recognized for the period	(6.49)
viii)	Adjustment to Opening Fair Value of Plan Assets	--
ix)	Expense recognized in the statement of P & L A/C	(0.08)
<b>VIII</b>	<b>Movements in the Liability recognized in Balance Sheet</b>	
i)	Opening Net Liability	(74.24)
ii)	Adjustment to Opening Fair Value of Plan Assets	--
iii)	Expenses as above	(0.08)
iv)	Contribution paid	(18.76)
v)	Closing Net Liability	(93.09)



Sr. No.	Particulars	31/03/2025
<b>IX</b>	<b>Experience Analysis - Liabilities</b>	
i)	Actuarial (Gain)/Loss due to change in bases	--
ii)	Experience (Gain) / Loss due to Change in Experience	--
	Total	--
	Experience Analysis - Plan Assets	
i)	Experience (Gain) / Loss due to Change in Plan Assets	(6.49)
<b>X</b>	<b>Schedule III Details</b>	
i)	Current Liability	Nil
ii)	Non-Current Liability	85.66
	<b>A. Leave Encashment</b>	
<b>I</b>	<b>Assumptions</b>	
i)	Mortality	IALM(2012-14)ULT.
ii)	Discount Rate	7.01%
iii)	Rate of increase in compensation	3.00%
iv)	Withdrawal rates	10%
<b>II</b>	<b>Changes in present value of obligations</b>	
i)	PVO at beginning of period	-
ii)	Interest cost	-
iii)	Current Service Cost	4.59
iv)	Past Service Cost - (Non-vested Benefits)	-
v)	Past Service Cost - (Vested Benefits)	-
vi)	Benefits Paid	(3.67)
vii)	Actuarial (gain)/loss on obligation	-
viii)	PVO at end of period	34.03
<b>III</b>	<b>Changes in fair value of plan assets</b>	
i)	Fair Value of Plan Assets at beginning of period	-
ii)	Adjustment to Opening Fair Value of Plan Assets	-
iii)	Expected Return on Plan Assets	-
iv)	Contributions	3.67
v)	Benefit Paid	(3.67)
vi)	Actuarial gain/(loss) on plan assets	-
vii)	Fair Value of Plan Assets at end of period	-
<b>IV</b>	<b>Fair Value of Plan Assets</b>	
i)	Fair Value of Plan Assets at beginning of period	-
ii)	Adjustment to Opening Fair Value of Plan Assets	-
iii)	Actual Return on Plan Assets	-
iv)	Contributions	3.67
v)	Benefit Paid	(3.67)



Sr. No.	Particulars	31/03/2025
vi)	Fair Value of Plan Assets at end of period	-
vii)	Funded Status	(34.03)
viii)	Excess of actual over estimated return on Plan Assets	-
<b>V</b>	<b>Actuarial Gain/(Loss) Recognized</b>	
i)	Actuarial Gain/(Loss) for the period (Obligation)	-
ii)	Actuarial Gain/(Loss) for the period (Plan Assets)	-
iii)	Total Gain/(Loss) for the period	-
iv)	Actuarial Gain/(Loss) recognized for the period	-
v)	Unrecognized Actuarial Gain/(Loss) at end of period	-
<b>VI</b>	<b>Amounts to be recognized in the Balance Sheet and statement of Profit &amp; Loss Account</b>	
i)	PVO at end of period	34.03
ii)	Fair Value of Plan Assets at end of period	-
iii)	Funded Status	(34.03)
iv)	Unrecognized Actuarial Gain/(Loss)	-
v)	Net Asset/(Liability) recognized in the balance sheet	(34.03)
<b>VII</b>	<b>Expense recognized in the statement of P &amp; L A/C</b>	
i)	Current Service Cost	4.59
ii)	Interest cost	-
iii)	Past Service Cost - (Non-vested Benefits)	-
iv)	Past Service Cost - (Vested Benefits)	-
v)	Unrecognised Past Service Cost - Non-Vested Benefits	-
vi)	Expected Return on Plan Assets	-
vii)	Net Actuarial (Gain)/Loss recognized for the period	-
viii)	Adjustment to Opening Fair Value of Plan Assets	-
ix)	Expense recognized in the statement of P & L A/C	4.59
<b>VIII</b>	<b>Movements in the Liability recognized in Balance Sheet</b>	
i)	Opening Net Liability	-
ii)	Adjustment to Opening Fair Value of Plan Assets	-
iii)	Expenses as above	4.59
iv)	Contribution paid	(3.67)
v)	Closing Net Liability	0.91
<b>IX</b>	<b>Experience Analysis - Liabilities</b>	
i)	Actuarial (Gain)/Loss due to change in bases	
ii)	Experience (Gain) / Loss due to Change in Experience-iii)Total	
	Experience Analysis - Plan Assets	
	i)Experience (Gain) / Loss due to Change in Plan Assets	



(Rs. In Lakhs)

Sr. No.	Particulars	31/03/2025
<b>X</b>	<b>Schedule III Details</b>	
i)	Current Liability	9.59
ii)	Non-Current Liability	24.44

## 5. Segment Reporting (AS-17):

### Primary Segment Reporting (By Business Segments):

(Rs. In Lakhs)

Particulars	FY 2024-25			FY 2023-24		
	Treasury	Other Banking Operations	Total	Treasury	Other Banking Operations	Total
Revenue	373.28	1100.12	1473.40	348.65	884.16	1232.81
Segment Cost	248.01	1374.97	1622.98	234.68	983.10	1217.78
Result	125.27	-274.85	-149.58	113.97	-98.94	15.03
Less - Extra-ordinary items	-37.41	18.10	-19.31	34.41	4.50	38.91
Net Result	162.68	-292.95	-130.27	79.56	-103.44	-23.88
Less - Unallocated Provisions & Contingencies	0.00	0.00	0.00	0.00	0.00	0.00
Profit before tax						
Income Tax	0.00	0.00	0.00	0.00	0.00	0.00
Net Profit	162.68	-292.95	-130.27	79.56	-103.44	-23.88
Segment Assets	5863.90	6291.47	12155.37	4475.14	8315.46	12790.60
Unallocated Assets	0.00	890.88	890.88	0.00	844.55	844.55
Total Assets	5863.90	7182.35	13046.25	4475.14	9160.01	13635.15
Segment Liabilities	6.70	11345.47	11352.17	44.11	12394.72	12438.83
Unallocated Liabilities	0.00	1694.08	1694.08	0.00	1196.32	1196.32
Total Liabilities	6.70	13039.55	13046.25	44.11	13591.04	13635.15

Bank operates in only one geographical area, hence separate information regarding secondary segment i.e. geographical segment is not given.



### 6. OPERATING LEASE (AS-19):

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

(Rs. In Lakhs)

Particulars	31/03/2025	31/03/2024
Future lease rental payable as at the end of the year:		
Not later than one year	77.09	83.77
Later than one year and not later than five years	385.45	419.00
Later than five years	437.50	423.95
Total of minimum lease payments realization in the Profit and Loss account for the year	82.25	83.62

### 7. EARNING PER SHARE (AS -20)

(Rs. In Lakhs)

Particulars	31/03/2025	31/03/2024
Net profit after tax as per Profit and Loss Account (Rs.In Lakh)	-130.27	-23.88
Nominal value of share (Rs. Per share)	25	25
Number of equity shares used as the Denominator (Average)	10600	10537.67
Earnings Per Share (Rs.)	-1226.28	-226.63

### 8. TAXES ON INCOME (AS 22):

The bank has opted to exercise the option of lower tax rate available under section 115BAD of the Income Tax Act, 1961 as introduced by the Finance Act 2020 w.e.f. Assessment Year beginning on 1st April, 2021.

(Rs. In Lakhs)

Particulars	2024-25	2023-24
Particulars	2024-25	2023-24
A) Deferred Tax Assets		
Opening Balance	179.90	178.40
Additions	0.00	1.50
Total (A)	179.90	179.90
B) Deferred Tax Liabilities		
Opening Balance	-	-
Reduction	16.10	0.00
Total (B) -	-	-
C) Net Deferred Tax	163.80	179.90



## 9. INTANGIBLE ASSETS (AS- 26):

Amortisation rates used for computer software @33.33% p.a. on straight-line method. (However, if useful life of software is shorter, then proportionate rates are used). There are no intangible assets held by bank at the year end.

(Rs. In Lakhs)

Particulars	2024-25	2023-24
Opening Balance	0.00	0.00
Add: - Addition during the year	0.00	0.00
Sub-Total (A)	0.00	0.00
Less: - Deduction during the year	0.00	0.00
Less: - Amortization during the year	0.00	0.00
Closing Balance	0.00	0.00

## 10. IMPAIRMENT OF ASSETS (AS-28):

In the opinion of the management there is no impairment of the assets of the Bank, during the year.

## 11. PROVISIONS, CONTINGENT LIABILITIES AND CONTINGENT ASSET (AS-29):

Contingent Liabilities on account of Bank Guarantee, Letter of Credit and DEAF are as follows –

(Rs. In Lakhs)

Sr. No.	Particulars	2024-25	2023-24
	Bank Guarantee	0.25	0.25
	Depositors Awareness Education Fund (DEAF)	59.97	63.28

## 12. DIVIDEND EQUALIZATION FUND A/C

(₹ At Actual)

DATE	PARTICULARS	2024-25	2023-24
15.03.2025	DIVIDEND EQUALIZATION FUND A/C	15,35,094.50	
	TO RESERVE FUND A/C		15,35,094.50
	(To Transfer As Per RBI Guidelines Dated 30 July 2024)		

## 13. BDDR 2024

(₹ At Actual)

DATE	PARTICULARS	2024-25	2023-24
15.03.2025	BAD DEBTS FUND (NPA PROVISSION FUND)	26,92,500.00	
	TO BDDR 2024 A/C		26,92,500.00
	(To Transfer As Per RBI Guidelines Dated 02 Aug 2024)		

## 14. Non-Banking Assets : Details of non-banking assets purchased during the year (Amount inCrores)

(₹ in Crore)

SR. NO.	PARTICULARS	2024-25	2023-24
1.	No. of Assets purchased during the year	0	4
2.	NBA Purchase Value	0	1.03

## 15. Expenses:

During the financial year 2023 -24 election of bank was held. Total expenses incurred for the same was Rs.0.96 Lakhs. Entire expenses were charge to profit & loss account in financial year 2023-24. Hence no effect for the same has been taken in current financial year.





## DISCLOSURE IN THE FINANCIAL STATEMENTS AS PER RBI MASTER DIRECTION ON FINANCIAL STATEMENTS- PRESENTATION AND DISCLOSURES DATED AUGUST 30, 2022 :

### 1. Regulatory Capital

#### a) Composition of Regulatory Capital

(Amount in Rs. Crore)

SR. NO.	PARTICULARS	2025	2024
i)	Common Equity Tier 1 capital (CET 1)* / Paid up share capital and reserves @ (net of deductions, if any )	4.28	6.55
ii)	Additional Tier 1 capital*/Other Tier 1capital@	0	0
iii)	Tier 1 capital(i+ ii)	4.28	6.55
iv)	Tier 2 capital	0.39	0.39
v)	Total capital(Tier1+Tier2)	4.67	6.94
vi)	Total Risk Weighted Assets (RWAs)	41.41	44.86
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs)* / Paid-up share capital and reserves as percentage of RWAs@	10.33%	14.61%
viii)	Tier1 Ratio(Tier 1 capital as a percentage of RWAs)	10.33%	14.61%
ix)	Tier2 Ratio(Tier 2 capital as a percentage of RWAs)	0.94%	0.87%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	11.28%	15.48%
xi)	Leverage Ratio*	NA	NA
xii)	Percentage of the shareholding of a) Government of India b) State Government (specify name) <sup>s</sup> C) Sponsor Bank <sup>s</sup>	NA	NA
xiii)	Amount of paid-up equity capital raised during the year	0.24	0.14
xiv)	Amount of non-equity Tier 1capital raised during the year, Of which: Give list7 as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.).Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	--	--
xv)	Amount of Tier 2 capital raised during the year, of which Give list8 as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.).Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	--	--

#### B) Drawdown from Reserves

Name Of Reserve	Balance as at 31.03.2025	Amount Drawn Down during the FY-2024-25	Reason for such down of the Reserve if any
Revaluation Reserve Fund	7.54	0.00	Depreciation on revalued portion of immovable properties



## 2. Asset liability Management

*Maturity pattern of certain items of assets and liabilities*

	1 day	2 to 7 days	8 to 14 days	15 to 28 days	29 days to 3 months	Over 3 months and to 6 months	Over 6 months and to 1 year	Over 1 year and up to 3 years	Over 3 year and up to 5 years	Over 5 years	Total 31-03-25
Deposits	-	-	18.87	1.97	6.63	8.94	20.90	43.68	0.63	0.48	102.13
Advances	-	-	2.76	0.35	1.59	2.34	8.64	10.20	6.39	15.25	47.52
Investments	-	-	0.21	0.00	19.60	2.00	3.06	1.01	23.98	0.04	49.81
Borrowings	-	-	0	0	0	0	0	0	0	0.05	0.05
Foreign Currency assets	0	0	0	0	0	0	0	0	0	0	0
Foreign Currency liabilities	0	0	0	0	0	0	0	0	0	0	0



### 3. Investments

#### a) Composition of Investment Portfolio

As at 31/03/2025

(Amount in ₹crore)

	Investments in India								Investments outside India			
	Government securities	Other Approved securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total Investments in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total Investments outside India	Total Investments
<b>Held to Maturity</b>												
Gross	24.02	0.00	0.00	0.00	0.00	0.00	24.02	0.00	0.00	0.00	0.00	24.02
Less: Provision for non-Performing investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	24.02	0.00	0.00	0.00	0.00	0.00	24.02	0.00	0.00	0.00	0.00	24.02
<b>Available for Sale</b>												
Gross	17.78	0.00	0.04	0.00	0.00	0.00	0.04	0.00	0.00	0.00	0.00	17.82
Less: Provision for depreciation And NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	17.78	0.00	0.04	0.00	0.00	0.00	0.04	0.00	0.00	0.00	0.00	17.82
<b>Held for Trading</b>												
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation And NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total Investments</b>	41.81	0.00	0.04	0.00	0.00	0.00	41.85	0.00	0.00	0.00	0.00	41.85
Less: Provision for non-Performing investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation And NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	0.00	0.00	0.04	0.00	0.00	0.00	41.85	0.00	0.00	0.00	0.00	41.85



### 3. Investments

#### a) Composition of Investment Portfolio

As at 31/03/2024

(Amount in ₹ crore)

	Investments in India								Investments outside India			
	Government securities	Other Approved securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total Investments in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total Investments outside India	Total Investments
<b>Held to Maturity</b>												
Gross	28.95	0.00	0.00	0.00	0.00	0.00	28.95	0.00	0.00	0.00	0.00	28.95
Less: Provision for non-Performing investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	28.95	0.00	0.00	0.00	0.00	0.00	28.95	0.00	0.00	0.00	0.00	28.95
<b>Available for Sale</b>												
Gross	15.80	0.00	0.04	0.00	0.00	0.00	15.84	0.00	0.00	0.00	0.00	15.84
Less: Provision for depreciation And NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	15.80	0.00	0.04	0.00	0.00	0.00	15.84	0.00	0.00	0.00	0.00	15.84
<b>Held for Trading</b>												
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation And NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total Investments</b>	44.75	0.00	0.04	0.00	0.00	0.00	44.75	0.00	0.00	0.00	0.00	44.75
Less: Provision for non-Performing investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation And NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	44.75	0.00	0.04	0.00	0.00	0.00	44.75	0.00	0.00	0.00	0.00	44.75



### b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
i) Movement of provisions held towards depreciation on investments <sup>4</sup>		
a) Opening balance	0.37	0.03
b) Add: Provisions made during the year	0.00	0.24
c) Less: Write off / write back of excess provisions during the year	0.10	0.10
d) Closing balance	0.48	0.37
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	0.06	0.06
b) Add: Amount transferred during the year	0.00	0.00
c) Less: Drawdown	1.00	0.00
d) Closing balance	0.06	0.06
Closing balance in IFR as a percentage of closing balance of investments <sup>13</sup> in AFS and HFT/ Current category		

**Note:** With regard to the Non SLR Investments we are not having any information regarding their rating and such we have not provided any information as to "Below Investment Grade Securities".

### c) Sale and transfers to/from HTM category

There has been shifting of securities from/to HTM category exceeding the 5% of HTM securities held as at the beginning of the year. However the same has been done under one time shifting as permissible. During the year there is no shifting of Securities.

### d) Non-SLR investment portfolio

#### i) Non-performing non-SLR investments

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
a) Opening balance	0.00	0.00
b) Additions during the year since 1st April	0.00	0.00
c) Reductions during the above period	0.00	0.00
d) Closing balance	0.00	0.00
e) Total provisions held	0.00	0.00



## II) Issuer composition of non-SLR investments

(Amount in ₹ crore)

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
(1)	(2)	(3)		(4)		(5)		(6)		(7)	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
a)	PSUs	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
b)	FIs	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
c)	Banks	8.92	9.82	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
d)	Private Corporate	NIL	3.34	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
e)	Subsidiaries/ Joint Ventures	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
f)	Others	0.04	0.04	NIL	NIL	Refer Note	Refer Note	0.00	0.00	0.00	0.00
g)	Provision held towards depreciation	0.00	0.00	NIL	NIL	Refer Note	Refer Note	0.00	0.00	0.00	0.00
h)	Total*	8.96	13.20	NIL	NIL	Refer Note	Refer Note	0.00	0.00	0.00	0.00

**Note:** With regard to the Non SLR Investments we are not having any information regarding their rating and such we have not provided any information as to "Below Investment Grade Securities".

## e) Repo transactions (in face value terms)

(Amount in ₹ crore)

	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Outstanding as on March 31
I) Securities sold under repo				
a) Government securities				
b) Corporate debt securities				
Any other securities				
c) Any other securities				
I) Securities purchased under reverse repo				
a) Government securities				
b) Corporate debt securities				
Any other securities				
c) Any other securities				



### 4. Asset quality

#### a) Classification of advances and provisions held

(Amounts in ₹crore)

	Standard	Non-Performing			Total
	Total Standard Advances	Sub - standard	Doubtful	Loss	Total Non-Performing Advances
<b>Gross Standard Advances and NPAs</b>					
Opening Balance	37.99	1.07	6.11	0.02	7.20
Add: Additions during the year					2.44
Less: Reductions during the year*					6.16
Closing balance	43.81	0.74	2.74	0.00	3.48
					47.29
<b>*Reductions in Gross NPAs due to:</b>					
i) Up gradation					3.13
ii) Recoveries(excluding recoveries from upgraded accounts) ( includes accounts converted in to					0.23
NBA)					2.80
iii) Technical/Prudential Write-offs					0.00
<b>Provisions (excluding Floating Provisions)</b>					
Opening balance of provisions held	0.18	0.30	4.68	0.02	5.00
Add: Fresh provisions made during the year					0.00
Less: Excess provision reversed/Write-off loans					2.79
Closing balance of provisions held	0.19	0.08	2.05	0.00	2.13
					2.40
<b>Net NPAs</b>					
Opening Balance		0.00	0.00	0.00	2.19
Add: Fresh additions during the year					0.00
Less: Reductions during the year					0.85
Closing Balance		0.00	0.00	0.00	1.34



(Amounts in ₹crore)

	Standard	Non-Performing				Total
		Sub - standard	Doubtful	Loss	Total Non-Performing Advances	
	Total Standard Advances					
<b>Floating Provisions</b>						
Opening Balance						
Add: Additional provisions made during the year						NIL
Less: Amount drawn down during the year						NIL
Closing balance of floating provisions						NIL
<b>Technical write-offs and the recoveries made thereon</b>						
Opening balance of Technical/Prudential written-off accounts						0.00
Add: Technical/Prudential write-offs during the year						2.80
Less: Recoveries made from previously technical/prudential written-off Accounts during the year						0.00
Closing balance						2.80

Ratios (in percent)		Current Year 2025	Previous Year 2024
Gross NPA to Gross Advances		7.36%	15.93%
Net NPA to Net Advances		2.97%	5.46%
Provision coverage ratio		61.46%	69.53%





### a) Sector-wise Advances and Gross NPAs

Sr. No.	Sector*	31.03.2025				31.03.2024			
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in That sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in That sector	Outstanding Total Advances	Percentage of Gross NPAs to Total Advances in That sector
i)	<b>Priority Sector</b>								
a)	Agriculture and allied activities	0.53	0.00	0.00%	0.65	0.12	0.26%		
b)	Advances to industries sector eligible as priority sector lending	13.34	1.42	3.00%	17.76	0.90	1.99%		
c)	Services	9.29	0.98	2.07%	6.79	2.14	4.74%		
d)	Personal loans	0.00	0.00	0.00%	0.00	0.00	0.00%		
	Subtotal(i)	23.16	2.40	5.07%	25.20	3.16	6.99%		
ii)	<b>Non-priority Sector</b>								
a)	Agriculture and allied activities	0.00	0.00	0.00%	0.00	0.00	0.00%		
b)	Industry	23.21	0.28	0.60%	16.16	1.26	2.79%		
c)	Services	0.84	0.80	1.69%	3.71	2.77	6.13%		
d)	Personal loans	0.08	0.00	0.00%	0.12	0.01	0.02%		
	Sub-total(ii)	24.13	1.08	2.29%	19.99	4.04	8.94%		
	<b>Total(i+ ii)</b>	47.29	3.48	7.36%	45.19	7.20	15.93		

### b) Overseas assets, NPAs and revenue

(Amount in ₹crore)

Particulars	Current Year	Previous Year
Total Assets	NA	NA
Total NPAs	NA	NA
Total Revenue	NA	NA



## C) Particulars of resolution plan and restructuring

### i) Details of accounts subjected to restructuring

(Amount in Rs.crore)

		Agriculture and allied activities		Corporate (excluding MSME)		Micro, Small and Medium Enterprises(MSME)		Retail (excluding agriculture and MSME)		Total	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Standard	Number of borrowers	0	0	0	0	0	0	0	0	0	0.00
	Gross Amount(₹crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Provision held(₹crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub-standard	Number of borrowers	0	0	0	0	0	0	0	0	0	0.00
	Gross Amount(₹crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Provision held(₹crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Doubtful	Number of borrowers	0	0	0	0	0	0	0	0	0	0.00
	Gross Amount(₹crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Provision held(₹crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	Number of borrowers	0	0	0	0	0	0	0	0	0	0.00
	Gross Amount(₹crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Provision held(₹crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

### d) Fraud Accounts

Particulars	Current year	Previous year
Number of frauds reported	0	0
Amount involved in fraud (₹crore)	0.00	0.00
	0.00	0.00
Amount of provision made for such frauds(₹crore)	0.00	0.00
Amount of Unamortized provision debited from 'other reserves' as at the end of the year(₹crore)	0.00	0.00

\* Since the bank has recovered the said amount form the respective personnel, no provision was required to be made in the books.



### e) Disclosure under Resolution Framework for COVID-19-related Stress

Format for disclosures to be made half yearly starting September 30, 2021

(Amount in Rs. Crore)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan—Position as at the end of the previous half-year (A)	Of (A), Aggregate debt that slipped into NPA during the half-year	Of (A) Amount written off during the half-year	Of(A) Amount paid by the borrowers during the half-year	Exposure to accounts classified as Standard consequent to implementation of resolution plan—Position as at the End of this half-year
	Phase - 1	30-09-2024			
Personal Loans	0.00	0.00	0.00	0.00	0.00
Corporate persons*	0.00	0.00	0.00	0.00	0.00
Of which MSMEs	0.00	0.00	0.00	0.00	0.00
Others	0.00	0.00	0.00	0.00	0.00
Total	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
	Phase - 1	31.03.2025			
Personal Loans	0.00	0.00	0.00	0.00	0.00
Corporate persons*	0.00	0.00	0.00	0.00	0.00
Of which MSMEs	0.00	0.00	0.00	0.00	0.00
Others	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
	Phase -2	30.09.2024			
Personal Loans	0.00	0.00	0.00	0.00	0.00
Corporate persons	0.00	0.00	0.00	0.00	0.00
Of which MSMEs	0.00	0.00	0.00	0.00	0.00
Others	0.00	0.00	0.00	0.00	0.00
Total	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
	Phase -2	31.03.2025			
Personal Loans	0.00	0.00	0.00	0.00	0.00
Corporate persons*	0.00	0.00	0.00	0.00	0.00
Of which MSMEs	0.00	0.00	0.00	0.00	0.00
Others	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00

Pursuant to the framework, as on 31.03.2023 there are 05 accounts which have slipped into NPA in earlier period post implementation of the framework. Hence the same are not falling in the above disclosure category and accordingly not reported.



### 5. Exposures

#### a) Exposure to real estate sector

(Amount in ₹crore)

Category	31.03.2025	31.03.2024
<i>i)Direct exposure</i>		
a) Residential Mortgages– Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB)limits.	7.07	3.28
b) Commercial Real Estate– Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouses pace, hotels, landacquisition, development and construction,etc.). Exposure would also include non-fund based(NFB)limits;	0.60	1.68
c) InvestmentsinMortgage- BackedSecurities(MBS)andothersecuritizedexposures i. Residential ii. Commercial Real Estate	0.00	0.00
<i>ii)Indirect Exposure</i>  Fund based and non-fund based exposures on National Housing Bank and Housing Finance Companies.	-	-
<b>Total Exposure to Real Estate Sector</b>	<b>7.67</b>	<b>4.96</b>



## b) Unsecured advances

(Amounts in ₹crore)

Particulars	31.03.2025	31.03.2024
Total unsecured advances of the bank	0.28	1.66
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	0.00	0.00
Estimated value of such intangible securities	NA	NA

Note: Advances secured by Section 49 of MCS Act have been considered as Secured.

## c) Factoring exposures

The Bank is not having any factoring exposure.

## 6. Concentration of deposits, advances, exposures and NPAs

### a) Concentration of deposits

(Amounts in ₹crore)

Particulars	Current Year	Previous Year
Total deposits of the twenty largest depositors	13.54	13.75
Percentage of deposits of twenty largest depositors to total deposits of the bank	12.65%	12.65%

### b) Concentration of advances

(Amounts in ₹crore)

Particulars	Current Year	Previous Year
Total advances to the twenty largest borrowers	12.75	10.56
Percentage of advances to twenty largest borrowers to total advances of the bank	26.96%	23.37%

### c) Concentration of exposures

(Amounts in ₹crore)

Particulars	Current Year	Previous Year
Total exposure to the twenty largest borrowers/customers	12.75	10.56
Percentage of exposures to the twenty largest borrowers/customers to the total exposure of the bank on borrowers/customers	26.96%	23.37%



## d) Concentration of NPAs

(Amounts in ₹crore)

Particulars	Current Year	Previous Year
Total Exposure to the top twenty NPA accounts	2.58	3.46
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	74.56%	48.06%

## 7. Derivatives

The bank has not entered in to any transactions in derivatives in current and previous year.

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

(Amounts in ₹crore)

Sr. No.	Particulars	31.03.2025	31.03.2024
i)	Opening balance of amounts transferred to DEA Fund	0.60	0.56
ii)	Add: Amounts transferred to DEA Fund during the year	0.05	0.05
iii)	Less: Amounts reimbursed by DEA Fund towards claims	0.01	0.01
iv)	Closing balance of amounts transferred to DEA Fund	0.64	0.60

## 9. Disclosure of complaints

### a) Summary information on complaints received by the bank from customers and from the Offices of Ombudsman 31

Sr. No.	Particulars	Current Year	Previous Year
	Complaints received by the bank from its customers		
1.	Number of complaints pending at beginning of the year	0	0
2.	Number of complaints received during the year	0	0
3.	Number of complaints disposed during the year	0	0
3.1	Of which, number of complaints rejected by the bank	0	0
4.	Number of complaints pending at the end of the year	0	0
	Maintainable complaints received by the bank from Office of Ombudsman		
5.	Number of maintainable complaints received by the bank from Office of Ombudsman	0	0
5.1.	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	0	0
5.2	Of 5, number of complaints resolved through conciliation/ mediation/advisories issued by Office of Ombudsman	0	0
5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	0	0
6.	Number of Awards unimplemented within the stipulated time (other than those appealed)	0	0

Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in Integrated Ombudsman Scheme, 2021 (Previously Banking Ombudsman Scheme, 2006) and covered within the ambit of the Scheme.



**b) Top five grounds of complaints received by the bank from customers**

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30days
1	2	3	4	5	6
Current Year					
Others	0	0	0%	0	0
Total	0	0	0%	0	0
Previous Year					
Others	0	0	0%	0	0
Total	0	0	0%	0	0

**10. Disclosure of penalties imposed by the Reserve Bank of India**

During financial year, there were no penalties imposed upon bank under Banking Regulation Act 1949, Payment and Settlement Systems Act 2007 and Government Securities Act 2006 (for Bouncing of SGL)

**11. Disclosures on remuneration**

(Amount in ₹.)

Name of the Managing Director / CEO	Shri. Jayawant Wamanrao Kadu
Annual Remuneration	Rs. 10,80,000/-

**12. Other Disclosures**

**a) Business ratios**

\*

Particular	31.03.2025	31.03.2024
i) Interest Income as a percentage to Working Funds	6.55%	8.53%
ii) Non-interest income as a percentage to Working Funds	0.27%	0.55%
iii) Cost of Deposits	5.16%	5.01%
iv) Net Interest Margin (With respect to Avg total assets)	-0.06%	-1.42%
v) Operating Profit as a percentage to Working Funds	-1.02%	-0.17%
vi) Return on Assets	.1.04%	.0.18%
vii) Business (deposits plus advances) per employee (in ₹ crore)	2.58	2.44
viii) Profit per employee (in ₹ crore)	0.00	-0.37

\* Working funds considered above are average working fund (AWF)

\* employees including contractual employees consider for calculation of business per employee and profit per employee



(Amount in ₹Crores)

**b) Banc assurance business**

Particulars	31.03.2025	31.03.2024
Income From Insurance Brokerage/ Commission.	0.00	0.00

**c) Marketing and distribution**

Particulars	Current Year	Previous Year
Income From Marketing & Distribution.	Nil	Nil

**d) Disclosures regarding Priority Sector Lending Certificates (PSLCs)**

PSCL Sold During the Year
NIL
PSCL Purchased During the Year
NIL

**e) Provisions and contingencies**

Provision debited to Profit and Loss Account	Current Year	Previous Year
i) Provisions for NPI	0.00	0.00
ii) Provision towards NPA	0.00	0.26
iii) Provision made towards Income tax	0.00	0.00
iv) Other Provisions and Contingencies (with details)		
1) Contingent provision against std assets	0.02	0.00
2) Investment depreciation Reservation	0.11	0.35

**f) Payment of DICGC Insurance Premium**

(Amount in ₹ crore)

Sr. No.	Particulars	Current Year	Previous Year
i)	Payment of DICGC Insurance Premium	0.14	0.16
ii)	Arrears in payment of DICGC premium	Nil	Nil

**g) Disclosure of facilities granted to directors and their relatives**

Enclosed excel sheet of Directors & Director Relatives.





## Independent Auditor's Report

To,  
The Members of  
Udyam Vikas Sahakari Bank Ltd,  
Pune.

### **Report on the Audit of Financial Statements**

#### **1. Opinion**

We have audited the accompanying financial statements of Udyam Vikas Sahakari Bank Ltd, Pune, as on 31 March 2025, which comprise the Balance Sheet as at 31 March, 2025 and the Profit and Loss Account, and the Cash Flow Statement for the year then ended, and Notes to the financial statements including a summary of significant accounting policies and other explanatory information in which are included the returns for the year ended on that date of Head Office and 09 branches.

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 Maharashtra Co-operative Societies Act, 1960 and rules there under and Banking Regulation Act, 1949 (as applicable to co-operative societies) as amended by the Banking Regulation (Amendment) Act 2020, and the guidelines issued by the Reserve Bank of India (RBI), in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:-

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

#### **2. 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 Institute of Chartered Accountants of India together with ethical requirements that are relevant to our audit of the financial statements under the provisions of the Maharashtra Co-operative Societies Act, 1960 and rules there under and Banking Regulation Act, 1949 (as applicable to co-operative societies) as amended by the Banking Regulation (Amendment) Act 2020, and the guidelines issued by the Reserve Bank of India (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.

#### **3. Emphasis of Matters**

We draw your attention to point No.16 of Notes to the Accounts, wherein it is mentioned that the total NPAs of the bank as on 31/03/2025 were Rs.391.19 Lakh. Out of which NPAs of Rs. 43.19 lakh, pertaining to 11 loan accounts were closed subsequently but before the date of audit report, hence they have been excluded by the bank from the total NPAs as on 31/03/2025. Our opinion is not modified in respect of this matter.



#### 4. Information Other than the Financial Statements and Auditor's Report thereon

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

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

In connection with our audit of the financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained or otherwise appears to materially misstated. When we read the Annual Report including other explanatory information, if, we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance.

#### 5. Responsibilities of Management and those charged with Governance for the Financial Statements

The Bank's Management and Board of directors are responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flow of the Bank in accordance with the accounting principles generally accepted in India, including the Accounting Standards issued by the ICAI. This responsibility also included maintenance of adequate accounting record in accordance with Provisions of Maharashtra Co-operative Societies Act, 1960 and rules there under and Banking Regulation Act, 1949 (as applicable to Co Operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020, and the guidelines issued by the Reserve Bank of India (RBI), for safeguarding of the assets of the bank and for preventing and detecting frauds and other irregularities, selection and application of appropriate accounting policies making judgments estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for insuring the accuracy and completeness of accounting records relevant to preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

#### 6. Auditor's Responsibility for the audit of the Financial Statements

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

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

Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

Obtain an understanding of internal 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 entity's internal control.



Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the management.

Conclude on the appropriateness of management's use of going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the Bank to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.

Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

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

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

## 7. Other Matters

The financial statements of the Bank for previous year ended March 31, 2024 were audited by A.R. Sulakhe & Co. Chartered Accountants and had expressed an unmodified opinion vide their report dated 29.06.2024 on such financial statement this report has been relied upon for the purpose of the audit of the financial statements. Our opinion is not modified in respect of these matters.

The bank did not have a system for generation of report for tracking manual intervention in System Based Asset classification for NPAs. Our opinion is not modified in respect of this matter.

## 8. 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 Maharashtra Co-operative Societies Act, 1960 and rules there under.
2. As required by Rule 69(4) of Maharashtra Co-operative Societies Act, 1960 and Banking Regulation Act, 1949 (as applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020 we report that:
  - a. We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit and have found to be satisfactory;
  - b. In our opinion, proper books of account as required by the said Acts, Rules framed there under and the Bye-laws 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 and offices;
  - c. 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, agree 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 Bank;
  - f. 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 69(6) of the Maharashtra Co-operative Societies Rules, 1961 and subject to our comments in Long Form Audit Report (LFAR) and annexures thereto, we report that:
- During course of audit, we have generally not come across transactions which appear to be contrary to the provisions of Act, Rules or the Bye-laws of the bank;
  - During course of audit, we have generally not come across such transactions which appear to be contrary to the provisions of Maharashtra Co-operative Societies Act, 1960 and Rules framed there under.
  - There is no material impropriety or irregularity in the expenditure or in the realization of moneys due to the bank;
  - 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 are detailed below:

Category	Principal outstanding as on March 31, 2025 (Rs. in Lakhs)
NPA Advances	348.00
Non-Performing Investments	Nil
<b>Total</b>	<b>348.00</b>

In respect of above, adequate provision has been made as per applicable RBI guidelines.

- To the best of our knowledge, no other matters have been specified by the Registrar of Co-op Societies, which require reporting under this Rule.
4. For the FY 2024-25, Bank is awarded with “B” classification.

For S.R.Pandit & Co.  
Chartered Accountants  
Registration. No. 107309W  
MCS Panel No- 18048

CA Sudhir Pandit  
(Partner)  
Mem. No. 032121  
UDIN:-25032121BMJQXO6552  
Place:Pune  
Date: 28/06/2025



# उद्यम विकास सहकारी बँक मर्यादित, पुणे | वार्षिक अहवाल : २०२४-२५

## Estimated Budget for the year 2025-26

	Particular	2024/25 Estimated	2024/25 Actual	Variance	2025/26 Estimated
	<b>Expenses</b>				
1	Interest on Deposit	600.00	538.75	-61.25	550.00
2	Interest on Borrowing	0.00	0.72	0.72	0.34
3	Salary, Allow, Prov Fund	290.00	272.85	-17.15	290.00
4	Meeting Allow	1.00	1.13	0.13	1.00
5	Rent, Rates & Tax	110.00	99.04	-10.96	90.00
6	Law Chrgs	7.00	15.62	8.62	10.00
7	Telegram, Telephone	15.00	14.45	-0.55	15.00
8	Audit Fee	10.00	7.04	-2.96	7.00
9	Education Fund	0.00	0.00	0.00	0.00
10	Depreciation & Maint	35.00	29.00	-6.00	35.00
11	Printing & Stationry	4.00	3.62	-0.38	4.00
12	Advertismnt	0.00	0.13	0.13	0.00
13	Donation	0.00	0.00	0.00	0.00
14	Annual Meetng Exp	6.00	4.48	-1.52	2.00
15	Other Exp	150.00	274.90	124.90	100.00
16	Bank Functional Exp	0.00	0.06	0.06	0.06
17	Gratuity	15.00	19.21	4.21	8.00
18	Interest on Govt Security	0.00	0.00	0.00	0.00
19	Depreciation on Govt Security	3.00	0.00	-3.00	0.00
20	Amortisation Exp	1.00	0.56	-0.44	0.60
21	Bad & Doubtful Debts Reserve	0.00	10.81	10.81	0.00
22	Provision For Standarad Assets	10.00	2.00	-8.00	5.00
23	Provision For Deffered Tax	0.00	16.10	16.10	10.00
24	Provision For Investment Depreciation Reserve	50.00	0.00	-50.00	0.00
25	Bad & Doubtful Advances	0.00	279.61	279.61	0.00
26	Loss on Sale of Assets	0.00	0.00	0.00	0.00
27	Security Expenses	13.00	13.45	0.45	12.00
28	MICR Processing Charges	0.00	0.00	0.00	0.00
29	Income Tax Paid	0.00	0.13	0.13	0.00
30	Profit	50.00	0.00	-50.00	50.00
	<b>Total</b>	<b>1370.00</b>	<b>1603.66</b>	<b>233.66</b>	<b>1190.00</b>
	<b>Income</b>				
1	Interest On Loan	900.00	465.73	-434.27	570.00
2	Interest on Investment	370.00	368.55	-1.45	380.00
3	Commission & Charges	10.00	7.67	-2.33	10.00
4	Other Income	90.00	631.44	541.44	230.00
5	Loss	0.00	130.27	130.27	0.00
	<b>Total</b>	<b>1370.00</b>	<b>1603.66</b>	<b>233.66</b>	<b>1190.00</b>



## NPA Summary

(Rs.In Lakhs)

Sr. No.	Particular	31/03/2025
1	Gross Advances	4729.08
2	Gross NPA	348.00
3	Gross NPA as Percentage to Gross Advances	7.36
4	Deductions	0.00
a)	Bal in interest Suspense A/c / OIR	0.00
b)	DICGC/ECGC Claim received & held pending Adjst	0.00
c)	NP1: Part Payment on NPA A/c received & kept in Suspense A/c	0.00
	Total Deduction	0.00
5	Total NPA provisions held ( BDDR Special BDDR Bal after Appropriation)	213.86
6	Net Adv (1) - (4) - (5)	4515.22
7	Net NPAs (2) - (4) - (5)	134.14
8	Net NPAs as Percentage of Net Adv	2.97





दिनदर्शिकेच्या माध्यमातून राष्ट्रीय स्वयंसेवक संघाचे विचार घरोघरी पोहोचविणे स्तुत्य-पुणे महानगर  
संघचालक मा. रवींद्रजी वंजारवाडकर - उद्यम विकास सहकारी बँकेच्या २०२५ सालच्या दिनदर्शिकेचे प्रकाशन  
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वार्षिक सर्वसाधारण सभा २०२३-२४ उपस्थित संचालक मंडळ  
डावीकडून श्री.मुरलीधर जाधव, श्री.राजेंद्रकुमार पाटील, श्री. हरीकुमार रंगनाथ, श्री. मिलिंद ग्रामोपाध्ये  
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श्री. निरंजन फडके, श्री. जयंत काकतकर, श्री. शंकर बरके



## कजाचे आकर्षक व्याजदर व सुलभ कर्ज प्रक्रिया

(लागू अटी व शर्तीसह)



### गृह कर्ज

व्याजदर : ८.५%



### वाहन कर्ज

व्याजदर : ८.५%



### सोने तारण कर्ज

व्याजदर : ९%



### रोखपत व्यावसायिक कर्ज

व्याजदर : १०.५%



### शैक्षणिक कर्ज

व्याजदर : ९.५%



### शेतीपुरक कर्ज

व्याजदर : १२%



### बांधकाम व्यावसायिक कर्ज

व्याजदर : १२%



### गृहोपयोगी कर्ज

व्याजदर : ११%



### एम.एस.एम.ई.

व्याजदर : ९%

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- पुणे जिल्हा मध्य. सह. बँक. लि.
- महाराष्ट्र राज्य सह. बँक लि. मुंबई
- आय.डी.बी.आय. बँक, पुणे

### बँकर्स

- स्टेट बँक ऑफ इंडिया, पुणे
- एच.डी.एफ.सी. बँक. लि. पुणे.
- आय.सी.आय.सी.आय. बँक, लि.



## उद्यम विकास सहकारी बँक मर्यादित, पुणे

हेड ऑफीस : पायरोप अपार्टमेंट, १ ला मजला, कर्वे रोड, टेलीफोन एक्सचेंजच्यामागे, एरंडवणा, पुणे ४११ ००४

फोन : ०२० २५४२०२२९ / ०२० - २५४५१९१९.

इ-मेल : udyambank@gmail.com

वेबसाईट : www.udyambank.org

### आमच्या शाखा

१ कर्वे रोड  
२५४३२५५४/२५४२४३२०

२ विठ्ठलवाडी  
२४३५७५३३/२४३५४०६७

३ शिवाजीनगर  
२५५३४९१७/२५५३५२१४

४ शनिवार-नारायणपेठ  
२४४३०९२८/२४४८६४९२

५ चिंचवड  
२७६११०८० / २७६११०८१

६ भुसारी-कोथरुड  
२५३९०९३८ / २५३९०९३९

७ बिबवेवाडी  
२४४१०९०१ / २४४१०९०२

८ गुरुवार पेठ  
२४४४४२३४

९ धनकवडी  
२४३६१९२०