



BALANCE SHEET AS AT 31ST MARCH , 2025

CAPITAL AND LIABILITIES	(Schedules)	As at 31.03.2025 Amount (₹)	As at 31.03.2024 Amount (₹)
AUTHORISED SHARE CAPITAL		<u>50,00,00,000.00</u>	<u>50,00,00,000.00</u>
1. ISSUED, SUBSCRIBED & PAID UP SHARE CAPITAL	A	25,23,39,790.00	24,30,03,020.00
2. RESERVE FUND AND OTHER RESERVES	B	111,74,72,796.74	114,54,59,235.55
3. PRINCIPAL/ SUBSIDIARY STATE PARTNERSHIP FUND ACCOUNT		—	—
4. DEPOSITS	C	873,63,95,804.77	851,48,69,838.19
5. BORROWINGS		-	—
6. BILLS FOR COLLECTION BEING BILLS RECEIVABLE (As Per Contra)		-	—
7. BRANCH ADJUSTMENT		1,54,446.86	4,14,408.02
8. SECURITIES PAYABLE (AS PER CONTRA)		-	—
i) Repo			
ii) Reverse Repo (TREPS & CROMS)		26,89,52,801.03	12,99,26,635.05
9. OVERDUE INTEREST RESERVE (As per Contra)		14,64,11,199.27	17,50,01,500.27
10. INTEREST PAYABLE	D	4,67,29,008.52	5,16,58,697.27
11. OTHER LIABILITIES	E	8,95,05,154.17	8,43,54,259.76
12. PROFIT & LOSS ACCOUNT	F	9,76,93,034.89	67,857.13
CONTINGENT LIABILITIES:			
A) For Bank Guarantees Issued:Rs.175.26 Lakhs (Previous Year Rs. 92.86 Lakhs).			
B) For amount Transferred to DEAF with RBI Rs.731.74 Lakhs against Unclaimed Deposits (Previous Year Rs.661.38 Lakhs)			
SIGNIFICANT ACCOUNTING POLICIES & NOTES TO ACCOUNTS FORMING PART OF ACCOUNTS	S		
Total		1075,56,54,036.25	1034,47,55,451.24

For Jain Tripathi & Co
CHARTERED ACCOUNTANTS
FRN: 103979W

Sushma Tripathi
Partner
M. No 112135
(Statutory Auditors)
Place: Mumbai
Date: 26th May 2025



PROPERTIES & ASSETS	(Schedules)	As at 31.03.2025 Amount (₹)	As at 31.03.2024 Amount (₹)
1. CASH & BANK BALANCES	G	37,76,41,534.38	41,49,79,768.09
2. BALANCES WITH OTHER BANKS	H	159,07,75,561.37	121,29,19,317.90
3. MONEY AT CALL & SHORT NOTICE		26,89,52,801.03	12,99,26,635.05
4. INVESTMENTS	I	202,46,83,414.00	236,02,50,377.00
5. INVESTMENTS OUT OF PRINCIPAL/SUBSIDIARY STATE PARTNERSHIP FUND ACCOUNT		-	—
6. LOANS AND ADVANCES	J	586,77,40,536.43	571,15,32,754.68
7. INTEREST RECEIVABLE: A. LOANS & ADVANCES (NPAs) (As per Contra)		14,64,11,199.27	17,50,01,500.27
B. ON INVESTMENTS		2,85,15,006.20	3,61,98,074.00
		17,49,26,205.47	21,11,99,574.27
8. BILLS RECEIVABLE BEING BILLS FOR COLLECTION (As per Contra)		---	—
9. SECURITIES RECEIVABLE (As per Contra) i) Repo		---	—
ii) Reverse Repo (TREPS & CROMS)		26,89,52,801.03	12,99,26,635.05
10. FIXED ASSETS	K	7,82,06,834.64	8,78,05,581.51
11. COMPUTER SOFTWARE	K	43,354.50	72,219.50
12. OTHER ASSETS	L	10,37,30,993.40	8,61,42,588.19
Total		1075,56,54,036.25	1034,47,55,451.24

For & on behalf of the Board of Directors
For DATTATRAYA MAHARAJ KALAMBE JAOLI SAHAKARI BANK LTD.,

(Ishwardas Lalwani)
Chief Executive Officer

(Vikram V.Bhilare)
Chairman

(Chandrakant T.Dalvi)
Vice-Chairman

(Chandrakant R. Gawade)
Director

(Balasaheb T. Bhaleghare)
Chairperson (Audit Committee)

Place: Mumbai
Date: 26th May 2025



PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31 ST MARCH, 2025

EXPENDITURE	(Schedules)	Current Year Amount (₹)	Previous Year Amount (₹)
1. INTEREST ON DEPOSITS & BORROWINGS	M	43,90,95,311.14	40,54,97,246.14
2. SALARIES, ALLOWANCES, BONUS, GRATUITY & PROVIDENT FUND	N	16,92,31,996.76	14,99,62,603.69
3. DIRECTORS & LOCAL COMMITTEE MEMBERS FEES, ALLOWANCES & EXPENSES	O	39,46,518.00	28,30,372.10
4. RENT, TAXES, INSURANCE & LIGHTING	P	4,43,93,837.26	4,11,71,193.86
5. LAW CHARGES & PROFESSIONAL FEES		1,61,41,992.32	1,02,17,688.83
6. AUDITOR'S FEES		35,98,910.60	33,93,366.06
7. POSTAGE & TELEPHONE CHARGES		5,43,443.84	6,92,020.09
8. DEPRECIATION	J	98,87,210.73	1,01,03,583.71
9. PRINTING & STATIONERY, ADVERTISEMENT		16,08,801.14 22,09,692.50	11,19,085.18
10. LOSS ON SALE OF INVESTMENT		3,68,750.00	30,36,270.00
11. 11. LOSS ON SALE/FIRE/THEFT OF FIXED ASSETS		13,14,186.34	8,19,307.33
12. BAD DEBTS WRITTEN OFF		2,53,57,164.44	13,00,595.82
13. AMORTIZATION OF PREMIUM PAID ON INVESTMENTS		34,24,463.00	70,05,851.00
14. DEPRECIATION ON SHIFTING OF GOVERNMENT SECURITIES		—	—
15. OTHER EXPENDITURE	Q	4,93,42,618.39	3,87,20,944.93
16. PROVISIONS:			
a) Contingent Provision made against PNCPS held With Unity Small Finance Bank (Erstwhile PMC Bank)		—	4,81,00,000.00
b) Bad & Doubtful Debts Reserve		—	1,25,00,000.00
c) Provision for Statndard Assets		25,00,000.00	—
Total C/F		77,29,64,896.46	73,64,70,128.74



INCOME	(Schedules)	Current Year Amount (₹)	Previous Year Amount (₹)
1. INTEREST & DISCOUNT	R	81,64,22,598.33	79,38,21,438.90
2. PROFIT ON SALE OF INVESTMENTS		41,35,000.00	40,55,750.00
3. COMMISSION, EXCHANGE & BROKERAGE		1,85,58,667.37	1,83,65,453.42
4. OTHER RECEIPTS: Locker Rent 22,99,683.00 Dividend Income 29,48,566.60 Miscellaneous Income 2,60,65,663.50		3,13,13,913.10	2,86,57,630.74
5. RECOVERY IN WRITTEN OFF ACCOUNTS		9,08,718.00	4,13,500.00
6. PROFIT ON SALE OF FIXED ASSETS		199.00	31,405.80
7. EXCESS CONTINGENT PROVISIONS AGAINST DEPRECIATION IN INVESTMENTS NO LONGER REQUIRED WRITTEN BACK		1,01,68,400.00	67,69,700.00
8. BAD & DOUBTFUL DEBTS RESERVE WRITTEN BACK		2,53,57,164.44	13,00,595.82
9. PROVISION FOR RESTRUCTURED ACCOUNTS REVERSED		-	1,00,00,000.00
10. PROVISION FOR EX-GRATIA REVERSED		-	20,00,000.00
Total C/F		90,68,64,660.24	86,54,15,474.68



PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31 ST MARCH, 2024

EXPENDITURE	(Schedules)	Current Year Amount (₹)	Previous Year Amount (₹)
Total B/F		77,29,64,896.46	73,64,70,128.74
NET PROFIT BEFORE TAX		13,38,99,763.78	12,89,45,345.94
INCOME TAX:			
Income Tax (Previous Years) 1,87,754.53			
Income Tax (Current Year) 3,30,38,293.00			
Deferred Tax (16,80,187.14)		3,15,45,860.39	4,28,69,303.00
NET PROFIT AFTER TAX CARRIED FORWARD		10,23,53,903.39	8,60,76,042.94
Total ...		90,68,64,660.24	86,54,15,474.68
NET LOSS AFTER TAX B/D		—	—
TRANSFER TO INVESTMENT FLUCTUATION RESERVE		49,46,000.00	—
TRANSFER TO GENERAL RESERVE		96,29,129.00	—
NET PROFIT TRANSFERRED TO BALANCE SHEET SIGNIFICANT ACCOUNTING POLICIES & NOTES TO ACCOUNTS FORM PART OF ACCOUNTS	S	9,76,93,034.89	15,42,85,198.94
Total		11,22,68,163.89	15,42,85,198.94

This is the Profit & Loss Account referred to in our report of even date

For Jain Tripathi & Co
CHARTERED ACCOUNTANTS
FRN: 103979W

Sushma Tripathi
Partner
M. No 112135
(Statutory Auditors)
Place: Mumbai
Date: 26th May 2025



INCOME	(Schedules)	Current Year Amount (₹)	Previous Year Amount (₹)
Total B/F		90,68,64,660.24	86,54,15,474.68
Total		90,68,64,660.24	86,54,15,474.68
NET PROFIT AFTER TAX B/D		10,23,53,903.39	8,60,76,042.94
TRANSFER FROM INVESTMENT FLUCTUATION RESERVE		-	5,00,00,000.00
TRANSFER FROM DIR, MEM & EMP TRAINING EXPENSE FUND		285,131.50	9,156.00
TRANSFER FROM DIVIDEND EQUILISATION FUND		96,29,129.00	—
TRANSFER FROM BUILDING FUND		-	1,82,00,000.00
Total		11,22,68,163.89	15,42,85,198.94

For & on behalf of the Board of Directors
For DATTATRAYA MAHARAJ KALAMBE JAOLI SAHAKARI BANK LTD.,

(Ishwardas Lalwani)
Chief Executive Officer

(Vikram V.Bhilare)
Chairman

(Chandrakant T.Dalvi)
Vice-Chairman

(Chandrakant R.Gawade)
Director

(Balasaheb T. Bhaleghare)
Chairperson (Audit Committee)

Place: Mumbai
Date: 26th May 2025



SCHEDULES OF BALANCE SHEET AS AT 31ST MARCH, 2025

SCHEDULE-A

(रकम ₹)

SHARE CAPITAL:	As at 31.03.2025	As at 31.03.2024
A) Authorised Capital : 5,00,00,000 Shares of Rs. 10/- each	50,00,00,000.00	50,00,00,000.00
B) Issued, Subscribed & Paid-up Capital : 2,53,33,979 (Previous Year 2,43,00,302) Shares of Rs. 10/- each.		
a) Individual / Firms	25,23,39,790.00	24,30,03,020.00
b) Co-Operative Institutes	—	—
c) State Govt.	—	—
Total	25,23,39,790.00	24,30,03,020.00

SCHEDULE-B

RESERVE FUND AND OTHER RESERVES :	As at 31.03.2025	As at 31.03.2024
Statutory Reserve Fund	21,75,35,678.32	21,72,08,314.32
Special Statutory Reserve Fund	4,37,39,913.00	4,37,33,127.00
Building Fund	6,48,25,794.00	6,47,83,891.87
Golden Jubilee Fund	90,00,000.00	90,00,000.00
Charity Fund	51,88,991.00	51,88,991.00
Dividend Equalisation Fund	-	96,29,129.00
Member's Welfare Fund	37,22,266.00	37,22,266.00
BOD Election Expenses Fund	47,19,815.00	47,19,815.00
Directors, Members & Employees Training Expenses Fund	23,54,240.62	26,37,167.12
Bad & Doubtful Debts Reserves	34,33,86,159.44	36,87,43,323.88
Contingent Provision Against Standard Assets	2,60,00,000.00	2,35,00,000.00
Provision for Restructured Assets	2,33,00,000.00	2,33,00,000.00
Provision for Contingencies (General Provision)	83,66,100.00	83,66,100.00
Special Reserve u/s 36(1)(viii) of Income Tax Act, 1961	90,09,134.86	90,09,134.86
Investment Depreciation Reserve	55,38,200.00	1,57,06,600.00
Contingent Provision Against PNCPs in Unity Small Finance Bank	29,48,46,660.00	29,48,46,660.00
Technology Development Fund	1,25,00,000.00	1,25,00,000.00
Investment Fluctuation Reserve	3,38,10,715.50	2,88,64,715.50
General Reserves	96,29,129.00	—
Total	111,74,72,796.74	114,54,59,235.55

SCHEDULE-C

DEPOSITS :		As at 31.03.2025	As at 31.03.2024
A) Fixed Deposits :			
a. Individuals / Firms	453,27,09,631.00	582,81,44,699.00	560,98,23,530.00
b. Other Societies.	129,54,35,068.00		
B) Saving Bank Deposits :			
a. Individuals / Firms	207,70,06,395.85	212,01,56,640.93	210,61,42,748.79
b. Other Societies.	4,31,50,245.08		
C) Current Deposits :			
a. Individuals / Firms	61,04,42,911.53	64,13,78,081.77	63,53,95,262.85
b. Other Societies.	3,09,35,170.24		
D) Recurring Deposits:			
a. Individuals / Firms	12,14,83,872.53	13,69,97,629.29	15,35,73,058.77
b. Other Societies.	1,55,13,756.76		
E) Matured Deposits :			
a. Individuals / Firms	97,18,753.78	97,18,753.78	99,35,237.78
b. Other Societies.	-		
Total		873,63,95,804.77	851,48,69,838.19



SCHEDULE-D

(रकम ₹)

INTEREST PAYABLE ON TERM DEPOSITS:	As at 31.03.2025	As at 31.03.2024
a) On Fixed Deposits	4,43,74,786.00	4,95,51,436.00
b) On Matured Deposits	23,54,222.52	21,07,261.27
Total	4,67,29,008.52	5,16,58,697.27

SCHEDULE-E

OTHER LIABILITIES :	As at 31.03.2025	As at 31.03.2024
Pay Orders Payable	50,23,860.88	54,88,908.51
Statutory Audit Fees	18,64,016.00	16,91,349.08
Tax Deducted At Source (TDS)	55,54,178.00	34,11,475.00
TDS Payable- Staff	4,88,842.00	4,21,484.00
Leave Encashment salary payable	-	1,15,04,989.63
Gratuity Payable	104,70,472.00	—
Provision for Income tax	3,30,38,293.00	4,11,90,111.00
GST Payable (Net)	30,305.90	1,43,578.90
Clearing Difference Payable	58,286.00	32,135.00
Sundry Creditors	26,27,621.83	60,78,675.18
Sundry Payable	68,85,470.96	53,82,931.61
RTGS Payable	24,05,878.97	31,12,600.00
NEFT Payable	5,57,574.00	35,05,624.00
Retention/Earnest Money Payable	3,33,792.00	4,66,688.00
FITL Int. Capitalization Account	1,66,562.63	19,23,709.85
Staff Salary Arrears Payable	2,00,00,000.00	—
Total	8,95,05,154.17	8,43,54,259.76

SCHEDULE-F

PROFIT & LOSS ACCOUNT :	As at 31.03.2025	As at 31.03.2024
Profit/ (Loss) as per Last Balance Sheet.	67,857.13	(15,18,03,969.81)
Less : Appropriations out of Profit for the preceding year		24,13,372.00
Statutory Reserve Fund	(16,964.00)	—
Special Statutory Reserve Fund	(6,786.00)	—
BOD, Member & Employees Training Expenses Fund	(2,205.00)	—
Building Fund	(41,902.13)	—
Balance Profit/ (Loss) of the Previous Year	—	(15,42,17,341.81)
Add : Profit/ (Loss) for the year as per Profit & Loss Account	9,76,93,034.89	15,42,85,198.94
	9,76,93,034.89	67,857.13

SCHEDULE-G

CASH & BANK BALANCES :		As at 31.03.2025	As at 31.03.2024
Cash at Bank		8,75,87,705.77	8,98,19,362.06
Current A/cs with RBI, MSC Bank Ltd., DCCBs & SBI:			
Reserve Bank of India	25,43,68,152.29		31,45,04,998.80
The Maharashtra State Co-Op Bank Ltd.	5,34,521.66		8,90,501.76
State Bank Of India	—		2,00,719.45
Bank Of India	3,15,699.00		3,35,287.00
Bank of Baroda	3,16,49,652.02		—
Mumbai District Central Co-Op Bank Ltd.	1,55,156.78		1,56,018.78
Satara District Central Co-Op Bank Ltd.	30,30,646.86		90,72,880.24
		29,00,53,828.61	32,51,60,406.03
Total		37,76,41,534.38	41,49,79,768.09



SCHEDULE-H

(रकम ₹)

BALANCES WITH OTHER BANKS :		As at 31.03.2025	As at 31.03.2024
Current A/cs with Other Banks			
IDBI Bank	6,02,14,894.80		8,77,71,569.64
Unity Small Finance Bank	10,003.00		10,003.00
(Erstwhile PMC Bank)			
HDFC Bank Ltd.	1,47,597.76		1,54,211.66
ICICI Bank Ltd.	4,55,657.67		5,10,395.52
YES Bank Ltd.	3,76,38,532.14		3,33,94,136.08
		9,84,66,685.37	12,18,40,315.90
Fixed Deposits with Other Banks:			
MSC Bank	15,66,38,388.00		—
ESAF Small Finance Bank	5,00,00,000.00		5,00,00,000.00
Saraswat Co Operative Bank	26,30,31,217.00		15,03,94,355.00
Satara District Central Co-Op Bank Ltd.	13,80,13,506.00		9,55,12,753.00
Ujjivan Small Finance Bank	10,80,04,450.00		10,00,00,000.00
AU Small Finance Bank	10,00,00,000.00		5,00,00,000.00
The Shamrao Vitthal Co-Op Bank Ltd.,	10,56,52,601.00		10,52,35,182.00
Fincare Small Finance Bank Ltd.,	—		9,97,00,000.00
Thane Janata Sahakari Bank Ltd.	2,19,09,286.00		2,02,36,712.00
Equitas Small Finance Bank	10,67,92,160.00		10,00,00,000.00
Utkarsh Small Finance Bank	10,00,00,000.00		10,00,00,000.00
IDBI Bank Ltd.	7,39,90,611.00		10,00,00,000.00
Bank Of Baroda	10,37,22,200.00		—
Jana Small Finance Bank	10,35,54,457.00		10,00,00,000.00
Cosmos Co.OP Bank	6,10,00,000.00		—
Catholic Syrian Bank	—		2,00,00,000.00
		149,23,08,876.00	109,10,79,002.00
Total		159,07,75,561.37	121,29,19,317.90

SCHEDULE-I

INVESTMENTS :		As at 31.03.2025	As at 31.03.2024
1) Central & State Govt.Securities	165,52,66,094.00		
(At Book Value) :			
(At Face Value : Rs. 162,69,50,000.00 (P.Y. Rs. 197,69,50,000.00)			
(At Market Value :Rs.165,02,06,369.84 (P.Y. Rs. 194,41,94,195.52)			
Earmarked Rs.273.80 lakhs (P.Y. Rs.2655.26 lakhs) against Statutory Reserve Fund, against TREPS Rs.0.00 lakh (P.Y.Rs.1075.88 lakhs) & Rs.611.89 lakhs (P.Y Rs.1084.93.00 Lakhs) against SGF with CCIL Ltd.		165,52,66,094.00	199,08,33,057.00
2) Approved Securities (At Book Value):			
(At Face Value : Rs.Nil)			
(At Market Value : Rs.Nil)			
3) Shares of Other Co-op. Societies:			
a. M.S.C. Bank Ltd.,	1,000.00		
b. MDCC Bank Ltd.,	8,00,000.00		
c. Shares of Co-Op.Hsg.Societies	58,000.00		
		8,59,000.00	8,59,000.00
4) Shares (Others):			
a. PNCPS Unity Small Finance Bank	29,48,46,660.00		
(At Face Value: Rs. 29,48,46,660.00)			
b. Equity Share Unity Small Finance Bank	7,37,11,660.00		
(At Face Value: Rs. 7,37,11,660.00)			
		36,85,58,320.00	36,85,58,320.00
Total		202,46,83,414.00	236,02,50,377.00



SCHEDULE-J

LOANS AND ADVANCES :

INVESTMENTS :		As at 31.03.2025	As at 31.03.2024
A. SHORT TERM LOANS : Cash Credits, Overdrafts & Others, of which secured Against: a. Government & Other Approved Securities. b. Other Tangible Securities. Of the Advances amount due from individuals: Rs.137,15,34,464.74 Of the advances, amount Overdues:Rs.12,47,49,665.53 Considered Bad & Doubtful of Recovery (Provided as per RBI Guidelines) :Rs.9,12,91,539.23	87,81,17,390.73 111,33,21,706.65	199,14,39,097.38	1,973,218,502.72
B. MEDIUM TERM LOANS : of which, secured against. a. Government & Other Approved Securities. b. Other Tangible Securities. c. Personal Sureties with or without Collateral Securities Of the Advances amount due from individuals: Rs.43,60,14,657.36 Of the advances, amount Overdues:Rs.5,05,43,306.32 Considered Bad & Doubtful of Recovery (Provided as per RBI Guidelines): Rs.4,63,86,867.61	2,92,150.00 72,56,33,392.51 8,11,78,241.40	80,71,03,783.91	66,55,23,962.62
C. LONG TERM LOANS : of which Secured against a. Government & Other Approved Securities. b. Other Tangible Securities. c. Personal Sureties with or without Collateral Securities Of the Advances amount due from individuals: Rs 141,75,20,441.40 Of the advances, amount Overdues:Rs. 11,82,60,231.70 Considered Bad & Doubtful of Recovery (Provided as per RBI Guidelines): Rs.17,26,29,202.97 {Total NPAs: Rs.31,03,07,609.81} {Total Overdue Rs.29,35,53,203.55}	- 301,26,78,870.14 5,65,18,785.00	306,91,97,655.14	307,27,90,289.34
Total		586,77,40,536.43	571,15,32,754.68

SCHEDULE-L

OTHER ASSETS :	As at 31.03.2025	As at 31.03.2024
Stock of Stationery & Adhesive Stamps	35,79,833.88	30,80,022.02
Stock of PAN Card Coupons	39,413.70	42,733.80
Stock of EMV Chip base ATM Rupay Card	422.50	2,06,277.50
Security Deposit for Utility Services	8,27,737.29	8,55,005.86
Deposit for Leasehold Premises	84,86,385.00	88,44,165.00
Prepaid Expenses	66,46,656.00	80,92,748.96
Clearing Difference Receivable	4,52,106.00	4,52,106.00
Festival Advances to Staff	6,45,000.00	7,17,000.00
Advances to Staff on account of Group Mediclaim Policy Premium	34,77,145.00	37,88,352.00
DEAF Claims Receivable from RBI	52,541.00	-
Advance Tax/ Tax Paid under Appeal	3,82,44,412.20	3,69,62,686.53
Clearing Pool Account	13,72,331.58	25,79,598.46
Miscellaneous Assets	65,42,986.73	41,11,094.08
Sundry Debtors	4,65,288.00	28,500.00
Cash Margin on Settlement Guarantee Fund (CCIL)	42,00,000.00	42,00,000.00
Cash Margin on Default Fund (CCIL)	13,00,000.00	13,00,000.00
Input Tax Credit (GST)	-	24,09,405.94
Deferred Tax Asset (Net)	49,13,515.14	32,33,328.00
UPI/IMPS Outward Settlement Account	1,73,49,180.09	15,23,998.82
POS Settlement Account	9,68,323.29	8,15,816.76
NACH Dep. Against Collateral SGM	5,00,000.00	5,00,000.00
Excess Contribution towards Leave Encashment	36,67,716.00	-
Insurance Claim Receivable	-	13,05,788.00
Staff Gratuity Paid in Advance	-	10,93,960.46
Total	10,37,30,993.40	8,61,42,588.19



SCHEDULES TO PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2025

SCHEDULE-M

(रुक्कम ₹)

INTEREST ON DEPOSITS & BORROWINGS:	Current Year	Previous Year
a. Interest on Deposits	43,71,19,469.03	40,31,65,367.16
b. Interest on Borrowings	19,75,842.11	23,31,878.98
TOTAL	43,90,95,311.14	40,54,97,246.14

SCHEDULE-N

SALARIES, ALLOWANCES, BONUS, GRATUITY & PROVIDENT FUND:

	Current Year	Previous Year
a. Salaries including Leave Encashment	13,97,99,272.80	13,29,75,856.53
b. Bonus & Ex-gratia	-	—
c. Staff Gratuity	1,17,50,982.46	2,96,436.08
d. Other Allowances & Expenses	55,12,169.00	42,80,506.00
e. Staff Provident Fund	1,18,84,441.00	1,23,04,403.00
f. Staff Training Expenses	285,131.50	1,05,402.08
TOTAL	16,92,31,996.76	14,99,62,603.69

SCHEDULE-O

DIRECTORS & LOCAL COMMITTEE MEMBERS FEES, ALLOWNCES & EXPENCES:

	Current Year	Previous Year
a. Meeting Allowances	16,60,223.00	11,29,526.10
b. Meeting Expenses Including Conveyance	22,86,295.00	17,00,846.00
c. BOD Election Expenses	—	—
TOTAL	39,46,518.00	28,30,372.10

SCHEDULE-P

RENT, TAXES, INSURANCE & LIGHTING:	Current Year	Previous Year
Rent Including Service Charges	2,33,35,985.51	2,22,62,044.86
Electricity Expenses	54,79,907.23	51,01,801.83
Insurance Premium	18,29,089.00	12,12,209.37
Municipal Taxes on Premises	25,15,832.00	20,60,252.00
Water Bills & Taxes	2,44,150.00	1,64,963.00
Premium Paid to DICGC	1,09,74,005.52	1,03,69,922.80
Locker Rent Paid	14,868.00	—
TOTAL	4,43,93,837.26	4,11,71,193.86



SCHEDULE-Q

(रकम ₹)

OTHER EXPENDITURE:	Current Year	Previous Year
Bank Charges	2,24,430.62	1,59,178.20
Clearing House Charges	9,67,431.02	8,82,109.83
Subscription & Membership Fees	2,79,458.74	1,91,944.67
Conveyance Expenses	5,37,669.00	4,17,401.00
Miscellaneous Expenses	25,93,759.83	24,22,350.36
Vehicle, Power, Fuel, Repairs. & Maintenance Expenses	15,55,465.00	14,46,663.00
Annual General Meeting Expenses	7,59,526.50	5,28,335.00
Recovery Expenses	1,74,315.00	1,66,648.00
Computer Expenses	97,48,835.61	88,14,252.78
Functions & Ceremony Expenses	1,95,854.00	57,066.00
Interest on Late Payment of TDS/Service tax	1,41,547.00	62,318.20
Clearing Courier Charges	4,67,082.00	4,66,956.00
Salaries to Outsourced Staff (Security Gaurds)	61,06,553.30	43,09,769.33
Service Charges on ATMs	33,09,275.42	29,40,449.53
House Keeping Expenses	6,68,077.00	6,08,489.00
Internet Banking Expenses	22,00,931.52	26,93,506.78
Conectivity Charges for CBS	1,06,13,623.58	81,96,089.60
Charges Paid to CCIL	2,94,317.00	2,98,129.46
UPI Service Charges Paid	16,51,586.71	7,57,988.81
UPI Switch Fee Paid	4,19,681.94	3,75,665.30
Service Charges on IMPS	1,98,184.75	1,33,283.20
Repairs & Maintenance to Property	40,46,459.60	27,92,350.88
Business Promotion Expenses	3,97,457.00	—
Goods & Services Tax Paid (GST)	17,91,096.25	—
Total	4,93,42,618.39	3,87,20,944.93

SCHEDULE-R

INTEREST & DISCOUNTS:		Current Year	Previous Year
a. On Loans & Advances:		59,29,49,274.72	58,33,77,640.43
b. On Investments:			
Fixed Deposit With Banks/Mutual funds/	9,51,81,830.00		5,94,11,290.00
Commercial Papers			
Government Securities/Repo	12,82,91,493.61	22,34,73,323.61	15,10,32,508.47
Total		81,64,22,598.33	79,38,21,438.90



**SCHEDULE-K
FIXED ASSETS:**

PARTICULARS	RATE OF DEPRECIATION	GROSS BLOCK				ACCUMULATED DEPRECIATION				WRITTEN DOWN VALUE	
		OPENING BALANCE	ADDITION	DELETION	CLOSING BALANCE	OPENING BALANCE	DEPRECIATION FOR THE YEAR	DELETION	CLOSING BALANCE	AS ON 31.03.2024	AS ON 31.03.2025
Premises	SLM	7,25,71,650.79	-	-	7,25,71,650.79	3,24,12,086.24	19,79,420.73		3,43,91,506.97	4,01,59,564.55	3,81,80,143.82
Leasehold Improvements	SLM	74,40,530.17	5,26,038.69	-	79,66,568.86	36,82,457.06	7,76,718.65		44,59,175.71	37,58,073.11	35,07,393.15
Vehicles	15%	58,12,055.60	-		58,12,055.60	39,84,603.27	2,74,119.00		42,58,722.27	18,27,452.33	15,53,333.33
Furniture Fixtures	10%	6,08,67,127.02	5,17,707.50	9,912.29	6,13,74,922.23	3,79,73,290.76	23,40,785.00	5,576.19	4,03,08,499.57	2,28,93,836.26	2,10,66,422.66
Electrical Equipments	15%	3,53,67,246.82	6,06,040.00	45,54,620.12	3,14,18,666.71	2,20,85,653.83	18,75,260.00	31,68,769.88	2,07,92,143.95	1,32,81,592.99	1,06,26,522.76
Computers	SLM	3,00,11,161.35			3,00,11,161.35	2,41,26,099.08	26,12,043.35		2,67,38,142.43	58,85,062.27	32,73,018.92
SUB TOTAL (A)		21,20,69,771.75	16,49,786.19	45,64,532.41	20,91,55,025.54	12,42,64,190.24	98,58,346.73	31,74,346.07	13,09,48,190.90	8,78,05,581.51	7,82,06,834.64
Computer Software	SLM	7,26,86,754.93		18,950.00	7,26,67,804.93	7,26,14,535.43	28,864.00	18,949.00	7,26,24,450.43	72,219.50	43,354.50
SUB TOTAL (B)		7,26,86,754.93	-	18,950.00	7,26,67,804.93	7,26,14,535.43	28,864.00	18,949.00	7,26,24,450.43	72,219.50	43,354.50
GRAND TOTAL (A+B)		28,47,56,526.68	16,49,786.19	45,83,482.41	28,18,22,830.47	19,68,78,725.67	98,87,210.73	31,93,295.07	20,35,72,641.33	8,78,77,801.01	7,82,50,189.14



DATTATRAYA MAHARAJ KALAMBE JAOLI SAHAKARI BANK LIMITED

SCHEDULE - S

SIGNIFICANT ACCOUNTING POLICIES AND NOTES FORMING PART OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH, 2025.

I. OVERVIEW:

1. Background

The Dattatraya Maharaj Kalambe Jaoli Sahakari Bank Ltd., (The Bank) was incorporated on July 19, 1973 and has completed its 51 years of wide range of Banking and Financial Services is engaged in providing a wide range of banking and financial services.

2. Basis of Preparation

The financial statements have been prepared and presented under the historical cost convention on the accrual system of accounting unless otherwise stated and comply with generally accepted accounting principles in India. The Bank has prepared these financial statements as stipulated under the Reserve Bank of India (Financial Statements - Presentation and Disclosures) Directions 2021, to comply with statutory requirements prescribed under the Banking Regulation Act, 1949 and Maharashtra State Co-operative Societies Act, 1960, circulars and guidelines issued by the Reserve Bank of India (RBI) from time to time, the Accounting Standards (AS) issued by the Institute of Chartered Accountants of India (ICAI) and current accounting practices prevalent within the banking industry in India. The Accounting policies adopted in the current year are consistent with those of the previous year except otherwise stated.

3. Use of Estimates

The 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 and Liabilities, Revenues and Expenses and Disclosure of contingent liabilities as on the date of the financial statements. Actual results could differ from those estimates. Management believes that the estimates used in the preparation of the financial statements are prudent and reasonable. Any revision in the accounting estimates is recognized prospectively.

II. SIGNIFICANT ACCOUNTING POLICIES:

1. Accounting Convention

The accompanying financial statements have been prepared in accordance with the historical cost convention and on a going concern basis.

2. Investments and Valuation thereof:

2.1 Categorization of Investments:

i) In accordance with the Reserve Bank of India guidelines Bank classifies its investment portfolio into the following three categories:

- (a) Held To Maturity – Securities acquired by the bank with the intention to hold till maturity.
- (b) Held For Trading – Securities acquired by the bank with the intention to trade within 90 days of purchase.
- (c) Available For Sale – Securities not classified either as “Held to Maturity” or as “Held for Trading” are classified under “Available for Sale”.

ii) The bank does not hold any investment under the category of Held for Trading (HFT).

2.2 Classification of Investments:

For the purposes of disclosure in the Balance Sheet, Investments are classified as required under the Banking Regulation Act, 1949 and RBI guidelines as follows:-

- (i) Government Securities (ii) Other Approved Securities (iii) Shares in Co-operative institutions (iv) Other Investments- Mutual Funds and non SLR Bonds (v) Other

2.3 Valuation of Investments:

Valuation of investments held in above categories has been done as follows:

- i) **Held to Maturity:** Investments under this category are carried at their acquisition cost. The Premium (if any) paid on the investments under this category is amortized over the residual life of the investments. Book value of securities is reduced to the extent of amount amortized during the relevant accounting period.
- ii) **Held for Trading:** Bank is not having any investment in this category.
- iii) **Available for Sale:** The individual scrip in the AFS is marked to market at the year end. The net resultant depreciation in each classification (as per para 2.2 above) is recognized in the Profit and Loss Account. Net appreciation, if any, is ignored. On provision for depreciation, the book value of the individual security remains unchanged after marked to market.
- iv) Market value of government securities (excluding treasury bills) is determined on the basis of the quotes published by RBI or the prices periodically declared by Financial Benchmark India Pvt. Ltd. (FBIL) for valuation, at the year end.
- v) Investments for which such rates/ quotes are not available are valued as per norms laid down by RBI, which are as under:
 - a) Central Govt. Securities: Prices/ Yield to Maturity rates put out by the Financial Benchmark India Pvt. Ltd. (FBIL).
 - b) State Govt. Securities: Prices/ Yield to Maturity rates put out by the Financial Benchmark India Pvt. Ltd. (FBIL).
 - c) Treasury bills: at carrying cost, net of discount amortized over the period of maturity.
 - d) Non SLR Bonds: at Yield to Maturity Method.
 - e) Other approved securities: by applying Yield to Maturity Method.

2.4 Transfer of securities from HFT/AFS category to HTM category is carried out at the lower of acquisition cost/book value/market value on the date of transfer. The depreciation, if any, on such transfer is fully provided for. Transfer of securities from HTM category to AFS category is carried out at the lower of acquisition price/book value/market value on the date of transfer, the resultant depreciation, if any, is provided.

2.5 Bank follows the settlement date method of accounting for Government of India and State Government securities in accordance with RBI guidelines.

2.6 Profit in respect of investments sold from “HTM” category is included in Profit on sale of investments.

2.7 Broken period interest on debt instruments is treated as a revenue item. Brokerage, Commission etc. paid at the time of acquisition, is charged to revenue.

2.8 Non-performing investments are identified and classified as per applicable RBI Guidelines. In case any investment is classified as non-performing, the necessary provision is done on that account and unrealized interest on non-performing investment is accounted on realization basis. Unrealized interest on Non-Performing Investment is shown as “Overdue Interest – NPI” and shown under the head “Other Liabilities” in the Balance Sheet.

2.9 Accounting for Repo/Reverse Repo transactions (including transactions under the liquidity adjustment facility (LAF) with the RBI)



The securities sold and purchased under Repo/Reverse Repo are accounted as Collateralized Borrowing and Lending transactions. However, securities are transferred as in the case of normal outright sale/purchase transactions and such movement of securities is reflected using the Repo/ Reverse Repo Accounts and contra entries. The above entries are reversed on the date of maturity. Costs and revenue are accounted as interest expenditure/ income, as the case may be. Balance in Repo account is classified under Borrowings and balance in Reverse Repo account is classified under Money at Call and Short notice. The accounting and disclosure of LAF is in accordance with the norms stipulated by RBI vide its Circular No. FMRD.DIRD. 10/14.03.002/2015-16 dated 19th May, 2016 and FMOD.MAOG.No.116/01.01.001/2016-17 dated 10th November, 2016.

3. Provisioning for Advances and Overdue Interest reserves:

- 3.1 In accordance with the guidelines issued by the Reserve Bank of India, advances are classified as "Performing" or "Non-Performing" based on recovery of principal/interest and are further classified under four categories, that are a) Standard Assets, b) Sub-Standard Assets, c) Doubtful Assets and d) Loss Assets and required provision is made in such advances, as per the norms issued by the Reserve Bank of India.
- 3.2 Provision on advances has been arrived at, on the basis of prudential norms laid down by the Reserve Bank of India on outstanding balances as under: -
- | | | |
|---------------------|---|--|
| Standard Assets | : | A general provision at 0.40% of the outstanding amount is made except in case of direct advances to Agricultural and SME sector @ 0.25%, Advances to Commercial Real Estate @ 1.00%, Commercial Real Estate-Residential House Sector @ 0.75%. |
| Sub-standard Assets | : | at 10% |
| Doubtful Assets | : | at 20%, 30%, 100% of the secured portion based on the number of years the account remained 'Doubtful' (i.e. up to one year, one to three years and more than three years respectively) and @ 100% of the unsecured portion of the outstanding. |
| Loss Assets | : | at 100% |
- 3.3 Advances are disclosed net of write off in the Balance Sheet and shown under Short Term, Medium Term and Long Term.
- 3.4 Advances against security of Bank's own Fixed Deposits, National Savings Certificates, Life Insurance Policies, Indira Vikas Patra, Kisan Vikas Patra are not considered as Non-Performing Assets in accordance with the guidelines issued by the Reserve Bank of India except some cases where realizable value is not sufficient.
- 3.5 Overdue Interest in respect of Non- Performing Advances is accounted separately under "Overdue Interest reserve" and is not recognized in the Profit and Loss Account until received, as per the directives issued by Reserve Bank of India.
- 3.6 In arriving at the provisioning, for determining the value of securities, the value as per the latest valuation reports, wherever obtained, of the assets mortgaged is considered and in case of fixed assets/movable assets, the depreciated value of the assets is considered.
- 3.7 Charges/expenses incurred in respect of loans classified as NPA are debited to the Profit and Loss Account. Recovery, if any, is accounted for on receipt.
- 3.8 In case of fraud borrowal accounts provision for loss, if any, is made over a period not exceeding four quarters commencing from the quarter in which fraud was detected, as per RBI guidelines in this regard.
- 3.9 **Restructured /Rescheduled accounts:**
In case of restructured /rescheduled accounts provision is made for the sacrifice against erosion / diminution in fair value of restructured loans, in accordance with general framework of restructuring of advances issued by RBI. The erosion in fair value of the advances is computed as difference between fair value of the loan before and after restructuring. In respect of accounts restructured pursuant to the impact of COVID-19, provisions have been made as stipulated under the extant RBI guidelines on the subject.
- 3.10 Amounts recovered against debts written off in earlier years are recognized in Profit & Loss account.
- 3.11 In arriving at the year-end provision for NPA accounts, subsequent recoveries, up to date of finalization of audited accounts, which have resulted in closure of NPA accounts/regularization by genuine sources which has effect of altering the status of the account, is considered. Unrealised interest income in such accounts is accounted for only on actual receipt, as per RBI guidelines.

4. Cash Flow Statement (AS-3)

- 4.1 Cash flows are reported using the direct method. The cash flows from operating, investing and financing activities of the Bank are segregated based on the available information.
- 4.2 Cash and cash equivalents comprises cash on hand, balances with other banks, money at call and short notice and highly liquid time deposits that are readily convertible into known amounts of cash and which are subject to insignificant risk of changes in value.

5. Revenue recognition (AS-9):

- 5.1 Items of Income and Expenditure are generally accounted on accrual basis, except as otherwise stated.
- 5.2 Interest on non-performing assets is recognized to the extent realized, in pursuance with the guidelines issued by the Reserve Bank of India.
- 5.3 Commission, exchange and brokerage is recognized on realization.
- 5.4 Income from distribution of insurance products is recognized on the basis of business booked.
- 5.5 Dividend income is accounted on receipts basis.
- 5.6 Expenses arising out of claims in respect of employee matters under dispute / negotiation are accounted during the year of final settlement / determination.

6. Property, Plant and Equipment (AS-10):

- 6.1 Property, Plant and Equipment (PPE) other than premises, are carried at historical cost less accumulated depreciation and impairment if any. Cost includes freight, duties, taxes and incidental expenses related to acquisition and installation of the asset.
- 6.2 Fixed Assets except Computers, Software, premises and leasehold improvements are depreciated on written down value basis at the rates and in the manner prescribed by the Management of the Bank as under:

Sr. No	Particulars	Rate of Depreciation
1	Vehicles	15%
2	Dead Stock / Furniture (Electrical Equipments)	15%
3	Dead Stock/Furniture (Others)	10%

- 6.3 Depreciation on computers and software is calculated under Straight Line Method @ 33.33%.
- 6.4 Depreciation on assets purchased and put to use for more than 180 days are depreciated at normal rate and depreciation on assets purchased and put to use for less than 180 days are depreciated at 50% of the normal rate.
- 6.5 No depreciation is charged on assets sold during the year.



- 6.6 Depreciation on premises is calculated on the basis of rate determined with reference to residual life of each item of premises. Estimated life of premises is considered as 60 year.
- 6.7 Stamp duty paid on leased premises of the Bank are amortised over the period of lease.
- 6.8 Capital expenditure incurred on lease premises termed as leasehold improvement is amortised over the period of lease of the respective premises.

7. Employee Benefits (AS-15):

- 7.1 Provision for Gratuity is made by the Bank on accrual basis for all the permanent employees as per the provisions of the Payment of Gratuity Act. The bank makes contribution to funds administered by Trustees and managed by the Life Insurance Corporation of India under Employee's Group Gratuity Scheme for amounts based on an actuarial valuation from LIC.
- 7.2 Provision for Leave Encashment is made by the bank on accrual basis for all the permanent employees. The bank makes contribution to funds administered by Trustees and managed by the Life Insurance Corporation of India under Employee's Group Leave Encashment Scheme for amounts notified by the insurance company which is based on an actuarial valuation from LIC. Earned Leave accumulation is permitted for maximum 300 days and Sick Leave 100 days per employee and the excess leave stands lapsed.
- 7.3 Employee's Provident Fund contribution is made to the recognized provident fund on monthly basis. Bank's contribution to the Provident Fund is charged to the Revenue Account on an accrual basis.
- 7.4 Provision for Bonus payable to the employees, for the year, has been made in accordance with the Payment of Bonus (Amendment) Act, 2015.
- 7.5 Short Term Employee benefits are recognized as an expense at the undiscounted amount in the profit and loss account of the year, in which the related service is rendered.

8. Borrowing Costs (AS-16):

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

9. Segment Reporting (AS-17):

- 9.1 In accordance with the guidelines issued by the Reserve Bank of India the bank has adopted Segment reporting as under:
- 9.2 Income and expenses in relation to the segments are categorized based on the items that are individually identifiable to the segments. Deposits, interest paid/payable on deposits, Borrowings and interest paid/payable on borrowings are allocated in the ratio of average investments to average advances in the segments Treasury, Corporate/Wholesale banking, retail banking and other banking operations respectively.
- 9.3 Unallocated expenses include general corporate income and expense items which are not allocated and specifically identified to any business segment. Assets and liabilities that cannot be allocated to specifically identifiable segments are grouped under unallocated assets and liabilities.
- 9.4 The Bank has identified two business segments taking into account the nature of services provided, the risks and returns, overall organization structure of the Bank and financial reporting system.
- 9.5 Business Segments are classified as under:
- Treasury
 - Corporate/Wholesale Banking
 - Retail Banking
 - Other Banking Operations
- 9.6 **Geographic Segment:** Since the Bank does not have any earnings emanating outside India, the Bank is considered to operate in only the domestic segment.
- 9.7 Segment revenue, results, assets and liabilities include the respective amounts identifiable to each of the segments and amounts apportioned/ allocated on a reasonable basis.

10. Related Party Disclosures (AS 18):

There are no related parties requiring disclosure under Accounting Standard 18 other than the Key Management Personnel - Mr. Ishwardas D. Lalwani, Chief Executive Officer of the Bank is a single party under the category Key Management Personnel.

11. Operating Leases (AS-19):

Operating Leases where the bank's lessor effectively retains substantially all the risks and benefits of ownership of the leased term are classified as operating leases. Lease rental obligations for assets taken on operating lease are recognized in the Profit and Loss Account over the lease term. Initial direct costs are charged to the Profit and Loss Account.

12. Earnings per share (AS 20):

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

13. Taxes on Income (AS-22)

- 13.1 Income Tax expense comprises of current tax and deferred tax. Current Tax is provided for and Deferred Tax is accounted for in accordance with the applicable provisions of the Income Tax Act, 1961 and rules framed there under.
- 13.2 Current tax is computed at the amount expected to be paid to the Tax Authorities in accordance with the applicable provisions under the Income Tax Act, 1961.
- 13.3 Deferred tax is recognized, subject to consideration of prudence, in respect of the tax effects of timing differences between accounting income and taxable income for the period in respect of items of income and expenses that originate in one period and are capable of reversal in one or more subsequent periods. Deferred tax assets and liabilities are measured using the enacted or substantially enacted tax rates at the balance sheet date. Deferred tax assets are recognized only to the extent there is reasonable certainty that the assets can be realized in future.

14. Discontinuing Operations (AS 24):

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



15. Intangible Assets (AS 26):

Intangible assets consist of Computer Software acquired. The same is amortized equally over the period of three years (@33.33%).

16. 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 factor. An asset is impaired when the carrying amount of the assets exceeds the recoverable amount. An impairment loss is charged to the Profit and Loss Account in the year in which the asset is identified as impaired. An impairment loss recognized in prior accounting periods is reversed, if there has been change in the estimate of the recoverable amount.

17. Accounting for Provisions, Contingent Assets and Contingent Liabilities (AS-29):

The bank recognizes provisions only when it has a present obligation as a result of past events and the existence of which will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events, not wholly within the control of the Bank.

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

Contingent Assets, if any, are not recognized in the financial statements. However, contingent assets are assessed continually and if it is virtually certain that an inflow of economic benefits will arise, the asset and related income are recognized in the period in which the change occurs.

Contingent liability is disclosed when there is a possible obligation arising from a past event, the existence of which will be confirmed by occurrence or non-occurrence of one or more uncertain future events not within the control of the Bank or any present obligation arising from past event which is not recognized since it is not probable that an outflow of resources will be required to settle the obligation or a reliable estimate of the amount of such obligation cannot be made.

18. Depositor Education and Awareness Fund Scheme, 2014

In terms of DBOD circular no. DEAF Cell.BC.114/30.01.002/2013-14, dated 27th May 2014, the Bank transfers balance's in accounts which have not been in operation for 10 years or more as mentioned in sub-clause (i) to (viii) in clause 3 of DEA Fund Scheme 2014 to the Depositor Education and Awareness Fund maintained with RBI. In case of demand from customers/depositors whose unclaimed amount/deposit has been transferred to the fund, the bank repays customer/depositor, along with interest, if applicable and lodges the claim for refund from the Fund for an equivalent amount paid to customer/depositor. The details of refund made by the bank in each calendar month are furnished by the bank in the prescribed form, in the subsequent month. All such unclaimed liabilities (where amount due has been transferred to DEA Fund) are reflected as Contingent liability.

III. NOTES TO THE ACCOUNTS

1. Retirement Benefits

Defined contribution Plans viz. Provident fund and other similar funds. The amount recognized as expense towards contributions to Provident Fund is ₹ 118.84 Lakh (previous year ₹123.04 Lakh).

2. Defined Benefit Plans

The bank has taken policy for payment of Gratuity and Leave Encashment with Life Insurance Corporation of India. The premium paid for the year is charged to Profit and Loss Account.

Sr. No.	Particulars	Gratuity (Funded) 31.03.2025	Gratuity (Funded) 31.03.2024
1	Discount rate	7.25%	7.25%
2	Expected Return on plan assets	7.57%	7.25%
3	Salary escalation rate	5.00%	5.00%
4	Reconciliation of opening and closing balance of the present value of the defined benefit obligation:		
i.	Present value of obligation- Opening	1132.71	1256.56
ii.	Interest cost	82.12	91.15
iii.	Current service cost	39.56	44.52
iv.	Benefits paid	-230.21	-199.57
v.	Actuarial (gains) / loss on obligations	64.79	-59.95
vi.	Present value of obligation as at 31 st March	1088.97	1132.72



5	Reconciliation of opening & closing balance of fair value of fair plan assets:		
i.	Fair value of plan assets- Opening	1,143.66	1,033.53
ii.	Expected return on plan assets	70.82	79.64
iii.	Contributions	-	229.96
iv.	Benefits paid	-230.21	-200.25
v.	Actuarial (gain) /loss on plan assets	0.89	0.77
vi.	Fair value of plan assets as at 31st March	984.27	1,143.66
6	Amount recognized in Balance Sheet		
i.	Present value of obligations	1,088.97	1,132.72
ii.	Fair value of Plan Assets as at 31 st March	984.27	1,143.66
iii.	Assets / (liability) as at 31st March	-104.71	10.94
7	Expenses recognized in Profit & Loss Account		
i.	Current service cost	39.56	44.52
ii.	Interest cost	82.12	91.15
iii.	Expected Return on planned Assets	-70.82	-79.64
iv.	Net actuarial (gain) / loss	64.79	-59.95
v.	Expenses to be recognized in Profit & Loss Account	115.65	-3.92

Sr. No.	Particulars	Leave Encashment (Funded) 31.03.2025	Leave Encashment (Funded) 31.03.2024
1	Discount rate	7.25%	7.25%
2	Expected Return on plan assets	7.53%	7.25%
3	Salary escalation rate	5.00%	5.00%
4	Reconciliation of opening and closing balance of the present value of the defined benefit obligation:		
i.	Present value of obligation- Opening	704.56	682.62
ii.	Interest cost	58.09	49.49
iii.	Current service cost	29.46	38.47
iv.	Benefits paid	-144.81	-127.61
v.	Actuarial (gains) / loss on obligations	-100.34	61.59
vi.	Present value of obligation as at 31 st March	546.96	704.56
5	Reconciliation of opening & closing balance of fair value of fair plan assets:		
i.	Fair value of plan assets- Opening	593.89	559.89
ii.	Expected return on plan assets	42.49	41.99
iii.	Contributions	110.68	119.62
iv.	Benefits paid	-144.82	-127.61
v.	Actuarial (gain) / loss on plan assets	--	--
vi.	Fair value of plan assets as at 31st March	602.24	593.89
6	Amount recognized in Balance Sheet		
i.	Present value of obligations	546.96	704.56
ii.	Fair value of Plan Assets as at 31 st March	602.24	593.89
iii.	Assets / (liability) as at 31st March	55.28	-110.68
7	Expenses recognized in Profit & Loss Account		
i.	Current service cost	29.46	38.47
ii.	Interest cost	58.09	49.49
iii.	Expected Return on planned Assets	-42.49	-41.99



Sr. No.	Particulars	Leave Encashment (Funded) 31.03.2025	Leave Encashment (Funded) 31.03.2024
iv.	Net actuarial (gain) / loss	-100.34	61.59
v.	Expenses to be recognized in Profit & Loss Account	-55.28	107.56

Note: The Bank has two separate policies for Leave Encashment with Life Insurance Corporation of India (LIC). During the year bank has paid premium towards these policies as per the memorandum of premium. However, LIC erroneously appropriated the entire premium towards a single policy instead of allocating it to the two separate policies. As per management, the difference in Net actuarial liability/premium, on account of the above, is not material hence is not considered for ascertaining effects & disclosure under AS-15.

3. Segment Reporting

The disclosure under Accounting Standard -17 on "Segment Reporting" issued by ICAI is as follows:

(Rs in Lakhs)

Business Segments	Treasury		Corporate / Wholesale Banking		Retail Banking		Other Banking Business		Total	
Particulars	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Revenue	2,305.57	2,174.89	2,556.28	2,440.02	3,998.28	3,816.44	208.52	222.81	9,068.65	8,654.15
Result	484.82	7.60	713.92	528.57	95.65	665.79	44.60	87.49	1,339.00	1,289.45
Unallocated Expenses									-	-
Operating profit									1,339.00	1,289.45
Income Taxes									-315.46	-428.69
Extraordinary profit / loss/Trf.									-46.61	682.09
Net Profit									976.93	1,542.85
Other Information:										
Segment Assets	40,894.13	37,533.81	21,867.67	24,717.53	44,297.74	40,742.03	65.43	70.48	1,07,124.96	1,03,063.86
Unallocated Assets									431.58	383.70
Total Assets									1,07,556.54	1,03,447.55
Segment liabilities	42,506.93	38,796.23	21,366.95	24,236.48	43,283.43	39,949.11	68.85	53.83	1,03,035.65	97,298.25
Unallocated liabilities									330.38	411.90
Total liabilities									1,07,556.54	1,03,447.55

The Bank reports its operations in the following segments:

i) Treasury:

The treasury segment primarily consists of net interest earnings from the Bank's investment portfolio, money market borrowing and lending, gains or losses on investment operations.

ii) Corporate/Wholesale Banking

This segment includes all advances to individuals, trusts, partnership firms, companies and statutory bodies which are not included under "Retail Banking". Revenue of wholesale banking segment consist of interest earned in respect of advances to customers included in this segment & other income in proportionate to advances under retail & whole banking. Expenses of this segment primarily consist of interest expense on deposits, infrastructure and premises expenses including staff personnel costs and other overhead cost not attributable under Treasury/other banking operations in proportion to advances under wholesale banking & retail banking.

iii) Retail Banking

Exposures which fulfill the four criteria of orientation, product, granularity and low value of individual exposures for retail exposures laid down in Master Directions on Basel III Capital Regulations (modified from time to time) and individual housing loans are considered under this segment. Revenue of retail banking segment consist of interest earned in respect of advances to customers included in this segment & other income in proportionate to advances under retail & whole banking. Expenses of this segment primarily consist of interest expense on deposits, infrastructure and premises expenses.

iv) Other banking operations

Includes all other operations not covered under Treasury, Corporate/Wholesale & Retail Operations. Revenues this segment consist of locker rent, profit on sale of Fixed Assets, commission & brokerage income. Expenses of this segment primarily comprise, loss on sale of fixed asset and day to day expenses incurred and allocated proportionately



v) **Unallocated**

All items which are reckoned at an enterprise level are classified under this segment. This includes debt classified as Tier I or Tier II capital and other un-allocable assets and liabilities.

4. **Disclosures as per AS-19 is as under:** Operating Leases comprises of leasing of office premises.

(₹ In Lakh)		
Particulars	Current Year	Previous Year
Future minimum lease payments under non- cancelable operating leases		
1. Not Later than one year	224.09	226.06
2. Later than one year but not later than 5 years	676.06	750.68
3. Later than 5 years	440.57	341.24
Total minimum lease payments recognized in the profit and loss account for the year	232.85	222.62
Total of future minimum sub-lease payment expected to be received under non-cancelable sub-lease	-	-
Sub-lease payments recognized in the profit and loss account for the year	-	-

The above disclosure is given on the basis of valid and subsisting rental agreements, as at the year end.

5. **Earnings per Share (EPS): (AS-20)**

Particulars	Current Year	Previous Year
Net Profit/(Loss) after taxation (before appropriation) (In ₹)	10,23,53,903.39	8,60,76,042.94
Weighted average no of shares	2,47,17,091.83	24,020,669.25
EPS (in actual ₹)	4.14	3.58

6. **Consolidated Financial Statement (CFS) (AS-21):**

Since the bank does not have any Subsidiary Companies/Co-operative societies, the Accounting Standard 21 (AS-21) regarding consolidated financial statements is not applicable to the Bank.

7. **Deferred Tax:**

The major components of Deferred Tax Assets/(Liabilities) is as under (AS-22):

(₹ In Lakhs)			
Particulars	Balance as on 31.03.2024(₹)	Tax effect arising/ (reversing) during the year (₹)	Balance as on 31.03.2025(₹)
On account of timing differences towards provision	88.31	50.33	138.64
On account of timing difference between book and Income tax depreciation	(55.97)	(33.53)	(89.50)
Net deferred Tax Assets/ (Liability)	32.34	16.80	49.14

8. **Investments:**

8.1. As per RBI guidelines, the excess of acquisition cost over face value of securities held under the category "Held to Maturity" is amortised over the residual life of securities. The amount amortized during the year is ₹ 70.06 lakh (Previous year ₹83.39 lakh).

8.2. During the year the bank has transferred Government Securities (SLR) kept from "Held to Maturity" category to "Available for Sale" & "Available for Sale" to "Held to Maturity". No depreciation was charged during the year (Previous year ₹ 330.42 lakh) has been charged to Profit & Loss Account.

9. **Bad Debts**

During the year the bank has written off ₹ 253.57 lakh (Previous Year ₹ 13.01 lakh) as bad debts in the Profit & Loss Account.

10. **Intangible Assets.**

Details of Computer Software other than internally generated. (AS- 26)

a) **Amortization rates used at 33.33% p.a. on straight line method.**

(₹ in lakh)		
Particulars	Current Year	Previous Year
Opening Balance	0.72	0.18
Add: Additions during the year	-	0.87
Less: Amortization during the year on SLM basis @33.33%	(0.29)	(0.32)
Less: Deletions	-	-
Net Carrying amount as on 31st March, 2025	0.43	0.72

b) Amount of commitments (net of advance) for the acquisition of computer software ₹ Nil (Previous year ₹ Nil).

11. **Impairment of Assets (AS-28)**

The Bank has ascertained that there is no material impairment of any of its assets and as such, no provision under Accounting Standard 28 issued by ICAI is required.

12. **Contingent Liabilities**

1. **Claims Against the Bank not acknowledged as Debts**

a. On account of outstanding Letters of Credit and guarantee's given on behalf of constituents- As per disclosure in balance sheet.

(₹ In lakhs)		
Particulars	Current Year	Previous Year
Bank Guarantees	175.26	92.86
Others- Depositors Education Awareness Fund	731.74	661.38



b. Claims not acknowledged as debts:

Particulars	(₹ In lakhs)	
	Current Year	Previous Year
On account of Tax Deducted at Source Demand (Gross)	83.72	83.72
On account of Service Tax Demand (Gross)	Nil	4.42

The Bank has paid ₹ 16.74 lakhs (P.Y:- ₹ 16.74 lakhs) against the Tax Deducted At Source Demand raised by Income Tax department for assessment year 2016-17 & ₹ Nil (P.Y ₹ 0.74 lakhs) against the service Tax demand raised by Goods & Services Tax Department. The Bank has contested these demands at various appellate levels and bank is hopeful of getting substantial relief in respect thereto.

2. Other items for which the bank is contingently liable – Amount transferred to DEA Fund (Deposits unclaimed for 10 years or more).

13. There are no material prior period item's, except as disclosed elsewhere, included in Profit and Loss account required to be disclosed as per Accounting Standard 5 read with the Reserve Bank of India guidelines, therefore these have been charged/accounted to/for under, their respective head of accounts.
14. There are no related parties requiring disclosure under Accounting Standard 18, i.e., Related Party Disclosures issued by the Institute of Chartered Accountants of India other than other than the Key Management Personnel. Mr. Ishwardas D. Lalwani, Chief Executive Officer of the Bank coming under this category, no further details need to be disclosed.
15. Impairment of Assets (AS-28). No material impairment of Assets has been identified by the Bank and as such no provision is required.
16. No disclosure is made for Accounting for Amalgamation (AS-14) and Consolidation of Financial Statement (AS-21) as the same is not applicable to the bank.
17. Suppliers/Service Providers covered under the Micro, Small and Medium Enterprises Development Act, 2006 have not furnished the information regarding filing of necessary memorandum with the appropriate authority. In view of the same, information relating to cases of delays in payments to Micro, Small and Medium Enterprises or of interest payments due to delays in such payments cannot be given.
18. **Provision for Taxes:**

The breakup of provision for Taxes appearing in the Profit & Loss Account is as under:

Particulars	(Rs in Lakh)	
	Current Year	Previous Year
Current Income Tax	330.38	411.90
Deferred Tax	(16.80)	10.35
Tax paid for earlier years	1.88	6.44
Total	315.46	428.69

19. **In terms of guidelines issued by the Reserve Bank of India in Master Direction on Financial Statements- Presentation and Disclosures Circular No: RBI/DOR/2021-22/83DOR.ACC.REC. No.45/21.04.018/2021-22 dated August 30, 2021 the following additional disclosures are made:**

1) **Regulatory Capital**

(a) **Composition of regulatory capital**

(₹ in Lakhs)			
Sr. No.	Particulars	As on	As on
		31-03-2025	31-03-2024
i)	Paid up share capital and reserves (net of deductions, if any)	6722.48	5,869.32
ii)	Other Tier 1 capital	0.00	0.00
iii)	Tier 1 capital (i + ii)	6722.48	5,869.32
iv)	Tier 2 capital	847.96	738.64
v)	Total capital (Tier 1 + Tier 2)	7570.45	6,607.96
vi)	Total Risk Weighted Assets (RWAs)	46,431.85	44,423.21
vii)	Paid-up share capital and reserves as percentage of RWAs)	14.48%	13.21%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	14.48%	13.21%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	1.82%	1.66%
x)	Capital to Risk Weighted Assets ratio (CRAR) (Total Capital as a percentage of RWAs)	16.30%	14.88%
xi)	Amount of Tier 2 capital raised during the year, of which Give list as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, Long Term Deposits.).	-	-



Sr. No.	Particulars	Current Year	Previous Year
	Amount of Tier 2 capital raised during the year of which:		
a)	Perpetual Cumulative Preference Shares	-	-
b)	Redeemable Non-Cumulative Preference Shares	-	-
c)	Long Term Deposits	-	-

(b) Draw down from/To reserves

Sr. No.	Name of Reserve	Amount withdrawn during FY 24-25	Rationale for withdrawal
1.	Dir, Mem & Emp Training Expense Fund	2,85,131.50	Utilization of Fund towards the expenses incurred for the purpose during the year
2.	Trf. from Dividend Equilisation Fund	96,29,129.00	Transfer of Dividend Equilisation Fund to General reserves in accordance with RBI circular DOR.CAP.REC.No. 30/09.18.201/2024-25 dated July 30, 2024.
3.	Transfer to General Reserves	96,29,129.00	

Note: As per the RBI Circular No. RBI/2024-25/58/DOR.CAP.REC.No. 27/09.18.201/2024-25 dated August 2, 2024, the balance in the BDDR as on March 31, 2024, representing BDDR provisions that have been created by directly appropriating from net profits instead of recognizing them as expenses in the Profit & Loss account in previous years (hereafter referred to as 'BDDR 2024'), must be identified and quantified. As of March 31, 2024, there is no balance in the provision pending adjustment out of such appropriation, and the Bank is not required to create BDDR 2024.

2) Asset Liability Management

Maturity pattern of certain items of assets and liabilities: As on 31.03.2025

₹ In Lakh)												
Particulars	Day 1	2 to 7 days	8 to 14 days	15 to 30 Days	31 Days to 2 months	Over 2 Months up to 3 Months	Over 3 Months up to 6 Months	Over 6 Months up to 1 year	Over 1 year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits	858.72	830.02	865.17	2728.58	3814.52	3218.46	10799.45	14408.36	48993.64	440.57	406.47	87,363.96
Advances	1,276.87	191.79	118.36	258.74	1,172.15	833.92	1,538.10	15,139.98	5,428.57	5,156.11	27,562.81	58,677.41
Investments		552.36		25.00	3,548.26	1,842.46	5,995.21	420.63	4,337.92	7,069.77	11,378.30	35,169.91
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency assets	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency liabilities	-	-	-	-	-	-	-	-	-	-	-	-

ii) As on 31.03.2024

2) Particulars	Day 1	2 to 7 days	8 to 14 days	15 to 30 Days	31 Days to 2 months	Over 2 Months up to 3 Months	Over 3 Months up to 6 Months	Over 6 Months up to 1 year	Over 1 year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits	748.82	729.53	238.75	1243.27	907.72	2,218.84	8,151.50	16,870.70	52,714.36	836.03	489.17	85,148.70
Advances	1,062.46	157.43	93.33	680.74	314.86	410.78	1,259.99	16,895.93	3,740.87	6,491.79	26,007.46	57,115.64
Investments		-	1,400.00	1,341.92	2,911.00	499.00	1,494.57	500.00	4,767.09	3,480.52	18,119.19	34,513.29
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency assets	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency liabilities	-	-	-	-	-	-	-	-	-	-	-	-

3) Investments

a) Composition of Investment Portfolio as at 31.03.2025:

(₹ in Lakh)

Particulars	Investments in India							Total investments in India
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or ventures	joint	Others	
Held to Maturity								
Gross	11,363.27	-	3,694.17	-	-	-	-	15,075.44
Less: Prov. for non- performing investment	-	-	(2,948.47)	-	-	-	-	(2,948.47)
Net	11,363.27	-	745.70	-	-	-	-	12,108.97
Available for Sale								
Gross	5,189.39	-	-	-	-	-	-	5,189.39
Less: Prov. for depreciation and NPI	(55.38)	-	-	-	-	-	-	(55.38)
Net	5,134.01	-	-	-	-	-	-	5,134.01
Held for Trading								
Gross	-	-	-	-	-	-	-	-
Less: Prov. for depreciation and NPI	-	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-	-
Total Investments	16,552.67	-	3,694.17	-	-	-	-	20,246.84
Less: Prov. for non- performing	-	-	-	-	-	-	-	-



Investment							
Less: Prov. for depreciation and NPI	(55.38)	-	(2,948.47)	-	-	-	(3003.85)
Net	16,497.28	-	745.70	-	-	-	17,242.98

Note: Bank has no investment outside India as on 31.03.2025.

Composition of Investment portfolio as at 31-03-2024:

(₹ in Lakh)

Particulars	Investments in India						Total investments in India
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	
Held to Maturity							
Gross	14,268.14	-	3,694.17	-	-	-	17,962.31
Less: Prov. for non-performing investment	-	-	(2,948.47)	-	-	-	(2,948.47)
Net	14,268.14	-	745.70	-	-	-	15,013.84
Available for Sale							
Gross	5640.19	-	-	-	-	-	5,640.19
Less: Prov. for depreciation and NPI	(157.07)	-	-	-	-	-	(157.07)
Net	5,483.12	-	-	-	-	-	5,483.12
Held for Trading							
Gross	-	-	-	-	-	-	-
Less: Prov. for depreciation and NPI	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-
Total Investments	19,908.33	-	3,694.17	-	-	-	23,602.50
Less: Prov. for non-performing investment	-	-	-	-	-	-	-
Less: Prov. for depreciation and NPI	(157.07)	-	(2,948.47)	-	-	-	(3,105.54)
Net	19,751.26	-	745.70	-	-	-	20,496.96

Note: Bank has no investment outside India as on 31.03.2024

b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(₹ in Lakh)

Particulars	Current Year	Previous Year
i) Movement of provisions held towards depreciation on investments		
Opening Balance	157.07	224.76
Add: Provisions made during the year	-	-
Less: Write off / write back of excess provisions during the year	101.69	(67.69)
Closing Balance	55.38	157.07
ii) Movement of Investment Fluctuation reserve		
Opening Balance	288.65	788.65
Add: Amount transferred during the year	-	-
Less: Drawdown from reserves	-	(500.00)
Closing Balance	288.65	288.65
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	5.57%	5.12%

c) Non SLR Investment portfolio

i) Non-performing non-SLR investments

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

ii) Issuer Composition of Non – SLR Investments

(₹ In Lakh)

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
		CY.	PY.	CY.	PY.	CY.	PY.	CY.	PY.	CY.	PY.
(1)	(2)	(3)		(4)		(5)		(6)		(7)	
a)	PSUs	-	-	-	-	-	-	-	-	-	-
b)	FIs	-	-	-	-	-	-	-	-	-	-
c)	Banks	3,685.58	3,685.58	-	-	-	-	-	-	3,685.58	3,685.58
d)	Private Corporate	-	-	-	-	-	-	-	-	-	-
e)	Subsidiaries/ Joint Ventures	-	-	-	-	-	-	-	-	-	-
f)	Others (Shares in Co-op Societies)	8.59	8.59	-	-	-	-	-	-	8.59	8.59
g)	Provision held towards depreciation	(2,948.47)	(2,948.47)	-	-	-	-	-	-	(2,948.47)	(2,948.47)
	Total	745.70	745.70	-	-	-	-	-	-	745.70	745.70

CY. – Current Year & PY. - Previous Year



d) Repo Transactions (in face value and market value terms)

	Minimum outstanding during the year		Maximum outstanding during the year		Daily average outstanding during the year		Outstanding as on March 31	
	FV ¹	MV ²	FV	MV	FV	MV	FV	MV
i) Securities sold under repo								
a) Government securities	190.00	199.80	1906.00	1898.43	294.67	306.65	-	-
b) Corporate debt securities	(93.00)	(99.17)	(2500.00)	(2560.82)	(356.67)	(370.43)	-	-
c) Any other securities								
ii) Securities purchased under reverse repo								
a) Government securities	198.00	199.83	2192.00	2289.79	282.35	288.63	2592.00	2689.53
b) Corporate debt securities	(100.00)	(101.31)	(3000.00)	(3090.53)	(180.27)	(185.22)	(1287.00)	(1299.26)
c) Any other securities								

Note: 1 FV: Face Value
2 MV: Market Value

e) Non-Performing Fixed Deposits:

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

- a. The bank has depreciation requirement on investment (IDR) of ₹ 55.38 lakhs in valuation of investment on mark to market basis. The bank has reversed ₹ 101.69 lakhs being excess Investment depreciation reserve (IDR).
- b. Reserve Bank of India vide Circular No. DOR.(PCB).BPD.Cir. No.11/16.20.000/2019-20 dated 20th April, 2020 has advised the Urban Co-operative Banks that non-performing inter-bank exposures arising from fixed deposits placed by the Bank shall be fully provided within 5 years @20% p.a. Further as per Circular – RBI/2022-23/70 DOR.MRG.REC. 46/00-00-011/2022-23 dated June 10,2022, on allotment of Perpetual Non Cumulative Preference Shares (PNCPs) / Equity Warrants, provision for the same is made as under :

Equity warrants issued are to be valued @ ₹ 1/- per warrant and no provision is required to be made. Accordingly no provision is made for Equity Warrant of ₹ 737.11 lacs issued.

In respect of PNCPs, the loss (net off extant provision held) has to be fully provided for equally over 2 years, such that the entire loss is fully provided by March 31st, 2024. The Total Provision held as on March 31st, 2025 is ₹ 2,948.47 lacs.

4) Asset Quality

a) Classification of advances and provisions held 31.03.2025

	(₹ In Lakh)					Total
	Standard	Non – Performing			Total Non-performing Advances	
	Total Standard Advances	Sub- Standard	Doubtful	Loss		
Gross Standard Advances and NPAs						
Opening Balance	53,335.95	304.60	3294.86	179.92	3779.38	57115.33
Add: Additions during the year					622.08	
Less: Reductions during the year*					1298.38	
Closing balance	55574.33	585.21	2428.18	89.69	3103.08	58677.41
*Reductions in Gross NPAs due to:						
i) Upgradation					199.53	
ii) Recoveries (excluding recoveries from upgraded accounts)					845.28	
iii) Technical/Prudential Write-offs					-	
iv) Write-offs other than those under (iii) above					253.57	
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	235.00	30.46	3477.05	179.92	3687.43	3922.43
Add: Fresh provisions made during the year					-	25.00
Less: Excess provision reversed/Write-off loans					253.57	253.57
Closing balance of provisions held	260.00	58.52	3285.65	89.69	3433.86	3693.86
Net NPAs						
Opening Balance		274.14	-182.19	-	91.95	91.95
Add: Fresh additions during the year					622.08	622.08
Less: Reductions during the year					1044.81	1044.81



Closing Balance		526.69	-857.47	-	-330.78	-330.78
Floating Provisions						
Opening Balance						-
Add: Additional provisions made during the year						-
Less: Amount drawn down during the year						-
Closing Balance						-
Technical write-offs and the recoveries made thereon						
Opening Balance of Technical/Prudential written –off accounts						-
Add: Technical /Prudential write-offs during the year						-
Less: Recoveries made from previously technical/prudential written off accounts during the year						-
Closing Balance						-

Classification of advances and provisions held 31.03.2024

	Standard	Non – Performing				Total
	Total Standard Advances	Sub-Standard	Doubtful	Loss	Total Non-performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	47,700.50	1,134.31	3,870.75	194.99	5,200.05	52,900.55
Add: Additions during the year					391.57	
Less: Reductions during the year*					1,812.24	
Closing balance	53,335.95	304.6	3,294.86	179.92	3,779.38	57,115.33
*Reductions in Gross NPAs due to:						
i) Upgradation					596.61	
ii) Recoveries (excluding recoveries from upgraded accounts)					1,202.62	
iii) Technical/Prudential Write-offs					-	
iv) Write-offs other than those under (iii) above					13.01	
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	235	113.43	3,267.02	194.99	3,575.44	3,810.44
Add: Fresh provisions made during the year					125	125
Less: Excess provision reversed/Write-off loans					13.01	13.01
Closing balance of provisions held	235	30.46	3,477.05	179.92	3,687.43	3,922.43
Net NPAs						
Opening Balance		1020.88	603.73	-	1624.61	
Add: Fresh additions during the year					266.57	
Less: Reductions during the year					1799.23	
Closing Balance		274.14	-182.19	-	91.95	91.95
Floating Provisions						
Opening Balance						-
Add: Additional provisions made during the year						-
Less: Amount drawn down during the year						-
Closing Balance						-
Technical write-offs and the recoveries made thereon						
Opening Balance of Technical/Prudential written – off accounts						-
Add: Technical /Prudential write-offs during the year						-
Less: Recoveries made from previously technical/prudential written off accounts during the year						-
Closing Balance						-

Ratios (in %)	Current Year	Previous Year
Gross NPA to Gross Advances	5.29%	6.62%
Net NPA to Net Advances	0.00%	0.17%
Provision coverage ratio	110.66%	97.57%

b) Sector-wise Advances and Gross NPAs

(₹ In Lakh)

Sr. No.	Sector	Current Year			Previous Year		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
i)	Priority Sector						
a)	Agriculture and allied activities	-	-	-	-	-	-
b)	Advances to industries sector eligible as priority sector lending	3382.45	690.68	20.42%	3797.14	772.61	20.35%
c)	Services	21683.41	1439.81	6.64%	20545.18	721.83	3.51%
d)	Personal loans	9240.04	337.91	3.66%	7429.53	379.20	5.10%
	Sub-Total (i)	34305.90	2468.40	7.10%	31771.85	1873.64	5.90%
ii)	Non-Priority Sector						
a)	Agriculture and allied activities						
b)	Industry	212.93	62.73	29.46%	659.28	49.03	7.44%
c)	Services	2198.35	409.55	18.63%	4,019.43	1,507.33	37.50%
d)	Personal loans (Inclu. Others)	21960.23	162.40	0.74%	20,664.76	349.38	1.69%
	Sub-Total (ii)	24371.50	634.68	2.60%	25,343.47	1,905.74	7.52%
	Total (i+ii)	58677.41	3103.08	5.29%	57115.33	3779.38	6.62%



Details of Sub-Sectors where the outstanding advances exceeds 10 percent of the outstanding total advances of that Industry:

(₹ In Lakh)

Sr. No.	Sector	Current Year			Previous Year		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
a)	Small Business	24071.76	1830.25	7.60%	24,235.79	1,491.26	6.15%
b)	Housing Loan	12845.67	358.07	2.79%	5,525.43	271.90	4.92%

c) **Details of accounts subjected to Restructuring**

(₹ In Lakh)

		Agriculture and allied activities		Corporate (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		C.Y	P.Y	C.Y	P.Y	C.Y	P.Y	C.Y	P.Y	C.Y	P.Y
Standard	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount	-	-	-	-	-	-	-	-	-	-
	Provision held	-	-	-	-	-	-	-	-	-	-
Sub- standard	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount	-	-	-	-	-	-	-	-	-	-
	Provision held	-	-	-	-	-	-	-	-	-	-
Doubtful	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount	-	-	-	-	-	-	-	-	-	-
	Provision held	-	-	-	-	-	-	-	-	-	-
Total	Number of borrower	-	-	-	-	-	-	-	-	-	-
	Gross Amount	-	-	-	-	-	-	-	-	-	-
	Provision held	-	-	-	-	-	-	-	-	-	-

Provision required as per RBI guidelines as on 31st March, 2025 is ₹ Nil. Actual Provision held ₹ Nil (P.Y- ₹ Nil).

d) **Fraud Accounts**

Particulars	Current Year	Previous Year
Number of frauds reported	6	5
Amount involved in fraud (₹ Lakh)	37.18	31.57
Amount of provision made for such frauds (₹ Lakh)	28.35	35.56
Amount of Unamortised provision debited from 'other reserves' as at the end of the year (₹ Lakh)	0.00	0.00

*Includes Provision held in BDDR, same is reduced on account of recovery in fraud accounts during the year.

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

A. Details of resolution plan implemented under the Resolution Framework for COVID-19 related stress as per RBI circular DOR.No.BP.BC/3/21.04.048/2020-21 dated August 6, 2020 are given below:

i) **Half year ended on September 30, 2024**

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
Personal Loans	-	-	-	-	-
Corporate persons*	-	-	-	-	-
Of which MSMEs	-	-	-	-	-
Others	6.65	-	-	0.77	5.88
Total	6.65	-	-	0.77	5.88

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

ii) **Half year ended on March 31, 2025**

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
Personal Loans	-	-	-	-	-
Corporate persons*	-	-	-	-	-
Of which MSMEs	-	-	-	-	-
Others	5.88	-	-	3.32	2.56
Total	5.88	-	-	3.32	2.56



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

Amount and number of borrowers accounts in respect of which application for restructuring are under process, but the restructuring packages have not been implemented/approved are ₹ Nil and No borrower accounts respectively as on 31st March 2025. (Previous Year: ₹ Nil, Nil Accounts respectively.)

- B. Details of resolution plan implemented under the Resolution Framework for Resolution of COVID-19 related stress of Micro, Small and Medium Enterprises (MSMEs) as per RBI circular DOR.STR.REC.12/21.04.048/2021-22 dated May 5, 2021 and circular DOR.No.BP.BC/4/21.04.048/2020-21 dated August 6, 2020 (collectively as MSME restructuring circulars) are given below:

No of Accounts Restructured	Amount (Rs In Lakh)
30 (P.Y. 45)	1223.56* (P.Y. 1820.02)

*Outstanding Balance as on 31st March 2025

- C. Details of resolution plan implemented under the Resolution Framework-2.0 for Resolution of COVID-19 related stress of Individuals and small business as per RBI circular DOR.STR.REC.11/21.04.048/2021-22 dated May 5, 2021 are given below:

Sl. No.	Description	2024-25			2023-24		
		Individual Borrowers		Small business	Individual Borrowers		Small business
		Personal Loans	Business Loans		Personal Loans	Business Loans	
(A)	Number of requests received for invoking resolution process under Part A	-	-	-	-	-	-
(B)	Number of accounts where resolution plan has been implemented under this window	-	-	-	-	-	-
(C)	Exposure to accounts mentioned at (B) before implementation of the plan	-	-	-	-	-	-
(D)	Of (C), aggregate amount of debt that was converted into other securities	-	-	-	-	-	-
(E)	Additional funding sanctioned, if any, including between invocation of the plan and implementation	-	-	-	-	-	-
(F)	Increase in provisions on account of the implementation of the resolution plan	-	-	-	-	-	-

*Total 28 accounts restructured as per the Resolution Framework-2.0 for Resolution of COVID-19 related stress of Individuals and small business Exposures during the year 2021-22, said accounts are having outstanding balance of ₹ 396.34 lakhs. (Previous year ₹ 543.03 lakhs.)

f) Exposure to Real Estate Sector

		(₹ In Lakh)	
Category		31.03.2025	31.03.2024
i) Direct exposure		14,713.59	13,913.58
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.		12,845.67	11,543.29
b) Commercial Real Estate –			
Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits;		1,852.07	2,370.29
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures –			
i. Residential		-	-
ii. Commercial Real Estate		-	-
ii) Indirect Exposure			
Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.		-	-
Total Exposure to Real Estate Sector		14,697.74	13,913.58

g) Unsecured advances

Particulars	31-03-2025	31-03-2024
Total unsecured advances of the bank	1370.27	1,808.44
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	-	-
Estimated value of such intangible securities	-	-

5) Concentration of deposits, advances, exposures and NPAs

a) Concentration of deposits

Particulars	31.03.2025	31.03.2024
Total deposits of the twenty largest depositors	10015.23	9,203.41
Percentage of deposits of twenty largest depositors to total deposits of the bank	11.68%	10.81%

b) Concentration of Advances

Particulars	31.03.2025	31.03.2024
Total advances to the twenty largest borrowers	8457.55	8,475.09
Percentage of advances to twenty largest borrowers to total advances of the bank	14.46%	14.84%

c) Concentration of exposures

Particulars	31.03.2025	31.03.2024
Total exposure to the twenty largest borrowers/customers	14401.79	12,181.09
Percentage of exposures to the twenty largest borrowers / customers to the total	9.98%	8.56%



exposure of the bank on borrowers / customers		
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d) Concentration of NPAs (₹ In Lakh)		
Particulars	31.03.2025	31.03.2024
Total Exposure to the top twenty NPA accounts	2375.87	2634.64
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	76.64%	69.71%

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

(₹ in ₹ Lakh)			
Sr. No.	Particulars	31.03.2025	31.03.2024
i)	Opening balance of amounts transferred to DEA Fund	661.38	594.15
ii)	Add: Amounts transferred to DEA Fund during the year	83.57	76.28
iii)	Less: Amounts reimbursed by DEA Fund towards claims	(13.22)	9.05
iv)	Closing balance of amounts transferred to DEA Fund	731.74	661.38

7) Disclosure of Complaints

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

Sr. No.	Particulars	31.03.2025	31.03.2024
	Complaints received by the bank from its customers		
1	Number of complaints pending at beginning of the year	-	-
2	Number of complaints received during the year	-	7
3	Number of complaints disposed during the year	-	7
3.1	Of which, number of complaints rejected by the bank	-	-
4	Number of complaints pending at the end of the year		
	Maintainable complaints received by the bank from Office of Ombudsman		
5	Number of maintainable complaints received by the bank from Office of Ombudsman	-	1
5.1	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	-	1
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Office of Ombudsman	-	-
5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	-	-
6	Number of Awards unimplemented within the stipulated time (other than those appealed)	-	-
Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in Integrated Ombudsman Scheme, 2021 (Previously Banking Ombudsman Scheme, 2006) and covered within the ambit of the Scheme.			

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

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase / decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
F.Y. 2024-25					
Ground - 1 Cheques/drafts/ bills	-	-	-	-	-
Ground - 2 ATM / Debit Cards	-	-	-	-	-
Ground - 3 Loans and advances	-	-	-100%	-	-
Ground - 4 Account opening / difficulty in operation of accounts	-	-	-200%	-	-
Ground - 5	-	-	-	-	-
Others	-	-	-400%	-	-
Total	-	-	-700%	-	-
F.Y. 2023-24					
Ground - 1 Cheques/drafts/ bills	-	-	-100%	-	-
Ground - 2 ATM / Debit Cards	-	-	-	-	-
Ground - 3 Loans and advances	-	1	-	-	-
Ground - 4 Account opening / difficulty in operation of accounts	-	2	200%	-	-
Ground - 5	-	-	-	-	-
Others	-	4	100%	-	-
Total	-	7	16.67%	-	-



8) Disclosures of penalties imposed by the Reserve Bank of India

Sr. No.	Nature of Breach	Number of instances of Default	Quantum of Penalty Imposed
-	-	-	-

9) Other Disclosures

a) Business Ratio

Particulars	31.03.2025	31.03.2024
i) Interest Income as a percentage to Working Funds	8.24%	8.41%
ii) Non-interest income as a percentage to Working Funds	0.51%	0.50%
iii) Cost of Deposits	5.36%	5.13%
iv) Net Interest Margin	4.13%	4.44%
v) Operating Profit as a percentage to Working Funds	1.38%	2.01%
vi) Return on Assets	1.03%	0.91%
vii) Business (deposits plus advances) per employee (in Rs Lakh)	673.03	760.78
viii) Profit per employee (in Rs Lakh)	4.72	4.60

b) Bank Insurance Business

Details of commission /brokerage earned by bank from insurance business is as follows:-

Sr. No.	Particulars	31.03.2025	31.03.2024
a	For selling Life Insurance Policies	4.17	9.88
b	For selling Non Life Insurance Policies	4.41	1.78
c	For selling Mutual Fund Products	0.00	0.00
d	Others (Specify)	0.00	0.00
	Total	8.58	11.66

(₹ In Lakh)

c) Marketing and distribution

Particulars	31.03.2025	31.03.2024
Income from Fees and Remuneration Received from Marketing and Distribution function	-	-

d) Disclosure regarding Priority Sector Lending Certificates

During the year bank has not purchased /sold PSLCs certificate.

e) Provisions and contingencies

Provision debited to Profit and Loss Account	31.03.2025	31.03.2024
i) Provisions for NPI/ PNCPS	-	481.00
ii) Provision towards NPA	-	125.00
iii) Provision made towards Income tax	315.46	428.69
iv) Other Provisions and Contingencies (with details)	-	-
- Provision for Standard assets	25.00	-

(₹ In Lakh))

f) Payment of DICGC Insurance Premium

Sr. No.	Particulars	31.03.2025	31.03.2024
i)	Payment of DICGC Insurance Premium	109.74	103.70
ii)	Arrears in payment of DICGC premium	0.00	0.00

(₹ In Lakh)

g) Disclosure of facilities granted to directors and Relatives:

Sr	Particulars	31.03.2025	31.03.2024
1	Funds Based:		
a.	Outstanding at the beginning of the year	32.99	82.63
b.	Addition during the year	0.00	-
c.	Recovery during the year	32.99	49.64
d.	Outstanding at the end of the year	0.00	32.99
2	Non-Fund Based (Guarantees, L/Cs, etc.)	0.00	0.00

(₹ in Lakh)

20. The Bank has opted for section 115BAD of Income tax Act, 1961 and therefore has recognized the deferred taxes for the year ended 31st March, 2025 at the rate prescribed under section 115BAD of Income tax Act, 1961.

21. The figures of the previous year have been regrouped and restated, wherever necessary.

As per our Report

Attached

For Jain Tripathi & Company

Chartered Accountants
Firm Regn. No. 103979W

For Dattatraya Maharaj Kalambe Jaoli Sahakari Bank Ltd.,

Chief Executive Officer (Ishwardas Lalwani) Chairman (Vikram V Bhilare) Vice-Chairman (Chandrakant T. Dalvi) Director (Chandrakant R Gawade) Director (Balasaheb T. Bhaleghare)

CA Sushma Tripathi
Partner
Membership No. 112135
Statutory Auditor
Place:- Mumbai
Date: 26th May 2025



STATEMENT OF CASH FLOW FOR THE YEAR ENDED 31.03.2025

(Rs. In Lakhs)

	31.03.2025		31.03.2024	
CASH FLOW FROM OPERATING ACTIVITIES				
Interest received during the year	8,164.23		7,938.21	
Other Income	507.81	8,672.04	514.92	8,453.13
Less:				
Interest paid during the year on deposits, borrowings etc.,	4,390.95		4,054.97	
Operating expenses	3,201.63	(7,592.58)	2,583.71	(6,638.68)
Less: Taxes Paid		(382.44)		(322.42)
I. CASH PROFIT GENERATED FROM OPERATIONS		697.01		1,492.03
(Prior to changes in Operating Assets & Liabilities)				
II. CASH FLOW FROM OPERATING ASSETS & LIABILITIES				
Reserves & surplus				
Paid from directors/members/charity	(2.85)		(0.09)	
Income received in Statutory Reserve	3.10	0.25	3.22	3.13
Increase/ (Decrease) in Liabilities				
Deposits	2,215.26		5,989.66	
Branch Adjustment	(2.60)		4.14	
Interest payable on deposits	(49.30)		(246.86)	
Other Liabilities & Provisions	133.03	2,296.39	(907.03)	4,839.91
(Increase)/Decrease in Assets				
Advances	(1,562.08)		(4,214.78)	
Interest receivable on Investments	76.83		12.53	
Branch adjustment	-		39.17	
Other Assets	(146.26)	(1,631.51)	(340.78)	(4,503.85)
Net Changes in Operating Assets & Liabilities		665.13		339.19
A. Net Cash Flow from Operating Activities		1,362.14		1,831.22
CASH FLOW FROM INVESTING ACTIVITIES				
Investments	3,355.67		4,131.86	
(Purchase)/ sales of Fixed Assets	(15.74)	3,339.93	13.51	4,145.37
B. Net Cash Flow from Investing Activities		3,339.93		4,145.37
CASH FLOW FROM FINANCING ACTIVITIES				
Share Capital	93.37		64.47	
C. Net Cash Flow from Financing Activities		93.37		64.47
Total Cash Flow during the year (A+B+C)		4,795.44		6,041.06
Increase/(Decrease) in Cash Flow				
CASH & CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR				
a) Cash and Balances with R.B.I.		4,149.80		4,463.24
b) Balances with banks and money at Call & Short notice		13,428.46		7,073.96
Total -I		17,578.26		11,537.20
CASH & CASH EQUIVALENTS AT THE END OF THE YEAR				
a) Cash and Balances with R.B.I.		3,776.42		4,149.80
b) Balances with banks and Money at Call & Short notice		18,597.28		13,428.46
Total -II		22,373.70		17,578.26
TOTAL NET CASH FLOW DURING THE YEAR				
Increase/(Decrease) in Cash Flow-I-II		4,795.44		6,041.06

For Jain Tripathi & Co
Chartered Accountants
FRN : 103979W

For DMK JAOLI SAHAKARI BANK LTD.

Sushma Tripathi
Partner
M No.: 112135

Ishwardas Lalwani
Chief Executive Officer

Vikram V.Bhilare
Chairman

Chandrakant T.Dalvi
Vice-Chairman

Place: Mumbai
Dated: May 26, 2025

Chandrakant R.Gawade
Director

Balasaheb T. Bhaleghare
Chairperson (Audit Committee)



खर्च (EXPENDITURES): सन २०२५-२६ साला करिता अंदाजपत्रक

(₹ लाखांत)

अ.क्र.	तपशिल	सन २०२४-२५ सालासाठी होणाऱ्या खर्चाचे केलेले अंदाज	सन २०२४-२५ सालात झालेले प्रत्यक्ष खर्च	सन २०२५-२६ सालासाठी होणाऱ्या खर्चाचे केलेले अंदाज
१	ठेवी व घेतलेल्या कर्जावरील व्याज	4500.00	4390.95	4900.00
२	पगार, भत्ते, ग्रॅज्युईटी, बोनस व भविष्य निर्वाह निधी	1700.00	1692.32	1900.00
३	संचालक मंडळ बैठक भत्ते व खर्च*	30.00	39.47	45.00
४	भाडे, कर, विमा व विज बीले	450.00	443.94	450.00
५	कायदेविषयक, व्यावसायिक फी*	105.00	161.42	150.00
६	हिशोब तपासणी फी*	35.00	35.99	40.50
७	टपाल व दुरुध्वनी	10.00	5.43	7.50
८	मालमत्ता, घसारा व दुरुस्ती	110.00	98.87	125.00
९	स्टेशनरी छपाई व जाहीरात खर्च	15.00	38.19	40.00
१०	इतर कार्यालयीन खर्च*	450.00	493.43	522.00
११	मालमत्ता गुंतवणूक विक्री अनुषांगिक प्रसंगापोटी झालेला तोटा	50.00	16.83	70.00
१२	निर्लेखीकरण - सरकारी कर्जरोखे खरेदीकरीता भरलेला वधार	75.00	34.24	50.00
१३	तरतूदी*	250.00	278.57	100.00
१४	आयकर	470.00	315.46	400.00
१५	निव्वळ नफा	1000.00	1023.54	1050.00
	एकूण	9250.00	9068.65	9850.00

उत्पन्न (INCOME):

अ.क्र.	तपशिल	सन २०२४-२५ सालासाठी होणाऱ्या उत्पन्नाचे केलेले अंदाज	सन २०२४-२५ सालात झालेले प्रत्यक्ष उत्पन्न	सन २०२५-२६ सालासाठी होणाऱ्या उत्पन्नाचे केलेले अंदाज
१	कर्जावरील व गुंतवणूकीवरील व्याज	8600.00	8164.23	9150.00
२	गुंतवणूक/मालमत्ता विक्री पोटीचा नफा	100.00	41.35	100.00
३	हुंडणावळ	495.11	446.24	530.11
४	लॉकर भाडे	20.00	22.99	25.00
५	लाभांश	29.89	29.49	29.89
६	इतर जमा	5.00	9.09	15.00
७	उत्पन्नात वर्ग करण्यात आलेले अतिरिक्त स्वरूपातील निधी	0.00	355.26	0.00
	एकूण	9250.00	9068.65	9850.00

सन २०२५-२६ मध्ये व्यवसाय वाढीकरीता करण्यात आलेले अंदाज.

अ.क्र.	तपशिल	गतसाली केलेले अंदाज	सन २०२४-२५ सालात झालेले साध्य	सन २०२५-२६ साठीचे अंदाज
१	ठेवी	105000.00	87363.96	105000.00
२	कर्जे	70000.00	58677.41	70000.00
	एकूण	175000.00	146041.37	175000.00

* अशी खुण असलेल्या ठिकाणी अंदाज पत्रकीय तरतुदी पेक्षा अधिक खर्च झालेला असुन सदर खर्चास संचालक मंडळ सभेने मान्यता दिलेली आहे.
सदर पत्रक वार्षिक सर्वसाधारण सभेच्या मंजूरीस्तव सादर करण्यात येत आहे.