





Bharati Sahakari Bank Ltd., Pune-30  
54<sup>th</sup> Annual Report

## भारती सहकारी बँक लि., पुणे-३० (मल्टी-स्टेट शेड्युल्ड बँक)

### संचालक मंडळ



मा.सी.ए. जयेश विजयकुमार दुधेडिया  
चेअरमन (दि.०१/०४/२०२५ पासून)



मा.सी.ए. भाऊ भगवंत कड  
चेअरमन (दि.३१/०३/२०२५ पर्यंत)



मा. डॉ. नितीन दामोदर नायक  
व्हा. चेअरमन



मा. डॉ. अस्मिता राजेंद्र जगताप  
संचालक



मा. डॉ. जितेश हणमंतराव कदम  
संचालक



मा. डॉ. रविंद्रन शंकरराव खरात  
संचालक



मा.डॉ.सौ. शुभांगी रविंद्रकुमार काटकर  
संचालक



मा.डॉ.सोमजी फकिरा पाटील  
संचालक



मा.डॉ.सौ. वैशाली सुहास तारळेकर  
संचालक



मा. श्री. बाळकृष्ण बाबूराव यादव  
संचालक



मा. डॉ. महादेव शिवलिंग सगरे  
संचालक



मा. डॉ. सचिन श्रीपाद वेणेंकर  
संचालक



मा. डॉ. हरिनाथ निवृत्ती मोरे  
संचालक



मा. श्री. नानासाहेब बाळासाहेब सावंत  
संचालक



मा. डॉ. ज्योती शंकरराव मंडलिक  
संचालक



मा. श्री. श्रीकांत लक्ष्मण महामुनी  
सेवक प्रतिनिधी



मा. श्री. सर्जेराव जगन्नाथ पाटील  
व्यवस्थापकीय संचालक



# आमचे स्फूर्तीस्थान डॉ. पतंगरावजी कदम साहेब

संस्थापक - भारती सहकारी बँक लि., पुणे - ३०.





## आमचे आधारस्तंभ मा. डॉ. विश्वजीत पतंगराव कदम







“गतिमान अर्थकारणातून समाज परिवर्तन”  
**भारती सहकारी बँक लि., पुणे** (मल्टी-स्टेट शेड्युल्ड बँक)

संस्थापक : डॉ. पतंगराव श्रीपतराव कदम एम.ए., एलएल.बी., पीएच.डी.  
(स्थापना - ८ सप्टेंबर, १९७१)

- महाराष्ट्र राज्य सहकारी संस्था कायदा, १९६० अन्वये नोंदणी क्र. पी.एन.ए./बी.एन.के./१८७ दि. ८.९.१९७१
- रिझर्व्ह बँक ऑफ इंडिया परवाना क्र. यु.बी.डी./एम.एच. ८९२ पी. दि. २६.१०.१९८७
- बहुराज्यीय सहकारी संस्था कायदा, २००२ अन्वये नोंदणी क्र. एम. एस. सी. एस./सी.आर./८७/९९ दि. २९.४.१९९९
- अनुसूचित दर्जा (शेड्युल्ड स्टेट्स) रिझर्व्ह बँक ऑफ इंडिया पत्र क्र. बी.आर.८६१/१६.०५.००/२००१-०२ दि. १७/५/२००२

**५४ वा वार्षिक अहवाल : २०२४-२५**

• अध्यक्ष •

मा. सी.ए. जयेश विजयकुमार दुधेडीया (तज्ञ संचालक) (दि.०१/०४/२०२५ पासून)  
एम.कॉम., एलएल.बी., एफ.सी.ए., एल.सी.एस., आय.सी. डब्ल्यु.ए.  
मा. सी.ए. भाऊ भगवंत कड एम. कॉम., सी.ए.(दि.३१/०३/२०२५ पर्यंत)

संचालक मंडळ

• उपाध्यक्ष •

मा. डॉ. नितीन दामोदर नायक,  
एम.कॉम., एम. फिल., पीएच.डी.

• संचालक •

- ४) मा. डॉ. सौ. अस्मिता राजेंद्र जगताप, एम.बी.बी.एस., एम.डी.  
(पी.एस.वाय.), डि.एल.एल., डि.एम.एल.एस., पीएच. डी  
५) मा. डॉ. जितेश हणमंतराव कदम, एम.बी.बी.एस., एम.डी.  
६) मा. डॉ. रविंद्रन शंकरराव खरात, एम. एस.  
७) मा. डॉ. सौ. शुभांगी रविंद्रकुमार काटकर, एम. डी. (आयुर्वेद)  
८) मा. डॉ. सोमजी फकिरा पाटील, एम. एस्सी., पीएच. डी.  
९) मा. डॉ. सौ. वैशाली सुहास तारळेकर, एम.बी.बी.एस., एम.डी.  
१०) मा. श्री. बाळकृष्ण बाबूराव यादव, एम.एस्सी. (अंग्रेजी)

- ११) मा. डॉ. महादेव शिवलिंग सगरे, एम. एस्सी, डि. एस्सी., पीएच. डी.  
१२) मा. डॉ. सचिन श्रीपाद वेणेंकर, बी. कॉम., एम. बी. ए., एल. एल.  
बी., एम. आय. एम. ए., एफ. आय. सी.ए., पीएच. डी.  
१३) मा. डॉ. हरिनाथ निवृत्ती मोरे, एम. फार्म., पीएच. डी.  
१४) मा. श्री. नानासाहेब बाळासाहेब सावंत, बी. ए (अॅप्पी)  
१५) मा. डॉ. ज्योती शंकरराव मंडलिक, एम. डी. एस.  
१६) मा. श्री. श्रीकांत लक्ष्मण महामुनी, बी. कॉम. (सेवक पतिनिधी)

व्यवस्थापन मंडळ  
अध्यक्ष

मा. सी.ए. भाऊ भगवंत कड, एम.कॉम., सी.ए (दि. ०१/०४/२५ पासून)  
मा. सी.ए.जयेश विजयकुमार दुधेडीया एम.कॉम., एलएल.बी., एफ.सी.ए., एल.सी.एस., आय.सी. डब्ल्यु.ए. (दि. ३१/०३/२५ पर्यंत)

सदस्य

मा. डॉ. सौ अस्मिता राजेंद्र जगताप  
एम.बी.बी.एस., एम.डी. (पी.एस.वाय.), डि.एल.एल., डि.एम.एल.एस., पीएच.डी  
मा. श्री. संजय वासुदेव पेंढारकर, बी.कॉम., एलएल.एम., डि.टी.एल.

मा. सी.ए.संजीव जयकुमार पाटील, एम.कॉम., सी.ए.  
मा. श्री. बाजीराव दादू जाधव, बी.एस्सी.

व्यवस्थापकीय संचालक

श्री. सर्जेराव ज. पाटील, एम. कॉम.

बँकर्स

बँक ऑफ इंडिया  
आय.डी.बी.आय.बँक  
येस बँक

भारतीय रिझर्व्ह बँक  
महाराष्ट्र राज्य सहकारी बँक लि., मुंबई.  
दिल्ली स्टेट को-ऑप बँक लि., नवी दिल्ली.  
पुणे जिल्हा मध्यवर्ती सहकारी बँक लि., पुणे.

एस.व्ही.सी. को-ऑप. बँक लि.  
एच.डी.एफ.सी.बँक

सतत व समवर्ती लेखापरीक्षक

- १) मे. महेंद्र शहा अँड कंपनी, पुणे चार्टर्ड अकौंटंट्स, पुणे  
२) मे. डि.सी.आर.के. अँड असोसिएट्स, चार्टर्ड अकौंटंट्स, पुणे  
३) मे. अविष्कार फणसे अँड कंपनी, चार्टर्ड अकौंटंट्स, पुणे  
४) मे. ए.एस.जी.पी.डी.जी. अँड कंपनी, चार्टर्ड अकौंटंट्स, पुणे  
५) मे. ए. एस. देव अँड कंपनी, चार्टर्ड अकौंटंट्स, पुणे  
६) मे. प्रितम चौगुले अँड कंपनी, चार्टर्ड अकौंटंट्स, सांगली  
७) मे. किंकर अँड असोसिएट्स, चार्टर्ड अकौंटंट्स, कोल्हापूर  
८) मे. शशिकांत मोरे अँड कंपनी, चार्टर्ड अकौंटंट्स, कराड  
९) मे. विजयकुमार क्षीरसागर अँड असोसिएट्स, चार्टर्ड अकौंटंट्स, सातारा  
१०) मे. जी. आर. दळवी अँड कंपनी, चार्टर्ड अकौंटंट्स, पुणे

• वैधानिक लेखापरीक्षक •

मे. एन.पी.एस.आर. अँड असोसिएट्स, चार्टर्ड अकौंटंट्स, पुणे

• कायदे सल्लागार •

अॅड. एस. बी. खुर्जेकर, अॅड. एस. जे. खुर्जेकर, अॅड. एस. एच. जाधव  
अॅड. एन.के.खासबांदार

• आयकर सल्लागार •

मे. महेंद्र शहा अँड कंपनी, चार्टर्ड अकौंटंट्स, पुणे  
श्री. महावीर जैन, चार्टर्ड अकौंटंट, पुणे



“Social Change Through Economic Dynamism”

## **Bharati Sahakari Bank Ltd., Pune (Multi-State Scheduled Bank)**

**Founder - Dr. Patangrao Shripatrao Kadam, M.A. LL.B. Ph.D.**

(Established on 8<sup>th</sup> September, 1971)

- Registered Under M.C.S. Act, 1960 Registration No. PNA/BNK/187 Dated : 08.09.1971
- R.B.I. License No. UBD/MH/892 P. Dated : 26.10.1987
- Registered Under M.S.C.S. Act, 2002 Registration No. MSCS/CR/87/99 Dated : 29.04.1999
- Scheduled Bank Status : R.B.I. Letter No. B.R. 861/16.05.00/2001-02 Dated : 17.05.2002

## **54<sup>th</sup> Annual Report 2024-25**

### **: BOARD OF DIRECTORS :**

#### **• Chairman •**

**CA. Jayesh Vijaykumar Dudhedia,** (From 01/04/2025)

M.Com., LL.B., F.C.A, L.C.S., I.C.W.A

**CA. Bhau Bhagwant Kad,** M.Com., C.A. (upto 31/03/2025)

#### **• Vice Chairman •**

**Dr. Nitin Damodar Nayak**

M.Com., M.Phil., Ph.D.

#### **• DIRECTORS •**

- |   |   |
|---|---|
| 4. Dr. Asmita Rajendra Jagtap,<br>MBBS, MD (Psy), DLL, DMLS, Ph. D. | 11. Dr. Mahadev Shivling Sagare, M.Sc., D.Sc., Ph.D.                      |
| 5. Dr. Jitesh Hanmantrao Kadam, MBBS, MD.                           | 12. Dr. Sachin Shripad Vernekar,<br>B. Com., MBA, LLB, MIMA, FICA, Ph. D. |
| 6. Dr. Ravindran Shankarrao Kharat, M.S.                            | 13. Dr. Harinath Nivrutti More, M. Pharm., Ph.D.                          |
| 7. Dr. Mrs. Shubhangi Ravindrakumar Katkar,<br>M.D.(Ayurveda)       | 14. Shri. Nanasaheb Balasaheb Sawant, B.A. (App.)                         |
| 8. Dr. Somaji Fakira Patil, M.Sc., Ph. D.                           | 15. Dr. Jyoti Shankarrao Mandlik, M.D.S.                                  |
| 9. Dr. Mrs. Vaishali Suhas Taralekar, M.B.B.S., M.D.                | 16. Shri. Shrikant Laxman Mahamuni,<br>B. Com. (Staff Representative)     |
| 10. Mr. Balkrishna Baburao Yadav, M.Sc. (Agri)                      |   |

#### **• Board of Management •**

##### **Chairman**

CA. Bhau Bhagwant Kad, M.Com., C.A. (From 01/04/2025)

CA. Jayesh Vijaykumar Dudhedia, M.Com., LL.B., F.C.A, L.C.S., I.C.W.A. (upto 31/03/2025)

Dr. Asmita Rajendra Jagtap, MBBS, MD (Psy), DLL, DMLS, Ph. D.

Adv. Sanjay Vasudev Pendharkar, B.Com. LL.M., D.T.L.

CA. Sanjeev Jaykumar Patil, M.Com., C.A.

Shri. Bajirao Dadu Jadhav, B.Sc.

#### **• Managing Director •**

Shri.Sarjearo J. Patil, M.Com.

#### **• Bankers •**

Bank of India  
I.D.B.I. Bank  
Yes Bank

**Reserve Bank of India**  
Maharashtra State Co-op. Bank Ltd., Mumbai  
Delhi State Co-op. Bank Ltd., New Delhi  
Pune Dist. Central Co-op. Bank Ltd., Pune

SVC Co-op. Bank Ltd.  
H.D.F.C Bank

#### **• Concurrent Auditor •**

- 1) M/s. Mahendra Shah & Co., Chartered Accountant, Pune
- 2) M/s. D.C.R.K. & Associates, Chartered Accountant, Pune
- 3) M/s. Avishkar Phanse & Co., Chartered Accountant, Pune
- 4) M/s. ASGPDG & Co., Chartered Accountant, Pune
- 5) M/s. A. S. Deo & Co., Chartered Accountant, Pune
- 6) M/s. Pritam Chougule & Co., Chartered Accountant, Sangli
- 7) M/s. Kinkar & Associates, Chartered Accountant, Kolhapur
- 8) M/s. Shashikant More & Co., Chartered Accountant, Karad
- 9) M/s. Vijaykumar Kshirsagar & Associates, Chartered Accountant, Satara
- 10) M/s. G. R. Dalavi & Co., Chartered Accountant, Pune

#### **• Statutory Auditor •**

M/s. NPSR & Associates, Chartered Accountants, Pune

#### **• Legal Consultants •**

Adv. S.B. Khurjekar, Adv. S. J. Khurjekar, Adv. S. H. Jadhav  
Adv. N.K. Khasbardar

#### **• Income Tax Consultant •**

M/s. Mahendra Shah & Co., Chartered Accountants, Pune  
Shri. Mahavir Jain, Chartered Accountant, Pune



## ५४ व्या वार्षिक सर्वसाधारण सभेची नोटीस (फक्त बँकेच्या सभासदांकरिता)

आपल्या बँकेची ५४वी वार्षिक सर्वसाधारण सभा सोमवार दि. २९/०९/२०२५ रोजी दुपारी ४.३० वाजता मेडिकल कॉलेज सभागृह, भारती विद्यापीठ शैक्षणिक केंद्र, धनकवडी, पुणे ४११०४३ येथे बँकेचे अध्यक्ष मा. सी.ए. जयेश विजयकुमार दुधेडीया यांच्या अध्यक्षतेखाली आयोजित करण्यात आलेली आहे. आपण या सभेस उपस्थित रहावे अशी विनंती आहे.

### सभेची कार्यक्रमापत्रिका :

- १) दि. २७/०९/२०२४ रोजी झालेल्या बँकेच्या ५३ व्या वार्षिक सर्वसाधारण सभेचा वृत्तांत वाचून कायम करणे.
- २) मा. संचालक मंडळाने सादर केलेल्या दि. ३१/०३/२०२५ अखेरचा ५४ वा वार्षिक अहवाल, ताळेबंद व नफातोटा पत्रकाचा विचार करणे व मान्यता देणे.
- ३) मा. संचालक मंडळाने सादर केलेल्या सन २०२५-२६ आर्थिक वर्षासाठीच्या अंदाजपत्रकासंबंधी विचार करणे व मान्यता देणे. तसेच आर्थिक वर्ष सन २०२४-२५ च्या अंदाजपत्रकातील मंजूर तरतुदीपेक्षा जादा झालेल्या खर्चाचा आढावा घेणे व त्यास मान्यता देणे
- ४) सन २०२४-२५ या आर्थिक वर्षाच्या वैधानिक लेखापरिक्षकांच्या अहवालाचा विचार करून त्याची नोंद घेणे.
- ५) मा. संचालक मंडळाने शिफारस केलेल्या नफा वाटणीसंबंधीच्या प्रस्तावावर चर्चा करणे व त्यास मान्यता देणे.
- ६) आर्थिक वर्ष २०२५-२६ करिता वैधानिक लेखा परीक्षकाची नेमणूक करणे व त्यांचा मेहनताना ठरविणे.
- ७) वैधानिक लेखापरिक्षकाने प्रमाणित केलेली अनुत्पादीत कर्जदारांची कर्ज खाती निर्लेखित (Write-off) व तांत्रिकदृष्ट्या निर्लेखित (Technical Write-off) करणे बाबत विचार करणे.
- ८) आर्थिक वर्ष सन २०२४-२५ मध्ये तडजोडीने (Compromise Settlement) कर्ज परतफेड योजने अंतर्गत बंद केलेल्या कर्ज खात्यांना व दिलेल्या व्याजमाफीस मान्यता देणेबाबत व सदरील योजना आर्थिक वर्ष सन २०२५-२६ साठी लागू करणेबाबत विचार करणे.
- ९) बँकेच्या पोट नियम क्र. 31(e), 32(2)(n) आणि 45 (i) मध्ये दुरुस्ती / समावेश करणेबाबत विचार करणे.
- १०) वार्षिक सर्वसाधारण सभेस अनुपस्थित सभासदांच्या रजेस मान्यता देणे व अनुपस्थिती क्षमापित करणेबाबत विचार करणे.
- ११) मा. अध्यक्षाच्या परवानगीने सभेपुढे ऐनवेळी विचारार्थ येणाऱ्या विषयाचा विचार करणे.

दिनांक : १२/०९/२०२५

स्थळ : पुणे

मा. संचालक मंडळाच्या आदेशावरून  
**सर्जेराव ज. पाटील**, एम.कॉम  
व्यवस्थापकीय संचालक

### सूचना :

१. सभा सुरु होण्याच्या वेळी उपस्थित गणसंख्या आवश्यकतेपेक्षा अपूरी असेल तर सभा तात्पुरती बरखास्त करून ही सभा त्याच दिवशी त्याच ठिकाणी अर्ध्या तासाने पुन्हा भरविण्यात येईल. त्या सभेस गणपूर्तीची आवश्यकता असणार नाही.
२. सभेचे कामकाज मर्यादित वेळेत पूर्ण करिता यावे या दृष्टीने अहवाल, ताळेबंद, नफातोटा पत्रक वगैरे संबंधी कोणा सभासदांना प्रश्न विचारावयाचे असल्यास त्यांनी कृपया व्यवस्थापकीय संचालक यांचेकडे दिनांक २२/०९/२०२५ पूर्वी तशी लेखी विचारणा करावी. त्यांच्या उत्तरादाखलची माहिती दिनांक २४/०९/२०२५ ते दिनांक २६/०९/२०२५ दरम्यान बँकेच्या मुख्य कार्यालयात उपलब्ध होऊ शकेल.
३. ज्या सभासदांना सन २०२२-२०२३ व २०२३-२४ वर्षाचा लाभांश अद्यापी मिळालेला नसेल त्यांनी तो बँकेच्या मुख्य कार्यालयातून कामकाजाच्या कोणत्याही दिवशी कार्यालयीन वेळेत घेऊन जाण्याची व्यवस्था करावी. लाभांश जाहिर झाल्यानंतर तो एखाद्या सभासदाने तीन वर्षांपर्यंत न घेतल्यास ती रक्कम बँकेच्या राखीव निधीत जमा केली जाते. (पोटनियम क्रमांक ४८ चा ४ प्रमाणे) व संबंधित सभासदांचा त्यावरचा हक्क रद्द होतो याची कृपया सर्व सभासदांनी नोंद घ्यावी.
४. आपण वार्षिक सर्वसाधारण सभेस येताना कृपया या वार्षिक अहवालाची प्रत बरोबर आणावी.
५. दि. ३१/०३/२०२५ अखेर सभासद झालेल्या सर्व नुतन सभासदांचे भाग दाखले तयार आहेत. कृपया त्यांनी ते बँकेच्या संबंधित शाखांमधून घेऊन जावेत.

टीप - बँकेचा ५४ वा (२०२४-२५) वार्षिक अहवाल बँकेच्या अधिकृत संकेतस्थळावर प्रसिद्ध करण्यात आला आहे.

[www.bharatibankpune.com](http://www.bharatibankpune.com)



## **Notice of the 54<sup>th</sup> Annual General Meeting**

**(For the Shareholders Only)**

The 54th Annual General Meeting of our Bank will be held on Monday 29/9/2025 at 4.30 p.m. in the Medical College Auditorium, Bharati Vidyapeeth Educational Campus, Dhankawadi, Pune- 411043. The meeting will be presided over by the Chairman of the Bank, CA. Jayesh Vijaykumar Dudhedia.

You are requested to kindly attend the meeting.

### **AGENDA FOR THE MEETING**

1. To read out and confirm the minut/es of the 53rd Annual General Meeting held on 27.09.2024.
2. To consider and approve the 54th Annual Report, Balance Sheet and Profit & Loss Account for the Financial Year that ended on 31.03.2025, presented on behalf of the Board of Directors.
3. To consider and approve the Budget for the year 2025-26 presented on behalf of the Board of Directors and to give an approval to the excess expenditure made over and above the budgeted provisions for the Financial Year 2024-25.
4. To consider the Statutory Auditor's Report for the Financial Year 2024-25.
5. To approve the appropriation of Profit as recommended by the Board of Directors.
6. To appoint Statutory Auditor for the Financial Year 2025-26 and to fix up the fees to be paid to him.
7. To consider the proposal to technical write-off and write-off of NPA accounts certified by Statutory Auditor.
8. To approve the loan account(s) settled under Compromise Settlement Scheme and to approve the waiver of interest for the FY 2024-25 and to approve the above schemes for the FY 2025-26.
9. To consider the amendment / inclusion in the Banks' Bye-law No. 31(e), 32(2)(n) and 45(i).
10. To grant leave of absence to those members of the bank who have not attended this Annual General Meeting.
11. To consider any other matter with the permission of the chairman.

Date : 12.09.2025

Place : Pune

**By order of the Board of Directors**  
**Sarjerao J. Patil, M. Com.**  
**Managing Director**

### **Note:**

- 1) If there is no quorum at the scheduled time of the meeting, the meeting will stand adjourned and will be held after half an hour on the same date and at the same venue. For such an adjourned meeting, quorum will not be required.
- 2) With a view to ensure that the meeting is not unduly prolonged the members who have any queries about the financial statements and the Board of Directors Report of the Bank, are requested to send the queries in writing to the Managing Director on or before 22/09/2025. Relevant information will be available with Managing Director from 24/09/2025 to 26/09/2025.
- 3) The members who have not as yet received the dividend for the F.Y. 2022-23 and 2023-24 are requested to collect the same from the Central Office of the Bank during the office hours on any working day. The amounts of dividend that remain uncollected up to three years will be transferred to the Reserve Fund of the Bank according to the Bye-law No. 48(4), and the concerned member will loose his claim over it.
- 4) You are requested to bring this copy of Annual Report with you while attending the Annual General Meeting.
- 5) The share certificates of those who have become share holders of the bank on or before 31.03.2025 are ready and the same can be collected from respective branches.

**Note :** 54th (2024-25) Annual Report of our Bank is published on Bank Website: [www.bharatibankpune.com](http://www.bharatibankpune.com)





### बँकेचा अधिकारी वर्ग :

#### अधिकारी (मध्यवर्ती कार्यालय) :

श्री. सुरेश रा. निंबाळकर, विशेष कार्यासन अधिकारी  
श्री. भागवत आ. सुर्यवंशी, वरिष्ठ प्रबंधक  
श्री. अजय अ. कुलकर्णी, वरिष्ठ प्रबंधक  
श्री. महेश अ. कुलकर्णी, वरिष्ठ प्रबंधक  
श्री. अनिकेत ज. शिंदे, प्रबंधक  
श्री. संभाजीराव वि. साळुंखे, वरिष्ठ प्रबंधक  
श्री. श्रीकांत ल. महामुनी, वरिष्ठ प्रबंधक  
श्री. अमेय अ. बागे, व्यवस्थापक, माहिती तंत्रज्ञान विभाग (प्रभारी)

#### शाखाधिकारी :

श्री. विजयकुमार दि. येवले, भवन शाखा, पुणे  
श्री. विरेंद्र रघुनाथ पाटील, आकुर्डी शाखा, पुणे  
श्री. विजय भ. कदम, वडगाव धायरी शाखा, पुणे  
श्री. निवास र. पाटील, कात्रज धनकवडी शाखा, पुणे  
श्री. सुरेश व. सावंत, सांगली शाखा  
श्री. बबन बा. गवळी, कडेगांव शाखा  
श्री. संजीवकुमार नि. माने, नवी मुंबई शाखा  
श्री. रविशंकर गो. हत्याळीकर, सोलापूर शाखा  
श्री. इंद्रजित अ. पाटील, कोल्हापूर शाखा  
श्री. महेशकुमार उ. देशपांडे, विटा शाखा  
श्री. माणिक ह. महाडीक, पांचगणी शाखा  
सौ. सुनिता मो. पाटील, अंबक शाखा  
श्री. राजेंद्र बा. साळुंखे, मलकापूर कराड शाखा (प्रभारी)  
श्री. निलेश नि. पाटील, नवी दिल्ली शाखा  
श्री. जयकर आ. पाटील, पलूस शाखा (प्रभारी)  
श्री. बाळू धो. देसाई, भिलवडी शाखा  
श्री. विजयकुमार ल. कुलकर्णी, इस्लामपूर शाखा  
श्री. संभाजी खा. मोकळे, तासगांव शाखा  
श्री. राजेंद्र प्र. पाटील, एरंडवणे (कोथरुड) शाखा  
सौ. मल्लीका भ. पुजारी, वरळी शाखा (प्रभारी)  
श्री. नितीन भा. पवार, सातारा शाखा  
श्री. किशोर प्र. काटकर, बाणेर शाखा  
श्री. समीर ह. माने, हडपसर शाखा

### Officers of Bank :

#### Officers (Central Office) :

Mr. Suresh R. Nimbalkar, Officer On Special Duty  
Mr. Bhagwat A. Suryawanshi, Senior Manager  
Mr. Ajay A. Kulkarni, Senior Manager  
Mr. Mahesh A. Kulkarni, Senior Manager  
Mr. Aniket J. Shinde, Manager  
Mr. Sambhajirao V. Salunkhe, Senior Manager  
Mr. Shrikant L. Mahamuni, Senior Manager  
Mr. Amey A. Bage, Manager, IT (Officiating)

#### Branch Managers :

Mr. Vijaykumar D. Yewale, Bhavan Branch, Pune  
Mr. Virendra R. Patil, Akurdi Branch, Pune  
Mr. Vijay B. Kadam, Vadgaon Dhairy Branch, Pune  
Mr. Nivas R. Patil, Katraj Dhankwadi Branch, Pune  
Mr. Suresh V. Sawant, Sangli Branch  
Mr. Baban B. Gavali, Kadegaon Branch  
Mr. Sanjeevkumar N. Mane, Navi Mumbai Branch  
Mr. Ravishankar G. Hatyalikar, Solapur Branch  
Mr. Indrajit A. Patil, Kolhapur Branch  
Mr. Maheshkumar U. Deshpande, Vita Branch  
Mr. Manik H. Mahadik, Panchgani Branch  
Mrs. Sunita M. Patil, Ambak Branch  
Mr. Rajendra B. Salunkhe, Malkapur Karad Branch (Officiating)  
Mr. Nilesh N. Patil, New Delhi Branch  
Mr. Jaykar A. Patil, Palus Branch (Officiating)  
Mr. Balu D. Desai, Bhilwadi Branch  
Mr. Vijaykumar L. Kulkarni, Islampur Branch  
Mr. Sambhaji K. Mokale, Tasgaon Branch  
Mr. Rajendra P. Patil, Erandwane (Kothrud) Branch  
Mrs. Mallika B. Pujari, Worli Branch (Officiating)  
Mr. Nitin B. Pawar, Satara Branch  
Mr. Kishor P. Katkar, Baner Branch  
Mr. Sameer H. Mane, Hadapsar Branch



## संचालक मंडळाचा अहवाल

### सन्माननीय सभासद बंधु-भगिनीनो,

आपल्या बँकेच्या ५४ व्या वार्षिक सर्वसाधारण सभेसाठी आपण सर्वजण अगत्यपूर्वक आलात त्याबद्दल आपणास मनःपूर्वक धन्यवाद. बँकेचे उपाध्यक्ष, संचालक मंडळातील माझे सहकारी, व्यवस्थापकीय संचालक व कर्मचारी यांच्या व माझ्या स्वतःच्यावतीने मी आपणा सर्वांचे मनःपूर्वक स्वागत करतो.

बँकेच्या या वार्षिक सभेत संबंधित नियमांच्या अधिन राहून दिनांक ३१/०३/२०२५ रोजी संपलेल्या आर्थिक वर्षाचा बँकेचा ५४ वा वार्षिक अहवाल आपणापुढे सादर करतांना मला विशेष आनंद होत आहे.

### बँकेचे कार्यक्षेत्र :

आपल्या बँकेच्या कार्यक्षेत्रात पुणे, सातारा, सांगली, सोलापूर, कोल्हापूर, अहमदनगर, रायगड व ठाणे हे जिल्हे तसेच नवी मुंबई, दिल्ली राज्यातील नवी दिल्ली व वरळी (बृहन्मुंबई), ही शहरे यांचा समावेश होतो. या कार्यक्षेत्रात आपल्या बँकेच्या एकूण २३ शाखा कार्यरत आहेत. या २३ शाखांद्वारे समाजातील सर्व थरांतील लोकांना उत्कृष्ट ग्राहकसेवा देण्याचे कार्य बँक करीत आहे. नजीकच्या भविष्यकाळात आणखी शाखा विस्तार करण्याचा बँकेच्या व्यवस्थापन मंडळाचा मनोदय आहे.

### संचालक मंडळ :

बँकेचे अध्यक्ष मा. सी.ए. जयेश विजयकुमार दुधेडिया असून, आर्थिक वर्ष २०२४-२५ या आर्थिक वर्षात मा. सी.ए. भाऊ भगवत कड यांनी अध्यक्ष म्हणून काम पाहिले. मा. डॉ. नितीन दामोदर नायक यांनी उपाध्यक्ष म्हणून काम पाहिले. तसेच व्यवस्थापन मंडळाचे अध्यक्ष म्हणून मा. सी.ए. जयेश विजयकुमार दुधेडिया यांनी काम पाहिले.

### संचालक मंडळ, व्यवस्थापन मंडळ व उप-समितींच्या बैठका :

मा. संचालक मंडळ व त्यांच्या विविध उप-समित्या यांच्या सन २०२४-२५ या आर्थिक वर्षात झालेल्या सभांची आकडेवारी

मा. संचालक मंडळ	१४
मा. व्यवस्थापन मंडळ सभा	१६
मा. कार्यकारी समिती	३
मा. कर्ज व वसुली समिती	१६
मा. लेखापरिक्षण, गुंतवणूक व माहिती तंत्रज्ञान समिती	४

### भारतीय रिझर्व्ह बँक तपासणी :

दरवर्षी प्रमाणे बँकिंग रेग्युलेशन अँक्ट, १९४९ (ए.ए.सी.एस.) कलम ३५ अन्वये भारतीय रिझर्व्ह बँक, सहकारी बँक पर्यवेक्षण विभाग, मुंबई क्षेत्रीय कार्यालय यांचेकडील अधिकाऱ्यांनी बँकेच्या दिनांक ३१ मार्च, २०२४ अखेरची वैधानिक तपासणी पूर्ण केली.

या वैधानिक तपासणीचा अहवाल बँकेस दि. २७/१२/२०२४ रोजी भारतीय रिझर्व्ह बँकेकडून प्राप्त झाला. तपासणी अधिकाऱ्यांनी त्यांच्या अहवालात दर्शविलेल्या दोष व त्रुटींची पूर्तता व योग्य दुरुस्त्या करून आवश्यक त्या स्पष्टीकरणासह दोष दुरुस्ती अहवाल बँकेने दि. २१/०२/२०२५ रोजी भारतीय रिझर्व्ह बँकेस सादर केलेला आहे. रिझर्व्ह बँकेच्या अधिकाऱ्यांनी त्यांच्या समवेत झालेल्या संचालक मंडळाच्या बैठकीत जे मार्गदर्शन केले त्याबद्दल आम्ही त्यांचे ऋणी आहोत.

बँकेची ३१ मार्च २०२५ अखेरची आर्थिक स्थिती विषय करणारी माहिती खाली देत आहोत.

### ठेव व कर्जाचे खातेनिहाय वर्गीकरण

दि. ३१/०३/२०२५ अखेर बँकेकडे जमा असलेल्या ठेवींची रक्कम एकूण रु. १६११८४.९५ लाख इतकी आहे. त्याचे वर्गीकरण खालीलप्रमाणे-

(रक्कम लाखात रु. ०.००)

ठेवींचे प्रकार	खाते संख्या	एकूण रक्कम	एकूण खात्यांशी टक्केवारी	एकूण रकमेशी टक्केवारी
बचत ठेवी	११६२०२	६४१८६.५०	७७.९९	३९.८२
चालू ठेवी	३७७०	६३२३.९४	२.५३	३.९२
मुदत ठेवी	२४३०	८३१६.६०	१.६३	५.१६
आवर्त ठेवी	१२५४	५७४.३७	०.८४	०.३६
धनवर्धिनी ठेवी	२०६२	१७७६.३२	१.३८	१.१०
पुनर्गुंतवणूक ठेवी	२३२४७	७९९४८.४८	१५.६०	४९.६०
कर्ज/सीसी/ ओडी खात्यावरील जमा शिल्लक	४०	५८.७४	०.०३	०.०४
एकूण	१४९००५	१६११८४.९५	१००.००	१००.००

### खातेनिहाय कर्जाच्या रकमेचे वर्गीकरण :

दि ३१.०३.२०२५ अखेर बँकेने वितरित केलेल्या कर्जाची एकूण रक्कम रु. ८०८०३.९० लाख इतकी आहे. त्याचे वर्गीकरण खालीलप्रमाणे आहे.

(रक्कम लाखात रु. ०.००)

कर्ज प्रकार	खाते संख्या	एकूण रक्कम	एकूण खात्यांशी टक्केवारी	एकूण रकमेशी टक्केवारी
मुदत कर्ज	८०७२	५६८७७.७८	४३.३१	७०.३९
कॅश क्रेडीट	४३७४	१७६४२.८२	२३.४६	२१.८२
सोने तारण	५६०७	५०७६.४७	३०.०९	६.२८
एनएससी/एलआयसी	६	१२.९७	०.०३	०.०२
एफडी/आरडी	५७५	११९९.२४	३.०९	१.४७
आयबीपी	१	२.४०	०.०१	०.०१
एफडी/करंट खाते ओडी (ओव्हरड्राफ्ट)	२	०.२२	०.०१	०.०१
एकूण	१८६३७	८०८०३.९०	१००.००	१००.००



### व्यावसायिक उलाढाल – एक दृष्टीक्षेप :

बँकेच्या व्यवसायासंदर्भात गेल्या दोन वर्षांची तुलनात्मक सांख्यिकी माहिती पुढे दिली आहे.

(रक्कम लाखात रु. ०.००)

तपशील	२०२३-२०२४	२०२४-२०२५	वाढ/घट रक्कम	वाढ/घट टक्केवारी
निव्वळ नफा	२००४.६४	१३५८.१७	-६४६.४७	-३२.२५%
स्वनिधी	१८३७१.७३	२०३३९.९१	१९६८.१८	१०.७१%
वसूल भाग भांडवल	२८३०.२४	२८७४.२६	४४.०२	१.५६%
ठेवी	१५९५२४.७१	१६११८४.९५	१६६०.२४	१.०४%
कर्ज	७६३८७.४९	८०८०३.९०	४४१६.४१	५.७८%
प्रतिसेवक व्यवसाय	९६२.९१	९८७.७१	२४.८०	२.५८%

### भांडवल व स्वनिधी :

आपल्या बँकेच्या अधिकृत भागभांडवलाची मर्यादा रु.१०० कोटी इतकी निश्चित करण्यात आलेली आहे. अहवाल वर्षात बँकेचे वसूल भाग भांडवल रु.२८७४.२६ लाख आहे. आर्थिक स्थैर्याच्या दृष्टीने बँकेचा स्वनिधी वाढता राहणे आवश्यक आहे. अहवाल वर्ष अखेर (३१/०३/२०२५) आपल्या बँकेचा स्वनिधी रु.२०३३९.९१ लाख झाला आहे.

### अनुत्पादक कर्ज :

ढोबळ अनुत्पादक कर्जाचे प्रमाण हे ८.२७% झाले आहे. गतवर्षाचे हे प्रमाण ८.८७% होते. चालू वर्षाअखेर त्यामध्ये ०.६०% ची घट झालेली आहे. तसेच चालू वर्षाअखेर निव्वळ अनुत्पादक कर्जाचे प्रमाण ०.००% इतके आहे. बँक अनुत्पादित कर्जाचे प्रमाण कमी करण्यासाठी सर्वतोपरी प्रयत्न करत आहे.

### नफा :

अहवाल वर्ष अखेर बँकेस सर्व नियमविहीत तरतूदीपूर्व झालेला ढोबळ नफा रु.२२३८.१७ लाख इतका आहे. बँकेला या वर्षात रु.१३५८.१७ लाख निव्वळ नफा झालेला आहे.

अहवाल वर्षात नवीन कर्जवाटपाचे प्रमाण अधिक झाले असते आणि थकीत कर्जाची अधिक वसूली झाली असती तर बँकेचा निव्वळ नफा अधिक वाढला असता यात शंका नाही. बँकेचे आर्थिक स्थैर्य वाढण्यासाठी व अधिकाधिक सभासदांची कर्जाची गरज वेळीच पूर्ण करता यावी यासाठी कर्ज वसूलीचे प्रमाणही वाढणे गरजेचे आहे. त्यासाठी सर्व सभासदांनी बँकेस सहकार्य करावे अशी विनंती आहे.

### नफा वाटणी :

बँकेस मिळालेला सन २०२४-२५ या आर्थिक वर्षाचा निव्वळ नफा रु.१३,५८,१६,५६६.१६ इतका असून त्याची विभागणी पोटनियम क्र. ४५ नुसार पुढील प्रमाणे करण्यात यावी अशी मा. संचालक मंडळाची शिफारस आहे. त्यास आपण सर्वांनी मान्यता द्यावी ही विनंती.

अ.क्र.	तपशील	प्रमाण	रक्कम रु.
१	विधीविहीत गंगाजळी	४७.५०%	६,४५,१८,५७८.१६
२	शिक्षण व इतर फंड	२.००%	२७,१६,३३१.००
३	विशेष राखीव निधी	१०.००%	१,३५,८१,६५७.००
४	गुंतवणूक चढ उतार निधी	-	२,००,००,०००.००
५	लाभांश (प्रो-रेटा बेसीस)	१२.००% प्रस्तावित	३,५०,००,०००.००
	एकूण	-	१३,५८,१६,५६६.१६

### ठेवींचा विमा :

आपल्या प्रत्येक ठेवीदाराच्या बँकेकडे असलेल्या सर्व प्रकारच्या ठेवींच्या एकत्रित रकमेपैकी रुपये पाच लाखांपर्यंतच्या ठेवी डिपॉझिट इन्शुरन्स अँड क्रेडिट गॅरंटी कॉर्पोरेशन यांच्या योजनेखाली संरक्षित केलेल्या आहेत. याची सर्व ठेवीदारांनी कृपया नोंद घ्यावी आपली बँक डिपॉझिट इन्शुरन्स अँड क्रेडिट गॅरंटी कॉर्पोरेशनचे सर्व विमा हमे नियमितपणे व विहीत वेळेत भरते. बँकेने दि.३०/०९/२०२५ पर्यंतचे सर्व हमे भरलेले आहेत.

### वैधानिक लेखापरीक्षण :

मे. एन. पी. एस. आर. अँड असोसिएटस् चार्टर्ड अकौंटंटस् पुणे यांची वैधानिक लेखापरीक्षक म्हणून दि.२७/०९/२०२४ रोजी झालेल्या वार्षिक सर्वसाधारण सभेमध्ये संमत केलेल्या ठरावानुसार व भारतीय रिझर्व्ह बँकेच्या अंतिम मान्यतेनुसार नियुक्ती करण्यात आली होती. त्यांनी सन २०२४-२५ या आर्थिक वर्षाचे बँकेचे वैधानिक लेखापरीक्षण पूर्ण केले आहे. त्यामुळे कामकाज सुधारण्यास मदत झाली आहे.

### अंतर्गत / समवर्ती लेखापरीक्षण :

तसेच बँकेच्या शाखांमध्ये सतत व समवर्ती (कंकरंट) लेखा परीक्षण पद्धती अवलंबण्यात आलेली असून समवर्ती लेखापरीक्षक म्हणून १) मे. महेंद्र शहा अँड कंपनी, पुणे चार्टर्ड अकौंटंटस्, पुणे २) मे. डि.सी.आर.के. अँड असोसिएटस्, चार्टर्ड अकौंटंटस्, पुणे ३) मे. अविष्कार फणसे अँड कंपनी, चार्टर्ड अकौंटंटस्, पुणे ४) मे. ए.एस.जी.पी.डी.जी. अँड कंपनी, चार्टर्ड अकौंटंटस्, पुणे ५) मे. ए. एस. देव अँड कंपनी, चार्टर्ड अकौंटंटस्, पुणे ६) मे. प्रितम चौगुले अँड कंपनी, चार्टर्ड अकौंटंटस्, सांगली ७) मे. किंकर अँड असोसिएटस्, चार्टर्ड अकौंटंटस्, कोल्हापूर ८) मे. शशिकांत मोरे अँड कंपनी, चार्टर्ड अकौंटंटस्, कराड आणि ९) मे. विजयकुमार क्षीरसागर अँड असोसिएटस्, चार्टर्ड अकौंटंटस्, सातारा १०) मे. जी. आर. दळवी अँड कंपनी, चार्टर्ड अकौंटंटस्, पुणे यांची नियुक्ती करण्यात आलेली होती. बँकेच्या एकूण व्यवसायाच्या ७० टक्के भाग सततच्या व समवर्ती लेखापरीक्षण योजनेमध्ये आला असून मुख्य कार्यालयासह एकूण दहा शाखांचा त्यात समावेश करण्यात आलेला आहे.



### सेवक :

नमूद करण्यास आनंद वाटतो की, बँकेतील सर्व शाखाधिकारी व इतर कर्मचाऱ्यांचे परस्परशीशी व व्यवस्थापनाशी असलेले संबंध नेहमीच सौहार्दाचे राहिले आहेत. त्यांनी ठेवी गोळा करण्यात व वसूली मोहिमेत उत्स्फूर्तपणे सहकार्य देऊन समाधानकारक काम केले आहे, हे अभिमानपूर्वक येथे नमूद करावेसे वाटते.

### सेवक प्रशिक्षण :

बँकिंग क्षेत्रामध्ये सातत्याने बदल होत असून नवनवीन नियम व कार्यपद्धती अंमलात येत आहेत त्याच बरोबर बँकिंगक्षेत्र हे अधिकाधिक तंत्रज्ञानाधिष्ठीत होत आहे. बँकेच्या सेवकांना नवीन कार्यपद्धती, योजना, नियम व मार्गदर्शनपर तत्वे यांची माहिती व्हावी यासाठी त्यांना सातत्याने प्रशिक्षण देण्याची गरज निर्माण झाली आहे. आपली बँक याबाबतही कार्यतत्पर आहे.

बँकेने सन २०२४-२०२५ या आर्थिक वर्षामध्ये विविध श्रेणीतील सेवकांना प्रशिक्षण घेण्यासाठी निरनिराळ्या प्रशिक्षण संस्थाकडे पाठविले होते. बँकेने सहभाग घेतलेल्या महत्वाच्या प्रशिक्षण कार्यक्रमाचा तपशील पुढीलप्रमाणे-

अ.क्र.	प्रशिक्षण संस्था	प्रशिक्षणाचा कालावधी	विषय	सहभागी सेवक वर्ग
१	इन हाऊस	२४/०४/२०२४ ते २५/०४/२०२४	आर.बी.आय. इन्स्पेक्शन, कर्ज छाननी व शिफारस, कर्ज देखरेख व वसूली, के.वाय.सी. / ए.एम.एल.	शाखाधिकारी
२	इन हाऊस	०९/०५/२०२४ ते १०/०५/२०२४	कर्ज मुल्यमापन, के.वाय.सी., माहिती तंत्रज्ञान, वसूली व लेखापरीक्षण	कनिष्ठ अधिकारी
३	पुणे जिल्हा नागरी सहकारी बँक अ.सो. लि., पुणे	१४/०६/२०२४ ते १५/०६/२०२४	मानवी संसाधन व्यवस्थापन आणि विकास	व्यवस्थापक / अधिकारी
४	इन हाऊस	०६/०६/२०२४ ते ०७/०६/२०२४	कर्ज मुल्यमापन, के.वाय.सी., माहिती तंत्रज्ञान, वसूली व लेखापरीक्षण	कनिष्ठ अधिकारी
५	इन हाऊस	२४/०६/२०२४ ते २५/०६/२०२४	कर्ज मुल्यमापन, के.वाय.सी., माहिती तंत्रज्ञान, वसूली व लेखापरीक्षण	कनिष्ठ अधिकारी
६	पुणे जिल्हा नागरी सहकारी बँक अ.सो. लि., पुणे	२९/११/२०२४	बहुउद्देशीय सेवक प्रशिक्षण	शिपाई
७	आर.बी.आय. सी.ए.बी. पुणे	२३/१२/२०२४	दक्ष पोर्टल	वरिष्ठ प्रबंधक
८	नॅशनल इन्स्टिट्यूट फॉर बँकिंग एज्युकेशन अँड रिसर्च, पुणे	२३/०१/२०२५ ते २४/०१/२०२५	कर्ज मुल्यमापन	व्यवस्थापक / अधिकारी / कनिष्ठ अधिकारी

### शोक समाचार -

भारती सहकारी बँकेचे संस्थापक, लोकनेते आमदार डॉ. पतंगराव श्रीपतराव कदम साहेब यांची कन्या व पलूस तालुक्याचे नेते श्री. महेंद्र आप्पा लाड यांच्या सुविद्य पत्नी सौ. भारतीताई लाड यांचे दि.२८/०४/२०२५ रोजी दुःखद निधन झाले. महाराष्ट्र राज्याचे माजी आमदार लोकनेते श्री. मोहनराव श्रीपतराव कदम यांचे सुपूत्र व बँकेचे विद्यमान संचालक मा. डॉ. जितेश हणमंतराव कदम यांचे वडील डॉ. हणमंतराव मोहनराव कदम यांचे दि.१४/०२/२०२५ रोजी दुःखद निधन झाले. बँकेचे अध्यक्ष माननीय सी ए बी बी कड यांचे वडील श्री भगवंतराव गुलाबराव कड यांचे दिनांक १६ /५/

२०२५ रोजी दुःखद निधन झाले. दि. २८/०४/२०२५ रोजी बँकेचे कायदेशीर सल्लागार अॅड. एस.एच. जाधव, बँकेचे सेवक कै. जगन्नाथ केदारी यादव, लेखापाल यांचे दि.१२/०२/२०२५ रोजी दुःखद निधन झाले व कै. बबन बाळकृष्ण गवळी, शाखाधिकारी, कडेगाव शाखा यांचे दि.१२/०४/२०२५ रोजी दुःखद निधन झाले तसेच अहवाल काळात ज्या ठेवीदार, सभासद, खातेदार, सेवक व बँकेचे हितचिंतक यांचे दुःखद निधन झाले. त्यांच्या कुटुंबियांच्या दुःखात बँकेतील सर्व संचालक मंडळ, व्यवस्थापन मंडळ सदस्य व सेवक सहभागी असून बँकेच्या वतीने त्यांना भावपूर्ण श्रद्धांजली अर्पण करण्यात आली.





### अध्यक्षीय मनोगत—

डॉ. पतंगराव कदम साहेब यांनी स्थापन केलेल्या आपल्या भारती सहकारी बँकेचा, आर्थिक वर्ष २०२४-२५ चा अहवाल आमचे भागधारक, ग्राहक, हितचिंतक यांचे हाती देताना आम्हाला आनंद होत आहे. आपली बँक उत्तरोत्तर सर्व दृष्ट्या प्रगती करीत आहे, हे या अहवालावरून आपल्या लक्षात येईल. सहकार चळवळ ही महाराष्ट्रामध्ये जन्माला आली आणि महाराष्ट्रात तिचा मोठ्या प्रमाणामध्ये विस्तारही झाला. महाराष्ट्राच्या अर्थव्यवस्थेचे एक वैशिष्ट्य म्हणून आपल्या सहकारी संस्थांचा उल्लेख केला जातो. या सहकारी संस्थांनी महाराष्ट्राच्या सर्वांगीण प्रगतीसाठी दिलेले योगदान हे खरोखरच अतिशय महत्त्वपूर्ण असे आहे. काही सहकारी संस्थांच्या अपयशामुळे या सहकारी चळवळीच्या यशाला थोडे फार गालबोट लागले हे नाकारता येणार नाही. तथापि, त्यामुळे आपण नाउमेद होता कामा नये. सहकारी चळवळीला महाराष्ट्रामध्ये उज्वल भविष्य आहे असे आम्हाला वाटते. यावर्षी आपल्या बँकेने अनेक क्षेत्रांमध्ये लक्षणीय असे यश प्राप्त केले आहे आणि या यशाच्या पार्श्वभूमीवर आगामी वर्षामध्ये आपण यापेक्षा अधिक प्रमाणात प्रगती करू शकू अशी आम्हाला खात्री वाटते. आपल्या बँकेस प्राप्त झालेले यश हे आपणा सर्वांच्या एकत्रित प्रयत्नांचे व सहकार्यांचे फलित आहे याची कृतज्ञतापूर्वक जाणीव आम्हाला आहे. या अहवालाच्या सादरीकरणाचे औचित्य साधून बँकेच्या संचालक मंडळाच्यावतीने तसेच वैयक्तिक आमच्यावतीने आम्ही बँकेच्या प्रगतीशील वाटचालीसाठी ज्यांनी ज्यांनी प्रत्यक्ष अथवा अप्रत्यक्ष मदत केली त्यांच्याबद्दलची आमच्या मनात असलेली कृतज्ञतेची भावना व्यक्त करू इच्छितो. आपल्या बँकेचे मार्गदर्शक माननीय आमदार डॉ. विश्वजित पतंगराव कदमसाहेब, प्र-कुलगुरु, भारती विद्यापीठ अभिमत विश्वविद्यालय यांचे आम्ही प्रथमतः मनःपूर्वक आभार मानतो. बँकेला प्राप्त झालेले हे यश त्यांनी अनेक अडचणींच्या प्रसंगी आम्हाला केलेल्या बहुमोल मार्गदर्शनामुळे प्राप्त झाले आहे, याची आमच्या मनामध्ये कृतज्ञतापूर्ण जाणीव आहे. त्यांनी वेळोवेळी दिलेले प्रोत्साहन हे आमच्या स्फूर्तीचा प्रमुख स्रोत आहे. बँकेच्या प्रगतीसाठी धोरणात्मक निर्णय घेऊन त्यांनी बँकेच्या प्रगतीत सिंहाचा वाटा उचललेला आहे. भारती विद्यापीठ विश्वविद्यालयाचे कुलपती मा. प्रा. डॉ. शिवाजीराव कदम (सर) यांनी बँकेस नेहमीच मार्गदर्शन केले असून त्यांनी आम्हास वेळोवेळी केलेल्या मार्गदर्शनाबद्दल आम्ही त्यांचे मनःपूर्वक आभार मानतो. बँकेचे सर्व संचालक मंडळ यांचे बँकेच्या दैनंदिन कामकाजात दिलेले सहकार्य आम्हाला नेहमी मोलाचे वाटते त्यांना मनःपूर्वक धन्यवाद. या आर्थिक वर्षाच्या कालखंडात आम्हाला भारतीय रिझर्व्ह बँक, भारत सरकारचे सहकार

व शेती खात्याचे मंत्रालय, महाराष्ट्र राज्याचे सहकार खात्याचे संचलनालय यातील अनेक अधिकाऱ्यांनी जे सहकार्य दिले त्यांचेही आम्ही मनापासून आभार मानतो. आम्हाला विविध प्रकारे सहकार्य करणाऱ्या बँकांच्या निरनिराळ्या असोसिएशन्स, महाराष्ट्र स्टेट को-ऑप. बँक लि., जिल्हा सहकारी बँक संघ, पुणे, सांगली, सातारा, मुंबई, सोलापूर, कोल्हापूर जिल्हा मध्यवर्ती सहकारी बँका, बँक ऑफ इंडिया, आय.डी.बी.आय. बँक, अँक्सिस बँक, एच.डी.एफ.सी. बँक, दिल्ली स्टेट को-ऑप. बँक लि., नवी दिल्ली, दि शामराव विठ्ठल को-ऑप. बँक लि., महाराष्ट्र राज्य नागरी सहकारी बँक संघटना, महाराष्ट्र राज्य सहकारी बँक महासंघ, इंडियन इन्स्टिट्यूट ऑफ बँकिंग अँड फायनान्स, नॅशनल पेमेंट कॉर्पोरेशन ऑफ इंडिया, फायनान्शियल इंटेलिजेन्स युनिट ऑफ इंडिया या सर्वांचे आम्ही त्यांनी दिलेल्या सहकार्याबद्दल ऋणी आहोत. तसेच बँकेचे वैधानिक लेखापरीक्षक मेसर्स एन.पी.एस.आर. अँड असोसिएटस् चार्टर्ड अकौंटंटस् आणि सतत व समवर्ती लेखापरीक्षक १) मे. महेंद्र शहा अँड कंपनी, चार्टर्ड अकौंटंटस्, पुणे २) मे. डि.सी.आर.के. अँड असोसिएटस्, चार्टर्ड अकौंटंटस्, पुणे ३) मे. अविष्कार फणसे अँड कंपनी, चार्टर्ड अकौंटंटस्, पुणे ४) मे. ए.एस.जी.पी.डी.जी. अँड कंपनी, चार्टर्ड अकौंटंटस्, पुणे ५) मे. ए. एस. देव अँड कंपनी, चार्टर्ड अकौंटंटस्, पुणे ६) मे. प्रितम चौगुले अँड कंपनी, चार्टर्ड अकौंटंटस्, सांगली ७) मे. किंकर अँड असोसिएटस्, चार्टर्ड अकौंटंटस्, कोल्हापूर ८) मे. शशिकांत मोरे अँड कंपनी, चार्टर्ड अकौंटंटस्, कराड आणि ९) मे. विजयकुमार क्षीरसांगर अँड असोसिएटस्, चार्टर्ड अकौंटंटस्, सातारा १०) मे. जी. आर. दळवी अँड कंपनी., चार्टर्ड अकौंटंटस्, पुणे यांचे आम्ही ऋणी आहोत. या वर्षामध्ये आमचे कायदेविषयक सल्लागार अँड. एन. के. खासबारदार, अँड. ए. व्ही. लोखंडे, अँड. एस. एच. जाधव, अँड. एस. जे. खुर्जेकर आणि अँड. एस. बी. खुर्जेकर यांनी केलेल्या मार्गदर्शनाबद्दल आम्ही त्यांचे ऋणी आहोत. एखाद्या संघटनेतील सर्व अधिकारी व सेवक यांचे मनोबल व संघटनेवरची त्यांची निष्ठा ही जितकी प्रबळ असते त्यावर त्या संघटनेची यशस्विता अवलंबून असते. यावर्षी बँकेने जे उपक्रम यशस्वीरित्या राबविले त्यासाठी बँकेचे व्यवस्थापकीय संचालक श्री. सज्जेराव पाटील व मुख्य कार्यालयातील सर्व सहकारी, आपल्या निरनिराळ्या शाखांचे शाखाधिकारी, तसेच मुख्य कार्यालयातील व शाखांमधील सर्व सेवक यांनी आम्हाला जे सहकार्य केले त्यामुळे हे यश प्राप्त झाले असे आम्ही नमूद करू इच्छितो. या सर्वांनी विशिष्ट संघभावनेने यावर्षी आपआपल्या जबाबदाऱ्या पार पाडल्या त्यामुळे बँकेची सर्व प्रकारे उन्नती घडून आली. भविष्यकाळात त्याच तन्मयतेने, समर्पणाच्या



भावनेने आणि उत्साहाने आपली नियतकार्ये पार पाडून ते बँकेच्या यशाचा आलेख अधिक उंचावतील अशी आम्हाला खात्री आहे. व्हिजन डॉक्युमेंट नुसार ठरविण्यात आलेली उद्दिष्टे गाठण्यासाठी शाखानिहाय व मुख्य कार्यालयाच्या पातळीवर विविध उद्दिष्टांचे नियोजन करून भाग भांडवलात वृद्धी करणे, ठेव संकलनात वाढ करतांना कमी मूल्यांच्या ठेवी (चालू व बचत खाते) वाढविण्यावर भर देणे, कर्जवाटप करणे व कर्जवसूली करणे, यावर लक्ष केंद्रित करून शाखानिहाय व प्रतिसेवक ठेव, कर्ज व कर्जवसूलीचे उद्दिष्ट देण्यात आले आहे. विविध उपक्रमांद्वारे खातेदारांशी, परिसरातील नागरिकांशी, ग्राहकांशी व भागधारकांशी संपर्क करून व्हिजन डॉक्युमेंट ची पूर्तता करणेसाठी आपणा सर्वांचा सहभाग घेऊन बँकेच्या व्यवसायात व उत्पन्नात भरीव वाढ करण्याचे ठरविले आहे. व्हिजन डॉक्युमेंट नुसार उद्दिष्ट प्राप्त करण्यासाठी माहे एप्रिल- २०१५ पासून मुख्य कार्यालय व शाखांकडील सेवकांनी व्यवस्थापनाच्या मार्गदर्शनानुसार अंमलबजावणी करण्यास आरंभ केल्याचे आपणास अवगत करतांना आनंद होत आहे. सेवकांच्या समर्पित सहभागाने ठरविण्यात आलेले उद्दिष्ट पूर्ण करण्याची खात्री मी आपणास देत आहे. आमचे सर्व भागधारक, ठेवीदार आणि आमचे ग्राहक यांचे आभार मानताना त्यांच्यापुढे काही गोष्टी विचारार्थ ठेवणे आवश्यक आहे असे आम्हाला वाटते. आम्ही ही बँक विश्वस्त भावनेने चालवतो. आमच्या ठेवीदारांचा आमच्या प्रामाणिकपणावर, आमच्या तळमळीवर, आमच्या बांधिलकीवर व कार्यक्षमतेवर

विश्वास आहे म्हणूनच ते आमच्याबरोबर व्यवहार करतात. त्या सर्वांना या प्रसंगी आम्ही असे आश्वासन देऊ इच्छितो की, त्यांनी आमच्यावर ठेवलेल्या विश्वासाने तडा जाईल अशा प्रकारची कोणतीही कृती आम्ही कधीही करणार नाही. आम्ही आमच्या कर्जदार ग्राहकांकडून / सभासदांकडून अधिक सहकार्याची अपेक्षा करतो. कर्जदारांना दिलेल्या कर्जाची रक्कम ही ठेवीदारांनी बँकेकडे ठेवलेल्या ठेवीतून दिलेली असते. कर्जदारांनी आपल्या कर्जाची परतफेड वेळेवर केली तरच अन्य कर्जदारांना कर्ज देण्यास निधी उपलब्ध होऊ शकतो आणि ही साखळी निरंतरपणे चालली तरच बँकेचे व्यवहार सुरळीतपणे चालू शकतात, म्हणून ठेवीदार, बँक आणि कर्जदार यांच्या सहकार्याची शृंखला अबाधितपणे राहणे आवश्यक आहे. त्यात जर काही व्यत्यय आला तर बँकेचे काम चांगल्यापकारे चालू शकणार नाही. बँकेचे यश हे तिला तिच्या कर्जदारांनी दिलेल्या सहकार्यावर अवलंबून असते. हे आम्ही कर्जदारांच्या निदर्शनास नम्रपणे आणू इच्छितो. बँकेच्या यशाचे मोजमाप अंशतः बँकेचा ठेवीसंचय किती आहे यावरून केले जाते. तो अधिक वाढविण्यासाठी आपण आम्हाला सहकार्य द्यावे. आपली बँक ही विश्वासाह बँक आहे याची खात्री असु द्या. ही बँक यशस्विरित्या चालविण्यासाठी व तिच्या प्रगतीसाठी ज्यांनी ज्यांनी योगदान दिले त्या सर्वांचे आम्ही ऋणी आहोत.

जय सहकार !

सी.ए. जयेश विजयकुमार दुधेडिया, अध्यक्ष



## Report of Board of Directors

### Honorable Members :

On behalf of myself, the vice chairman, colleagues in the Board of Directors, Managing Director and employees of the Bank, I cordially welcome you to this 54<sup>th</sup> Annual General Meeting of the Bank. As per the rules, it is mandatory for the Board of Directors to present a report of the activities of the Bank of the preceding financial year to the members present at the Annual General Meeting.

It is with a great pleasure that I present before you the 54<sup>th</sup> Annual Report of our bank for the financial year that ended on 31/03/2025.

### Bank Network

As you know, the Districts of Pune, Satara, Sangli, Solapur, Kolhapur, Ahmednagar, Raigad, Thane and the Cities of Navi Mumbai, New Delhi (in Delhi State) and Worli in Greater Mumbai constitute the area of operation of our Bank.

The Bank is rendering efficient and courteous customer services to the people from all the sections of society through a network of its 23 branches.

### Board of the Directors :

The existing chairman of the bank is CA Jayesh V. Dudhedia and in FY 2024-25 CA B. B. Kad was the Chairman and Dr. Nitin Damodar Nayak was the Vice-Chairman and CA Jayesh V. Dudhedia was the Chairman of Board of Management during the year 2024-25

### Meetings of Various Authorities :

The meetings of the Board of Directors and its various Sub-Committees were held during the year as shown below :

Board of Director	:	14
Board of Management	:	16
Executive Committee	:	3
Loan & Recovery Committee	:	16
Audit, Investment & IT Committee	:	4

### Inspection by Reserve Bank of India :

The Statutory Inspection of our Bank, under section 35 of Banking Regulation Act, 1949 was conducted with a view to assess its financial position as on 31/03/2024 by the inspecting team of Reserve Bank of India headed by Mumbai Regional Office, Department of Co-op. Bank Supervision. The Inspection Report was received by the bank on 27/12/2024 and the compliance Report was submitted to Reserve Bank of India on 21/02/2025 (well within the stipulated period). We are thankful to the members of Inspection Team for their valuable suggestions.

**We are presenting below a brief financial profile of our bank for the year ending 31/03/2025 :**

### CLASSIFICATION OF DEPOSITS AND ADVANCES

- 1) Account wise & Amount wise Classification of Deposits

(Amount in Lakh Rs.0.00)

Type of Deposits	No. of A/cs	Amount	% to total A/cs	% to total Amt
Saving	116202	64186.50	77.99	39.82
Current A/c	3770	6323.94	2.53	3.92
FDR	2430	8316.60	1.63	5.16
RD	1254	574.37	0.84	0.36
Dhanvadhini Dep.	2062	1776.32	1.38	1.10
RID	23247	79948.48	15.60	49.60
Credit Bal. (Loan/CC/OD)	40	58.74	0.03	0.04
<b>Total</b>	<b>149005</b>	<b>161184.95</b>	<b>100.00</b>	<b>100.00</b>

Total amount of Deposits as on 31/03/2025 is Rs.161184.95 Lakh



### Account and Amount wise classification of Loans and Advances :

(Amount in Lakh Rs.0.00)

Type of Loans	No. of A/cs	Amount	% to total A/cs	% to total Amt
Term Loans	8072	56877.78	43.31%	70.39%
Cash Credit	4374	17642.82	23.46%	21.82%
Gold Loans	5607	5076.47	30.09%	6.28%
NSC / LIC	6	12.97	0.03%	0.02%
FD/RD	575	1191.24	3.09%	1.47%
IBP	1	2.40	0.01%	0.01%
FD/Curr. A/c O/D	2	0.22	0.01%	0.01%
<b>Total</b>	<b>18637</b>	<b>80803.90</b>	<b>100.00%</b>	<b>100.00%</b>

Total amount of Loans and Advances as on 31/03/2025 is Rs. 80,803.90 Lakh

### Our yearly business at a glance :

Comparative profiles of the business transacted by the Bank during the years 2023-24 and 2024-25 are presented below:

(Amount in Lakh Rs.0.00)

Particulars	2022-2023	2023-2024	Increase (Amt)	Increase (%)
Net Profit	2004.64	1358.17	-646.47	-32.25%
Owened Funds	18371.73	20339.91	1968.18	10.71%
Paid up Share Capital	2830.24	2874.26	44.02	1.56%
Deposit	159524.71	161184.95	1660.24	1.04%
Loans	76387.49	80803.90	4416.41	5.78%
Business per employee	962.91	987.71	24.80	2.58%

### Share Capital and Bank's Owned Funds :

Authorised Share Capital of the Bank is of Rs.100 Crore. The paid up share capital of Bank during the year 2024-25 is Rs.2874.26 Lakh. It is indeed commendable increase. At the end of the financial year 2024-25 Bank's owned funds and other reserves stood at Rs.20339.91 Lakh.

### Non Performing Assets (NPA) :

The Bank's efficiency and status are assessed in terms of its Gross NPA. During the year under review our Gross NPA was pegged at 8.27% as compared to that in previous year at 8.87%. Bank has maintained Net NPA during current year at 0.00%. Our bank is doing hard to reduce the NPA level at the minimum.

### Appropriations of Profit :

The Board of Directors have recommended the following appropriations out of the profit of Rs.13,58,16,566.16 as per Bye-Laws No. 45 of the Bank.

Sr. No.	Particulars	% to Net Profit	Rs.
1	Statutory Reserve	47.50%	6,45,18,578.16
2	Education Fund maintained by National Co-op. Union of India	2.00%	27,16,331.00
3	Special Reserve Fund	10.00%	1,35,81,657.00
4	Investment Fluctuation Reserve	—	2,00,00,000.00
5	Dividend to Share holders amount (pro-rata)	12.00% Proposed	3,50,00,000.00
	<b>Total</b>	<b>—</b>	<b>13,58,16,566.16</b>

### DEPOSIT INSURANCE :

We would like to assure our depositors that the deposits of all kinds kept with the Bank by a member to the extent of Rupees Five Lakh in aggregate per depositors are covered by insurance under the Deposit Insurance and Credit Guarantee Corporation Scheme. The Bank has paid the premium to the Deposit Insurance and Credit Guarantee Corporation regularly within the stipulated period upto 30th September 2025.

### STATUTORY AUDIT :

M/s. NPSR & Associates, Chartered Accountants Pune were appointed as the Statutory Auditors of the Bank for the FY 2024-25 as per resolution passed in the Annual General Meeting held on 27/09/2024. The Auditors have completed the Statutory Audit for the financial year 2024-25. Their Audit Report is included in this Annual Report. M/s. NPSR & Associates, Chartered Accountants, Pune have been a source of valuable guidance to the Bank which helped us a great deal for improving the functioning of the Bank. We are thankful to them for the same.





### Internal Audit :

The system of Internal Audit and Inspection of Branches, by the Officers in Head Office of the Bank has been in operation since 2007-08. It is proving to be useful in early rectification of errors / mistakes and in providing guidance to the Branches. Concurrent Audit has also been completed for Head Office and 9 branches. The bank has appointed 1) M/s. Mahendra Shah & Co., Chartered Accountant, Pune 2) M/s. D.C.R.K. & Associates, Chartered Accountant, Pune 3) M/s. Avishkar Phanse & Co., Chartered Accountant, Pune 4) ASGPDG & Co., Chartered Accountant, Pune 5) M/s. A. S. Deo & Co., Chartered Accountant, Pune 6) M/s. Pritam Chougule & Co., Chartered Accountant, Sangli 7) M/s. Kinkar & Associates, Chartered Accountant, Kolhapur 8) M/s. Shashikant More & Co., Chartered Accountant, Karad 9) M/s. Vijaykumar Kshirsagar & Associates, Chartered Accountant, Satara 10) M/s. G. R. Dalavi & Co., Chartered Accountant, Pune for Head Office and branches. The Concurrent Audit now covers 70% of the Bank's total business complying with Reserve Bank of India norms.

### Our Staff :

We are very happy to say here that we have been able to sustain a very cordial atmosphere among the employees of our Bank. Their loyalty to the Bank is beyond doubt and is reflected in the enthusiastic co-operation they give in mobilization of deposits, recovery campaigns and other activities.

### Staff Training :

The Banking scenario in the country and outside is changing very fast. New procedures, systems, schemes, rules, norms and regulations are being introduced. So it has become necessary to make arrangements for continuous training and refresher courses for Senior and Junior level employees of the Bank. During the year the bank has deputed its employees to various training programmes conducted by different institutions, the details of which are as follows.

Sr. No	Conducted By	Period	Subject	Participant
1	In-house	24/04/2024 to 25/04/2024	RBI Inspection, Loan Scrutiny & Recommendation, Loan Monitoring & Recovery, KYC/ AML	Branch Managers
2	In-house	09/05/2024 to 10/05/2024	Credit Appraisal, KYC, IT, Recovery & Audit	Junior Officers (Batch- I)
3	Pune Zilha Nagari Sahakari Banks' Association Ltd., Pune	14/06/2024 to 15/06/2024	Human Resources Management and Development	Managers / Officers
4	In-house	06/06/2024 to 07/06/2024	Credit Appraisal, KYC, IT, Recovery & Audit	Junior Officers (Batch- II)
5	In-house	24/06/2024 to 25/06/2024	Credit Appraisal, KYC, IT, Recovery & Audit	Junior Officers (Batch- III)
6	Pune Zilha Nagari Sahakari Banks' Association Ltd., Pune	29/11/2024	Multitasking Staff Training	Peons
7	RBI, CAB, Pune	23/12/2024	DAKSHA Portal	Sr. Manager
8	National Institute for Banking Education and Research, Pune	23/01/2025 to 24/01/2025	Credit Appraisal	Managers / Officer / Junior Officer

### Sad Demise :

Founder of Bharati Sahakari Bank, Loknete MLA Dr. Patangrao Shripatrao Kadam Saheb's daughter and Palus Taluka leader Mr. Mahendra Appa Lad's wife Mrs. Bharatitai Lad passed away on 28/04/2025. Former MLA of Maharashtra State Loknete Mr. Mohanrao Shripatrao Kadam's son and current Director of the Bank Hon. Dr. Jitesh Hanmantrao Kadam's father Dr. Hanmantrao Mohanrao Kadam passed away on 14/02/2025. Shri Bhagwantrao Gulabrao Kad, father of the Chairman of the Bank, Hon'ble CAB B Kad, passed away sadly on 16/5/2025. Banks Employee Late Jagannath Kedari Yadav, Accountant passed away sadly on 12/02/2025 and Late Baban Balkrishna Gavali, Branch Manager, Kadegaon Branch passed away sadly on 12/04/2025 during the Financial Year 2024-25. All Members, Account holders who is deceased entire Bharati Sahakari Bank is with the families of Late to mourn their untimely sad demise `` May their soul rest in peace ``.



### **Gratitude :**

As all of you are aware the co-operative movement emerged and flourished in Maharashtra and it has become a distinct feature of our economy. The contribution made by co-operative units to the all sided development of Maharashtra is commendable. Admittedly, this success of co-operative movement in Maharashtra is stigmatized by failures of some of the co-operative units. However, we need not disheartened by it. We visualize a still brighter future for this movement in Maharashtra.

This year we have quite a few achievements to our credit and with this favorable background, we hope to do better in the financial year 2025-26. The success which the Bank has achieved is the result of co-operative endeavor made by all of us. We take this opportunity to express on behalf of the Board of Directors and selves our sincere feelings of gratitude towards all those who have contributed directly and indirectly to this success. We are grateful to Prof. Dr. Shivajirao Kadam, Chancellor of Bharati Vidyapeeth Deemed University for his keen interest in the working of the Bank and for his practical advice. Hon`ble Ex Minister Dr. Vishwajit Patangrao Kadam (Co-operation and Agriculture, Maharashtra State) Pro-Chancellor, Bharati Vidyapeeth Deemed University contributed with his pragmatice approach for the progress of the bank. During the year, we got full co-operation from the authorities of Reserve Bank of India, Department of Co-operation and Ministry of Agriculture, Government of India, Department of Co-operation, Government of Maharashtra, Commissioner for Co-operation and Registrar of Co-operative Societies, Maharashtra State. We sincerely thank all of them for the same. We would also like to record our sincere thanks to the authorities of various other banks and Associations of Banks including Maharashtra State Co-operative Bank, Mumbai, Pune Zilha Nagari Banks Association, District Central Co-operative Banks of Pune, Sangli, Kolhapur, Satara Districts, HDFC Bank, Bank of India, IDBI Bank, The Shamrao Vithal Co-op. Bank Ltd., and Maharashtra Rajya Nagari Sahakari Banks Association, Maharashtra Rajya Sahakari Banks Federation, IIBF, NPCI, FIU-India.

We are thankful to all members of Board of Directors for their guidance and co-operation in running the Bank and banks` concurrent auditors 1) M/s. Mahendra Shah & Co., Chartered Accountant, Pune 2) M/s. D.C.R.K. & Associates, Chartered Accountant, Pune 3)

M/s. Avishkar Phanse & Co., Chartered Accountant, Pune 4) ASGPDG & Co., Chartered Accountant, Pune 5) M/s. A. S. Deo & Co., Chartered Accountant, Pune 6) M/s. Pritam Chougule & Co., Chartered Accountant, Sangli 7) M/s. Kinkar & Associates, Chartered Accountant, Kolhapur 8) M/s. Shashikant More & Co., Chartered Accountant, Karad 9) M/s. Vijaykumar Kshirsagar & Associates, Chartered Accountant, Satara 10) M/s. G. R. Dalavi & Co., Chartered Accountant, Pune.

We owe our sincere thanks to our legal advisors, Adv. N. K. Khasbardar, Adv. A. V. Lokhande, Adv. S. H. Jadhav Adv. S. J. Khurjekar and Adv. S.B. Khurjekar and We would like to record our deep appreciation of the co-operation given by Shri. Sarjerao Patil, Managing Director and all his colleagues in the Corporate Office of the Bank, as well as the Branch Managers and the employees in the various branches of the Bank. They worked with a sense of dedication and commitment. The team spirit brought about all round progress of the Bank. We are sure that they will continue to work with the same enthusiasm and dedication in future too. While thanking all our shareholders, depositors, other clients and well wishers, we would like to open our minds on certain issues. We run this Bank as their Trustees. The depositors have their faith in our abilities, sincerity, honesty and social commitment. We would like to reassure them that we will not do anything, which will betray their trust in us.

We would like to request all our borrowers / members for their co-operation in repayment of loans. The money, which has been given as a loan to the borrowers, is the money of the depositors. Unless the borrowers are careful about the repayment of their loans, no bank would be able to pay back the money to its depositors. This link between the depositors, the bank and the borrowers needs to be maintained. If it gets disturbed, the functioning of the bank gets affected. We would like to remind the borrowers that it is your Bank and its success depends upon your co-operation.

Lastly, we express our deep sense of gratitude to all those who have helped this Bank directly and indirectly in capturing the high pinnacles of success and we hope they will cherish the same warm feelings towards us in future too

**CA Jayesh Vijaykumar Dudhedia,**  
Chairman



For NPSR Associates,  
Chartered Accountants  
Plot No. sector No. 27/A,  
Opp. Trimurti Hall, Pradhikaran, Nigdi, Pune - 411044.

## INDEPENDENT AUDITOR'S REPORT

(Under Section 31 of the Banking Regulation Act, 1949 and Section 73(4) of Multi State Co-Operative Societies Act, 2002 and rule 27 of Multi State Co-Operatives Societies Rules)

To,

**The Members**

Bharati Sahakari Bank Ltd., Pune

1st Floor, 13, Sadashiv Peth, L.B.S. Marg, Pune, 411030

### Report on the Financial Statements as a Statutory Auditor

1. We have audited the accompanying financial statements of the Bharati Sahakari Bank Ltd., Pune, which comprise the Balance Sheet as at 31st March 2025, the Statement of Profit and Loss, Cash Flow Statement for the year ended and a summary of significant accounting policies and other explanatory information incorporated in these financial statements of the Bank along with its Branches audited by us for the period 1st April 2024 to 31st March 2025.

### Management's Responsibility for the Financial Statements

2. Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with the provisions of the Banking Regulation Act, 1949, the guidelines issued by the Reserve Bank of India, the Central Registrar, the Multi-State Co-operative societies Act, 2002, the Multi-State Co-operative societies Rules, 2002 and accounting principles generally accepted in India so far as applicable to Banks. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

### Auditor's Responsibility

3. Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the applicable Standards by The Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement, whether due to fraud or error.
4. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Bank's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.
5. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

### Opinion

6. In our opinion and to the best of our information and according to the explanations given to us, the said accounts together with the notes thereon give the information required by the Banking Regulation Act, 1949, the Multi-State Co-operative Societies Act, 2002, the Multi-State Co-operative Societies Rules, 2002 and guidelines issued by Reserve



Bank of India and the Central Registrar of Cooperative Societies. our observations & remarks in Part-A, B & C of the Audit Report, in the manner so required for the bank and give a true and fair view in conformity with the accounting principles generally accepted in India:

- (i) in the case of the Balance Sheet, of the state of affairs of the Bank as at 31st March, 2025;
- (ii) in the case of the Statement of Profit and Loss, of the profit for the year ended on that date; and
- (iii) in the case of the Cash Flow Statement, of the cash flows for the year ended on that date.

### **Report on Other Legal and Regulatory Matters**

- 7. 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 read with provisions of the Multi-State Co-operative Societies Act, 2002.
- 8. As required by Section 73(4) of the Multi State Co-operative Societies Act, 2002,

### **We report that:**

- 8(a). We have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purpose of our audit and have found them to be satisfactory.
- 8(b). In our opinion, proper books of account as required by law have been kept by the Bank so far as appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches/offices.
- 8(c). The transactions of the Bank, which have come to our notice, have been within the powers of the Bank.
- 8(d). The Balance Sheet and Profit and Loss Account dealt with by this report are in agreement with the books of account and the returns.
- 8(e). The accounting standards adopted by the Bank are generally consistent with those laid down by accounting principles generally accepted in India so far as applicable to Banks.
- 8(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 realisation of money due to the bank.

### **9. We further report that:**

- 9(i). As per the information and explanations given to us and based on our examination of the books of account and other records, we have not come across material instances which need to be reported under Rule 27(3) of the Multi State Co-operative Societies Rules, 2002.
- 9(ii). For the year under audit, the bank has been awarded "A" classification.

**Date : 27/06/2025**  
**Place : Pune**

**For NPSR & Associates**  
**Chartered Accountants**  
**(FRN. 105511W)**

**CA Rahul Sancheti**  
**Partner**  
**Mem. No.120526**  
**UDIN: 25120526BMHQDF5335**





## SIGNIFICANT ACCOUNTING POLICIES

### 1. BASIS OF PREPARATION OF FINANCIAL STATEMENTS :

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

### 2. USE OF ESTIMATES:

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

### 3. INVESTMENTS:

In accordance with Reserve Bank of India guidelines, investment portfolio of the bank is classified into categories viz. Held to Maturity, Available for sale & Held for trading with sub-classification under each category viz. Government security, shares with co-operative bank and other securities etc.

The bank investments are mainly SLR and Non-SLR investment i.e. with Government Securities and shares with PDCC and MSC bank which are shown at their face value. Investments are valued as per the directives issued by RBI from time to time and in line with the methodology suggested by Fixed Income Money Market and Derivatives Association of India (FIMMDA) and FBIL.

Securities under Available For Sale category are marked to market. Securities are valued Script-wise & aggregated category-wise. Depreciation / Appreciation under each category is netted and the net depreciation provided for net appreciation is ignored. Investments classified under Held to Maturity category, have been carried at acquisition cost. In case of securities wherein the acquisition cost is more than the face value the premium amount is amortized over the remaining period of maturity. During the year RS.42.57 Lakh is Amortized premium on Investment under HTM.

In respect of the Investment which are purchased at discount are shown at their cost of acquisition i.e. after deducting discount.

### 4. FIXED ASSET:

- A. All Fixed assets are recorded at their historical cost inclusive of incidental expenses incurred on acquisition.
- B. Premises include cost of land in respect of certain properties, however in absence of information regarding the cost of land, it cannot be segregated.
- C. Physical verification of fixed assets available at branch level could not be done in absence of availability of quantitative details.

### 5. DEPRECIATION:

Depreciation is calculated at WDV basis of Fixed Assets except computer where depreciation is charged on SLM Method considering the useful life of Computers as three years.

### 6. CASH FLOW STATEMENT:

Cash Flow statement is prepared under the "Indirect Method" prescribed under Accounting Standard 3 'Cash Flow Statements' prescribed under the Companies (Accounts) Rules, 2014. The cash flows from operating, investing and financing activities of the Company are segregated based on the available information. During the year cash flow from operation activity is positive.

### 7. ADVANCES:

- A. Advances are shown at Gross value and provisions made for Non-performing Assets, which is shown separately in the liabilities side of balance sheet under the head "Reserves and Surplus".
  - B. Provisions in respect of NPAs are made based on R.B.I.'s prescribed norms and Management assessment, and the same is more than the prescribed requirements of R.B.I.
  - C. As per the prudential norms, General provisions on the standard Asset is made and shown under the head Reserve Fund & Other Reserves.
  - D. The unrealized interest in respect of all advances is provided separately under the head "Overdue Interest Receivable" as per the directives issued by the RBI.
- face value the premium amount is amortized over the remaining period of maturity. During the year RS.42.57 Lakh is Amortized premium on Investment under HTM.

In respect of the Investment which are purchased at discount are shown at their cost of acquisition i.e. after deducting discount.



**8. EVENTS OCCURRING AFTER THE BALANCE SHEET DATE**

No significant events which could affect the financial position as on 31.03.2025 to a material extent have been reported by the management, after the balance sheet date till the signing of Report.

**9. REVENUE RECOGNITION:**

Revenue and Expenses have generally been accounted for on accrual basis except income from B.G. commission, locker rent, interest on NPA, Interest on Mutual Funds etc. which are accounted for on cash basis as per the RBI Directives. Gratuity/Leave Encashment payable to employees are accounted on cash basis by paying annual premium/contributions to LIC Fund. Dividend on investments in shares is accounted for on receipt basis.

**10. NET PROFIT OR LOSS FOR THE PERIOD, PRIOR PERIOD ITEMS AND CHANGES IN ACCOUNTING POLICIES:-**

There are no changes in accounting policies, which have been generally followed consistently over the year and no material departures have taken place during the year. There are no material changes or credits, which arise in the current period as result of errors or omissions in the preparation of financial statements of one or more periods.

**11. RETIREMENT BENEFITS:**

The estimated liability for retirement benefits such as Gratuity, Leave Encashment etc. as on Balance Sheet date taken care of by obtaining Group Gratuity & Leave Encashment Insurance Policy and paying annual premium/contributions to LIC under P&G Scheme are directly debited to the Profit & Loss account of the bank. The bank contribution to provident fund is accounted for on the basis of contribution to the scheme.

**12. BORROWING COST:**

Borrowing costs are recognized as expenses in the period in which they are incurred and debited to Profit and Loss Account. Borrowing costs directly attributable to the acquisition, construction or production of any qualifying asset are capitalized as a part of the cost of that asset and other borrowing costs are charged to revenue

**13. TAXES ON INCOME:**

**a) Current Taxation**

Current income tax is generally worked out on the current tax rates based on assessable income for the year worked out as per provisions of the Income Tax Act, 1961 as applicable for A.Y. 2025-2026

**b) Deferred Tax Asset / Liability**

The deferred tax assets and liabilities are recognized for the future tax consequences of timing differences, subject to the consideration of prudence. Deferred tax

assets and liabilities are measured using the tax rates enacted or substantively enacted by the Balance Sheet date. For the year, Deferred Tax Liability is created based on the working of timing differences of previous year, which worked out to be Rs.18,84,613.00

**14. PROVISIONS, CONTINGENT LIABILITIES AND CONTINGENT ASSETS:**

As per Accounting Standard 29, Provisions, Contingent Liabilities and Contingent Assets (AS)-29, issued by the Institute of Chartered Accountants of India, the bank recognizes provisions only when it has a present obligation as a result of a past event, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation as and when a reliable estimate of the amount of the obligation can be made.

No provision is recognized for –

- (i) Any possible obligation that arises from 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 Company; or (315) Any present obligation that arises from past events but is not recognized because-It is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or a reliable estimate of the amount of obligation cannot be made. Such obligations are recorded as Contingent Liabilities. These are assessed continually and only that part of the obligation for which an outflow of resources embodying economic benefits is probable, is provided for, except in the extremely rare circumstances where no reliable estimate can be made. Contingent Assets are not recognized in the financial statements since this may result in the recognition of income that may never be realized.

**15. IMPAIRMENT OF ASSETS:**

An asset is impaired when the carrying amount of the asset exceeds its recoverable amount. An impairment loss is charged to the P & LA/c in the year in which an asset is identified as impaired in accordance with Accounting Standards 28 on "Impairment of Assets" issued by The Institute of Chartered Accountants of India and notified by The Companies (Accounting Standards) Rules, 2006.



## NOTES ON ACCOUNTS

1. In respect of branch adjustment there is no balance as on 31.03.2025 after reconciliation with all Branches. Separate branch wise list is available with the head office. No long outstanding entries are pending as on 31.03.2025

2. **Capital to Risk Assets Ratio**

31/03/2024	31/03/2025
21.16%	21.08%

3. **The aggregate amount of provisions made by the bank towards NPA is as under:**

Particulars	in Lacs
B.D.D.R	2942.45
Prov. For Rural Adv .	4725.00
Special Reserve for Long Term Lending	440.00
Special B.D.D.R	13.60
<b>Total</b>	<b>8121.05</b>

4. **NPA :-** The Bank has made adequate floating provision, which is in addition to the minimum prescribed provision as per R.B.I. with a view to build additional provision.

5. **Related Party Transactions (AS-18)**

The bank has disclosed material particulars of loans to Directors and/or their relatives outstanding as at 31.03.2025. Details of the loan outstanding from the relative of a director are as follows: -

Rs. In Lakh.

Outstanding Amount	Advance disbursed during the financial year	Amount of recovery during the financial year	Amount outstanding at close of the financial year	Amount overdue
1374.39	0.00	294.52	1079.87	1005.93

Overdue amount includes principal overdue Rs.1005.93 Lakh

6. **Accounting for Fixed Assets (AS-10)**

As per AS-10, Gross Block of fixed Assets and Net Block at the beginning and end of the accounting period is to be disclosed showing addition, deletion, and other movements in the fixed assets. As represented to us & from the available information the records of the original cost of the assets are not available with the bank, since bank has followed practice of disclosing the value after providing depreciation and thus bank has not complied with AS-10 regarding accounting for fixed assets.

Depreciation on fixed assets is provided on written down value method on the basis of rates as fixed except in case of computers where depreciation is charged on straight-line method. Deviations if any are reported in individual branch reports.



## 7. Segment Reporting (AS-17)

### a) Business segments

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	66.90	60.84	1.11	3.57	64.75	61.90	5.75	4.35	138.51	130.66
Result										
Unallocated expenses									0.00	0.00
Operating profit									20.80	35.93
Income taxes									4.42	6.90
Extraordinary profit / loss									0.00	0.00
Net profit									13.58	20.05

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
Other information:										
Segment assets	859.91	787.55	30.28	27.58	777.76	736.30	0.00	0.00	1667.95	1551.43
Unallocated assets										
Total assets										
Segment liabilities	0.00	0.00	21.08	25.27	1590.77	1569.98	0.00	0.00	1611.85	1595.25
Unallocated liabilities										
Total liabilities										

### b) Geographic segments

(Amount in Crore Rs.0.00)

	Domestic		International		Total	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
(a) Revenue	138.51	130.66	0.00	0.00	138.51	130.66
(b) Assets	1667.95	1551.43	0.00	0.00	1667.95	1551.43

## 8. Impairment of Assets (AS-28)

In the opinion of the management, there is no impairment of any of the Fixed Assets of the Bank in terms of AS 28 issued by ICAI. However, those assets which have been written off due to their non existence have been accounted in the Profit & Loss account as an expense.

## 9. Provisions, Contingent Liabilities and Contingent Assets (AS-29)

Net profit disclosed is after making all the material provisions and contingencies, which include adjustment to the value of investment, write off bad debts, provisions for advances and other contingencies.

There is Contingent liability as on 31/03/2025 in respect of bank guarantee issued amounting to ` . 10,27,78,627.00 & also Contingent Liability for Depositor Education & Awareness Fund ( DEAF ) of ` .8,94,17,136.14

## 10. Accounting for Taxes on Income (AS 22)

The Bank is following accrual system of accounting for Income Tax Treatment.

During the year bank has paid advance Income Tax of Rs.4,00,00,000.00 & Self Assessment Tax of Rs.41,67,874.00. Bank has made a provision for Income Tax of Rs.4,00,00,000.00 during the F.Y.2024-25





# 11. Retirement Benefits (AS 15)

The bank has taken care of the retirement benefits like gratuity, Leave Encashment by way of annually contributing to the retirement benefit plans of LIC.

12. The bank has paid penalty amount of Rs.20 Lakh to RBI on 01.06.2024 for delayed reporting of fraud return. The Statement of Significant Accounting Policies and notes on Accounts form an integral part of accounts.

## DISCLOSURES AS PER R.B.I. NORMS

Amount In Lakh Rs.0.00

Sr. No.	Particulars	As per Statutory Auditor	
		31.03.2025	31.03.2024
1)	Capital To Risk Assets Ratio	21.08%	21.16%
2)	Investment		
	a) Face Value	51500.00	53600.00
	b) Book Value	51594.89	53550.04
	c) Market Value	51273.07	52207.71
3)	Advances to		
	a) Real Estate	25.82	203.53
	b) Construction Business / Housing	---	---
	c) Housing	25952.61	25544.58
4)	Advances Against Shares & Debentures	NIL	NIL
5)	Advances to Directors, their Relatives, Companies / Firm in which they are interested		
	a) Fund Based	1010.51	1305.03
	b) Non Fund Based	69.36	69.36
6)	Average Cost of Funds	4.55%	3.94%
7)	NPA's		
	a) Gross NPA's	6682.91	6773.42
	b) Net NPA's	-1438.14	-997.62
8)	Profitability		
	a) Interest Income as a percentage of working funds	7.10%	6.85%
	b) Non - Interest income as a percentage of working funds	0.31%	0.25%
	c) Operating Profit as a percentage of working funds	1.22%	1.95%
	d) Return on Assets	0.73%	1.09%
	e) Business (Deposit + Advances) per employee	1012.51	962.91
	f) Profit per employee	5.68	8.18
9)	Provision made towards		
	a) NPA's	350.00	775.00
	b) Depreciation on Investment	0.00	0.00
	c) Standard Assets	0.00	25.00
10)	Provision as on		
	a) Towards NPA	8121.05	7771.05
	b) Towards Depreciation on Investment	558.84	558.84
	c) Towards Standard Assets	290.00	290.00
11)	a) Foreign Currency Assets	NIL	NIL
	b) Foreign Currency Liabilities	NIL	NIL
12)	Bank has paid premium as required to Deposit Insurance & Credit Guarantee Corporation Upto 30/09/2025 Rs.114.75 Lakh as on 08/05/2025	---	---

### i) Issuer Composition of Non SLR Investments (Amt in Lakh Rs.0.00)

Sr. No.	Issuer	Amount	Extent of Below Investment Grade Securities	Extent of Unrated Securities	Extent of Unlisted Securities
1	2	3	4	5	6
i)	PSUs		----- NIL -----		
ii)	Fis				
iii)	Public Sector Banks				
iv)	Mutual Funds				
v)	Other (PDCC & MSC Bank Shares)	17.01			
vi)	Other (SBI Card)	0.00			
	Total	17.01			

### ii) Non Performing Non -SLR Investment (Rs. In Lakh)

Particulars	Accounts
Opening Bal.	---- NIL ----
Additions	
During the year since 1 <sup>st</sup> April	
Reductions	
During the above period	
Closing Balance	
Total Provision	



**iii) DEAF Details**

(Amount in lakh Rs.0.00)

Particulars	2024-25	2023-24
Opening balance of amount tr. To DEAF	845.91	610.98
Add (+) : Amount tr. During the year	84.11	317.63
Less (-) : Amount re-imbursed by DEAF towards claims	35.85	82.70
<b>Closing balance of amount tr. To DEAF</b>	<b>894.17</b>	<b>845.91</b>

**iv) Restructured Accounts**

Particulars		Housing Loan	SME Debt Restructuring	Other
Standard Advances Restructured	Number of Borrower	-	-	-
	Amount Outstanding	-	-	-
	Sacrifice (diminution in the fair value)	--	--	--
Sub-Standard Advances Restructured	Number of Borrower	--	--	--
	Amount Outstanding	--	--	--
	Sacrifice (diminution in the fair value)	--	--	--
Doubtful Advances Restructured	Number of Borrower	--	-	--
	Amount Outstanding	--	-	--
	Sacrifice (diminution in the fair value)	--	-	--
Total	Number of Borrower	-	-	-
	Amount Outstanding	-	-	-
	Sacrifice (diminution in the fair value)	--	--	--

**v) Movement in NPA (Gross)**

(Amount in lakh Rs.0.00)

NPA as at the Beginning (01.04.2024)	Recoveries During the year (2024-25)	Additions during the year (2024-25)	NPA as at the end of the year (31.03.2025)
<b>6773.42</b>	<b>362.62</b>	<b>272.11</b>	<b>6682.91</b>

**vi) Movement in NPA (Net)**

(Amount in lakh Rs.0.00)

Gross NPA as on 31.03.2024	<b>6773.42</b>	Gross NPA as on 31.03.2025	<b>6682.91</b>
(-) provisions held in BDDR	<b>7771.05</b>	(-) provisions held in BDDR	<b>8121.05</b>
Net NPA as on 31.03.2024	<b>-997.63</b>	Net NPA as on 31.03.2025	<b>-1438.14</b>

**vii) Movement of CRAR**

(Amount in lakh Rs.0.00)

Year	Tier-I	Tier-II	Total	Risk Assets
<b>31.03.2024</b>	<b>13170.69</b>	<b>1315.94</b>	<b>14486.63</b>	<b>68470.61</b>
<b>31.03.2025</b>	<b>14099.34</b>	<b>1415.94</b>	<b>15515.28</b>	<b>73591.20</b>

♦ This is to certify that the gross NPA as per our calculations stood at Rs. 6682.91 Lakh as on 31<sup>st</sup> March, 2025

Date : 27 / 06 / 2025  
Place : Pune

**For NPSR Associates.,**  
**Chartered Accountants**  
**Partner CA Rahul Sancheti**  
M. No. 120526 (FRN 105511 W)  
UDIN : 25120526BMHQDF5335



## Balance Sheet as on 31st March, 2025

31-Mar-2024			LIABILITIES		31-Mar-2025
1000000000.00		1	AUTHORISED SHARE CAPITAL		1000000000.00
283024050.00			PAID UP SHARE CAPITAL		287426100.00
1837173224.06		2	RESERVE FUND & OTHER RESERVES		2033990556.07
	705234929.91		a) Statutory Reserve Fund	837005875.92	
	104907638.70		b) Special Reserve Fund	124954024.70	
	62367510.51		c) Building Fund	62367510.51	
	44000000.00		d) Spl. Res. For Long Term Lending	44000000.00	
	294244615.94		e) Bad & Doubtful Debts	294244615.94	
	55883989.00		f) Investment Dep. Reserve	55883989.00	
	79866000.00		g) Investment Fluctuation Reserve	89866000.00	
	437500000.00		h) Prov. For Rural Advance	472500000.00	
	29000000.00		i) Cont. Prov. Agst. Std Assets	29000000.00	
	80090.00		j) Capital Reserve	80090.00	
	5500000.00		k) Membership Dev. Fund	5500000.00	
	17228450.00		l) Charitable & Co-op. Purpose Fund	17228450.00	
	1360000.00		m) Prov. For Special BDDR	1360000.00	
15952471133.58		3	DEPOSITS & OTHER A/Cs		16118494597.16
	1674086929.20		a) Fixed Deposits	831660335.00	
	56264462.00		b) Recurring Deposits	57437289.00	
	7059242233.66		c) Saving Deposits	6418649555.33	
	558586361.43		d) Current Deposits	632393594.83	
	6406322792.18		e) Reinvestment Deposits	7994848056.18	
	1789784.11		f) Cr. Bal. In C.C./ O.D A/c	5874251.82	
	196178571.00		g) Dhanvardhini Deposit	177631515.00	
0.00		4	BORROWINGS		0.00
0.00		5	BILLS SENT FOR COLLECTION ( C )		0.00
1056246343.87		6	OVERDUE INT. RESERVE ( C )		1040517635.27
19128914751.51			Total (C/f)		19480428888.50



## Balance Sheet as on 31st March, 2025

31-Mar-2024			ASSETS		31-Mar-2025
44517936.00		1	CASH IN HAND & AT ATM		33067022.00
580090583.70		2	BANK BAL. IN CURRENT A/Cs		279742479.86
	6331771.30		a) State Co-op Bank ( MSC.Mumbai )	299487.91	
	244989600.44		b) D.C.C. Bank(District Concern)	50311594.77	
	319837229.47		c) Other Banks	207507356.86	
	8931982.49		d) Nationalised Banks	21624040.32	
1489755196.68		3	CURRENT A/C WITH R.B.I.		993583430.91
0.00		4	CALL MONEY AT SHORT NOTICE		700000000.00
100000.00		5	DEPOSIT WITH CCIL		100000.00
2518857500.00		6	OTHER BANK BALANCES ( F.D.R.)		2737898999.00
	150000000.00		a) Fixed Deposit with D.C.C.	98000000.00	
	2368857500.00		b) Short Term Dep. With Other Banks	2639898999.00	
5356705079.65		7	INVESTMENTS		5161189817.65
			(i) Government securities		
	3742003318.65		1) Central Govt. Securities	3598399083.65	
	1613000761.00		2) State Govt. Securities	1561089734.00	
	0.00		( ii ) Other approved securities	0.00	
			( iii ) Shares		
	1700000.00		1) P.D.C.C. Bank	1700000.00	
	1000.00		2) M.S.C. Bank	1000.00	
	0.00		( iv ) Bonds of PSU	0.00	
			( v ) Others		
	0.00		NON SLR	0.00	
7638748940.37		8	LOANS & ADVANCES		8080390243.11
			a) Short Term		
	1992143413.71		1) Secured	2333969921.75	
	36996625.18		2) Unsecured	46334594.48	
			Of which overdue Rs.184773371.34		
			b) Medium Term		
	714985507.79		1) Secured	616176022.49	
	533510579.01		2) Unsecured	595266274.29	
			Of which overdue Rs. 90187669.32		
			c) Long Term		
	4360622184.68		1) Secured	4487881376.10	
	490630.00		2) Unsecured	762054.00	
			Of which overdue Rs. 709615806.33		
0.00			Total Overdues Rs. Rs. 984576846.99		
17628775236.40			Total (C/f)		17985971992.53





31-Mar-2024		LIABILITIES		31-Mar-2025
19128914751.51			Total (B/F)	19480428888.50
169180928.14		7	CURRENT LIABILITIES & PROVS.	121871199.44
	8717951.98		a) Sundry Creditors	7839174.21
	23948932.33		b) Pay Orders	11690066.38
	227176.00		c) Interest Payable	495499.00
	1338500.00		d) Audit Fees	1487000.00
	6700627.09		e) TDS Payable	8733233.11
	576662.00		f) Other Payable	1440848.00
	1928468.00		g) Deferred Tax Liabilities	1884613.00
	12500000.00		h) Prov. For Ex-Gratia / Bonus	13000000.00
	16116699.74		i) Unrealized Int. On NBA	5168634.74
	1000.00		j) ATM Charge Back ac	7220.00
	2000000.00		k) Govt. Subsidy Received	2000000.00
	28124911.00		l) Contingent Prov. Against Fraud	28124911.00
	67000000.00		m) Income Tax Payable	40000000.00
7230055.00		8	DIVIDEND PAYABLE	13402358.00
200463860.01		9	NET PROFIT	135816566.16
	0.00	a)	Balance of Profit	0.00
	200463860.01	b)	Profit for Current Year Transferred	135816566.16
			From Profit & Loss A/c	
19505789594.66			Total Rs.	19751519012.10

Note : 1. Contingent Liabilities for Guarantees Issued Rs. 10,27,78,627.00  
2. Contingent Liabilities for Depositor Education Awareness Fund (D.E.A.F.) Rs. 8,94,17,136.14

Mahesh A. Kulkarni  
Accounts Officer

Sarjerao J. Patil  
Managing Director

Dr. Somaji F. Patil  
Director

CA B. B. Kad  
Director

CA Jayesh V. Dudhedia  
Chairman

As per our report of even date  
For NPSR Associates.,  
Chartered Accountants  
Partner CA Rahul Sancheti  
M. No. 120526 (FRN 105511 W)  
UDIN : 25120526BMHQDF5335



## Balance Sheet as on 31st March, 2025

31-Mar-2024	ASSETS				31-Mar-2025
17628775236.40			Total (B/F)		17985971992.53
0.00		9	BILLS RECEIVABLE ( C )		0.00
1056246343.87		10	OVERDUE INT.RECEIVABLE ( C )		1040517635.27
38148885.00		11	LAND & BUILDING (WDV)		37195164.00
1285536.00		12	VEHICLE (WDV)		4088659.00
572078.47		13	COMPUTER		531018.59
3537872.00		14	S.D. LOCKERS ( WDV)		3007191.00
2014844.00		15	ATM Machine ( WDV)		1000044.00
		16	FURNITURE FIXTURES (WDV)		31510923.36
31562307.35	31562307.35		a) Dead Stock	31510923.36	
743646491.57		17	OTHER ASSETS		647696384.35
	79641113.20		a) Int Accrd. but not reced.on Govt Sec.	74007027.18	
	122571663.17		b) Int. Accrued but not rec.on invt.	102251522.41	
	9706.00		c) Deposit With CERSAI	4226.00	
	73870.26		d) Rent Light/ water Connec. Deposit	71773.70	
	500.00		e) Telephone Deposit	500.00	
	2800.00		f) Franking Stamps in Hand	64500.00	
	0.00		g) Deaf Receivable	1453039.39	
	8941854.82		h) CGST/SGST/IGST Receivable	12623784.57	
	478023865.00		i) Non Banking Assets Acquired	409811987.00	
	1690541.81		j) Other Receivable	2523473.56	
	2178129.00		k) Income Tax Refund Receivable	2178129.00	
	166804.31		l) ATM Charges Settlement Account	423443.66	
	50345644.00		m) Income Tax Paid FY 23-24	0.00	
	0.00		n) Sundry Debtors	2193069.88	
	0.00		o) RCM Receivable	89908.00	
	0.00		p) Income Tax Paid 2024-025	40000000.00	
19505789594.66			Total Rs.		19751519012.10

Mahesh A. Kulkarni  
Accounts Officer

Sarjerao J. Patil  
Managing Director

Dr. Somaji F. Patil  
Director

CA B. B. Kad  
Director

CA Jayesh V. Dudhedia  
Chairman

As per our report of even date  
For NPSR Associates.,  
Chartered Accountants  
Partner CA Rahul Sancheti  
M. No. 120526 (FRN 105511 W)  
UDIN : 25120526BMHQDF5335



## Profit & Loss A/c For the year ended on 31st March, 2025

31-Mar-2024		EXPENDITURE	31-Mar-2025
611572550.95	01)	Interest Paid on Deposits	742873540.70
158982980.00	02)	Salary & Allowances	180792888.00
15214273.00	03)	Contribution to Staff P.F. & Gratuity	16309021.00
1251000.00	04)	Directors Sitting Fees & Allowances	1202000.00
17917.00	05)	Staff Training Expenses	16566.14
6236180.34	06)	Security Guard Expenses	6432068.34
1215486.16	07)	Vehicle Maintenance	1163393.20
1446823.00	08)	Travelling & Local Conveyance Meeting Exps	1994244.86
99439321.46	09)	Rent Tax Light & Insurance	154039196.42
3705945.44	10)	Postage & Telephone Expenses	4295490.99
1958584.83	11)	Printing Stationery & Advertisement	3245099.16
3565327.56	12)	Audit Fees	3305999.30
5173854.05	13)	Other Expenses	5001304.06
493009.44	14)	Office Repairs & Painting	1270213.07
1394099.20	15)	Court & Recovery Expenses	3006209.51
1201681.74	16)	Subscription & Fees	493451.85
8122690.21	17)	Depreciation	8232218.89
4993754.34	18)	Computer Maintenance	4254727.44
1113377.84	19)	Consultancy Charges	274457.50
4337860.57	20)	Amortised Prem. Paid On Investment	4256988.00
3220306.27	21)	Maintenance Other Than Computer	3520179.12
291193.14	22)	Repo\NdsOm\CCIL\CSGL Charges	458975.74
0.00	23)	Rupay Card Exps(Net)	695366.82
0.00	24)	Loss on Sale of NBA	7711878.00
1831216.14	25)	NFS Charges Paid ( Net )	0.00
9815752.00	26)	Deferred Tax Expenses	0.00
0.00	27)	Penalty of RBI	2000000.00
0.00	28)	PSLC FEE PAID	4411000.00
	29)	PROVISIONS	
7500000.00	a)	Prov. For Long Term Lending	0.00
47000000.00	b)	Prov. For Rural Advance	35000000.00
2500000.00	c)	Prov. For Contigent Stad. Assets	0.00
23000000.00	d)	Prov. For BDDR	0.00
12500000.00	e)	Prov. For EX-GRATIA/BONUS	13000000.00
0.00	f)	Provision For Fraud	0.00
0.00	g)	Provision For Restructuring	0.00
67000000.00	h)	Provision For Income Tax	40000000.00
200463860.01	30)	Net Profit	135816566.16
<b>1306559044.69</b>		<b>Total (Rs.)</b>	<b>1385073044.27</b>



## Profit & Loss A/c For the year ended on 31st March, 2025

31-Mar-2024		I N C O M E	31-Mar-2025
654680241.32	1)	Interest Received On Advances	658613087.48
171369694.17	2)	Interest Received On Investment	185859549.24
251154171.55	3)	Interest Received On Govt. Securities	337999916.74
511644.48	4)	Interest Received On Non-SLR Inv.	0.00
9267384.00	5)	Interest Received On Call Money	12645594.00
97180568.28	6)	Discount Received On Treasury Bills	43599396.74
78911194.25	7)	Profit On Sale Of Mutual Fund (Unit Liquid Scheme)	88911519.73
5578500.00	8)	Profit On Redemption Of Govt. Securities	55000.00
2891250.00	9)	Profit On Sale Of Govt. Securities	22955056.00
350000.00	10)	Profit On Redemption Of HTM NON SLR	0.00
136100.00	11)	Dividend Received	136100.00
10874854.16	12)	Commission & Exchange	10929936.41
5295241.12	13)	Locker Rent	5480425.58
6318596.70	14)	Processing Charges	5395516.00
0.00	15)	NFS Charges Received ( Net )	2015.04
1561209.79	16)	Rupay Charges Received(Net)	53344.28
151439.71	17)	Rupay Card Charges Received ( Net)	0.00
33164.12	18)	Misc. Receipt	86891.38
24782.12	19)	ATM Charges Received	17552.48
1929660.92	20)	Lease Rent Received on Non Banking Assets	526271.16
7556478.00	21)	Surplus Provision Reversed	0.00
712533.00	22)	Interest Received on IT Refund	0.00
0.00	23)	Deffered Tax Income	43855.00
0.00	24)	Int Realized on Sale of Non Banking Assets	10948065.00
70337.00	25)	Profit on Sale of Assets ( Net )	247714.88
0.00	26)	Penal Charges Received	566237.13
<b>1306559044.69</b>		<b>Total (Rs.)</b>	<b>1385073044.27</b>

**Mahesh A. Kulkarni**  
Accounts Officer

**Sarjerao J. Patil**  
Managing Director

**Dr. Somaji F. Patil**  
Director

**CA B. B. Kad**  
Director

**CA Jayesh V. Dudhedia**  
Chairman

**As per our report of even date**

**For NPSR Associates.,**  
**Chartered Accountants**  
**Partner CA Rahul Sancheti**

**M. No. 120526 (FRN 105511 W)**  
**UDIN : 25120526BMHQDF5335**





## BHARATI SAHAKARI BANK LTD. PUNE FORM A

### Scheduled Form of Balance Sheet as on 31st March 2025

Sr.No.	CAPITAL AND LIABILITIES	Schedule No.	Current Year 31.03.2025	Previous Year 31.03.2024
1	Capital	1	287426100.00	283024050.00
2	Reserves and surplus	2	2169807122.23	2037637084.07
3	Deposits	3	16118494597.16	15952471133.58
4	Borrowings	4	0.00	0.00
5	Other liabilities and provisions	5	135273557.44	176410983.14
	<b>Total (Rs.)</b>		<b>18711001376.83</b>	<b>18449543250.79</b>

Sr.No.	ASSETS & PROPERTIES	Schedule No.	Current Year 31.03.2025	Previous Year 31.03.2024
1	Cash and Balances with Reserve Bank of India	6	1026650452.91	1534273132.68
2	Balances with Banks and Money at call and Short Notice	7	3717641478.86	3098948083.70
3	Investments	8	5161189817.65	5356705079.65
4	Loans & Advances	9	8080390243.11	7638748940.37
5	Fixed Assets	10	77332999.95	77121522.82
6	Other Assets	11	647796384.35	743746491.57
	<b>Total (Rs.)</b>		<b>18711001376.83</b>	<b>18449543250.79</b>

Sr.No.	CONTINGENT LIABILITIES	Schedule No.	Current Year 31.03.2025	Previous Year 31.03.2024
1	Contingent Liabilities	12	192195763.14	188045932.00

Sr.No.	BILLS FOR COLLECTION / OIR		Current Year 31.03.2025	Previous Year 31.03.2024
1	Bills for Collection(Contra)		0.00	0.00
2	Overdue Interest Reserve(Contra)		1040517635.27	1056246343.87
	<b>Total (Rs.)</b>		<b>1040517635.27</b>	<b>1056246343.87</b>

**Mahesh A. Kulkarni**  
Accounts Officer

**Sarjearao J. Patil**  
Managing Director

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Director

**CA B. B. Kad**  
Director

**CA Jayesh V. Dudhedia**  
Chairman

As per our report of even date

For NPSR Associates.,  
Chartered Accountants  
Partner CA Rahul Sancheti  
M. No. 120526 (FRN 105511 W)  
UDIN : 25120526BMHQDF5335



### SCHEDULE 1 – Capital

Sr.No.	Particulars	Current Year 31.03.2025	Previous Year 31.03.2024
1	Authorised Share Capital (20000000 Shares of Rs.50/- each)	1000000000.00	1000000000.00
2	Issued Share capital (5748522 shares of Rs.50/- each)	287426100.00	283024050.00
3	Subscribed Share capital (5748522 shares of Rs.50/- each)	<b>287426100.00</b>	<b>283024050.00</b>

### SCHEDULE 2 - Reserves and Surplus

Sr.No.	Particulars		Current Year 31.03.2025	Previous Year 31.03.2024
1	Statutory Reserve Fund	Previous Year	705234929.91	642277204.32
		Addition	131770946.01	62957725.59
		<b>Total</b>	<b>837005875.92</b>	<b>705234929.91</b>
2	Special Reserve Fund	Previous Year	104907638.70	94229192.00
		Addition	20046386.00	10678446.70
		<b>Total</b>	<b>124954024.70</b>	<b>104907638.70</b>
3	Building Fund		62367510.51	62367510.51
4	Special Res. For Long Term Lending	Previous Year	44000000.00	36500000.00
		Addition	0.00	7500000.00
		<b>Total</b>	<b>44000000.00</b>	<b>44000000.00</b>
5	Prov. For Bad & Doubtful Debts	Previous Year	294244615.94	271244615.94
		Addition	0.00	23000000.00
		<b>Total</b>	<b>294244615.94</b>	<b>294244615.94</b>
6	Investment Depreciation Reserve	Previous Year	55883989.00	55883989.00
		Addition	0.00	0.00
		<b>Total</b>	<b>55883989.00</b>	<b>55883989.00</b>
7	Investment Fluctuation Reserve	Previous Year	79866000.00	77366000.00
		Addition	10000000.00	2500000.00
		<b>Total</b>	<b>89866000.00</b>	<b>79866000.00</b>
8	Prov. For Rural Advances	Previous Year	437500000.00	390500000.00
		Addition	35000000.00	47000000.00
		<b>Total</b>	<b>472500000.00</b>	<b>437500000.00</b>
9	Cont. Prov agst. Standard Assets	Previous Year	29000000.00	26500000.00
		Addition	0.00	2500000.00
		<b>Total</b>	<b>29000000.00</b>	<b>29000000.00</b>
10	Capital Reserve		80090.00	80090.00
11	Membership Development Fund		5500000.00	5500000.00
12	Charitable & Co-operative Fund		17228450.00	17228450.00
13	Special BDDR Provision		1360000.00	1360000.00
14	Provision for Restructuring		0.00	0.00
15	Balance in Profit and loss Account		135816566.16	200463860.01
	<b>Total (Rs.)</b>		<b>2169807122.23</b>	<b>2037637084.07</b>



### SCHEDULE 3 - Deposits

Sr.No.	Particulars	Current Year 31.03.2025	Previous Year 31.03.2024
A.I.	<b>Demand Deposits</b>		
(i)	From Banks	0.00	0.00
(ii)	From others(Current/Cr.Bal.in CC/OD)	638267846.65	560376145.54
II.	Savings Banks Deposits	6418649555.33	7059242233.66
III.	<b>Term Deposits</b>		
(i)	From Banks	0.00	0.00
(ii)	From others	9061577195.18	8332852754.38
		<b>16118494597.16</b>	<b>15952471133.58</b>
B.			
(i)	Deposits of Branches in India	16118494597.16	15952471133.58
(ii)	Deposits of Branches outside India	0.00	0.00
	<b>Total (Rs.)</b>	<b>16118494597.16</b>	<b>15952471133.58</b>

### SCHEDULE 4 – Borrowings

Sr.No.	Particulars	Current Year 31.03.2025	Previous Year 31.03.2024
1	<b>Borrowing in India</b>	0.00	0.00
	<b>Total (Rs.)</b>	<b>0.00</b>	<b>0.00</b>

### SCHEDULE 5- Other Liabilities & Provisions

Sr.No.	Particulars	Current Year 31.03.2025	Previous Year 31.03.2024
1	Sundry Creditors	7839174.21	8717951.98
2	Pay Orders	11690066.38	23948932.33
3	Interest Payable	495499.00	227176.00
4	Audit Fees	1487000.00	1338500.00
5	Prov. For Income Tax	40000000.00	67000000.00
6	TDS Payable	8733233.11	6700627.09
7	Other Payable	1440848.00	576662.00
8	Deferred Tax Liabilities	1884613.00	1928468.00
9	Prov. For Ex Gratia/Bonus	13000000.00	12500000.00
10	Govt.Subsidy Received	2000000.00	2000000.00
11	ATM Chargeback Account	7220.00	1000.00
12	Contingent Prov. For Fraud	28124911.00	28124911.00
13	Unrealized Int. on NBA	5168634.74	16116699.74
14	Dividend Payable	13402358.00	7230055.00
	<b>Total (Rs.)</b>	<b>135273557.44</b>	<b>176410983.14</b>



**SCHEDULE 6 - Cash and Balances with Reserve Bank of India**

Sr.No.	Particulars	Current Year 31.03.2025	Previous Year 31.03.2024
1	Cash in hand & at ATM	33067022.00	44517936.00
2	Balance with Reserve Bank of India		
	(i) in Current Account	993583430.91	1489755196.68
	(ii) in other Accounts	0.00	0.00
	<b>Total (Rs.)</b>	<b>1026650452.91</b>	<b>1534273132.68</b>

**SCHEDULE 7 - Balances with banks and Money at Call and short Notice**

Sr.No.	Particulars	Current Year 31.03.2025	Previous Year 31.03.2024
I.	<b>In India</b>		
(i)	<b>Balances with Banks</b>		
	(a) in Current Accounts	279742479.86	580090583.70
	(b) In Other Deposit Accounts	2737898999.00	2518857500.00
(ii)	Money at call and short notice		
	(a) with banks	0.00	0.00
	(b) with other institutions	700000000.00	0.00
	Total (I and II)	<b>3717641478.86</b>	<b>3098948083.70</b>
II	<b>Outside India</b>		
	(i) in Current Accounts	0.00	0.00
	(ii) in Other Deposits Accounts	0.00	0.00
	(iii) Money at call and short notice	0.00	0.00
	Total (i, ii and iii)	<b>0.00</b>	<b>0.00</b>
	<b>Grand Total (I and II) (Rs.)</b>	<b>3717641478.86</b>	<b>3098948083.70</b>





### SCHEDULE 8 - Investments

Sr.No.	Particulars	Current Year 31.03.2025	Previous Year 31.03.2024
<b>I</b>	<b><u>Investment in India in</u></b>		
(i)	Government Securities	5159488817.65	5355004079.65
(ii)	Other approved securities	0.00	0.00
(iii)	Shares	1701000.00	1701000.00
(iv)	Debentures and Bonds	0.00	0.00
(v)	Subsidiaries / Joint Ventures	0.00	0.00
(vi)	Others (Non SLR - SBI Cards)	0.00	0.00
	<b>Total</b>	<b>5161189817.65</b>	<b>5356705079.65</b>
<b>II</b>	<b><u>Investment outside India in</u></b>		
(i)	Government Securities	0.00	0.00
(ii)	Debentures and Bonds	0.00	0.00
(iii)	Others	0.00	0.00
	<b>Total</b>	<b>0.00</b>	<b>0.00</b>
	<b>Grand Total (I and II) (Rs.)</b>	<b>5161189817.65</b>	<b>5356705079.65</b>

### SCHEDULE 9 - Loans & Advances

Sr.No.	Particulars	Current Year 31.03.2025	Previous Year 31.03.2024
<b>A</b>			
(i)	Bills Purchased and Discounted	240000.00	240000.00
(ii)	Cash Credits, Overdrafts and Loans repayable on demand	1764304873.51	1371256332.06
(iii)	Term Loans	6315845369.60	6267252608.31
	<b>Total</b>	<b>8080390243.11</b>	<b>7638748940.37</b>
<b>B</b>			
(i)	Secured by Tangible assets	7438027320.34	7067751106.18
(ii)	Covered by Bank / Government Guarantees	0.00	0.00
(iii)	Unsecured	642362922.77	570997834.19
	<b>Total</b>	<b>8080390243.11</b>	<b>7638748940.37</b>
<b>C.I.</b>	<b><u>Advances in India</u></b>		
(i)	Priority Sectors	4036464253.34	3674359201.92
(ii)	Public Sector	0.00	0.00
(iii)	Banks	0.00	0.00
(iv)	Others	4043925989.77	3964389738.45
	<b>Total</b>	<b>8080390243.11</b>	<b>7638748940.37</b>
<b>C.II.</b>	<b><u>Advances outside India</u></b>		
(i)	Due from banks	0.00	0.00
(ii)	Due from others	0.00	0.00
	(a) Bills purchased and discounted	0.00	0.00
	(b) Syndicated Loans	0.00	0.00
	(c) Others	0.00	0.00
	<b>Total</b>	<b>0.00</b>	<b>0.00</b>
	<b>Grand Total (C.I. and C.II.) (Rs.)</b>	<b>8080390243.11</b>	<b>7638748940.37</b>



**SCHEDULE 10- Fixed Assets**

Sr.No.	Particulars		Current Year 31.03.2025	Previous Year 31.03.2024
1	Land & Building	Previous Year	38148885.00	39127062.00
		Additon	0.00	0.00
		Depreciation	953721.00	978177.00
		Total	37195164.00	38148885.00
2	Vehicle	Previous Year	1285536.00	1641020.00
		Additon	3931241.00	0.00
		(-) Sold	406590.00	119663.00
		Depreciation	721528.00	235821.00
		Total	4088659.00	1285536.00
3	Computer	Previous Year	572078.47	1487822.09
		Additon	540112.00	0.00
		(-) Sold	2707.00	0.00
		Depreciation	578464.88	915743.62
		Total	531018.59	572078.47
4	ATM Machine	Previous Year	2014844.00	588624.00
		Additon	0.00	2754810.00
		Depreciation	1014800.00	1328590.00
		Total	1000044.00	2014844.00
5	Furniture, Fixtures & Library Dead Stock & SD Lockers	Previous Year	35100179.35	38089399.94
		Additon	4526002.92	1675138.00
		(-) Sold	144362.90	0.00
		Depreciation	4963705.01	4664358.59
		Total	34518114.36	35100179.35
	Total (Rs.)		77332999.95	77121522.82



**SCHEDULE 11 - Other Assets**

Sr.No.	Particulars	Current Year 31.03.2025	Previous Year 31.03.2024
1	Int.Accrued but not rece. On Govt Sec.	74007027.18	79641113.20
2	Int.Accrued but not rece. On Inv.	102251522.41	122571663.17
3	Deposit with CERSAI	4226.00	9706.00
4	Rent, Light/Water Connection Deposit	71773.70	73870.26
5	Telephone Deposit	500.00	500.00
6	Franking Stamps on Hand	64500.00	2800.00
7	Deaf Receivable	1453039.39	0.00
8	CGST/SGST/IGST Receivable	12623784.57	8941854.82
9	RCM Receivable	89908.00	0.00
10	Non Banking Assets Acquired in Satisfaction of Debts	409811987.00	478023865.00
11	Other Receivable	2523473.56	1690541.81
12	Deposit with CCIL	100000.00	100000.00
13	Income Tax Refund Receivable	2178129.00	2178129.00
14	Sundry Debtors	2193069.88	0.00
15	Income Tax Paid F.Y.2023-24	0.00	50345644.00
16	ATM Charges Settlement A/c	423443.66	166804.31
17	Income Tax Paid F.Y.2024-25	40000000.00	0.00
	<b>Total (Rs.)</b>	<b>647796384.35</b>	<b>743746491.57</b>

**SCHEDULE 12 - Contingent Liabilities**

Sr.No.	Particulars	Current Year 31.03.2025	Previous Year 31.03.2024
1	Bank Guarantees Issued	102778627.00	103454760.00
2	Depositor Education Awareness Fund(DEAF)	89417136.14	84591172.00
	<b>Total (Rs.)</b>	<b>192195763.14</b>	<b>188045932.00</b>

**Shri. Mahesh A. Kulkarni**  
Accounts Officer

**Shri. Sarjerao J. Patil**  
Managing Director

**Dr. Somaji F. Patil**  
Director

**CA B. B. Kad**  
Director

**CA Jayesh V. Dudhedia**  
Chairman

As per our report of even date  
**M/s.NPSR & Associates,**  
**Chartered Accountants**  
Partner CA  
Mem. No.120526 (FRN105511W)  
UDIN: 25120526BMHQDF5335



## BHARATI SAHAKARI BANK LTD. PUNE FORM 'B'

### Form of Profit and Loss Account for the year ended 31st March 2025

Sr.No.	Particulars	Schedule No.	Current Year 31.03.2025	Previous Year 31.03.2024
<b>I</b>	<b>Income</b>			
1	Interest earned	<b>13</b>	1327629063.93	1263074898.05
2	Other Income	<b>14</b>	57443980.34	43484146.64
	<b>Total (Rs.)</b>		<b>1385073044.27</b>	<b>1306559044.69</b>
<b>II</b>	<b>Expenditure</b>			
1	Interest expended	<b>15</b>	742873540.70	611572550.95
2	Operating expenses	<b>16</b>	506382937.41	494522633.73
	<b>Total (Rs.)</b>		<b>1249256478.11</b>	<b>1106095184.68</b>
<b>III</b>	<b>Profit/Loss</b>			
1	Net Profit/Loss (-) for the Year		135816566.16	200463860.01
2	Profit/Loss (-) brought forward		0.00	0.00
	<b>Total (Rs.)</b>		<b>135816566.16</b>	<b>200463860.01</b>
	<b>Total of II &amp; III</b>		<b>1385073044.27</b>	<b>1306559044.69</b>
<b>IV</b>	<b>Appropriations (As recommended by BOD)</b>			
1	Transfer to Statutory Reserves		64518578.16	131408196.01
2	Transfer to Education Fund		2716331.00	4009278.00
3	Transfer to Special Reserve		13581657.00	20046386.00
4	Transfer to IFR		20000000.00	10000000.00
5	Dividend		35000000.00	35000000.00
6	Surplus		0.00	0.00
	<b>Total (Rs.)</b>		<b>135816566.16</b>	<b>200463860.01</b>

**Shri. Mahesh A. Kulkarni**  
Accounts Officer

**Shri. Sarjerao J. Patil**  
Managing Director

**Dr. Somaji F. Patil**  
Director

**CA B. B. Kad**  
Director

**CA Jayesh V. Dudhedia**  
Chairman

As per our report of even date

For NPSR Associates.,  
Chartered Accountants  
Partner CA Rahul Sancheti  
M. No. 120526 (FRN 105511 W)  
UDIN : 25120526BMHQDF5335



### SCHEDULE 13 - Interest Earned

Sr.No.	Particulars	Current Year 31.03.2025	Previous Year 31.03.2024
1	Interest/discount on advance/bills	658613087.48	654680241.32
2	Income on investments(G.sec./Treasury/Non SLR)	381599313.48	348846384.31
3	Interest on balances with Reserve Bank of India and other inter bank funds	198505143.24	180637078.17
4	Others MF Liquid Scheme	88911519.73	78911194.25
	<b>Total (Rs.)</b>	<b>1327629063.93</b>	<b>1263074898.05</b>

### SCHEDULE 14 - Other Income

Sr.No.	Particulars	Current Year 31.03.2025	Previous Year 31.03.2024
1	Commission, exchange and brokerage	10929936.41	10874854.16
2	Profit on sale / Redemption of investments	23010056.00	8819750.00
3	ATM Charges received	17552.48	24782.12
4	NFS Charges Received(Net)	2015.04	0.00
5	Rupay Charges Received	53344.28	1561209.79
6	Dividend Received	136100.00	136100.00
7	Locker Rent	5480425.58	5295241.12
8	Processing Charges	5395516.00	6318596.70
9	Service Charges	0.00	0.00
10	Misc.Receipt	86891.38	33164.12
11	Lease Rent received on Non Banking Assets	526271.16	1929660.92
12	Surplus Provision Reversed	0.00	7556478.00
13	Rupay Card Charges Received (Net)	0.00	151439.71
14	Int. Received on IT Refund	0.00	712533.00
15	Deferred Tax Income	43855.00	0.00
16	Int.Realized on Sale of NBA	10948065.00	0.00
17	Profit on Sale of Asstes	247714.88	70337.00
18	Penal Charges Received	566237.13	0.00
	<b>Total (Rs.)</b>	<b>57443980.34</b>	<b>43484146.64</b>

### SCHEDULE 15 - Interest Expended

Sr.No.	Particulars	Current Year 31.03.2025	Previous Year 31.03.2024
1	Interest on deposits	742873540.70	611572550.95
2	Interest on Reserve Bank of India/ Inter-bank borrowings	0.00	0.00
	<b>Total (Rs.)</b>	<b>742873540.70</b>	<b>611572550.95</b>





**SCHEDULE 16 - Operating Expenses**

Sr.No.	Particulars	Current Year 31.03.2025	Previous Year 31.03.2024
1	Payments to and provisions for employees	197101909.00	174197253.00
2	Rent, taxes ,lighting & Insurance	154039196.42	99439321.46
3	Printing and stationery & Advt.	3245099.16	1958584.83
4	Depreciation on Bank's property	8232218.89	8122690.21
5	Director's fees, allowances and expenses	1202000.00	1251000.00
6	Auditors' fees and expenses (Including branch auditors)	3305999.30	3565327.56
7	Court & Recovery Exps.	3006209.51	1394099.20
8	Postages, Telegrams, Telephones, etc.	4295490.99	3705945.44
9	Office Repairs & Painting	1270213.07	493009.44
10	Computer Maintenance	4254727.44	4993754.34
11	Maintenance Other Than Computer	3520179.12	3220306.27
12	Staff Training Expenses	16566.14	17917.00
13	Security Guard Expenses	6432068.34	6236180.34
14	Vehicle Maintenance	1163393.20	1215486.16
15	Travelling & Meeting Expenses	1994244.86	1446823.00
16	Subscription & Fees	493451.85	1201681.74
17	Consultancy Charges	274457.50	1113377.84
18	Amortised Premium on Investment	4256988.00	4337860.57
19	REPO/NDSOM/CCIL/CSGL Charges	458975.74	291193.14
20	Other Expenses	5001304.06	5173854.05
21	Rupay Card Expenses(Net)	695366.82	0.00
22	Loss on Sale of NBA	7711878.00	0.00
23	NFS Charges Paid (Net)	0.00	1831216.14
24	Deferred Tax Exps.	0.00	9815752.00
25	Prov. For Bad & Doubtful Debts	0.00	23000000.00
26	Prov. For Rural Advances	35000000.00	47000000.00
27	Prov. For Long Term Lending	0.00	7500000.00
28	Prov. For Ex-Gratia/Bonus	13000000.00	12500000.00
29	Penalty paid to RBI	2000000.00	0.00
30	PSLC Fee paid	4411000.00	0.00
31	Provision For Income Tax	40000000.00	67000000.00
32	Prov. For Contingent Std. Assets	0.00	2500000.00
	<b>Total (Rs.)</b>	<b>506382937.41</b>	<b>494522633.73</b>



## BHARATI SAHAKARI BANK LTD., PUNE-30

### Cash Flow Statement For The Year Ended 31st March 2025

Sr.No.	Particulars	2024-25		2023-24	
(A)	<b>Cash Flow From Operating Activities</b>	-	-	-	-
	Net Profit As Per Profit & Loss Account		13,58,16,566		20,04,63,860
	<b>Adjustment For Non Cash Items</b>	-	-	-	-
<b>Add</b>	Depreciation Charged	82,32,219		81,22,690	
	Provision For Bad & Doubtful Debts	-		2,30,00,000	
	Provision For Depreciation On Investment	-		-	
	Prov. For Rural Advance	3,50,00,000		4,70,00,000	
	Prov. For Ex-Gratia	1,30,00,000		1,25,00,000	
	Provision For Long Term Lending	-		75,00,000	
	Prov. For Contingent Stad. Assets	-		25,00,000	
	Provision For Fraud	-		-	
	Provision For Restructuring	-		-	
	Provision For Tax	4,00,00,000		6,70,00,000	
	Amortised Prem. Paid On Investment	42,56,988		43,37,861	
	Loss on sale of NBA	-32,36,187		-	
	Non Cash Effects as per MOC Entries	-15,12,734		15,12,734	
	<b>Sub Total</b>	<b>9,57,40,286</b>	<b>9,57,40,286</b>	<b>17,34,73,285</b>	<b>17,34,73,285</b>
<b>Less</b>	Profit On Sale Of Investment In Securities	11,19,21,576		8,77,30,944	
	Dividend Income received	1,36,100		136,100	
	Deferred tax income	43,855		-	
	<b>Sub Total</b>	<b>11,21,01,531</b>	<b>-11,21,01,531</b>	<b>8,78,67,044</b>	<b>-8,78,67,044</b>
	<b>Adjustments For:</b>				
	Increase In Deposits And Other Accounts	16,60,23,464		40,34,75,733	
	Increase / (Decrease) In Bills Sent For Collection	-		-	
	Increase In Over Due Interest	-1,57,28,709		-2,48,91,818	
	Increase / (Decrease) In Other Liabilities	-7,48,09,729		-23,24,164	
	Ex - Gratia Paid Back	-		-	
	(Increase)/ Decrease In Advances	-44,16,41,303		-40,47,81,654	
	(Increase)/ Decrease In Other Assets	11,16,78,816		-3,20,02,286	
	(Increase)/ Decrease in Investments in Govt. Sec.	30,31,79,850		23,90,96,337	
	(Increase)/ Decrease in Investments in FDR / Other	-21,90,41,499		-26,55,57,600	
	<b>Sub Total</b>	<b>-17,03,39,110</b>	<b>-17,03,39,110</b>	<b>-8,69,85,452</b>	<b>-8,69,85,452</b>
	<b>Net Cash From Operating Activities Before Income Tax</b>		-5,08,83,789		19,90,84,648
	<b>Income Tax Paid</b>		2,07,07,224		3,96,96,351
	<b>Net Cash From Operating Activities After Income Tax</b>		<b>-7,15,91,013</b>		<b>15,93,88,297</b>
(B)	<b>Cash Flow From Investing Activities</b>				
	Purchase of Fixed Assets	-89,97,356		-44,29,948	
	Sale of Fixed Assets	5,53,660		1,90,000	
	Dividend income received	1,36,100		1,36,100	
	<b>Net Cash Generated From Investing Activities</b>	<b>-83,07,596</b>	<b>-83,07,596</b>	<b>-41,03,848</b>	<b>-41,03,848</b>
(C)	<b>Cash Flow From Financing Activities</b>				
	Share Capital Issued (Net)	44,02,050		-36,83,900	
	Increase / (Decrease) In Unpaid Dividend	-		-	
	Increase / (Decrease) In Borrowings	-		-	
	Increase/ (Decrease) In Statutory / Special Funds	-3,86,46,528		-2,81,48,295	
	Increase/ (Decrease) In Dividend Payable	61,72,303		72,30,055	
	<b>Net Cash Generated From Financing Activities</b>	<b>-2,80,72,175</b>	<b>-2,80,72,175</b>	<b>-2,46,02,140</b>	<b>-2,46,02,140</b>
(D)	<b>Net Increase In Cash &amp; Cash Equivalents (A+B+C)</b>		<b>-10,79,70,784</b>		<b>13,06,82,309</b>
(E)	<b>Cash &amp; Cash Equivalents at the beginning of the year</b>		2,11,44,63,716		198,37,81,407
(F)	<b>Cash &amp; Cash Equivalents at the end of the year (D+E)</b>		<b>2,00,64,92,933</b>		<b>211,44,63,716</b>
	<b>Break-Up Of Cash &amp; Cash Equivalents</b>				
	Cash In Hand	4,45,17,936	3,30,67,022	4,38,15,190	4,45,17,936
	<b>Balances With Banks:</b>				
	In Current Accounts with Banks and RBI	2,06,98,45,780	1,27,33,25,911	193,98,66,217	206,98,45,780
	In Money at call & Short Notice & Misc. Deposit	1,00,000	70,01,00,000	1,00,000	1,00,000
(G)	<b>Cash &amp; Cash Equivalent at the end of the year</b>	<b>2,11,44,63,716</b>	<b>2,00,64,92,933</b>	<b>198,37,81,407</b>	<b>211,44,63,716</b>



## INCOME AND EXPENDITURE BUDGET FOR THE YEAR 2024-25

Sr. No.	Items Of Income	Previous Budget 2024-25	Actual Income 2024-25	Excess /Less 2024-25	Budget For 2025-26
1	1.Int recd. On Adv. And Investment	1320000000.00	1327629063.93	7629063.93	1500000000.00
2	Commission & Other Income	50000000.00	57443980.34	7443980.34	60000000.00
	<b>Total</b>	<b>1370000000.00</b>	<b>1385073044.27</b>	<b>15073044.27</b>	<b>1560000000.00</b>
Sr. No.	Items Of Expenditure	Prev Budget 2024-25	Actual Expenses 2024-25	Excess/Less 2024-25	Budget for 2025-26
1	Interest on Deposits & Borrowings	650000000.00	742873540.70	92873540.70	740000000.00
2	Salaries, Allowances & PF	220000000.00	197101909.00	-22898091.00	200000000.00
3	Travelling/Meeting & Director Allow.	1500000.00	3196244.86	1696244.86	1700000.00
4	Rent, Tax, Lighting & Insurance	110000000.00	154039196.42	44039196.42	170000000.00
5	Postage & Telephone	4000000.00	4295490.99	295490.99	4500000.00
6	Printing, Stationery & Advertising	2500000.00	3245099.16	745099.16	3500000.00
7	Audit Fee	3200000.00	3305999.30	105999.30	3500000.00
8	Depreciation (fixed assets)	10000000.00	8232218.89	-1767781.11	10000000.00
9	Other Expenses	20000000.00	20552982.12	552982.12	25000000.00
10	Legal/Loan Recovery Charges	1500000.00	3006209.51	1506209.51	3500000.00
11	Office Repairs & Painting	1000000.00	1270213.07	270213.07	1500000.00
12	Other Provisions	170000000.00	48000000.00	-122000000.00	130000000.00
13	Subscription & Fees	1500000.00	493451.85	-1006548.15	1000000.00
14	Security Expenses	6500000.00	6432068.34	-67931.66	6500000.00
15	Staff Training Expenses	50000.00	16566.14	-33433.86	100000.00
16	Computer & Other Maintenance	8500000.00	7774906.56	-725093.44	10000000.00
17	Vehicle Maintenance	1400000.00	1163393.20	-236606.80	1500000.00
18	Amortised Premium on Investment	4000000.00	4256988.00	256988.00	4200000.00
19	Net Profit Before Tax (A)	154350000.00	175816566.16	21466566.16	243500000.00
20	Income Tax (B)	50000000.00	40000000.00	-10000000.00	40000000.00
21	Net Profit (A-B)	104350000.00	135816566.16	31466566.16	203500000.00
	<b>TOTAL</b>	<b>1370000000.00</b>	<b>1385073044.27</b>	<b>15073044.27</b>	<b>1560000000.00</b>



## BHARATI SAHAKARI BANK LTD., PUNE (Multi-state Scheduled Bank) 54<sup>th</sup> Annual Report 2024-25

### Other Information

<b>No. of Regular Members</b> <b>31989</b>	<b>No. of Nominal Members</b> <b>2235</b> <b>(Borrowing Nominal Members- 840)</b>
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(Amount in Lakh Rs.0.00)

Paid up Share Capital	2874.26	% of Lending to Priority Sector	59156.63   75.72%
Reserve Fund & Other Reserves	20339.90	% of Lending to Weaker Section	10978.04   14.05%
<b>Deposits</b>			
Saving Deposits	64186.49	Borrowings	0.00
Current Deposits	6382.68	NABARD Refinance	0.00
Fixed Deposits	90615.78	Total investment	51611.90
<b>Total</b>	<b>161184.95</b>	Gross NPA	6682.91   8.27%
		Net NPA	0.00   0.00%
<b>Loans</b>		Audit Classification	<b>" A "</b>
Secured Loan	74380.27	Current year Profit	1358.16
Unsecured Loan	6423.63	Working Capital	187110.01
<b>Total</b>	<b>80803.90</b>	Total Employees	239

### Loans & Advances outstanding against the directors & their relatives as on 31.03.2025

Multi-State Co-op. Societies Act, 2002 (Information as per Section 30)  
(Amt in Lakh Rs.0.00)

Sr. No.	Particulars	Outstanding as on 01/04/2024	Loans & Advances disbursed during the F.Y.	Amt. of recovery during the F.Y.	Outstanding at the close of F.Y. i.e. 31/03/2025	Overdue Amount
1	Directors	6.49	0.00	2.89	3.60	0.00
2	Relatives of Directors	1367.90	0.00	291.62	1076.28	1005.93
	<b>Total</b>	<b>1374.39</b>	<b>0.00</b>	<b>294.51</b>	<b>1079.87</b>	<b>1005.93</b>



## Bharati Sahakari Bank Ltd., Pune (Multi-state Scheduled Bank)

### Operational Highlights year 2015 to 2025

Year	Members	Paidup Share Capital	Deposits	Loans	Net Profit	Owened Funds	Working Capital	Dividend	Audit Class
2015	15754	2028.77	86167.12	58667.46	1736.60	6702.07	98240.32	10%	A
2016	15982	2257.85	101887.61	58719.37	655.71	8451.11	115172.74	10%	A
2017	17386	2620.98	117536.13	72406.97	523.41	9294.21	131579.09	10%	A
2018	20682	2782.92	124264.54	73357.63	748.15	10833.61	140357.13	----	B
2019	23043	2828.86	141719.99	73005.02	323.00	12595.77	158873.28	----	B
2020	24487	2792.94	149907.27	68786.88	306.57	13238.55	166762.49	-----	B
2021	25702	2878.44	143168.34	68158.76	212.08	14270.29	161340.26	----	B
2022	27433	2854.49	145127.17	68146.96	28.58	15761.66	165198.59	----	B
2023	28782	2867.08	155489.95	72340.00	1067.84	16885.94	177681.58	10%	B
2024	30015	2830.24	159524.71	76387.49	2004.64	18371.73	184495.44	12%	A
2025	31989	2874.26	161184.94	80803.90	1358.16	20339.90	187110.01	12% (Proposed)	A





परिशिष्ट - अ	Annexure - A
बँकेचे नाव Name of the Bank	भारती सहकारी बँक लि., पुणे Bharati Sahakari Bank Ltd., Pune
मुख्य कार्यालय Head Office	भारती विद्यापीठ भवन, पहिला मजला, १३, सदाशिव पेठ, लाल बहादूर शास्त्री मार्ग, पुणे- ४११०३०. Bharati Vidyapeeth Bhavan, 1st Floor, 13, Sadashiv Peth, L.B.S. Road, Pune- 30.
नोंदणी क्रमांक व दिनांक Registration No. & Date	पी.एन.ए./बी.एन.के./१८७ दि.०८.०९.१९७१ PNA/BNK/187 Dated : 08.09.1971
बहुराज्यीय सहकारी संस्था कायदा Under Multi State Co-operative Societies Act Registration No. & Date	एम.एस.सी.एस./सी.आर./८७/९९ दि.२९.०४.१९९९ MSCS/CR/87/99 Dated : 29.04.1999
रिझर्व्ह बँक ऑफ इंडिया ॲक्ट, १९३४ (परिशिष्ट २) (शेड्युल्ड दर्जा) Under RBI Act, 1934 (Schedule 2) (Scheduled Status)	बी.आर.८६१/१६.०५.००/२००१-०२ दि.१७.०५.२००२ B.R. 861/16.05.00/2001-2002 Dated : 17.05.2002
रिझर्व्ह बँक परवाना क्र. व दिनांक R.B.I. License No. & Date	यु.बी.डी./एम.एच. ८९२ पी. दि.२६.१०.१९८७ UBD/MH/892 P. Dated : 26/10/1987
कार्यक्षेत्र Area of Operation	पुणे, सातारा, सांगली, सोलापूर, कोल्हापूर, अहमदनगर, रायगड, ठाणे हे जिल्हे तसेच नवी मुंबई व दिल्ली राज्यातील नवी दिल्ली व वरळी (बृहन्मुंबई) ही शहरे Pune, Satara, Sangli, Solapur, Kolhapur, Ahmednagar, Raigad, Thane and the Cities of Navi Mumbai, New Delhi (in Delhi State) and Worli in Greater Mumbai
एकूण शाखा Total Branches	२३ शाखा 23 Branches



## Disclosures as per RBI's Master Direction on Financial Statements - Presentation and Disclosures

**Circular No. RBI/DOR/2021-22/83 DOR.ACC.REC.No.45/21.04.018/2021-22 Dated August 30, 2021**

### 1. Regulatory Capital

**31.03.2025**      **31.03.2024**

#### a) Composition of Regulatory Capital

(Amount in crore Rs.0.00)

Sr. No.	Particulars	Current Year	Previous Year
i)	Common Equity Tier 1 capital (CET 1)* / Paid up share capital and reserves® (net of deductions, if any)	28.74	28.30
ii)	Additional Tier 1 capital*/ Other Tier 1 capital®	112.25	103.41
iii)	Tier 1 capital (i + ii)	140.99	131.71

Sr. No.	Particulars	Current Year	Previous Year
iv)	Tier 2 capital	14.16	13.16
v)	Total capital (Tier 1+Tier 2)	155.15	144.87
vi)	Total Risk Weighted Assets (RWAs)	735.91	684.71
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs)* / Paid-up share capital and reserves as percentage of RWAs®	3.91	4.13
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	19.16	19.24
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	1.92	1.92
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	21.08	21.16

Particulars	Current year	Previous year
Amount of Tier 2 capital raised during the year of which:	1.00	0.50
a) Perpetual Cumulative PreferenceShares	0.00	0.00
b) Redeemable Non-Cumulative PreferenceShares	0.00	0.00
c) General Provision	0.00	0.25
d) Investment Fluctuation Reserve	1.00	0.25

b) i) Drawdown from Reserves:

Nil

Nil

ii) Drawdown from Provisions (Above the Line) :

1	Provision for Restructuring (in Crores)	0.00	0.76
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## 2. Asset- liability management

### a) Maturity pattern of certain items of assets and liabilities

(Amount in ₹ crore)

	Day 1	2 to 7 days	8 to 14 days	15 to 30 Days	31 days to 2 months	Over 2 months and to 3 months	Over 3 months and up to 6 Months	Over 6 months and up to 1 year	Over 1 year and upto 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits	21.40	29.82	46.46	23.81	30.99	61.51	161.73	964.25	216.34	18.79	36.75	1611.85
Advances	9.19	1.56	2.95	7.30	14.95	19.11	55.33	165.88	135.44	107.22	289.11	808.04
Investments	0.00	76.87	0.00	30.71	37.83	13.82	65.15	143.18	165.87	51.11	275.36	859.91
Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

## 3. Investments

### a) Composition of Investment Portfolio As at 31.03.2025 (Current Year)

	Investments in India							Investments outside India				Total Investments
	Govt. Securities	Other Appr. Securities	Shares	Debentures and Bonds	Subsidiaries	Others	Total Investments in India	Govt. Securities	Subsidiaries	Others	Total Investments outside India	
<b>Held to Maturity</b>												
Gross	299.61		0.17			0.00	299.78					299.78
Less: Provision for non-performing investments (NPI)	0.00		0.00				0.00					0.00
Net	299.61		0.17			0.00	299.78					299.78
<b>Available for Sale</b>												
Gross	216.34		0.00			0.00	216.34					216.34
Less: Provision for depreciation and NPI	0.00		0.00			0.00	0.00					0.00
Net	216.34		0.00			0.00	216.34					216.34
<b>Held for Trading</b>												
Gross	0.00		0.00			0.00	0.00					0.00
Less: Provision for depreciation and NPI	0.00		0.00			0.00	216.34					0.00
Net	0.00		0.00			0.00	0.00					0.00
<b>Total Investments</b>	515.95		0.17			0.00	516.12					516.12
Less: Provision for non-Performing investments	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
Net	515.95		0.17			0.00	516.12					516.12



**Composition of Investment Portfolio As at 31.03.2024 (Last Year)**

	Investments in India							Investments outside India				Total Investments
	Govt. Securities	Other Approve Securities	Shares	Debentures and Bonds	Subsidiaries	Others	Total investments in India	Govt. Securities	Subsidiaries	Others	Total Investments outside	
<b>Held to Maturity</b>												
Gross	378.06		0.17			0.00	378.23					378.23
Less: Provision for non-performing investments (NPI)	0.00		0.00				0.00					0.00
Net	378.06		0.17			0.00	378.23					378.23
<b>Available for Sale</b>												
Gross	157.44		0.00			0.00	157.44					157.44
Less: Provision for depreciation and NPI	0.00		0.00			0.00	0.00					0.00
Net	157.44		0.00			0.00	157.44					157.44
<b>Held for Trading</b>												
Gross	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
Net	0.00		0.00			0.00	0.00					0.00
<b>Total Investments</b>	535.50		0.17			0.00	535.67					535.67
Less: Provision for non-Performing investments	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
Net	535.50		0.17			0.00	535.67					535.67

**b. Movement of Provisions for Depreciation and Investment Fluctuation Reserve**

Particulars	Current Year	Previous Year
<b>i) Movement of provisions held towards depreciation on investments</b>		
a) Opening balance	5.58	5.58
b) Add: Provisions made during the year	0.00	0.00
c) Less: Write off / write back of excess provisions during the year	0.00	0.00
d) Closing balance	5.58	5.58
<b>ii) Movement of Investment Fluctuation Reserve</b>		
a) Opening balance	7.98	7.73
b) Add : Amount transferred during the year	1.01	0.25
c) Less : Drawdown	0.00	0.00
d) Closing balance	8.99	7.98
<b>iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category</b>	4.16%	5.06%



**c. Sale and transfers to/from HTMcategory**

Bank shifting the following Govt. Securities from Held to Maturity to Available for Sales Category.

Investment Valuation as per FBIL Rate as on 31-05-2024

Sr. No.	Security Type	Face Value	Book Value	Market Value	Appre/ Depre.
1	5.63 GOVT.STOCK 2026	500.00	485.24	488.85	3.61
2	7.21 % GUJRAT SDL 2027	500.00	500.00	500.10	0.10
3	7.20 MAHA.SDL 2027	500.00	499.75	500.04	0.29
4	7.48 KERALA SDL 2032	500.00	496.33	503.91	7.58
5	7.17KARNATAKA SDL 2029	500.00	495.50	496.66	1.16
6	6.98 % TAMIL NADU SDL 2031 14JUL	500.00	489.00	490.41	1.41
7	6.98 % TAMIL NADU SDL 2031 14JUL	500.00	489.00	490.41	1.41
8	7.41 RAJASTHAN SDL 2033	500.00	501.59	501.64	0.05
9	7.10 % GOVT. STOCK 2029	500.00	499.76	501.75	1.99
10	7.33 % MAHA. SDL 2031	500.00	499.25	500.26	1.01
11	7.07 % GUJ. SDL 2031	500.00	492.50	495.74	3.24
12	7.06 % GOVT. STOCK 2028	1000.00	998.50	1002.06	3.56
13	7.17 % GOVT. STOCK 2028	500.00	501.00	502.60	1.61
	<b>TOTAL</b>	7000.00	6947.42		27.02





**d. Non-performing non-SLR investments**

(I) Non-performing non-SLR investments:

Sr.No.	Particulars	Current Year	Previous Year
a)	Opening balance	0.00	0.00
b)	Additions during the year since 1 <sup>st</sup> 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 Core Rs.0.00

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										
b)	FIs										
c)	Banks	0.17	0.17								
d)	Private Corporates										
e)	Subsidiaries/Joint Ventures										
f)	Others (SBI Cards)	0.00	0.00								
g)	Provision held towards depreciation	0.00	0.00								
	<b>Total *</b>	<b>0.17</b>	<b>0.17</b>								

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

Amount in Core Rs.0.00

	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	0.00	0.00	0.00	0.00
b) Corporate debt securities				
c) Any other securities				
ii) Securities purchased under reverse repo				
a) Government securities	0.00	0.00	0.00	0.00
b) Corporate debt securities				
c) Any other securities				



#### 4. Asset quality :-

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

Particulars	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
<b>Gross Standard Advances and NPAs</b>						
Opening Balance	696.14	1.69	64.65	1.39	67.73	763.87
Add: Additions during the year					2.72	
Less: Reductions during the year*					3.63	
Closing balance	741.21	3.01	62.58	1.24	66.83	808.04
*Reductions in Gross NPAs due to:						
Upgradation					1.05	
Recoveries (excluding recoveries from upgraded accounts)					2.58	
Write-offs					0.00	
<b>Provisions (excluding Floating Provisions)</b>						
Opening balance of provisions held						77.71
Add: Fresh provisions made during the year						3.50
Less: Excess provision reversed/ Write-off loans						0.00
Closing balance of provisions held						81.21
<b>Net NPAs</b>						
Opening Balance						-9.98
Add: Fresh additions during the year						0.00
Less: Reductions during the year						4.40
Closing Balance						-14.38
<b>Floating Provisions</b>						
Opening Balance						0.00
Add: Additional provisions made during the year						0.00
Less: Amount drawn down during the year						0.00
Closing balance of floating provisions						0.00

Ratios (in percent)	Current Year	Previous Year
Gross NPA to Gross Advances	8.27	8.87
Net NPA to Net Advances	-1.98	-1.45
Provision coverage ratio	121.52	114.73



**b) Sector-wise Advances and Gross NPAs**

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
<b>i)</b>	<b>Priority Sector</b>						
a)	Agriculture and allied activities	43.09	0.07	0.02	23.08	0.04	0.01
b)	Advances to industries sector eligible as priority sector lending	107.43	10.51	2.60	113.36	20.49	5.58
c)	Services	0.00	0.00	0.00	0.00	0.00	0.00
d)	Personal loans	253.12	1.62	0.40	230.99	2.55	0.69
	Subtotal (i)	<b>403.64</b>	<b>12.20</b>	<b>3.02</b>	<b>367.43</b>	<b>23.07</b>	<b>6.28</b>
<b>ii)</b>	<b>Non-priority Sector</b>						
a)	Agriculture and allied activities	0.04	0.00	0.00	0.11	0.00	0.00
b)	Industry	0.00	0.00	0.00	0.00	0.00	0.00
c)	Services	0.00	0.00	0.00	0.00	0.00	0.00
d)	Personal loans	404.36	54.63	13.51	396.33	44.65	11.26
	Sub-total (ii)	<b>404.40</b>	<b>54.63</b>	<b>13.51</b>	<b>396.44</b>	<b>44.65</b>	<b>11.26</b>
	<b>Total (I + ii)</b>	<b>808.04</b>	<b>66.83</b>	<b>8.27</b>	<b>763.87</b>	<b>67.73</b>	<b>8.87</b>

**c) Overseas assets, NPAs and revenue**

Particulars	Current Year	Previous Year
Total Assets	0.00	0.00
Total NPAs	0.00	0.00
Total Revenue	0.00	0.00

**d) Particulars of resolution plan and restructuring**

**Details of accounts subject to restructuring :**

(Amount in Crore Rs.0.00)

		Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail & Others (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	17	0	17
	Gross Amount	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Provision held	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.76	0.00	0.76
Sub-standard	Number of borrowers	0	0	0	0	0	0	0	0	0	0
	Gross Amount	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Provision held	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
	Gross Amount	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Provision held	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	17	0	17
	Gross Amount	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Provision held	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.76	0.00	0.76



## e) Details of financial assets sold to ARC :

### i) Details of Sales :

(Amount in Crore Rs.0.00)

Particulars	Current Year	Previous Year
a) Number of Accounts	0.00	0.00
b) Aggregate value of accounts sold to ARCs	0.00	0.00
c) Aggregate consideration	0.00	0.00
d) Additional consideration realized in respect of accounts in earlier years	0.00	0.00
e) Aggregate gain / loss over net book value	0.00	0.00

### ii) Investment in Security Receipts :

Particulars	SRs issued within past five years	SRs issued more five years but less than past eight years	SRs issued more eight years
a) Book value of SR where NPAs sold by the bank are underlying	0.00	0.00	0.00
Provision held against (a)	0.00	0.00	0.00
b) Book value of SR where NPAs sold by other banks / financial institutions / NBFC	0.00	0.00	0.00
Provision held against (b)	0.00	0.00	0.00

## f) Details of non-performing financial assets purchased / sold from / to other banks / financial institutes / NDFCs (Excluding ARCs)

### i) Details of non-performing financial assets purchased

(Amount in Crore Rs.0.00)

Particulars	Current Year	Previous Year
a) Number of accounts purchased during the year	0.00	0.00
b) Aggregate outstanding	0.00	0.00
a) of these number of accounts restructured during the year	0.00	0.00
b) Aggregate outstanding	0.00	0.00



ii) Details of non-performing financial assets sold

Particulars	Current Year	Previous Year
a) No. of accounts sold	0.00	0.00
b) Aggregate outstanding	0.00	0.00
c) Aggregate consideration received	0.00	0.00
a) of these number of accounts restructured during the year	0.00	0.00
b) Aggregate outstanding	0.00	0.00

g) Fraud Account

(Amount Crore Rs.0.00)

	Current year	Previous year
Number of frauds reported	1	9
Amount involved in fraud	0.01	1.99
Amount of provision made for such frauds	0.00	1.39
Amount of Unamortised provision debited from 'other reserves' as at the end of the year.	0.00	0.00

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

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 (i.e.30/09/2023) (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 (i.e. 31/03/2024)
Retail	0.00	0.00	0.00	0.00	0.00
Corporate	0.00	0.00	0.00	0.00	0.00
MSME	0.00	0.00	0.00	0.00	0.00
Others	0.00	0.00	0.00	0.00	0.00
<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>





## 5. Exposures :

### a) Exposure to real estate sector

(Amount Crore Rs.0.00)

Category	Current year	Previous Year
<b>i) Direct exposure</b>		
<b>a) Residential Mortgages</b> — 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.	259.53	255.45
<b>b) Commercial Real Estate</b> — 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;	0.26	2.03
<b>c) Investments in Mortgage -Backed Securities (MBS) and other securitized exposures</b> — i. Residential ii. Commercial Real Estate		
<b>ii) Indirect Exposure</b> Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.		
<b>Total Exposure to Real Estate Sector</b>	<b>259.79</b>	<b>257.48</b>

### b) Exposure to capital market

Particulars	Current Year	Previous Year
i) Direct investment in equity shares, convertible bonds, convertible debentures and units of equity oriented mutual funds the corpus of which is not exclusively invested in corporate debt;	0.00	0.00
ii) Advances against shares / bonds / debentures or other securities or on clean basis to individuals for investment in shares (including IPOs / ESOPs), convertible bonds, convertible debentures, and units of equity oriented mutual funds;	0.00	0.00
iii) Advances for any other purposes where shares or convertible bonds or convertible debentures or units of equity oriented mutual funds are taken as primary security;	0.00	0.00
iv) Advances for any other purposes to the extent secured by the collateral security of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds i.e. where the primary security other than shares / convertible bonds / convertible debentures / units of equity oriented mutual funds does not fully cover the advances;	0.00	0.00
v) Secured and unsecured advances to stock brokers and guarantees issued on behalf of stock brokers and market makers;	0.00	0.00
vi) Loans sanctioned to corporates against the security of shares / bonds / debentures or other securities or on clean basis for meeting promoter's contribution to the equity of new companies in anticipation of raising resources;	0.00	0.00
vii) Bridge loans to companies against expected equity flows / issues;	0.00	0.00
viii) Underwriting commitments taken up by the banks in respect of primary issue of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds;	0.00	0.00
ix) Financing to stockbrokers for margin trading;	0.00	0.00
x) All exposures to Venture Capital Funds (both registered and unregistered)	0.00	0.00
<b>Total exposure to capital market</b>	<b>0.00</b>	<b>0.00</b>



**c) Risk category-wise country exposure -NIL**

Risk Category*	Exposure (net) as at March 2025 (Current Year)	Provision held as at March 2025 (Current Year)	Exposure (net) as at March 2024 (Previous Year)	Provision held as at March 2024 (Previous Year)
Insignificant				
Low				
Moderately Low				
Moderate	<b>NIL</b>	<b>NIL</b>	<b>NIL</b>	<b>NIL</b>
Moderately High				
High				
Very High				
Total				

**d) Unsecured advances**

(Amount Crore Rs.0.00)

Particulars	Current year	Previous Year
Total unsecured advances of the bank	64.24	57.10
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	0.00	0.00

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

**a) Concentration of deposits**

(Amount Crore Rs.0.00)

Particulars	Current Year	Previous Year
Total deposits of the twenty largest depositors	755.48	758.44
Percentage of deposits of twenty largest depositors to total deposits of the bank	46.87	47.54

**b) Concentration of advances**

(Amount Crore Rs.0.00)

Particulars	Current Year	Previous Year
Total advances to the twenty largest borrowers	76.10	79.89
Percentage of advances to twenty largest borrowers to total advances of the bank	9.42	10.46

**c) Concentration of exposures**

(Amount in crore Rs.0.00)

Particulars	Current Year	Previous Year
Total exposure to the twenty largest borrowers/customers	84.61	96.27
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/ Customers	10.47	12.60

**d) Concentration of NPAs**

(Amount in crore Rs.0.00)

Particulars	Current Year	Previous Year
Total Exposure to the top twenty NPA accounts	50.50	50.30
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	75.56	74.61



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

(Amount in Crore Rs.0.00)

Particulars	2024-25	2023-24
Opening balance of amount tr. To DEAF	8.46	6.11
Add (+) : Amount tr. During the year	0.84	3.18
Less (-) : Amount re-imbursed by DEAF towards claims	0.36	0.83
Closing balance of amount tr. To DEAF	8.94	8.46

## 8. Disclosure of complaints

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

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	758	743
3.	Number of complaints disposed during the year	758	743
3.1	Of which, number of complaints rejected by the bank		
4.	Number of complaints pending at the end of the year	0	0
	Maintainable complaints received by the bank from OBOs		
5.	Number of maintainable complaints received by the bank from OBOs	0	9
5.1.	Of 5, number of complaints resolved in favour of the bank by BOs	0	9
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by BOs	0	0
5.3	Of 5, number of complaints resolved after passing of Awards by BOs 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 BOScheme 2006 and covered within the ambit of the Scheme.

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

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
Current Year					
ATM, POS & Card Block	0	758	3.41	0	0
Non-KYC IN-operative a/c	0	0	0.00	0	0
Others	0	0	-100.00	0	0
<b>Total</b>	<b>0</b>	<b>758</b>	<b>2.02</b>	<b>0</b>	<b>0</b>
Previous Year					
ATM, POS & Card Block	0	733	431.16	0	0
Others	0	10	-28.57	0	0
<b>Total</b>	<b>0</b>	<b>743</b>	<b>388.82</b>	<b>0</b>	<b>0</b>



## 9. Disclosure of penalties imposed by the Reserve Bank of India:

- As per Information and explanation given by bank, penalty of Rs.0.20 crore paid on 01.06.2024 on account of delayed reporting of fraud return.

## 10. Disclosures on remuneration

Type of disclosure		Information		
Qualitative	(a)	Information relating to the composition and mandate of the Nomination and Remuneration Committee.		
	(b)	Information relating to the design and structure of remuneration processes and the key features and objectives of remuneration policy.		
	(c)	Description of the ways in which current and future risks are taken into account in the remuneration processes. It should include the nature and type of the key measures used to take account of these risks.		
	(d)	Description of the ways in which the bank seeks to link performance during a performance measurement period with levels of remuneration.		
Type of disclosure		Information		
	(e)	A discussion of the bank's policy on deferral and vesting of variable remuneration and a discussion of the bank's policy and criteria for adjusting deferred remuneration before vesting and after vesting.		
	(f)	Description of the different forms of variable remuneration (i.e., cash and types of share-linked instruments) that the bank utilizes and the rationale for using these different forms.		
Quantitative disclosures  (The quantitative disclosures should only cover Whole Time Directors/ Chief Executive Officer/ Material Risk Takers)	(g)	Number of meetings held by the Nomination and Remuneration Committee during the financial year and remuneration paid to its members.	Nil	Nil
	(h)	(i) Number of employees having received a variable remuneration award during the financial year.	Nil	Nil
		(ii) Number and total amount of sign-on/joining bonus made during the financial year.		
		(iii) Details of severance pay, in addition to accrued benefits, if any.		
	(i)	(i) Total amount of outstanding deferred remuneration, split into cash, shares and share linked instruments and other forms.	0.37	0.33
		(ii) Total amount of deferred remuneration paid out in the financial year.	0.37	0.33
	(j)	Breakdown of amount of remuneration awards for the financial year to show fixed and variable, deferred and non-deferred.		
	(k)	(i) Total amount of outstanding deferred remuneration and retained remuneration exposed to ex post explicit and/ or implicit adjustments		
		(ii) Total amount of reductions during the financial year due to ex post explicit adjustments.		
	(l)	Number of MRTs identified.		
General Quantitative Disclosure	(m)	(i) Number of cases where malus has been exercised.		
		(ii) Number of cases where claw back has been exercised.		
		(iii) Number of cases where both malus and claw back have been exercised.		
		The mean pay for the bank as a whole (excluding sub staff) and the deviation of the pay of each of its WTDs from the mean pay.		



## 11. Other Disclosures

### a) Business ratios

(Amount in Crore Rs.0.00)

	Particular	Current Year	Previous Year
i.	Interest Income as a percentage to Working Funds	7.10	6.85
ii.	Non-interest income as a percentage to Working Funds	0.31	0.25
iii.	Cost of Deposits	4.55	3.94
iv.	Net Interest Margin	3.22	3.98
v.	Operating Profit as a percentage to Working Funds	1.22	1.95
vi.	Return on Assets	0.73	1.09
vii.	Business (deposits plus advances) per employee (in Crore Rs.0.00)	10.13	9.63
viii.	Profit per employee	0.06	0.08

### b) Bank assurance business :

(Amount in crore Rs.0.00)

Particulars	Current Year	Previous Year
Bank assurance business	0.00	0.00

### c) Marketing and distribution:

(Amount in Crore Rs.0.00)

Particulars	Current Year	Previous Year
Marketing and distribution	0.00	0.00

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

The amount of PSLCs (category wise) sold and purchased during the year is

Scheme Type		Amount (in crores)	Purchase Date	Valid Upto
PSLC-General	For PSL	75.00	30/09/2024	31/03/2025
PSLCSM - PSLC Small and Marginal Farmers	For Weaker	25.00	30/09/2024	31/03/2025
PSLCSM - PSLC Small and Marginal Farmers	For Weaker	4.00	27/03/2025	31/03/2025
PSLCME - PSLC Micro Enterprises	For Micro	25.00	28/02/2025	31/03/2025
PSLCME - PSLC Micro Enterprises	For Micro	6.00	27/03/2025	31/03/2025
		<b>135.00</b>		

### e) Provisions and contingencies

(Amount in Crore Rs.0.00)

Provision debited to Profit and Loss Account	Current Year	Previous Year
i) Provisions for NPI	0.00	0.00
ii) Provision towards NPA	3.50	7.75
iii) Provision made towards Income tax	4.00	6.70
iv) Other Provisions and Contingencies (with details)	1.30	1.50

### f) Payment of DICGC Insurance Premium

(Amount in Crore Rs.0.00)

Sr. No.	Particulars	Current Year	Previous Year
i)	Payment of DICGC Insurance Premium	2.33	2.25
ii)	Arrears in payment of DICGC premium	0.00	0.00



g) Loans and Advances outstanding against the directors, their relatives and the firms in which they are interested as on 31/03/2025 (Funded and Non Funded)

(Amount in Crore Rs.0.00)

Particulars	O/s. Bal. as on 31/03/2024	Loans & Advances disbursed during the F.Y.	Amt. of Recovery during the F. Y.	O/s Bal. as on 31/03/2025
Directors	0.06	0.00	0.02	0.04
Relatives of Directors/ firms in which they are interested	13.68	0.00	2.92	10.76
<b>Total</b>	<b>13.74</b>	<b>0.00</b>	<b>2.94</b>	<b>10.80</b>

Date : 27 / 06 / 2025  
Place : Pune

For NPSR Associates.,  
Chartered Accountants  
Partner CA Rahul Sancheti  
M. No. 120526 (FRN 105511 W)  
UDIN : 25120526BMHQDF5335





## TO CONSIDER PROPOSAL TO CHANGE BYE-LAW

Bye-Law No.	Existing Wording of the Bye-Law	Wording of the Bye-Law as would appear after the proposed amendment / addition	Reason for Amendment / addition
(1)	(2)	(3)	(4)
31(e)	The term of the office of the elected members shall be five years from the date of elections. However the elected member shall continue to hold office till their successors are elected or nominated under the provisions of the Act / Rules and Bye -laws, and assume charge of their office.	The term of the office of the elected Directors shall be five years from the date of elections. However the elected Directors shall continue to hold office till their successors are elected or nominated under the provisions of the Act / Rules and Bye -laws, and assume charge of their office. But no directors in any case shall continue to hold office continuously for a period exceeding Ten years.	As per amended provisions of section 10A - 2A(1)(i) of the Banking Regulation Act , 1949 as applicable to Co - operative banks and as per the observation pointed out in Risk Assessment Report (Inspection Report) of Reserve Bank of India for the F.Y. 2020-21.
32(2)(n)	-----	To constitute following sub committees of the Bank- 1) Executive Committee. 2) Loan and Recovery Committee. 3) Audit, Investment and Information Technology Committee. 4) Risk Management and Special Committee of Board for monitoring high value frauds (Rs.1.00 Cr & above) Committee. 5) Special Committee under FATCA. 6) Any other committee as required under this Act or any other Act from time to time.	As per the observation pointed out in Risk Assessment Report (Inspection Report) of Reserve Bank of India for the F.Y. 2022-23.
45(i)	The General Body on the recommendations of Board of Directors' shall appropriate the net profit as under- a) To carry not less than 25% to the Statutory Reserve Fund. b) To credit 1% of its profit to Co-operative Education Fund maintained by the National Co-operative Union of India Limited in the manner as may be prescribed. c) To transfer an amount not less than 10% to Reserve Funds for meeting unforeseen losses.	The General Body on the recommendations of Board of Directors' shall appropriate the net profit as under- a) To carry not less than 25% to the Statutory Reserve Fund. b) To credit 1% of its profit to Co-operative Education Fund and 1% of its profit to Co-operative Rehabilitation, Reconstruction and Development Fund maintained under this act and in the manner as may be prescribed. c) To transfer an amount not less than 10% to Reserve Funds for meeting unforeseen losses.	Amendment due to modification in Multistate Co-operative Societies Act, 2002 and rules made there under.



माननीय विजयमाला कदम (वहिनीसाहेब) यांची सह्याद्री देवराई यांचे तर्फे बीजतुला करुन सत्कार करताना माननीय श्री. सयाजी शिंदे, अध्यक्ष, सह्याद्री देवराई, माननीय आमदार डॉ. विश्वजीत कदम, कार्यवाह, भारती विद्यापीठ, पुणे व प्र-कुलगुरु भारती विद्यापीठ अभिमत विश्वविद्यालय, पुणे, माननीय सौ. स्वप्नालीताई कदम, अध्यक्षा-भारती विद्यापीठ रविंद्रनाथ टागोर स्कूल ऑफ एक्सलन्स, पुणे, माननीय डॉ. सौ. अस्मिताताई जगताप, संचालिका, भारती सहकारी बँक लि., पुणे, कार्यकारी संचालिका, भारती विद्यापीठ हेल्थ सायन्स, पुणे व इतर मान्यवर



भारती सहकारी बँकेचे माजी अध्यक्ष मा. डॉ. शिवाजीराव कदम सर यांच्या अमृतमहोत्सवी वर्षानिमित्त त्यांचा सत्कार करताना माननीय आमदार डॉ. विश्वजीत कदम, ज्येष्ठ शास्त्रज्ञ माननीय डॉ. रघुनाथ माशेलकर, सिंबायोसिस आंतरराष्ट्रीय विद्यापीठाचे कुलपती डॉ. शां.ब. मुजुमदार व इतर मान्यवर



## ॥ भावपूर्ण श्रद्धांजली ॥



### स्व. भारतीताई महेंद्र लाड

भारती सहकारी बँकेचे संस्थापक, लोकनेते  
आमदार डॉ. पतंगराव श्रीपतराव कदम साहेब यांची  
कन्या व पलूस तालुक्याचे नेते श्री. महेंद्र आप्पा लाड  
यांच्या सुविध पत्नी सौ. भारतीताई लाड यांचे  
दि. २८/०४/२०२५ रोजी दुःखद निधन झाले. भारती  
सहकारी बँकेचे संचालक मंडळ, व्यवस्थापन मंडळ  
सदस्य व बँकेतील सर्व सेवकांच्या वतीने.

भावपूर्ण श्रद्धांजली...



### स्व. डॉ. एच. एम. कदम (आण्णा)

महाराष्ट्र राज्याचे माजी आमदार लोकनेते श्री. मोहनराव  
श्रीपतराव कदम यांचे सुपूत्र व बँकेचे विद्यमान संचालक  
मा. डॉ. जितेश हणमंतराव कदम यांचे वडील  
डॉ. हणमंतराव मोहनराव कदम यांचे दि. १४/०२/२०२५  
रोजी दुःखद निधन झाले. भारती सहकारी बँकेचे  
संचालक मंडळ, व्यवस्थापन मंडळ सदस्य व बँकेतील  
सर्व सेवकांच्या वतीने.

भावपूर्ण श्रद्धांजली...

**Bharati Sahakari Bank Ltd., Pune - 411 030.****(Multi-State Scheduled Bank)****HEAD OFFICE :** 1st Floor, Bharati Vidyapeeth Bhavan, Shastri Road, Pune - 411 030.**Email :** bsbho@bharatibankpune.com

■ **Accounts Dept.** : 29522907 | ■ **Treasury Dept.** : 29521231 | ■ **Fax** : 29521231

Sr.No.	Branch	Address	Phone No.
1.	<b>BHAVAN (MAIN) (ATM) (LOCKER)</b>	Bharati Vidyapeeth Bhavan, Ground Floor, Shastri Road, Pune - 411 030	(020) 29523423
2.	<b>AKURDI (ATM) (LOCKER)</b>	Sector No. 28, Plot No. 93, Akurdi Pradhikaran, Pune - 411 044.	(020) 27657844
3.	<b>VADGAON-DHAIRY (ATM) (LOCKER)</b>	Sinhgad Road, Vadgaon-Dhairy, Pune - 411 041	(020) 24392190 24392029
4.	<b>KATRAJ-DHANKAWADI (ATM) (LOCKER)</b>	Bharati Vidyapeeth Educational Complex, Dhankawadi Pune - 411043.	(020) 24372875 24364750 24374775
5.	<b>SANGLI CITY (ATM)</b>	Bharati Vidyapeeth Bhavan, Rajwada Chowk, Sangli - 416416	(0233) 2323750 2322506
6.	<b>KADEGAON (ATM) (LOCKER)</b>	Kadegaon, Tal. Kadegaon, Dist. Sangli - 415304	(02347) 242109
7.	<b>NAVI MUMBAI (ATM) (LOCKER)</b>	Bharati Vidyapeeth Educational Complex, Sector No. 8, C.B.D., Belapur, Navi Mumbai - 400614	(022) 27577286 27560520
8.	<b>SOLAPUR (ATM) (LOCKER)</b>	Bharati Vidyapeeth Educational Complex, Vijapur Road, Solapur - 413 001.	(0217) 2343420
9.	<b>KOLHAPUR (ATM) (LOCKER)</b>	Bharati Vidyapeeth Bhavan Kadamwadi, Kolhapur - 416 001	(0231) 2666759
10.	<b>VITA (LOCKER)</b>	Babaji Complex Opp. S.T. Stand, Vita Tal. Khanapur, Dist. Sangli - 415311	(02347) 272079
11.	<b>PANCHGANI</b>	Somnath Complex, Hanuman Mandir Road, Panchgani, Dist. Satara - 412805	(02168) 240601
12.	<b>AMBAK (ATM) (LOCKER)</b>	Sonhira Sahakari Sakhar Karkhana Complex, Ambak, Tal. Kadegaon, Dist. Sangli - 415303	(02347) 235672
13.	<b>MALKAPUR-KARAD (ATM) (LOCKER)</b>	240 A, Jaihind Pride, Near Suyash Mangal Karyalaya, Shastrinagar, Malkapur, Karad, Tal. Satara - 415 539.	(02164) 228885
14.	<b>NEW DELHI (ATM) (LOCKER)</b>	A-4, Rohatak Road, High-Way 10, Paschim Vihar, New Delhi - 110063	(011) 25257230 25257231
15.	<b>PALUS (ATM) (LOCKER)</b>	Hira Complex, Karad Road, Near Pawar Hospital, A/P Palus, Tal. Palus, Dist. Sangli - 416 310	(02346) 226006
16.	<b>BHILAWADI (ATM) (LOCKER)</b>	Agrawal Complex, At-Post-Bhilawadi, Tal. Palus, Dist. Sangli - 416 303	(02346) 238099
17.	<b>ISLAMPUR (ATM) (LOCKER)</b>	S.No. 86, Dattatraya Building, Opp. S.T. Stand, More Colony Corner, Islampur, Tal. Walwa, Dist. Sangli - 415 409	(02342) 224455
18.	<b>TASGAON (ATM) (LOCKER)</b>	S. No. 1432, 1435, 1436, 1437 & 1438, Ward No. 3, Om Complex, Bagane Chowk, Tasgaon, Dist. Sangli - 416312	(02346) 240230
19.	<b>ERANDAWANE (ATM) (KOTHRUD)</b>	Shop No. 1,2,3,4, Shivsagar Co-Opp. Housing Soc. Ltd. S.No. 94, Right Bhusari Colony Erandwane, Kothrud, Pune - 411038	(020) 25281088
20.	<b>WORLI (ATM) (LOCKER)</b>	Shop No. 4, 5, Sukhada Co-Op. Housing Soc. Ltd. Sir Pochkhanwala Road, Worli, Mumbai- 400030	(022) 24921777
21.	<b>SATARA (ATM) (LOCKER)</b>	S.No. 530 B, Sarvoday Complex, Shop No. 9,10,11, Sadar Bazar, Nr. Science College, Satara - 415001	(02162) 221099
22.	<b>BANER (ATM) (LOCKER)</b>	Shop No. 2C, S. No. 61/2/4, Bhagawati Suvarna Building, Baner, Pune - 411045	(020) 27216010
23.	<b>HADAPSAR (ATM) (LOCKER)</b>	Shop No. 4,5, Ravi Darshan Building Nr. Akashwani, Hadapsar, Pune - 411028.	(020) 26992000

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