

ऑडीट वर्ग
'अ'



इंद्रायणी को-ऑप. बँक लि. पिंपरी

रिझर्व बँक परवाना क्र.: युबीडी/एमयुएम/एमएच/००१९पी/२०००-२००१
दि. १८-११-२००० दि. ३०/०१/२००१



मुख्य कार्यालय : प्लॉट नं. १०९, बी.सी.टी.एस.नं. १४८०, साधु वासवानी गार्डन जवळ,
काळेवाडी पुलाशेजारी, पिंपरी, पुणे-१७.

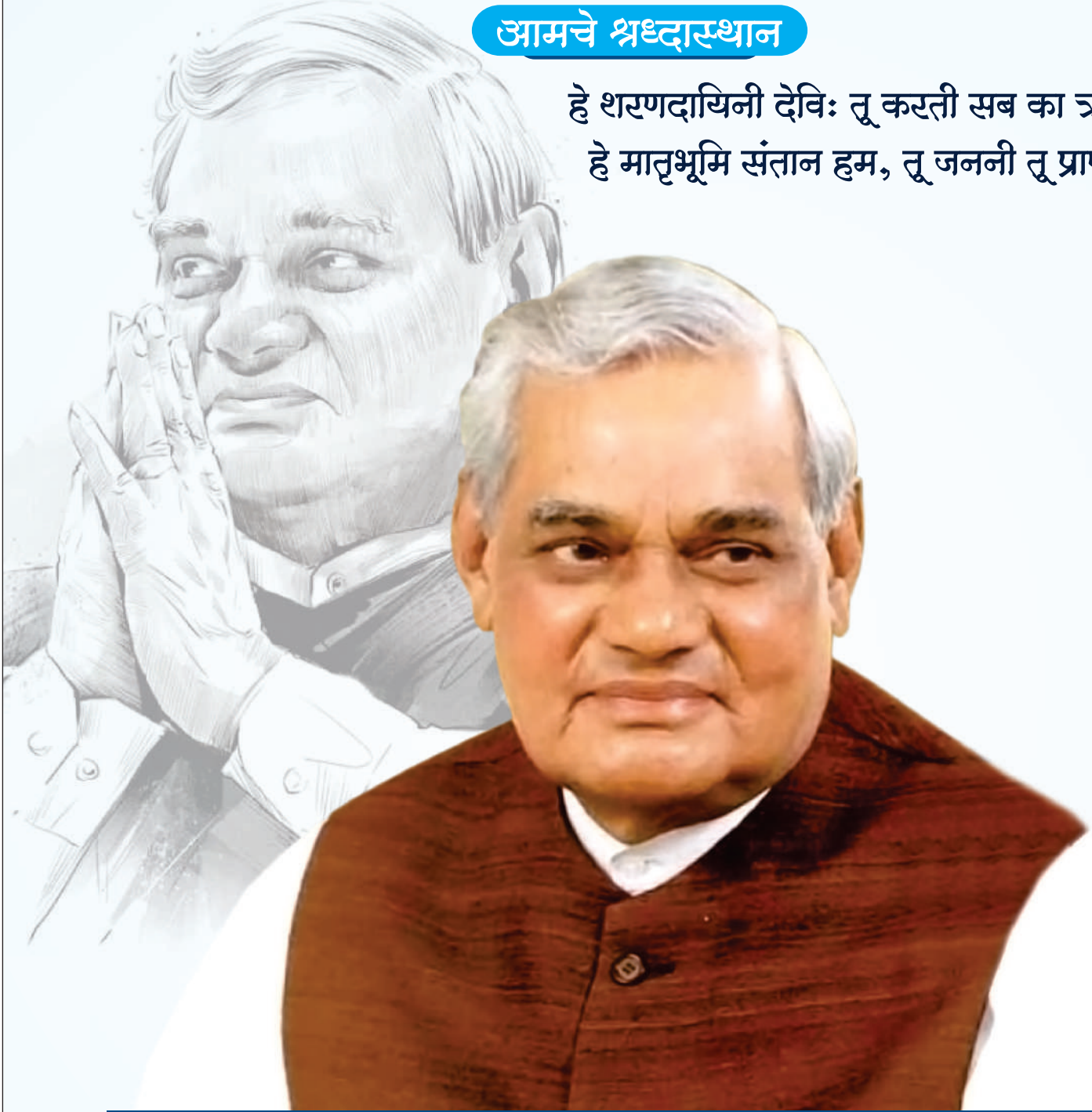
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२३ वा वार्षिक अहवाल

सन २०२३-२०२४

आमचे श्रद्धास्थान

हे शरणदायिनी देवि: तू करती सब का त्राण है ।
हे मातृभूमि संतान हम, तू जननी तू प्राण है ।



महान युग प्रवर्तक, कवी और हमारे पथ प्रदर्शक,
भारतरत्न, पूर्व प्रधानमंत्री,

श्रेष्ठेय अटल बिहारी वाजपेयी



सी.ए. मनोजकुमार अगरवाल
अध्यक्ष



सी.ए. महेश चांडक
उपाध्यक्ष

विद्यमान संचालक मंडळ

नोव्हेंबर २०२३ पासून



श्री. सुरेश जुमानी



श्री. योपटराव यवार



श्री. गोविंद दरगड



श्री. लक्ष्मण गिरी



अॅड. एस.बी.चांडक



डॉ. गुंडाप्पा महाजन



श्री. अमरनाथ उपाध्याय



श्री. वसंतराव कुदले



सौ. सुवर्णा झोल



सौ. वेंशाली धनवडे



सी.ए. यवन गीचल
संचालक/बोर्ड ऑफ मॅनेजमेंट



अॅड. रविंद्र माने
संचालक/बोर्ड ऑफ मॅनेजमेंट



सी.ए.एस. प्रमोदकुमार लड्डु
संचालक/बोर्ड ऑफ मॅनेजमेंट



श्री. अनुज बजाज
बोर्ड ऑफ मॅनेजमेंट



श्री. शंतनु दोषी
बोर्ड ऑफ मॅनेजमेंट



सी.ए. महेश बंग
बोर्ड ऑफ मॅनेजमेंट



श्री. ज्ञानेश्वर जाधव
मुख्यकार्यकारी अधिकारी
(२८ फेब्रुवारी २०२४ पर्यंत)



श्री. दिलीप दे. जोशी
मुख्यकार्यकारी अधिकारी
(७ मार्च २०२४ पासून)



श्री. विशाल लड्डु
महाव्यवस्थापक



श्री. अरुण शिंकर (वाणी)
अध्यक्ष



सीए. महेश चांडक
उपाध्यक्ष

संचालक मंडळ

नोव्हेंबर २०२३ पर्यंत



अॅड. एस. बी. चांडक



सीए. बालाजी वेन्सलवार



श्री. सुरेश जुमानी



श्री. योपटराव पवार



सीए. मनोजकुमार अग्रवाल



अॅड. रामहरी कसबे



श्री. गोविंद दरगड



श्री. शहाजी पडळकरे



सौ. सुवर्णा झोल



श्री. लक्ष्मण गिरी



अॅड. पद्मजा शिंदे



अॅड. सुभाव ओस्तवाल



श्री. ज्ञानेश्वर जाधव
मुख्यकार्यकारी अधिकारी
(दि. २८ फेब्रुवारी २०२४ पर्यंत)



श्री. विशाल लड्डु
महाव्यवस्थापक

अध्यक्षीय मनोगत...

सी.ए. मनोजकुमार आगरवाल
अध्यक्षसन्माननीय सभासद बंधू भगिनीनो
सस्नेह नमस्कार

आपल्या बँकेच्या २३ व्या वार्षिक सर्वसाधारण सभेत संचालक मंडळाच्या वतीने मी आपल्या सर्वांचे हार्दिक स्वागत करतो, वार्षिक सर्वसाधारण सभे निमित्त बँकेच्या कामकाजासंबंधी आपणास माहिती देण्याचा उद्देश तर असतोच. त्याचबरोबर बँकेला येणाऱ्या अडचणीसंबंधी आपले विचार ऐकण्याची संधी मिळते व अडचणींवर मात करण्यासाठी उर्जा मिळते.

या अहवाल वर्षात संचालक मंडळाची पंचवार्षिक निवडणूक होऊन पुढील ५ वर्षासाठी नवीन संचालक मंडळाची निवड झालेली असून. नूतन संचालक मंडळात तरुण, व्यावसायिक, उद्योगपती, डॉक्टर यांचा समावेश असल्याने जूने, अनुभवी व तरुण व्यावसायिक यांचे चांगले समीकरण जूळून आलेले आहे. त्याचा फायदा बँकेला निश्चितच होईल. सर्व सभासदांच्या विश्वासामुळे निवडणूक बिनविरोध झाली. सर्व संचालकांनी माझी अध्यक्षपदी व सीए महेश चांडक यांची उपाध्यक्षपदी एकमताने निवड केली, त्याबद्दल आम्ही दोघे संचालक मंडळाचे आभारी आहोत.

याच आर्थिक वर्षात भारताचे लोकप्रिय पंतप्रधान श्री. नरेंद्रभाई मोदी यांची तिसऱ्यांदा पंतप्रधानपदी निवड झाल्याने सध्या चालू असलेले आर्थिक बदल, कररचना, आंतरराष्ट्रीय संबंध हे चालू राहतील त्याशिवाय वेगाने बदल घडण्यासाठी मोठे निर्णय, उत्पादन वाढीचा वेग, महागाई नियंत्रण, उत्पादन वाढीसाठी व निर्यातवृद्धीसाठी महत्वाचे निर्णय होण्याची शक्यता आहे त्याचा फायदा बँकींग क्षेत्राला देखील होणार आहे.

सौरउर्जा, इलेक्ट्रीक वाहने यांत वाढ होण्याची शक्यता आहे. मुलभूत सुविधांवर जास्त खर्चाची तरतूद असेल. या सर्वांचा परिपाक या तिसऱ्या कार्यकालात भारतीय अर्थव्यवस्था जगातील तिसऱ्या क्रमांकाची अर्थव्यवस्था बनवण्याचे ध्येय पुर्ण करेल.

अर्थव्यवस्थेतील बदलाचा बँकिंग सेवांवर निश्चितच सकारात्मक बदल घडून येईल. नवनवीन प्रयोग, अनुकूल धोरणे, विवेकपूर्ण जोखिम व्यवस्थापन यावर लक्ष केंद्रित करून बँकिंग क्षेत्र कायमस्वरूपी व रिझर्व बँकेच्या लवचिक धोरणामुळे बँकिंग क्षेत्र गुणात्मक प्रगतीसाठी प्रयत्नशील आहे. जी आर अॅक्ट व केंद्रात नवीन सहकारी खाते निर्माण केल्याने सहकारी बँकांना

अध्यक्षीय मनोगत

आपल्या अडचणी मांडण्यासाठी एक नवीन व्यासपीठ मिळाले आहे. रिझर्व बँकेच्या सकारात्मक बदलामुळे सहकारी बँकांना आर्थिक सक्षमीकरण व चांगल्या रितीने प्रशासन चालविण्यासाठी मार्गदर्शन केले जाते. ठेवीदारांच्या हिताचे संरक्षण ही रिझर्व बँकेची सर्वोच्च प्राथमिकता आहे. त्यामुळे ठेवीदारांमध्ये बँकेबद्दल विश्वास निर्माण झाला आहे. मात्र सहकारी बँकांचा बँकिंग क्षेत्रातील वाटा कमी झाला आहे. जेष्ठ नागरीकांच्या सर्व रकमांच्या ठेवीला विमा संरक्षण देण्याचा रिझर्व बँकेचा विचार आहे, ही स्वागतार्ह बाब म्हणावी लागेल.

आपल्या बँकेची बँकिंग क्षेत्राशी तुलना करता आपली प्रगती खाजगी, लघुवित्त बँका यांच्या संदर्भात समाधानकारक आहे. आपल्या बँकेच्या नक्त अनुत्पादक कर्जाचे प्रमाण रिझर्व बँकेच्या नियमांच्या प्रमाणात आणण्यात आपल्या बँकेस गेल्या आर्थिक वर्षात यश मिळाले आहे, ही लक्षणीय बाब मी आज आनंदाने जाहीर करीत आहे.

आपल्या बँकेने डिजीटल बँकिंगवर खर्च केला असून स्पर्धेत टिकण्यासाठी हे आवश्यक आहे. त्यात आपण चांगली प्रगती केलेली आहे.

या सभेच्या निमित्ताने मी आपणास आग्रहाची विनंती करत आहे की,

१. आपण आपला मित्रपरिवार, स्नेही यांना आपल्या बँकेकडून कर्ज घेण्यास आग्रह करावा आपला व्याजदरही कमी आहे.
२. आपले जे सभासद कर्जदार अथवा थकित कर्जाला जामिन असाल तर त्यांनी व त्यांना जामीन असणाऱ्या सभासदांनी संबंधीत कर्जदारास थकीत रक्कम भरण्याची विनंती करावी.

आपली थकित कर्ज अनुत्पादक कर्जे कमी झाली तर नफ्यात वाढ होऊन आपणा सर्वांना जादा लाभांश देता येईल. आजच्या वार्षिक सर्वसाधारण सभेसाठी उपस्थित राहिल्याबद्दल संचालक मंडळाच्या वतीने मी पुन्हा एकदा सर्वांचे आभार मानतो.

बँकेच्या "जोडूनिया धन उत्तम व्यवहारे" या बोध वाक्याप्रमाणे बँकेचा व्यवसाय ५०० कोटींचा करण्याचा संकल्प केला तसेच संचालक मंडळ व बँकेचे अधिकारी व कर्मचाऱ्यांनी संयुक्तपणे ठरविला आहे. आपल्या सर्वांच्या सहकार्याची व पाठिंब्याची गरज आहे व तो मिळेल असा मला दृढ विश्वास आहे. आपले प्रेम जिव्हाळा असाच मिळावा अशी विनंती या वार्षिक सभेच्या निमित्ताने करतो व माझे मनोगत संपवतो.

आपला

सी.ए. मनोजकुमार अग्रवाल

(अध्यक्ष)

२३ व्या वार्षिक सर्वसाधारण सभेची सूचना

(फक्त सभासदांसाठी)

इंद्रायणी को-ऑप बँक लि, पिंपरी या बँकेच्या सर्व सन्माननीय सभासदांना कळविण्यात येते की, बँकेची २३ वी वार्षिक सर्वसाधारण सभा रविवार दि. १५ सप्टेंबर २०२४ रोजी सकाळी १०.३० वाजता बी.टी.आडवाणी धर्मशाळा, पिंपरी, पुणे-१७. या ठिकाणी बँकेचे अध्यक्ष सीए. मनोजकुमार बाबुलाल अगरवाल यांच्या अध्यक्षतेखाली खालील विषयांवर विचार विनिमय करून निर्णय घेणेसाठी आयोजित करण्यात आली आहे.

* सभेपुढील विषय *

- मागील दिनांक २७.०८.२०२३ रोजी झालेल्या वार्षिक सर्वसाधारण सभेच्या कामकाजाचे इतिवृत्त वाचून कायम करणे.
- मा. संचालक मंडळाचा अहवाल, वैधानिक लेखापरीक्षक यांनी प्रमाणित केलेल्या ३१.०३.२०२४ या वर्षाअखेरचा ताळेबंद व नफा तोटा पत्रकाचा विचार करून ते स्विकृत करणे.
- आर्थिक वर्ष सन २०२३-२४ या वर्षामध्ये अंदाजपत्रकापेक्षा जादा झालेल्या खर्चास मंजूरी देणे व सन २०२४-२५ च्या अंदाजपत्रकास संचालक मंडळाच्या शिफारशीनुसार मान्यता देणे.
- मा. संचालक मंडळाने शिफारस केलेल्या सन २०२३-२४ च्या नफा विभागणीस व लाभांशास आरबीआयचे परवागीस आधिन राहून मान्यता देणे.
- महाराष्ट्र सहकारी संस्था अधिनियम १९६० चे कलम ७५ (२) नुसार संचालक मंडळ सदस्य व त्यांचे नातेवाईक यांना दिलेल्या कर्जाची माहिती घेणे.
- वैधानिक लेखापरीक्षक यांच्याकडून आलेल्या सन २०२३-२४ या वर्षाच्या लेखापरीक्षण अहवालाची नोंद घेणे.
- वैधानिक लेखापरीक्षक यांच्याकडून आलेल्या सन २०२२-२३ या वर्षाच्या वैधानिक लेखापरीक्षणाचा दोष दुरुस्ती अहवाल स्विकृत करणे.
- एक रकमी कर्ज परतफेड योजने अंतर्गत अनुत्पादित तसेच ज्या कर्जांना व्याजात सुट देण्यात आली याची नोंद व मान्यता घेणे.
- वैधानिक लेखापरीक्षकांनी प्रमाणित केलेल्या अनुत्पादित खात्यापैकी वसुलीची शक्यता नाही अशी खाती बँकेचे वसुलीचे सर्व हक्क अबाधित ठेवून निर्लेखित करणे व अशा खात्यावरील नफा तोटा खात्यास न घेतलेले व्याज निर्लेखित करणे व त्यास मंजूरी देणे.
- सन २०२४-२५ या आर्थिक वर्षासाठी वैधानिक लेखा परिक्षणासाठी शासन मान्य नामतालिकेमधून आपल्या बँकेकरिता वैधानिक लेखापालाची नेमणूक रिझर्व्ह बँक ऑफ इंडिया यांच्या परवानगीस अधीन राहून करणे व त्यांचा मेहनताना ठरविणे.
- सन २०२५-२६ साठी अंतर्गत लेखापरीक्षकांची नेमणूक करण्याचे व त्यांचा मेहनताना ठरविण्याचे अधिकार मा. संचालक मंडळास देणे.
- आदर्श पोटनियम ११ (ब) नुसार सामान्य (Ordinary) सभासदांने शेअर्स रक्कम पूर्ण भरणे बंधनकारक आहे. याबाबत त्यावर चर्चा करून निर्णय घेणे. त्याचप्रमाणे पोटनियमातील तरतुदीनुसार किमान रु. १५००/- चे भाग धारण न केलेल्या सभासदांना भाग भांडवल वाढवण्याचे आवाहन करणे
- वार्षिक सर्वसाधारण सभेत अनुपस्थित असलेल्या सभासदांची रजा क्षमापित करणे.
- मा. अध्यक्षीय परवानगीने आयत्यावेळी आलेल्या विषयांवर चर्चा करणे.

स्थळ : पिंपरी

दिनांक : ३१/०८/२०२४

मा.संचालक मंडळाच्या आज्ञेवरून

श्री. दिलीप देवीदास जोशी

मुख्य कार्यकारी अधिकारी

सूचना :

- ज्या सभासदांना आपला भाग दाखला व गतवर्षीचा लाभांश मिळाला नसेल त्यांना त्वरित घेवून जावा. तसेच बँकेत बचत खाते उघडावे म्हणजे लाभांश ताबडतोब जमा होईल.
- दि. ३१/०३/२०२४ या वर्षाअखेरचा ताळेबंद व नफातोटा पत्रकाची प्रत बँकेच्या नोंदणीकृत कार्यालयांमध्ये तसेच सर्व शाखांमध्ये उपलब्ध आहे. बँकेच्या कार्यालयीन कामकाजाच्या वेळेत सभासदांना अहवालाची प्रत पाहावयास मिळेल.
- गणसंख्ये अभावी सभा तहकुब झाल्यास सदर वार्षिक सर्वसाधारण सभा त्याच ठिकाणी सकाळी ११ वाजता घेण्यात येईल. त्यासाठी गणसंख्येचे बंधन राहणार नाही.
- ज्या सभासदांना वार्षिक सर्वसाधारण सभेच्या विषय पत्रिकेतील बाबीसंबंधी माहिती विचारावयाची असल्यास त्यांनी दि. ०९.०९.२०२४ पुर्वी मुख्य कार्यकारी अधिकारी यांचेकडे लेखी विचारणा करावी.
- ज्या सभासदांच्या राहण्याच्या ठिकाणाच्या पत्त्यामध्ये बदल झालेला असल्यास त्याची माहिती बँकेस त्वरित लेखी स्वरूपात कळविण्यात यावी त्यामुळे आपणांस सभेच्या नोटिसा, लाभांश वेळेत मिळू शकेल तसेच सभासदांनी KYC च्या कागदपत्रकांची पुर्तता अद्याप केलेली नाही त्यांनी ती ताबडतोब करावी तसेच मोबाईल क्रमांक व ई-मेल यांची माहिती बँकेत कळवावी.
- सन २०२३-२४ चा ताळेबंद व नफा तोटा बँकेच्या www.indrayanibank.com या संकेतस्थळावर पाहता येईल.
- सभासद दिवंगत झाले असतील तर त्यांच्या वारसदांनी याबाबत त्वरित लेखी माहिती योग्य दाखल्याह बँकेत कळवावी.

२३ वा आर्थिक वार्षिक वृत्तांत व संचालक मंडळाचा अहवाल

सन्माननीय सभासद बंधू-भगिनींनो,
सस्नेह नमस्कार वि.वि.

आपल्या इंद्रायणी को-ऑप बँक लि.पिंपरी या बँकेच्या २३ व्या वार्षिक साधारण सभेमध्ये मी आपणा सर्वांचे बँकेच्या संचालक मंडळाच्या वतीने मनःपूर्वक हार्दिक स्वागत करतो. दि. ३१ मार्च २०२४ रोजीचा वैधानिक लेखापरिक्षण झालेला ताळेबंद, नफा-तोटा पत्रक व आर्थिक वर्ष २०२३-२४ चा वार्षिक अहवाल तसेच या अहवाल वर्षातील बँकेच्या कामकाजाच्या प्रगतीचा आलेख आज आपणासमोर सादर करताना मला अतिशय आनंद होत आहे.

बँकींग व्यवसाय दिवसेंदिवस तंत्रज्ञानाधिष्ठीत होत आहे. त्याद्वारे विविध सोयी ग्राहकांना उपलब्ध करून देऊन ग्राहकांना आपल्याकडे आकर्षित करून त्याद्वारे व्याजदर कमी करून व्यवसाय वृद्धिची स्पर्धा बँकामध्ये वाढली आहे. या तंत्रज्ञानासाठी खूप गुंतवणुक करावी लागत आहे. नागरी सहकारी बँका सरकारी व खाजगी बँकाचा समोर छोट्या असुनही हा खर्च स्पर्धेत रहाण्यासाठी करावा लागत आहे. ठेवीदारांना भांडवल बाजार, म्युच्युअल फंड या सारखे मार्ग गुंतवणुकीसाठी उपलब्ध झाल्यामुळे ठेवी मिळविणेही आव्हानात्मक झाले आहे. या सर्वांचा परिणाम बँकेचे ठेवीदार कर्जदार यांच्यावर होत आहे. या सर्व परिस्थितीत सहकारी बँका व्यवसाय वाढीचे प्रयत्न करीत आहेत. आपल्या बँकेने या बिकट परिस्थितीत तोंड देऊन व्यवहार वाढीसाठी प्रयत्न केले व ढोबळ आणि नक्त एनपीए प्रमाण आरबीआयच्या निकषात आणण्यात बँकेने यश प्राप्त केले आहे. ही आपल्या सर्वांसाठी निश्चितच आनंदाची व अभिमानाची बाब आहे.

सन २०२३-२४ या आर्थिक वर्षामध्ये बँकेने केलेल्या आर्थिक प्रगतीचा अहवाल आपणांस देताना आम्हा सर्वांना आनंद होत असून त्याचा सार्थ अभिमान वाटत आहे.

ठेवी :

सन २०२३-२४ आर्थिक वर्षामध्ये बँकेच्या ठेवीमध्ये गतवर्षीपेक्षा रु ११ कोटी २५ लाखांनी वाढ झाली असून आज एकूण ठेवी रु. २०९ कोटी ८९ लाख ४३ हजार इतक्या असून ही आनंदाची बाब आहे. बँकेने आपल्या सर्वांच्या पाठिंब्यावर पुढील वर्षामध्ये बँकेच्या ठेवींचा रु. ३०० कोटी करण्याचा संकल्प केला आहे. यासाठी आपण सर्वांनी मौलिक सहकार्य करून हा संकल्प पुर्ण करणेसाठी सर्वांनी सहकार्य करावे असे आपणांस विनंतीपूर्वक आवाहन करीत आहे. रिझर्व्ह बँकेच्या मार्गदर्शक तत्वानुसार दरवर्षी ठेवीमध्ये १० ते २०% वाढ असावी व एकूण ठेवीमध्ये ३०% ठेवी चे प्रमाण चालू व बचत (CASA) खात्यामधील ठेवी असणे आवश्यक आहे. सबब आपण सर्वांनी बँकेमध्ये बचत खाते सुरु करावे व बँकेच्या विविध ठेव योजनांचा व सुविधांचा लाभ घ्यावा.

कर्ज :

आपल्या बँकेच्या एकूण कर्ज वाटप मागिल वर्षी रु. १०९ कोटी २७ लाख ५३ हजार होते. बँकेने सन २०२३-२४ या आर्थिक वर्षात रु. ४४ कोटी २५ लाखाचे कर्ज वाटप केलेले असून रु. ३७ कोटी ८० लाखाची कर्ज वसुली होऊन. त्यामध्ये या आर्थिक वर्षामध्ये रु. ६ कोटी ४४ वाढ झाली असून एकूण कर्ज रु. ११५ कोटी ७२ लाख २१ हजार झाली आहे. आर्थिक वर्षाच्या शेवटच्या तिमाही मध्ये कर्जपुरवठ्यामध्ये वाढ झालेली आहे.

आर्थिक वर्षाच्या शेवटच्या तिमाहीमध्ये एनपीए कर्जाची वसुली झाल्यामुळे कर्ज रक्कमेत वसुली केल्यामुळे कर्ज वाटप कमी झाले असले तरी चालू वर्षात बँकेच्या एकूण कर्जात वाढ झाली आहे. चालू आर्थिक वर्षामध्ये मोठ्या प्रमाणात कर्ज वाढवण्याचा बँकेचा संकल्प असून त्यामध्ये आपण सर्वांनी सहकार्य करावे. बँकेने केलेल्या कर्ज पुरवठ्यामध्ये किमान ६५% कर्ज पुरवठा हा प्राधान्यक्रम क्षेत्राला करणेबाबतचा रिझर्व्ह बँकेचा दंडक आहे. तथापि बँकेने सामाजिक बांधिलकी च्या भुमिकेतून एकूण कर्ज पुरवठ्यामध्ये ६९.५५% कर्ज प्राधान्यक्रम क्षेत्रासाठी केला असून रिझर्व्ह बँकेच्या नियमांचे पालन केलेली आहे.

सभासद व भाग भांडवल :

सन २०२३-२४ या आर्थिक वर्षामध्ये बँकेने नवीन १२२ लोकांना सभासदत्व दिले आहे व राजीनामा, मयत, हस्तांतरण या कारणांनी बँकेचे १०० सभासद कमी झालेले आहे. सध्या बँकेचे एकूण ६५९४ सभासद आहेत. अहवाल वर्षामध्ये बँकेच्या भागभांडवलामध्ये रु. ००.६३ लाख वाढ झाली असून सध्या बँकेचे एकूण वसूल झालेले भागभांडवल रु. ३८२.१० लाख इतके आहे.

ठेवी विमा व व्यक्तिगत विमा :

रिझर्व्ह बँकेच्या सुधारित नियमानुसार बँकेकडील रु.५ लाख पर्यंतच्या ठेवी करीता सर्व ठेवीदारांना ठेव विमा संरक्षण योजना सुरु आहे. रिझर्व्ह बँकेच्या नियमानुसार डिपॉझिट इन्शुरन्स अँड क्रेडिट गॅरन्टी कॉर्पोरेशनकडील याबाबतचे प्रचलित असलेल्या नियमानुसार बँकेच्या रु.५.०० लाख पर्यंतच्या सर्व ठेव खातेदारांच्या ठेवी बाबत विमा प्रिमियमचा (हप्त) रक्कम दर सहा महिन्याला नियमितपणे पाठविला जातो. दि.३१.०३.२०२४ च्या ठेवी नुसार पुढील ६ महिन्यांसाठी सदर ठेव विमा योजना रक्कम डिपॉझिट इन्शुरन्स अँड क्रेडिट गॅरन्टी कॉर्पोरेशनकडे पाठविली आहे.

गंगाजळी व स्वनिधी :

बँकिंग रेग्युलेशन अँक्ट १९४९ मधील तसेच महाराष्ट्र सहकारी सोसायटीज अँक्ट १९६० मधील तरतुदीनुसार आवश्यक असणाऱ्या निर्धीची रक्कम दरवर्षी त्या त्या निधीमध्ये वर्ग केल्या आहेत.

गुंतवणूक :

बँकिंग रेग्युलेशन अँक्ट मधील सेक्शन १८ नुसार (CRR) ४.५०% रोख स्वरूपात व सेक्शन २४ नुसार रिझर्व्ह बँकेकडे केंद्रीय सरकारी रोख्यामध्ये (SLR) गुंतवणूक करावी लागते. त्यानुसार सदर गुंतवणूक १८.००% प्रमाणे आवश्यक असणाऱ्या निर्धीची गुंतवणूक CRR मध्ये आणि SLR सरकारी रोख्यामध्ये १८% प्रमाणे नियमितपणे गुंतवणूक केलेली आहे. सदर गुंतवणूक कधीही अपुरी ठेवलेली नाही. मागील वर्षाचे तुलनेत गुंतवणूकीत रु.१०.५७ कोटीने वाढ झालेली आहे. एकूण गुंतवणूक ही ९७.४१ कोटी इतकी आहे.

थकबाकी व अनुत्पादक कर्जे :

सद्यस्थिती मध्ये सर्व बँकिंग क्षेत्रामध्ये सर्वच बँकांना कर्जाच्या थकबाकी मध्ये व अनुत्पादक कर्जामध्ये (NPA) कर्जदारांची संख्या व रक्कम वाढत असल्याचे दिसून येते. तसेच भारतीय रिझर्व्ह बँकेने सर्व बँकांना दैनंदिन पध्दतीवर कर्जखात्यांचे वर्गीकरण करण्यात यावे असे निर्देश दिलेले आहेत. त्या प्रमाणे आपल्या बँकेने देखिल सदर नियमांची अंमलबजावणी केलेली आहे. मागील (सन २०२३-२४) आर्थिक वर्षात बँकेने एन.पी.ए मध्ये रु. ७३.६६ लाखाची वसूली केलेली असून १६७ कर्जखात्यांची एकूण एन.पी.ए. ची रक्कम रु.१४६२.४७ लाख इतकी आहे. रिझर्व्ह बँकेच्या प्रचलित काटेकोर नियमांचे नुसार बँकेचे नक्त एन.पी.ए. प्रमाण ६.००% पेक्षा कमी असणे आवश्यक आहे. त्यानुसार चालू वर्षी बँकेचे नक्त एन.पी.ए (Net NPA) प्रमाण ५.३६% इतके ठेवण्यात बँकेस यश आलेले आहे. यासाठी मी सर्व थकीत कर्जदार सभासदांना नम्रपणे आवाहन करतो की त्यांनी आपली थकबाकी / एन.पी.ए ची रक्कम त्वरीत भरणा करून बँकेस सहकार्य करावे. सदर रक्कम वसूली करीता कायदेशीर पध्दतीने कारवाई करण्याचा कट्टा प्रसंग टाळावा ही विनंती.

या अहवाल वर्षात बँकेकडील एकूण १ कर्जदारांने एकरकमी परतफेड योजनेचा लाभ घेऊन आपले कर्ज खाते बंद केले आहे.

नफा विभागणी

अहवाल सालामध्ये असलेल्या अडचणीच्या कठिण परिस्थितीमध्ये सुद्धा बँकेच्या संचालक मंडळाने दुरदृष्टीपणे व व्यावसायिकतेचे धोरण स्विकारून केलेल्या कर्जमंजूरी व बँकेच्या अधिकारी कर्मचारी वर्गाने योग्य प्रकारे त्यांची अंमलबजावणी करून बँकेच्या व्यवसायामध्ये केलेली वाढ कर्जवसूली साठी घेतलेली मेहनत यामुळे बँकेस या आर्थिक वर्षामध्ये नफा झालेला दिसून येत आहे. या अहवाल सालामध्ये बँकेस रु. ४३,१९,६०३.६१ लाख नफा झाला असून आजपर्यंत च्या वाटचालीतील सर्वोत्कृष्ट आकडा आहे.

नफा वाटणी	रक्कम रु.
चालू वर्षाचा नफा (२०२३-२४)	४३,९९,६०३.६९
मागील वर्षाचा शिल्लक नफा (२०२२-२३)	०.००
विभागणीसाठी एकूण नफा	४३,९९,६०३.६९
राखीव निधी (चालू वर्ष नफ्याच्या २५%)	९९,९०,०००.००
इमारत निधीसाठी	०.००
गुंतवणूक चढ उतार निधी	०.००
लाभांशासाठी (२०२३-२४) (8% Pro-rata basis) रिझर्व बँकेच्या परवानगी अधिन राहून.	३०,५०,०००.००
शिल्लक नफा	९,५९,६०३.६९

रिझर्व्ह बँक, वैधानिक लेखापरिक्षण व अंतर्गत लेखापरिक्षण

रिझर्व्ह बँकेकडून आपल्या बँकेची सन २०२०-२१, २०२१-२२ या आर्थिक वर्षाची तपासणी माहे डिसेंबर २०२२ मध्ये पुर्ण झाली असून बँकेने त्या तपासणी अहवालाची पुर्तता करून रिझर्व्ह बँकेकडे पुर्तता अहवाल सुपुर्त केलेला आहे व बँक रिझर्व्ह बँकेच्या मार्गदर्शक तत्वांचे तंतोतंत पालन करण्यास कटिबद्ध आहे.

अहवाल सालामध्ये सन २०२३-२४ करिता बँकेचे वैधानिक लेखापरिक्षक म्हणून सीए.एजीएच अँड असोसिएट्स चार्टर्ड अकाउंटंट, पुणे, सनदी लेखापाल यांची नेमणूक केली होती. त्यानुसार त्यांनी बँकेचे सन २०२३-२४ चे लेखापरिक्षण केले असून बँकेचे कामकाजा बद्दल समाधान व्यक्त केलेले आहे. तसेच त्यांनी उपयुक्त सुचना करून मौलिक मार्गदर्शन ही केलेले आहे.त्यांच्या लेखापरिक्षणा मध्ये त्यांनी बँकेला सन २०२३-२४ करिता ऑडिट वर्ग 'अ' प्रदान केला आहे.

अंतर्गत लेखापरिक्षणाचे काम सीए.डी.एम.के.एच.अँड कंपनी पुणे यांनी केले आहे. त्यांनी ही बँकेच्या दैनंदिन कामामध्ये मौलिक सूचना व मार्गदर्शक करून बँकेस सहकार्य केलेले आहे. याशिवाय रिझर्व्ह बँकेच्या सुचना व मार्गदर्शक तत्वानुसार आपल्या बँकेचे संगणकीय कामकाजा बाबतचे सन २०२३-२४ चे सिस्टीमचे ऑडीट व सायबर सुरक्षतेबाबतचे VAPT ऑडिट झालेले आहे. या सर्वांच्या मौलिक मार्गदर्शन व सहकार्याबद्दल आभार करत आहोत.

संचालक मंडळ व उपसमिती सभा

बँकेच्या विद्यमान संचालक मंडळामध्ये रिझर्व्ह बँकेच्या सुधारित धोरणानुसार आवश्यक त्या निकषांची पुर्तता करणारे संचालक मंडळ आहे या संचालक मंडळामध्ये ३ चार्टर्ड अकाउंटंट, १ कंपनी सेक्रेटरी (सीएस), २ वकील (विधिज्ञ), उद्योजक, व्यावसायिक, सामाजिक शेती, व्यापार या क्षेत्रामध्ये काम करणारे अशा प्रकारच्या वेगवेगळ्या क्षेत्रामधिल मान्यवर उच्च विद्याविभूषित व व्यावसायिक दृष्टिकोन असणारे असे संचालक मंडळ आहे. त्यामुळे बँकेच्या धोरणात्मक निर्णय प्रक्रियेमध्ये त्यांनी आपले मोलाचे योगदान देऊन बँकेच्या प्रगतीस हातभार लावत आहेत. रिझर्व्ह बँकेच्या मार्गदर्शक तत्वानुसार व बँकेच्या कामकाजामध्ये गतिमानता येऊन बँकेचे कामकाज योग्यप्रकारे व वेळेमध्ये पुर्ण होणेसाठी माननिय संचालक मंडळाने वेगवेगळ्या उपसमित्यांची नियुक्ती केलेली आहे. यामध्ये कर्ज व कर्जवसूली उपसमिती. गुंतवणुक उपसमिती. प्रशासन उपसमिती.अधिकाऱ्यांची अल्को (ALCO) समिती यासारख्या उपसमित्यांची नियुक्ती केलेली असून बँकेच्या कामाच्या आवश्यकतेनुसार त्यांच्या सभा बोलविण्यात येतात. अहवाल सालामध्ये मा.संचालक मंडळांच्या एकूण २९ सभा झालेल्या आहेत व वेगवेगळ्या उपसमित्यांच्या एकूण ११५ सभा झालेल्या आहेत. तसेच बोर्ड ऑफ मॅनेजमेंटच्या २९ सभा झालेल्या आहेत.

संचालक मंडळ व सेवक वर्ग व सभासद प्रशिक्षण अहवाल :

बँकेसारख्या आर्थिक संस्थेमध्ये बँकेचे अधिकारी व कर्मचारी वर्ग हा अत्यंत महत्त्वाचा घटक आहे. बँकेच्या कामकाजातील प्रगती व व्यवसाय वृद्धी ही बँकेचे अधिकारी व कर्मचारी यांची कार्यक्षमता, बँकींग ज्ञान, विनम्र व तत्पर सेवा यावर अवलंबून असते. बँकेचे अधिकारी व कर्मचारी यांना अद्यावत डिजिटल बँकींगचे ज्ञान मिळावे यासाठी बँकेने महाराष्ट्र स्टेट को. ऑप. बँक असोसिएशन, मुंबई मार्फत वर्षभर व्हर्च्युअल ट्रेनिंग ची व्यवस्था केलेली आहे. त्याचबरोबर अन्य ट्रेनिंग, प्रशिक्षणासाठी वेगवेगळ्या कार्यक्रमांतर्गत या संचालक मंडळ सदस्य, अधिकारी व कर्मचारी यांना प्रशिक्षणासाठी पाठविण्यात येते .या अहवाल सालामध्ये प्रशिक्षण कार्यक्रम आयोजित केले असून अधिकारी व कर्मचारी यांना प्रशिक्षणासाठी पाठविण्यात आले आहे.

माहिती तंत्रज्ञान व संगणकीकरण :

सध्या बँकेकडील संगणीकरण यांचे द्वारे आधुनिक बँकींग मधील RTGS, SMS Banking, CTS Clearing, ATM, CDM, Passbook Printing या सेवा ग्राहकांना उपलब्ध करून दिलेल्या आहेत. आपल्या बँकेने Mobile Banking ची सेवा ग्राहकांसाठी उपलब्ध करून दिलेली आहे.त्या नुसार Mobile Banking द्वारा खातेदारास view द्वारा खात्यावरील व्यवहार पाहता येतील. बिल पेमेंट द्वारा लाईट बिल, महानगरपालिका कर भरणे, Income Tax भरणे, पैसे वर्ग करणे या सारख्या सर्व सुविधा बँकेच्या ॲपवरून खातेदाराला, ग्राहकांना उपलब्ध करून देण्यात आलेल्या आहेत.

विनम्र श्रद्धांजली :

अहवाल वर्षात जे ज्ञात अज्ञात थोर नेते, संशोधक, शास्त्रज्ञ, तंत्रज्ञ, खेळाडू, साहित्यिक, देशभक्त, कवी, सामाजिक कार्यकर्ते, शहीद झालेले जवान व नागरीक बँकेचे सभासद त्यांचे नातेवाईक, बँकेचे ग्राहक दिवंगत झालेल्यांना भावपूर्ण श्रद्धांजली.

आभार व ऋणनिर्देश :

बँकेचे सभासद, खातेदार, ठेवीदार व कर्जदार हेच बँकेचे मुख्य आधारस्तंभ आहेत. त्यांच्या विश्वासामुळे व पाठिंब्यामुळे बँकेची प्रगती होत आहे. त्या सर्वांचे मी संचालक मंडळाच्या वतीने आभार मानतो, तसेच माझे सर्व विद्यमान संचालक, माजी संचालक, हितचिंतक, प्रतिष्ठित व्यक्ति आणि अधिकारी व ज्यांच्यामुळे बँकेचे कामकाज चालते त्या सर्व सेवक वर्गाचा मी आभारी आहे.

त्याचप्रमाणे पिंपरी शाखा व मुख्य कार्यालय या इमारतीचे मालक श्री. तिलोक ललवानी, बँकेच्या आळंदी शाखेचे जागामालक श्री. विजय तापकीर यांचे तसेच नऱ्हे-आंबेगाव शाखेचे जागामालक श्री. संतोष चाकणकर, चिंचवड शाखेचे जागामालक डॉ. सुनिल लोहाडे, चाकण शाखेच्या जागामालक सौ. रेखा धारीवाल, पुणे शाखेचे श्री. एवंत सुराणा व नारायणगांव शाखेचे जागामालक श्री. दुराफे यांचेही आभार मानतो. ज्यांच्या सहकार्याने बँकेचे कामकाजास हातभार लागतो त्या बँका पुणे जिल्हा मध्यवर्ती सहकारी बँक, टीजेएसबी, ॲक्सिस बँक, एस.बी.आय.बँक, आय.डी.बी.आय.बँक, एच.डी.एफ.सी बँक, आयसीआयसीआय बँक, बँक ऑफ इंडिया-नारायणगांव, पुणे जिल्हा मध्यवर्ती सहकारी बँक यांचे अधिकारी व सेवकवर्ग यांचे संचालक मंडळाच्या वतीने मी आभार मानतो.

बँकेचे अंतर्गत लेखापरिक्षक मे. डी.एम.के.एच.ॲण्ड कंपनी, सीए. व त्यांचे सर्व सहकारी तसेच वैधानिक लेखापरिक्षक मे. सी.ए. ए.जी.एच ॲण्ड असोसिएटस् व त्यांचे सर्व सहकारी यांच्या मार्गदर्शनाबद्दल आभारी आहे. तसेच रिझर्व्ह बँक ऑफ इंडिया व त्याचे अधिकारी जिल्हा उपनिबंधक सह.संस्था., महाराष्ट्र अर्बन को-ऑप बँक असोसिएशन, महाराष्ट्र स्टेट को-ऑप बँक असोसिएशन, पुणे जिल्हा नागरी सहकारी बँक असोसिएशन यांचे अध्यक्ष व पदाधिकारी, बँक कर्मचारी संघ पुणे यांचे अधिकारी व पदाधिकारी यांनी वेळोवेळी जे मार्गदर्शन, सहकार्य केले त्याबद्दल मी त्यांचा आभारी आहे. असेच सहकार्य वृध्दीगत व्हावे ज्याद्वारे बँकेच्या प्रगतीला मोलाचे सहाय्य होईल.

धन्यवाद !

सीए. मनोजकुमार अग्रवाल

अध्यक्ष

Annexure I
Form A
BALANCE SHEET

	Sche- dule	As on 31-03-2024 (Amount in Rs)	As on 31-03-2023 (Amount in Rs)
Capital and Liabilities			
Capital	1	38,210,125.00	38,147,400.00
Reserves and Surplus	2	232,150,633.64	224,942,133.17
Deposits	3	2,098,943,842.55	1,986,483,789.40
Borrowings	4	-	-
"Other liabilities and provisions "	5	159,806,321.24	213,930,126.46
Total		2,529,110,922.43	2,463,503,449.03
"Assets"			
Cash and balances with Reserve Bank of India	6	12,454,078.00	34,056,810.00
Balance with banks and money at call and short notice	7	364,907,590.14	452,624,460.03
Investments	8	808,023,520.00	678,803,670.00
Advances	9	1,157,220,544.09	1,092,753,163.72
Fixed Assets	10	14,468,878.87	14,888,566.87
Other Assets	11	172,036,311.33	190,376,778.41
Total		2,529,110,922.43	2,463,503,449.03
Contingent liabilities	12	3,715,500.00	4,564,980.00
Bills for collection			

Annexure I
Form B

Form of Profit and Loss Account for the year ended on 31st March 2024

	Sche- dule	As on 31-03-2024 (Amount in Rs)	As on 31-03-2023 (Amount in Rs)
I. Income			
Interest earned	13	183,837,480.03	217,942,203.87
Other income	14	72,115,792.97	13,255,599.26
Total		255,953,273.00	231,197,803.13
II. Expenditure			
Interest expended	15	119,339,159.91	126,115,920.31
Operating expenses	16	58,480,460.81	58,309,959.30
Provisions and contingencies	17	73,814,048.67	41,535,813.00
Total		251,633,669.39	225,961,692.61
III. Profit/Loss			
Net profit/loss(-) for the year		4,319,603.61	5,236,110.52
Profit/loss(-) brought forward		(0.00)	3,656,674.40
Total		4,319,603.61	8,892,784.92
IV. Appropriations			
Transfer to statutory reserves		1,110,000.00	1,310,000.00
Transfer to other reserves			-
BDDR (Provision made from Last year profit)			5,743,350.92
Dividend Distribution (After Approval from RBI)			1,839,434.00
Balance carried over to balance sheet		3,209,603.61	(0.00)

तपासले व स्वतंत्र दिलेल्या शेन्यास पात्र राहून बरोबर आहे.

Schedule 1 – Capital

	As on 31-03-2024 (Amount in Rs)	As on 31-03-2023 (Amount in Rs)
I. For Nationalised Banks Capital (Fully owned by Central Government)		-
II. For Banks incorporated outside India		-
(i) The amount brought in by banks by way of start-up capital as prescribed by RBI should be shown under this head.		-
(ii) Amount of deposit kept with the RBI under Section 11(2) of the Banking Regulation Act, 1949.		-
Total		
III. For other Banks		
Authorised Capital (5,00,000 shares of Rs. 100 each)	50,000,000.00	50,000,000.00
Issued Capital (3,82,101 shares of Rs. 100 each)	38,210,125.00	38,147,400.00
Subscribed Capital (3,82,101 shares of Rs. 100 each)	38,210,125.00	38,147,400.00
Called-up Capital (shares of Rs. each)		
Less: Calls unpaid		
Forfeited shares		62,300.00

Schedule 2 - Reserves and Surplus

	As on 31-03-2024 (Amount in Rs)	As on 31-03-2023 (Amount in Rs)
I. Statutory Reserves		
Opening Balance	46,659,857.00	44,529,704.00
Additions during the year	1,406,300.00	2,130,153.00
Deductions during the year	-	-
Closing Balance	48,066,157.00	46,659,857.00
II. Capital Reserves		
Opening Balance	33,787,445.00	32,750,620.00
Additions during the year	5,950.00	1,036,825.00
Deductions during the year	-	-
Closing Balance	33,793,395.00	33,787,445.00
III. Share Premium		
Opening Balance	-	-
Additions during the year	-	-
Deductions during the year	-	-
Closing Balance	-	-
IV. Revenue and Other Reserves		
Opening Balance	135,602,046.25	103,266,234.25
Additions during the year	17,673,350.92	32,400,000.00
Deductions during the year	7,303,919.94	64,188.00
Closing Balance	145,971,478.03	135,602,046.25
V. Balance in Profit and Loss Account		
Total (I, II, III, IV and V)	4,319,603.61	8,892,784.92
	232,150,633.64	224,942,133.17

Schedule 3 - Deposits

		As on 31-03-2024 (Amount in Rs)	As on 31-03-2023 (Amount in Rs)
A. I.	Demand deposits		
	(i) From banks	-	-
	(ii) From others	196,601,309.46	130,440,036.49
II.	Savings Bank Deposits	282,541,900.09	278,508,356.91
III.	Term Deposits		
	(i) From banks		-
	(ii) From others	1,619,800,633.00	1,577,535,396.00
	Total (I, II and III)	2,098,943,842.55	1,986,483,789.40
B.	(i) Deposits of branches in India	2,098,943,842.55	1,986,483,789.40
	(ii) Deposits of branches outside India	-	-
	Total	2,098,943,842.55	1,986,483,789.40

Schedule 4 - Borrowings

		As on 31-03-2024 (Amount in Rs)	As on 31-03-2023 (Amount in Rs)
I.	Borrowings in India		
	(a) Reserve Bank of India	-	-
	(b) Other banks	-	-
	(c) Other institutions and agencies	-	-
II.	Borrowings outside India	-	-
	Total (I and II)	-	-
	Secured borrowings included in I and II above - Rs.	-	-

Schedule 5 - Other Liabilities and Provisions

		As on 31-03-2024 (Amount in Rs)	As on 31-03-2023 (Amount in Rs)
I.	Bills payable	-	-
II.	Inter-office adjustment (net)	-	161,384.41
III.	Interest accrued	1,833,035.00	935,339.00
IV.	Others (including provisions)	157,973,286.24	212,833,403.05
	Total	159,806,321.24	213,930,126.46

Schedule 6 - Cash and Balances with Reserve Bank of India

		As on 31-03-2024 (Amount in Rs)	As on 31-03-2023 (Amount in Rs)
I.	Cash in hand (including foreign currency notes)	12,454,078.00	34,056,810.00
II.	Balances with Reserve Bank of India		
	(i) in Current Account	-	-
	(ii) in Other Accounts	-	-
	Total (I and II)	12,454,078.00	34,056,810.00

Schedule 7
Balances with Banks and Money at Call and Short Notice

		As on 31-03-2024 (Amount in Rs)	As on 31-03-2023 (Amount in Rs)
I.	In India		
	(i) Balances with banks		
	(a) in Current Accounts	198,877,242.14	263,019,704.03
	(b) in Other Deposit Accounts	166,030,348.00	189,604,756.00
	(ii) Money at call and short notice		
	(a) with banks	-	-
	(b) with other institutions	-	-
	Total (i and ii)	364,907,590.14	452,624,460.03
II.	Outside India		
	(i) in Current Accounts	-	-
	(ii) in Other Deposit Accounts	-	-
	(iii) Money at call and short notice	-	-
	Total (i, ii and iii)	-	-
	Grand Total (I and II)	364,907,590.14	452,624,460.03

Schedule 8
Investments

		As on 31-03-2024 (Amount in Rs)	As on 31-03-2023 (Amount in Rs)
I.	Investments in India in		
	(i) Government Securities	726,215,250.00	645,345,250.00
	(ii) Other approved securities		
	(iii) Shares	33,458,420.00	33,458,420.00
	(iv) Debentures and Bonds		
	(v) Subsidiaries and/or joint ventures		
	(vi) Others (Treasury Bill)	48,349,850.00	
	Total	808,023,520.00	678,803,670.00
II.	Investments outside India in		
	(i) Government securities (including local authorities)	-	-
	(ii) Subsidiaries and/or joint ventures abroad	-	-
	(iii) Others investments (to be specified)	-	-
	Total	-	-
	Grand Total (I and II)	808,023,520.00	678,803,670.00

Schedule 9 - Advances

		As on 31-03-2024 (Amount in Rs)	As on 31-03-2023 (Amount in Rs)
A.	(i) Bills purchased and discounted	-	-
	(ii) Cash credits, overdrafts and loans repayable on demand	270,049,179.31	254,145,651.59
	(iii) Term loans	887,171,364.78	838,607,512.13
	Total	1,157,220,544.09	1,092,753,163.72
B.	(i) Secured by tangible assets	1,124,386,480.55	1,055,539,656.03
	(ii) Covered by Bank/Government Guarantees	-	-
	(iii) Unsecured	32,834,063.54	37,213,507.69
	Total	1,157,220,544.09	1,092,753,163.72
C.I.	Advances in India		
	(i) Priority Sectors	760,085,532.10	782,318,665.18
	(ii) Public Sector	-	-
	(iii) Banks	-	-
	(iv) Others	397,135,011.99	310,434,498.54
	Total	1,157,220,544.09	1,092,753,163.72
C.II.	Advances outside India		
	(i) Due from banks	-	-
	(i) Due from banks	-	-
	(a) Bills purchased and discounted	-	-
	(b) Syndicated loans	-	-
	(c) Others	-	-
	Total	-	-
	Grand Total (C.I and II)	1,157,220,544.09	1,092,753,163.72

Schedule 10 - Fixed Assets

		As on 31-03-2024 (Amount in Rs)	As on 31-03-2023 (Amount in Rs)
I.	Premises		
	At cost as on 31st March of the preceding year	-	-
	Additions during the year	-	-
	Deductions during the year	-	-
	Depreciation to date	-	-
II.	Other Fixed Assets		
	(including furniture and fixtures)		
	At cost as on 31st March of the preceding year	14,888,566.87	14,447,674.87
	Additions during the year	2,690,116.00	2,977,587.00
	Deductions during the year	445,054.00	-
	Depreciation to date	2,664,750.00	2,536,695.00
	Total (I and II)	14,468,878.87	14,888,566.87

Schedule 11 - Other Assets

	Schedule 11 - Other Assets	As on 31-03-2024 (Amount in Rs)	As on 31-03-2023 (Amount in Rs)
I.	Inter-office adjustments (net)	1,399,800.88	1,458,586.18
II.	Interest accrued	21,451,695.11	13,153,113.17
III.	Tax paid in advance/tax deducted at source	4,796,500.00	13,795,500.00
IV.	Stationery and stamps	29,990.00	16,170.00
V.	Non-banking assets acquired in satisfaction of claims		
VI.	Others	144,358,325.34	161,953,409.06
	Total	172,036,311.33	190,376,778.41

Schedule 12 - Contingent Liabilities

		As on 31-03-2024 (Amount in Rs)	As on 31-03-2023 (Amount in Rs)
I.	Claims against the bank not acknowledged as debts		
II.	Liability for partly paid investments		
III.	Liability on account of outstanding forward exchange contracts		
IV.	Guarantees given on behalf of constituents		
	(a) In India	3,715,500.00	4,564,980.00
	(b) Outside India		
V.	Acceptances, endorsements and other obligations		
VI.	Other items for which the bank is contingently liable		
	Total	3,715,500.00	4,564,980.00

Schedule 13 - Interest Earned

		As on 31-03-2024 (Amount in Rs)	As on 31-03-2023 (Amount in Rs)
I.	Interest/discount on advances/bills	123,850,476.49	160,243,910.87
II.	Income on investments	59,987,003.54	57,698,293.00
III.	Interest on balances with Reserve Bank of India and other inter-bank funds		
IV.	Others		
	Total	183,837,480.03	217,942,203.87

Schedule 14 - Other Income

		As on 31-03-2024 (Amount in Rs)	As on 31-03-2023 (Amount in Rs)
I.	Commission, exchange and brokerage	75,263.00	41,222.00
II.	Profit on sale of investments	4,504,892.00	470,000.00
	Less: Loss on sale of investments	-	-
III.	Profit on revaluation of investments	-	-
	Less: Loss on revaluation of investments	-	-
IV.	Profit on sale of land, buildings and other assets	-	-
	Less: Loss on sale of land, buildings and other assets	-	-
V.	Profit on exchange transactions	-	-
	Less: Loss on exchange transactions	-	-
VI.	Income earned by way of dividends, etc. from subsidiaries/ companies and/or joint ventures abroad/in India	-	-
VII.	Miscellaneous Income	13,587,952.30	12,744,377.26
VIII.	Provision Written Back	53,947,685.67	-
	Total	72,115,792.97	13,255,599.26

Schedule 15
Interest Expended

		As on 31-03-2024 (Amount in Rs)	As on 31-03-2023 (Amount in Rs)
I.	Interest on deposits	119,339,159.91	126,115,920.31
II.	Interest on Reserve Bank of India/Inter-bank borrowings		
III.	Others	-	-
	Total	119,339,159.91	126,115,920.31

Schedule 16
Operating Expenses

		As on 31-03-2024 (Amount in Rs)	As on 31-03-2023 (Amount in Rs)
I.	Payments to and provisions for employees	26,648,309.00	25,222,371.00
II.	Rent, taxes and lighting	11,151,144.00	11,365,049.00
III.	Printing and stationery	1,024,284.72	1,821,248.00
IV.	Advertisement and publicity		-
V.	Depreciation on bank's property	2,664,750.00	2,536,695.00
VI.	Director's fees, allowances and expenses	556,350.00	413,553.00
VII.	Auditors' fees and expenses (including branch auditors)	1,199,023.00	1,053,001.00
VIII.	Law charges	68,000.00	120,270.00
IX.	Postages, Telegrams, Telephones, etc.	317,086.00	357,490.00
X.	Repairs and maintenance	543,875.74	846,979.00
XI.	Insurance	3,506,876.00	3,390,571.00
XII.	Other expenditure	10,800,762.35	11,182,732.30
	Total	58,480,460.81	58,309,959.30

Schedule 17
Provisions and contingencies

		As on 31-03-2024 (Amount in Rs)	As on 31-03-2023 (Amount in Rs)
I.	Income Tax Shortfall	3,814,311.00	96,119.00
II.	Provision for BDDR	11,500,000.00	13,800,000.00
III.	Income Tax	4,026,178.00	9,039,694.00
IV.	Provision for Investment Depreciation Fund	310,000.00	4,900,000.00
V.	Account written off	53,947,685.67	
VI.	Asset Write off	95,874.00	
VII.	Provision for Investment Fluctuation Fund	120,000.00	13,700,000.00
	Total	73,814,048.67	41,535,813.00

सी.ए. मनोजकुमार अगरवाल
अध्यक्ष

सी.ए. महेश चांडक
उपाध्यक्ष

श्री. ज्ञानेश्वर जाधव
मुख्य कार्यकारी अधिकारी
(२८.०२.२०२४ पर्यंत)

श्री. दिलीप जोशी
मुख्य कार्यकारी अधिकारी
(०७.०३.२०२४ पासून)

एजीएच अँड असोसिएट्स
वैधानिक लेखापरिक्षक

सी.ए. डी.एम.के.एच. अँड कंपनी
अंतर्गत लेखापरिक्षक

CASH FLOW STATEMENT FOR THE YEAR ENDED 31st MARCH 2024

Particulars	As on 31.03.2024 (Amount in Rs)	
	Amount	Amount
A CASH FLOW FROM OPERATING ACTIVITY		
Profit/(loss) before Tax :		3,009,605
Adjustment for:		
Depreciation / Amortisation / Diminution	2,664,750	
Provision for Taxes	4,000,000	
Provision for BDDR	11,500,000	
Provision for IFR	120,000	
Provision for IDR	310,000	18,594,750
Funds from Operations		21,604,355
Adjustment for Changes in Working Capital		
Net (Increase) / Decrease in Investments	(129,219,850)	
Net (Increase) / Decrease in Loans and Advances	(64,467,380)	
Net Increase / (Decrease) in Deposit	112,460,053	
Net Increase / (Decrease) in Reserves	(5,891,670)	
Net Increase / (Decrease) in BR Adjustments	(161,384)	
Net Increase / (Decrease) in Interest Payable	897,696	
Net Increase / (Decrease) in Other Liability	(58,860,117)	
Net (Increase) / Decrease in Other Receivable	26,639,049	
Net (Increase) / Decrease in Interest Receivable	(8,298,582)	
		(126,902,185)
Cash Generated from Operations		(126,902,185)
Income Taxes Paid (Net of Refund)		(3,974,539)
Net Cash from Operating Activities		(105,297,831)
B CASH FLOW FROM INVESTING ACTIVITIES		
Fixed Assets		
Purchase of Fixed Assets	(2,690,116)	
Sale of Fixed Assets	445,054	(2,245,062)
Net Cash / used in investing Activities		(2,245,062)
C CASH FLOW FROM FINANCING ACTIVITIES		
Share Capital money received / refunded (net)	62,725	
Dividend Paid	(1,839,434)	
		(1,776,709)
D NET INCREASE / (DECREASE) IN CASH AND CASH EQUIVALENTS		(109,319,602)
Cash and Cash Equivalents (Opening Balance)		486,681,270
Cash and Cash Equivalents (Closing Balance)		377,361,668

Amol Gindodiya
Partner
M.No. 151283
Date : 28 June 2024
Place : Pune
UDIN : 24151283BKARRL7386

AGH & Associates
Chartered Accountant
FRN No.: 121877W

Dyneshwar Jadhav
CEO
(Up to 28/02/2024)

Dilip Joshi
CEO
(From 07/03/2024)

For Indrayani Co-Op. Bank Ltd.

**"Annexure III
Disclosure in financial statements – 'Notes to Accounts'"**

"1.Regulatory Capital "

a) Composition of Regulatory Capital

(Amount in ₹ crore)

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)	12.64	12.96
ii)	Additional Tier 1 Capital/ Other Tier 1 Capital	-	-
iii)	Tier 1 Capital (i + ii)	12.64	12.96
iv)	Tier 2 Capital	2.22	2.20
v)	Total Capital (Tier 1+Tier 2)	14.86	15.16
vi)	Total Risk Weighted Assets (RWAs)	117.44	114.59
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs) / Paid-up share Capital and reserves as percentage of RWAs	10.76	11.31
viii)	Tier 1 Ratio (Tier 1 Capital as a percentage of RWAs)	10.76	11.31
ix)	Tier 2 Ratio (Tier 2 Capital as a percentage of RWAs)	1.89	1.92
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	12.65	13.23
xi)	Leverage Ratio	-	-
xii)	"Percentage of the shareholding of a) Government of India b) State Government (specify name) c) Sponsor Bank"	-	-
xiii)	Amount of paid-up equity Capital raised during the year	-	-
xiv)	"Amount of non-equity Tier 1 Capital raised during the year, of which : Give list 6 as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant."	-	-
xv)	"Amount of Tier 2 Capital raised during the year, of which Give list 7 as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant."	-	-

Example : A Co-operative Bank may disclose as under:

	Current Year	Previous Year
Amount of Tier 2 Capital raised during the year of which:		
a) Perpetual Cumulative Preference Shares	-	-
b) Redeemable Non-Cumulative Preference Shares	-	-

b) Draw down from Reserves

There is no Draw down from Reserves during the Current and Previous Year.

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 & upto 3 months	Over 3 months & upto 6 months	Over 6 months & upto 1 year	Over 1 year & upto 3 year	Over 3 year & upto 5 year	Over 5 years	Total
Deposits	0.96	-	11.40	3.38	-	18.96	31.11	29.89	110.13	3.08	0.98	209.89
Advances	8.76	0.45	0.03	0.37	2.63	1.48	3.71	14.19	26.08	24.05	33.97	115.72
Investments	4.83	0.08	-	-	-	1.00	7.41	2.22	1.60	14.87	65.40	97.41
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency assets	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency liabilities	-	-	-	-	-	-	-	-	-	-	-	-

b) Liquidity coverage ratio (LCR)

(Not Applicable to RRBs, Local Area Banks (LABs), Payment Banks (PBs), and Co-operative Banks)

c) Net Stable Funding ratio (NSFR)

(Not Applicable to RRBs, Local Area Banks (LABs), Payment Banks (PBs), and Co-operative Banks)

3. Investments As at 31 March 2024

(Amount in ₹ crore)

	Investment in India							Investment Outside India				
	Government Securities	Other Approved Securities	Shares	Debentures & Bonds	Subsidiaries and/or joint ventures	Others	Total Investments in India	Government securities (including local authorities)	subsidiaries and/or joint ventures	Others	Total Investment outside India	Total Investment
Held to Maturity												
Gross	45.32	-	3.35	-	-	16.60	65.27	-	-	-	-	65.27
"Less: Provision for non-performing investments (NPI)"	-	-	2.67	-	-	-	2.67	-	-	-	-	2.67
Net	45.32	-	0.68	-	-	16.60	62.60	-	-	-	-	62.60
Available for Sale												
Gross	32.14	-	-	-	-	-	32.14	-	-	-	-	32.14
"Less: Provision for depreciation and NPI"	0.031	-	-	-	-	-	0.031	-	-	-	-	0.031
Net	32.109	-	-	-	-	-	32.109	-	-	-	-	32.109
Held for Trading												
Gross	-	-	-	-	-	-	-	-	-	-	-	-
"Less: Provision for depreciation and NPI"	-	-	-	-	-	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-	-	-	-	-	-
Total Investments	77.46	0	3.35	-	-	16.60	97.41	-	-	-	-	97.41
"Less: Provision for non-performing investments"	0	-	2.67	-	-	-	2.67	-	-	-	-	2.67
"Less: Provision for depreciation and NPI"	0.61	-	-	-	-	-	0.61	-	-	-	-	0.61
Net	76.85	0	0.68	0	0	16.6	94.13	-	-	-	-	94.13

As at 31 March 2023

(Amount in ₹ crore)

	Investment in India							Investment Outside India				
	Government Securities	Other Approved Securities	Shares	Debentures & Bonds	Subsidiaries &/or joint ventures	Others	Total Investments in India	Government securities (including local authorities)	subsidiaries and/or joint ventures	Others	Total Investment outside India	Total Investment
Held to Maturity												
Gross	36.08	-	3.35	-	-	18.96	58.39	-	-	-	-	58.39
Less: Provision for non-performing investments (NPI)	-	-	2.24	-	-	-	2.24	-	-	-	-	2.24
Net	36.08	-	1.11	-	-	18.96	56.15	-	-	-	-	56.15
Available for Sale												
Gross	28.45	-	-	-	-	-	28.45	-	-	-	-	28.45
"Less: Provision for depreciation and NPI"	0.05	-	-	-	-	-	0.05	-	-	-	-	0.05
Net	28.4	-	-	-	-	-	28.4	-	-	-	-	28.4
Held for Trading												
Gross	-	-	-	-	-	-	-	-	-	-	-	-
"Less: Provision for depreciation and NPI"	-	-	-	-	-	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-	-	-	-	-	-
Total Investments	64.53	-	3.35	-	-	18.96	86.84	-	-	-	-	86.84
"Less: Provision for non-performing investments"	1.01	-	2.24	-	-	-	2.24	-	-	-	-	2.24
"Less: Provision for depreciation and NPI"	1.01	-	-	-	-	-	1.01	-	-	-	-	1.01
Net	63.52	0	1.11	0	0	18.96	83.59	-	-	-	-	83.59

(ii) Applicable for RCBs

(Not Applicable to RRBs, Local Area Banks (LABs), Payment Banks (PBs), and Co-operative Banks)

b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(Amount in Cr.)

	Particulars	Current Year	Previous Year
i)	Movement of provisions held towards depreciation on investments		
a)	Opening Balance	3.25	2.76
b)	Add: Provisions made during the year	0.031	0.49
c)	Less : Write off / write back of excess provisions during the year	0	0
d)	Closing Balance	3.28	3.25
ii)	Movement of Investment Fluctuation Reserve		
a)	Opening Balance	1.59	0.22
b)	Add: Amount transferred during the year	0.012	1.37
c)	Less: Draw down	0	0
d)	Closing Balance	1.61	1.59
iii)	Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	5.00%	5.58%

c) Sale and transfers to/from HTM category Where the value of sales and transfers of securities to/from HTM category exceeds 5 per cent of the book value of investments held in HTM category at the beginning of the year, banks shall disclose the market value of the investments held in the HTM category. The excess of book value over market value for which provision is not made shall also be disclosed. The 5 per cent threshold referred to above shall exclude:	NIL
i) The one-time transfer of securities to/from HTM category with the approval of Board of Directors undertaken by banks at the beginning of the accounting year.	NIL
ii) Direct sales from HTM for bringing down SLR holdings in HTM category consequent to a downward revision in SLR requirements by RBI.	NIL
iii) Sales to the Reserve Bank of India under liquidity management operations of RBI like Open Market Operations (OMO) and the Government Securities Acquisition Programme (GSAP).	NIL
iv) Repurchase of Government Securities by Government of India from banks under buy back / switch operations.	NIL
v) Repurchase of State Development Loans by respective state governments under buy back / switch operations.	NIL
vi) Additional shifting of securities explicitly permitted by the Reserve Bank of India.	NIL

d) Non-SLR Investment Portfolio

i) Non-performing non-SLR investments

	Particulars	Current Year	Previous Year
a)	Opening balance	2.67	2.67
b)	Additions during the year since 1st April	-	-
c)	Reductions during the above period	-	-
d)	Closing balance	2.67	2.67
e)	Total provisions held	2.67	2.24

ii) Issuer composition of non-SLR investments

Sr. No. (1)	Issuer (2)	Amount (3)		Extent of Private Placement (4)		Extent of Below Investment Gade Securities (5)		Extent of Unated Securities (6)		Extent of Unlisted Securities (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	16.60	18.96								
d)	Private Corporates	-	-								
e)	Subsidiaries/ Joint Ventures	-	-								
f)	Others	3.35	3.35								
g)	Provision held towards depreciation	-	-								
	Total *	19.95	22.31								

e) Repo transactions (in face value terms)

		Maximum Outstanding during the year	Daily Average Outstanding during the year	Outstanding as on March 31 2024
i)	Securities sold under repo			
a)	Government securities	NIL	NIL	NIL
b)	Corporate debt securities	NIL	NIL	NIL
c)	Any other securities	NIL	NIL	NIL
ii)	Securities purchased under reverse repo			
a)	Government securities	NIL	NIL	NIL
b)	Corporate debt securities	NIL	NIL	NIL
c)	Any other securities	NIL	NIL	NIL

**f) Government Security Lending (GSL) transactions (in market value terms)
As at 31 March 2024**

Not Applicable

4. Asset Quality

a) Classification of advances and provisions held

(Amount in ₹ crore)

	Standard		Non-Performing			Total
	Total Standard Advances	Sub-Standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	93.91	2.7	12.31	0.35	15.36	109.27
Add : Additions during the year					3.23	3.23
Less : Reductions during the year					3.97	3.97
Closing balance	101.1	3.15	11.42	0.05	14.62	115.72
Reductions in Gross NPAs due to:						
i) Upgradation					0.76	0.76
ii) Recoveries (excluding recoveries from upgraded accounts)					3.97	3.97
iii) Technical/ Prudential Write-offs					0.73	0.73
iv) Write-offs other than those under (iii) above					0	0
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	1.08	0.27	7.28	0.35	7.9	8.98
Add : Fresh provisions made during the year					1.72	1.72
Less : Excess provision reversed/ Write-off loans					0.73	0.73
Closing balance of provisions held		3.15	5.69	0.05	8.89	8.89
Net NPAs						
Opening Balance					7.46	
Add : Fresh additions during the year					1.51	
Less : Reductions during the year					3.61	
Closing Balance					5.36	
Floating Provisions						
Opening Balance	-	-	-	-	-	-
Add : Additional provisions made during the year	-	-	-	-	-	-
Less : Amount drawn down during the year	-	-	-	-	-	-
Closing balance of floating provisions	-	-	-	-	-	-
Technical write-offs and the recoveries made thereon						
Opening balance of Technical/ Prudential written-off accounts	-	-	-	-	-	-
Add: Technical/ Prudential write-offs during the year	-	-	-	-	-	-
"Less: Recoveries made from previously technical/ prudential written-offaccounts during the year"	-	-	-	-	-	-
Closing balance	-	-	-	-	-	-

Ratios (in per cent)	Current Year	Previous Year
Gross NPA to Gross Advances	12.64%	14.06%
Net NPA to Net Advances	5.36%	7.36%
Provision coverage ratio	61.42%	51.43%

b) Sector-wise Advances & Gross NPAs

(Amount in ₹ crore)

Sector	Current Year			Previous Year		
	Outstanding Total Services	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to total advances in that sector
i) Priority Sector						
a) Agriculture and allied activities	5.68	-	0.00	6.22	0.04	0.06%
b) Advances to industries sector eligible as priority sector lending	12.83	1.53	2.01	53.77	10.01	12.80%
c) Services	37.02	8.73	11.48	3.8	0.84	1.06%
d) Personal loans	14.88	0.63	0.83	13.14	0.98	1.26%
e) Others	5.60	0.06	0.08	1.3	0.11	0.14%
Sub-total (i)	76.01	10.95	14.40	78.23	11.98	15.32%
ii) Non-priority Sector						
a) Agriculture and allied activities	-	-	-	-	-	-
b) Industry	-	-	-	-	-	-
c) Services						
d) Personal loans						
Others	39.71	3.68	9.26	31.04	3.38	10.89%
Sub-total (ii)	39.71	3.68	9.26	31.04	3.38	10.89%
Total (I + ii)	115.72	14.62	12.64	109.27	15.36	26.21%

*Banks shall also disclose in the format above, sub-sectors where the outstanding advances exceeds 10 percent of the outstanding total advances to that sector. For instance, if a bank's outstanding advances to the mining industry exceed 10 percent of the outstanding total advances to 'Industry' sector it shall disclose details of its outstanding advances to mining separately in the format above under the 'Industry' sector.

c) Overseas assets, NPAs and revenue

Not Applicable

d) Particulars of resolution plan and restructuring

(Not Applicable to RRBs, Local Area Banks (LABs), Payment Banks (PBs), and Co-operative Banks)

e) Divergence in asset classification and provisioning

(Not applicable to RRBs and RCBs)

f) Disclosure of transfer of loan exposures

(Not applicable)

g) Fraud Accounts

	Current Year	Previous Year
Number of frauds reported	NIL	NIL
Amount involved in fraud (₹ crore)	NIL	NIL
Amount of provision made for such frauds (₹ crore)	NIL	NIL
"Amount of Unamortised provision debited from 'other reserves' as at the end of the year (₹ crore)"	NIL	NIL

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

Format for disclosures to be made half yearly starting March 31, 2024

(Amount in ₹ crore)

Type of borrower	Exposure to accounts classified as standard consequent to implementation of resolution plan position as at the end of the previous half year	Of (A), aggregate debt that slipped into NPA during the half - year	Of (A) amount written off during the half-year	of (A) amount paid by the borrowers during the half-year	Exposure to accounts classified as standard consequent to implementation of resolution plan-position as at the end of this half year
Personal Loans					
Corporate persons*					
Of which MSMEs	0.89	0.10	-	0.69	0.54
Others	0.40	-	-	0.41	0.19
Total	1.29	0.10	-	1.10	0.73

Format for disclosures to be made half yearly starting September 30, 2023

(Amount in ₹ crore)

Type of borrower	Exposure to accounts classified as standard consequent to implementation of resolution plan position as at the end of the previous half year	Of (A), aggregate debt that slipped into NPA during the half - year	Of (A) amount written off during the half-year	of (A) amount paid by the borrowers during the half-year	Exposure to accounts classified as standard consequent to implementation of resolution plan-position as at the end of this half year
Personal Loans					
Corporate persons*					
Of which MSMEs	1.60	0.17	-	0.29	0.89
Others	1.30	0.64	-	0.13	0.40
Total	2.90	0.81	-	0.42	1.29

5. Exposures

a) Exposure to real estate sector

(Amount in ₹ crore)

Category	Current Year	Previous Year
"i) Direct exposure		
a) Residential Mortgages-- Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits."	25.63	39.32
b) Commercial Real Estate-- Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits;"	5.85	8.95
c) Investments in Mortgage- Backed Securities (MBS) and other securitized exposures- i. Residential ii. Commercial Real Estate ii) Indirect Exposure Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies."	NIL	NIL
Total Exposure to Real Estate Sector	31.48	48.27

b) Exposure to capital market

(Amount in ₹ crore)

Category	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;	Nil	Nil
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;	Nil	Nil
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;	Nil	Nil
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;	Nil	Nil
v) Secured and unsecured advances to stockbrokers and guarantees issued on behalf of stockbrokers and market makers;	Nil	Nil
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;	Nil	Nil

(RRBs, LABs and Co-operative Banks may omit those line items which are not applicable/ permitted or have nil exposure both in current and previous year.)

Category	Current Year	Previous Year
vii) Bridge loans to companies against expected equity flows/issues;	Nil	Nil
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;	Nil	Nil
ix) Financing to stockbrokers for margin trading;	Nil	Nil
x) All exposures to Venture Capital Funds (both registered and unregistered)	Nil	Nil
Total exposure to capital market	Nil	Nil

"For restructuring of dues in respect of listed companies, lenders may be ab initio compensated for their loss / sacrifice (diminution in fair value of account in net present value terms) by way of issuance of equities of the company upfront, subject to the extant regulations and statutory requirements. If such acquisition of equity shares results in exceeding the extant regulatory Capital Market Exposure (CME) limit, the same shall be disclosed in the 'Notes to Accounts' in the Annual Financial Statements.

Banks shall separately disclose details of conversion of debt into equity as part of a strategic debt restructuring which are exempt from CME limits."

c) Risk category-wise country exposure 30

Risk Category	Exposure (net) as at March 2024 (Current Year)	Provision held as at March 2024 (Current Year)	Exposure (net) as at March 2023 (Previous Year)	Provision held as at March 2023 (Previous Year)
Insignificant	-	-	-	-
Low	-	-	-	-
Moderately Low	-	-	-	-
Moderate	-	-	-	-
Moderately High	-	-	-	-
High	-	-	-	-
Very High	-	-	-	-
Total	-	-	-	-

"Till such time, as banks move over to internal rating systems, banks shall use the seven-category classification followed by Export Credit Guarantee Corporation of India Ltd. (ECGC) for the purpose of classification and making provisions for country risk exposures. ECGC shall provide to banks, on request, quarterly updates of their country classifications and shall also inform all banks in case of any sudden major changes in country classification in the interim period.

"25 If a bank has no exposure to country risk in both the current and previous year, it may omit disclosure of the table while mentioning that it has no exposure to country risk."

d) Unsecured advances

Banks shall disclose the total amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken as also the estimated value of such intangible collateral as per the following format.

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total unsecured advances of the bank	3.28	3.72
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	-	-
Estimated value of such intangible securities	-	-

e) Factoring exposures

Not Applicable

f) Intra-group exposures not

Applicable to Co-operative Banks

g) Unhedged foreign currency exposure

Foreign Currency Exposure is Not Applicable

h) Exposure of RCBs

Nil

6. Concentration of deposits, advances, exposures and NPAs

a) Concentration of deposits

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total deposits of the twenty largest depositors	46.56	43.79
Percentage of deposits of twenty largest depositors to total deposits of the bank	22.18%	22.04%

b) Concentration of advances

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total advances to the twenty largest borrowers	29.60	23.69
Percentage of advances to twenty largest borrowers to total advances of the bank	25.58%	21.67%

c) Concentration of exposures**

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total exposure to the twenty largest borrowers/customers	28.92	24.94
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/customers	24.99%	22.83%

**Exposures shall be computed as per applicable RBI regulation.

d) Concentration of NPAs

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total Exposure to the top twenty NPA accounts	11.74	9.63
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	80.28%	62.69%

7. Derivatives

Not Applicable

8. Disclosures relating to securitisation

NIL

9. Off balance sheet SPVs sponsored

NIL

10. Transfers to Depositor Education and Awareness Fund (DEA Fund)

(Amount in ₹ crore)

i)	Opening balance of amounts transferred to DEA Fund	0.80	0.48
ii)	Add: Amounts transferred to DEA Fund during the year	0.16	0.33
iii)	Less: Amounts reimbursed by DEA Fund towards claims	0.00	0.01
iv)	Closing balance of amounts transferred to DEA Fund	0.96	0.80

Banks shall specify here that the closing balance of the amount transferred to DEA Fund, as disclosed above, are also included under 'Schedule 12 - Contingent Liabilities - Other items for which the bank is contingently liable' or 'Contingent Liabilities - Others,' as the case may be.

11. Disclosure of complaints

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

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

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

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

Ground 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					
Total	Nil				
Previous Year					
Total	Nil				

12. Disclosure of penalties imposed by the Reserve Bank of India

Penalties imposed by the Reserve Bank of India under the provisions of the(i) Banking Regulation Act, 1949, (ii) Payment and Settlement Systems Act, 2007 and (iii) Government Securities Act, 2006 (for bouncing of SGL) shall be disclosed in the 'Notes to Accounts' to the balance sheet in the concerned bank's next Annual Report. In the case of foreign banks, the penalty shall be disclosed in the 'Notes to Accounts' to the next balance sheet for its Indian operations. Banks shall make appropriate disclosures on the nature of the breach, number of instances of default and the quantum of penalty imposed

..(Ref Point 12 of Notes Forming Part Of The Balance Sheet As At 31st March, 2024 And Statement Of Profit And Loss For The Year Ended 31st March, 2024)

13. Disclosures on remuneration

(Applicable to Banking Companies, including Foreign Banks operating in India)

NIL

14. Other Disclosures

a) Business ratios

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
i) Interest Income as a percentage to Working Funds	8.00%	8.17%
"ii) Non-interest income as a percentage to Working Funds"	0.60%	0.56%
"iii) Cost of Deposits"	5.91%	6.11%
"iv) Net Interest Margin"	3.28%	3.89%
"v) Operating Profit as a percentage to Working Funds"	1.05%	1.98%
"vi) Return on Assets"	229.92	235.77
"vii) Business (deposits plus advances) per employee (in ₹ crore)"	4.23	4.16
viii) Profit per employee (in ₹ crore)	0.0056	0.0071

b) Bank assurance business

The details of fees/brokerage earned in respect of insurance broking, agency and bank assurance business undertaken by them shall be disclosed for both the current year and previous year."

c) Marketing and distribution

Banks shall disclose the details of fees/ remuneration received in respect of the marketing and distribution function (excluding bank assurance business) undertaken by them."

d) Disclosures regarding Priority Sector Lending Certificates (PSLCs)

(not applicable to RCBs)
The amount of PSLCs (category-wise) sold and purchased during the year shall be disclosed."

e) Provisions and contingencies Provision debited to Profit and Loss Account

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
i) Provisions for NPI	0.43	0.44
ii) Provision towards NPA	1.15	1.38
iii) Provision made towards Income tax	0.40	0.91
iv) Other Provisions and Contingencies	0.04	1.42

f) Implementation of IFRS converged Indian Accounting Standards (Ind AS)

(Not Applicable to RRBs, LABs, Co-operative Banks)

g) Payment of DICGC Insurance Premium

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
i) Payment of DICGC Insurance Premium	0.28	0.29
ii) Arrears in payment of DICGC premium	-	-

i) Disclosure on amortisation of expenditure on account of enhancement in family pension of employees of banks

NIL

j) Disclosure of Letters of Comfort (LoCs) issued by banks

(Applicable to all commercial Banks excluding RRBs)
NIL

k) Portfolio-level information on the use of funds raised from green deposits

(Applicable to all scheduled commercial banks excluding RRBs, LABs and PBs)
NIL



AGH & Associates

Chartered Accountants

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INDEPENDENT AUDITOR'S REPORT

To,
The Members
Indrayani Co-operative Bank limited.

We have audited the accompanying financial statements of Indrayani Co-operative bank Limited which comprises the balance sheet as at 31st March 2024 and Profit and loss account, and the Cash Flow Statement for the year ended on 31st March 2024, and a summary of significant accounting policies and other explanatory information in these financial statements of the bank along with its 7 branches audited by us for the Period from 1st April 2023 to 31 March 2024.

In our opinion, and to the best of our information and according to the explanations given to us, the aforesaid financial statements together with notes thereon give the information required by the Banking Regulation Act, 1949, the Maharashtra Co-operative Societies Act, 1960 and the Rules made thereunder and other applicable Acts and the guidelines and circulars issued by the Reserve Bank of India (RBI) and the of Cooperative Societies, in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India.

- In the case of Balance Sheet, of the State of Affairs of the Bank as on 31st March, 2024 and.
- In the case of statement of Profit and Loss Account of the Net Profit for the year ended on that date.
- In case of the Cash Flow Statement, of the cash flows for the year ended as on that date

Basis of opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered of India. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the code of ethics issued by the Institute of Chartered Accountants of India together with ethical requirements that are relevant to our audit of the financial statements under the provisions of the Banking Regulations Act, 1949 and the rules made thereunder and under the provisions of the Maharashtra Cooperative Societies Act, 1960 and the rules made thereunder and we have fulfilled our other ethical responsibilities in accordance with these requirements and the code



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of ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

"Emphasis of Matter"

We draw your attention to note number 11 and 12 of notes forming part of accounts of financial statements which states as under

Bank balances, inter branch transactions and share suspense are subject to reconciliation, confirmations and consequential adjustments if any.

Our Opinion is not modified in respect of this matter.

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

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

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

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

When we will read the Report of Board of Directors including other explanatory information, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance and determine the actions under the applicable laws and regulations.

Management's Responsibility for the Financial Statements

The Bank's Board of Directors is responsible for 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 accounting principles generally accepted in India, including the Accounting Standards issued by ICAI, provisions of Banking Regulation Act, 1949 and the Rules made thereunder, provisions of Maharashtra Cooperative Societies Act, 1960 and the Rules made thereunder and circulars and guidelines issued by RBI and registrar of co-operative societies from time to time. This responsibility also includes maintenance of



adequate accounting records in accordance with the provisions of the aforementioned Acts for safeguarding the assets of the Bank and for preventing and detecting frauds and other irregularities, selection and application of appropriate accounting policies, making judgments and estimates that are reasonable and prudent, and design implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of accounting record, relevant to preparation and presentation of financial statements that give true and fair view and are free from material misstatements, whether due to fraud or error.

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

The Board of Directors are also responsible for overseeing the company's financial Reporting process.

Auditor's Responsibility

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

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

- Identify and assess the risks of material misstatement of the financial statements, whether to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.



- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- We communicate with those charged with governance regarding, among other matters, the planned scope and timing of audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.
- We also provide those charged with governance with the statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence.

Information obtained and irregularities observed during our audit are presented in Form no 1 and 7, parts A, B and C and detailed report.

The details as required by Rule 69 of Maharashtra Co-operative Societies Rules 1961 and Circulars there under are given in the audit memorandum separately

Report on Other Legal and Regulatory Requirements:

As required by Rule 69 of Maharashtra co-operative society rules 1961 read with section 30 of banking regulation Act 1949, we report that on the basis of audit procedure indicated in paragraph above, we report that:

- a. We have obtained all the information and explanation, which to the best of our knowledge and belief were necessary for the purpose of our audit and found them to be satisfactory.
- b. In our opinion, proper books of account as required by the Maharashtra Co- operative Societies Act, 1960 and the rules made there under and the Byelaws of the bank, have been kept by the Bank, so far as appears from our examination of the books.
- c. The Balance Sheet and Profit and Loss Account and cash flow statement examined by us are in agreement with the books of accounts.



d. In our opinion and according to information given to us, there has been no material impropriety or irregularity in the expenditure or in the realization of money due to bank.

e. The transactions of the bank, which have come to our notice, have been within the power of the Bank.

On the of CAMELS rating norms of Reserve Bank India, we have awarded Class "A" to the Bank for Financial Year 2023-24

For AGH & Associates
Chartered Accountants
FRN No 121877W

CA Amol Gindodiya
Partner
M.No. 151283



Place: - Pune
Date: - 28 June 2024
UDIN: 24151283BKARRL7386

**NOTES FORMING PART OF THE BALANCE SHEET AS AT 31ST MARCH, 2024
AND
STATEMENT OF PROFIT AND LOSS FOR THE YEAR ENDED 31ST MARCH, 2024**

A. Brief Corporate Profile:

Indrayani Co-operative Bank Ltd., Pimpri, Pune is a co-operative society registered under the MCS Act 1960 (Registration No. PNA/BNK/126/2000) and engaged in the business of banking as per the license granted by the Reserve Bank of India. The bank has 7 branches and two onsite ATM and its area of operations is Pune, Raigad, Thane, Ahmednagar, Satara, Solapur district. During the year it was engaged in the business of banking and allied permissible activities.

Significant Accounting Policies

Basis of Preparation :

The financial statements of the Bank have been prepared and presented in accordance with the generally accepted accounting principles in India. The Bank has prepared these financial statements to comply in all material respects with the Accounting Standards issued by the Institute of Chartered Accountants of India (ICAI) to the extent applicable, statutory provisions under the Banking Regulation Act, 1949 and The Maharashtra State Cooperative Societies Act, 1960, The MCS Rules 1961 circulars and guidelines issued by the Reserve Bank of India (RBI) from time to time and current practices prevalent in the co-operative banking sector in India.

1. Accounting Convention:

The financial statements are prepared by following the Going Concern concept on historical cost convention under accrual system of accounting except as otherwise stated and conform to the statutory provisions and generally accepted accounting principles prevailing within the Banking industry in India. The accounting policies adopted in the current year are consistent with those of previous year except otherwise specified. The accounting policies with regards to revenue recognition on investments and advances are in conformity with the prudential accounting norms and guidelines issued by RBI from time to time.

2. Use of Estimates:

The preparation of financial statements are in conformity and in accordance with generally accepted accounting principles, it requires Bank to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent liabilities at the date of the financial statements and the results of operations during the reporting period end. Although these estimates are based upon management's best knowledge of current events and actions, actual results could differ from these estimates. Any revisions to the accounting estimates are recognized prospectively in the current and future period.

Management is of the view that the estimate used in preparation of these financial statements are prudent and reasonable.

Revenue and costs are accounted for on accrual basis except income from Non-Performing Assets.

3. Investments:

3.1. Categorisation of investment:

In accordance with guidelines issued by RBI, the Bank classifies its investment portfolio into

the following two categories:

- Held to Maturity: Securities acquired by the Bank with the intention to hold till maturity.
- Available for Sale: Securities which do not fall within the above category are classified as Available for Sale'.

3.2. Classification of Investments:

Classification of investments is done as per the revised format notified by RBI on August 30,2021.

3.3

Bank decides the category of each Investment at the time of acquisition and classifies the same accordingly. Shifting of securities from one category to another, other than shifting/transfer from HTM to AFS category, is done once in a year with the approval of Board of Directors, at the least of acquisition cost/Book value/Market value on the date of shifting. The depreciation, if any, on such shifting is provided for and the book value of the security is adjusted accordingly. The transfer of securities from one category to another is made as per permission from or guidelines of RBI.

3.4 Valuation of Investments:

- Held to Maturity: These investments are carried at their acquisition cost. Any premium on acquisition is amortized over the balance period to maturity, with a debit to Profit & Loss Account. The book value of security is reduced to the extent of amount amortized during the relevant accounting period.
- Available for Sale: All securities in this category is valued at the market price at the end of each Year and the net resultant depreciation in each classification is recognised in the profit and loss account. Net Appreciation, if any, is ignored.
- Market value of Government Securities is determined on the basis of the price list published by RBI or the prices periodically declared FIMMDA for valuation. Fixed Deposit with district co-operative bank is valued at cost of investment.
- Item. Brokerage, commission etc, pertaining to investments paid at the time of acquisition is charged to revenue.
- Bank has made required provision for Investment Fluctuation Reserve on Available for Sale Government Securities as per Reserve bank of India guidelines. Balance in IFR is Rs 1,60,77,200/-

4. Share Capital:

As per Bye-Laws of the bank, Authorized Share Capital of the Bank shall be is Rs. 5 Crores divided into 5,00,000 shares of Rs. 100/-each. However, issued and paid up capital is Rs 3.82 Crores.

5. Net Profit or Loss for the period, prior period items and changes in accounting policies:

Prior period items of income/expenditure which are not material, the same have been charged /accounted for in respective heads of accounts,

6. Advances:

In accordance with the guidelines issued by Reserve Bank of India, Advances have been classified as Standard, Sub-

standard, Doubtful and Loss assets and required provision is made on such advances as per the norms issued by Reserve Bank of India from time to time. Write offs, if any are charged to this provision. Recovery in write off accounts is accounted as income. The overdue interest in respect of Non-Performing advances is provided separately under "Overdue Interest Reserve" as per the directives issued by the Reserve Bank of India.

In addition a general provision is made on standard assets as per RBI guidelines.

7. Revenue Recognition:

a. Income from Advances:

The unrealized interest in respect of advances classified as Non-Performing Advances is disclosed as "Overdue Interest Reserve" as per RBI directives. As per RBI directives, in respect of accounts classified as Standard, interest and other income is recognized on accrual basis as and when the same is earned; income from Non-Performing Assets is recognized on realisation and in case of advances with the Recovery Department of the Bank, the recoveries in the accounts are first appropriated towards Charges, Penal Interest, Interest and then Principle Outstanding.

b. Income from Investments:

Interest income from investments is recognized on a time proportion basis considering the face value of investment and the rate applicable.

c) Items of income and expenditure are accounted for on accrual basis except interest on non performing assets to the extent same is realized and recognized as income in pursuance with the guidelines issued by the Reserve Bank of India. Commission on Bank guarantee is recognised in the year of issue itself. Locker rent, loan processing fees and interest received on tax refund are accounted for on Cash basis.

d) Dividends received are accounted on receipt basis.

e) In pursuant to RBI guidelines the interest payable on overdue term deposit is provided on accrual basis at savings bank rate.

8. Fixed Assets and Depreciation:

a) Fixed assets are stated at historical cost net of depreciation. Cost includes incidental direct expenses incurred on acquisition of assets.

Fixed assets are depreciated at the rates considered appropriate by the Management as under-

b) Depreciation on Fixed Assets :

The depreciation on fixed assets is calculated on the basis of WDV method and at rates as mentioned below

Particulars Depreciation Rates (Per Annum) under.

Furniture @ 10%

Computer @33.33%

Machinery @ 15%

Vehicle @ 15%

Light & Fitting @ 15%

Software @ 25%

Depreciation on cost is debited to Profit and Loss a/c.

Depreciation on fixed assets purchased during the year is charged for the entire year if the asset is purchased and retained for 180 days or more; otherwise it is charged at 50% of the prescribed rate,. If the assets are sold prior to the year end after retaining for 180 days or more, depreciation is charged at 50% of the prescribed rate.

9. Employees Benefits:

Contribution to provident fund (Defined Contribution Plan) is charged to Profit and Loss Account based on contribution to the Government scheme.

The Bank has opted for Group Gratuity Scheme Cum Life Assurance cover for employees from Life Insurance Corporation of India (LIC).

10. Accounting for Tax on Income:

Provision for current tax is made as per the applicable provisions of the Income Tax Act, 1961, on the basis of taxable income for year.

The provision for tax for the year comprises liabilities towards current income tax and deferred tax. The deferred tax asset/liability is recognised subject to consideration of prudence, taking in to account timing differences between the taxable income and accounting income, in terms of AS-22 issued by ICAI. The effect of change in tax rate on deferred tax assets and liabilities is recognised in Profit & Loss Account In period of applicability of the change.

Deferred tax assets and liabilities are majored using tax rates and tax laws that have been enacted or substantively enacted by the Balance sheet date. The deferred tax assets are recognised only to the extent there is reasonable certainty that assets can be realised in future. In case of unabsorbed depreciation or carry forward losses under taxation laws, all deferred tax assets are recognised only if there is virtual certainty of realisation of such assets supported by convincing evidence. The deferred tax assets are reviewed at each balance sheet date and appropriately adjusted to reflect the amount that is reasonably / virtually certain to be realised.

11. Provisions, Contingent Assets & Contingent Liabilities:

Net Profit is disclosed after making all material provisions and contingencies which include adjustment to the value of investment, write off of bad debts, provisions for advances, provision for taxes and other contingencies. Contingent liabilities are not provided for but are only disclosed by way of notes.

It has been observed that an Amount of Rs. 1,41,920/- is reflecting on Income Tax portal as Tax demand for Assessment Year 2020-21. The banks Tax Consultant are in process of filling a rectification in response to the demand.

12. Disclosure of penalties imposed by the Reserve Bank of India

The Reserve Bank of India (RBI) has, by an order dated September 25, 2023, imposed a monetary penalty of 3.00 lakh (Rupees Three lakh only) for non-compliance with the directions issued by RBI on 'Income Recognition, Asset Classification, Provisioning and Other Related Matters - UCBs' and 'Reserve Bank of India (Know Your Customer (KYC)) Directions, 2016'. This penalty has been imposed in exercise of powers conferred on RBI under the provisions of section 47-A(1)(c) read with Sections 46(4)(i) and 56 of the Banking Regulation Act, 1949.

The bank had (i) not adhered to the Prudential Norms relating to Income Recognition, Asset Classification and Provisioning, and (ii) not implemented a system for periodic updation of KYC of its customers.

The penalty amount has been paid by the bank on 3rd November 2023.

* दृष्टीक्षेप *

बँकेचे नाव	: इंद्रायणी को-ऑप बँक लि. पिंपरी
मुख्य कार्यालय	: प्लॉट नं. १०९ बी.सी.टी.एस. क्र. १४८० जमतानी चौक, साधू वासवाणी उद्यानाजवळ पिंपरी, पुणे. ४११०१७.
नोंदणी क. व दिनांक	: पीएनए/बीएनके/१२६/२०००/दि. १४.०६.२०००
रिझर्व्ह बँक परवाना क	: युबीडी / एमयुएम/एमएएच /००१९पी/२०००-२००१/दि. १८.११.२०००
बँकेचे कार्यक्षेत्र	: पुणे जिल्हा व लगतचे जिल्हे ठाणे, रायगड, सोलापूर, सातारा, अहमदनगर.
सरकारी रोखे गुंतवणूक	: रु. ७७,४५,६५,१००.००
निव्वळ अनुसादक कर्ज	: रु. ५,७३,०५,८४२.००
वैधानिक लेखापरिक्षण	: 'अ' वर्ग

तपशिल	प्रकार	३१.०३.२०२४ अखेरची माहिती
सभासद	सर्वसाधारण	६५९४
	नाममात्र	७८३
भागभांडवल	अधिकृत	५,००,००,०००.००
	वसूल	३,८२,१०,१२५.००
एकूण निधी		२२,७८,३१,०३०.००
ठेवी	बचत ठेवी	२८,२५,४१,९००.०९
	चालू ठेवी	१९,६६,०१,३०९.४६
	मुदत ठेवी	१,६१,९८,००,६३३.००
कर्जे	अल्प मुदत	३४,३८,१३,८६६.९५
	मध्यम मुदत	५५,७०,९९,६४४.९४
	दीर्घ मुदत	२५,६३,०७,०३२.२०
देणी	पुणे जिल्हा मध्य. सह. बँक लि.	
	इतर बँका	
गुंतवणूक		९७,४०,५३,८६०.००
	पुणे जिल्हा मध्य. सह. बँक लि.	५,८९,६९,८५७.००
	सरकारी कर्जरोख्यातील गुंतवणूक	७७,४५,६५,१००.००
भाग गुंतवणूक	पी. डी. सी. सी. बँक & MSC Bank	२१,०००.००
	इतर गुंतवणूक	१४,०४,९७,९११.००

अंदाजपत्रक २०२४-२५ वर्षाकरिता

खर्चाचा तपशील	रुपये	उत्पन्नाचा तपशील	रुपये
ठेवीवरील व्याज	१२,५०,००,०००	कर्जावरील व्याज	१६,००,००,०००
देणगी खर्च व कायदे विषयक खर्च	१,००,०००	गुंतवणुकीवरील व्याज	६,००,००,०००
सामान्य विमा व DICGC	४०,००,०००	कमिशन	१,००,०००
वेतन कर्मचारी भ.नि.नि. बोनस व इतर खर्च	३,००,००,०००	इतर उत्पन्न	१२,००,०००
संचालक सभा भत्ता	१२,००,०००		
समारंभ व सर्वसाधारण सभा खर्च	७,००,०००		
कार्यालयीन भाडे, वीज व कर	१,४०,००,०००		
छपाई स्टेशनरी, जाहिरात	१२,००,०००		
टपाल तार दूरध्वनी	१,००,०००		
प्रवास खर्च व वाहतूक खर्च	१०,००,०००		
संगणक दुरुस्ती देखभाल व इतर खर्च	४०,००,०००		
घसारा	३०,००,०००		
लेखापरीक्षण फी	१२,००,०००		
कार्यालयीन व इतर खर्च	४०,००,०००		
पिग्मी कमिशन	१५,००,०००		
बँक शुल्क व कमिशन	३,००,०००		
सल्लागार खर्च	२०,००,०००		
इतर तरतुदी	१,४०,००,०००		
आयकर तरतूद	७०,००,०००		
नफा	७०,००,०००		
एकूण	२२,१३,००,०००	एकूण	२२,१३,००,०००

महाराष्ट्र सहकारी संस्था अधिनियम १९६० कलम १७/२ नुसार दयावयाची माहिती.
संचालक मंडळ सदस्य व त्यांचे नातेवाईक यांना दिलेली कर्जे दि. ३१.०३.२०२४ अखेरची स्थिती

क्र.	तपशील	खाते संख्या	३१.०३.२०२४ अखेर कर्ज येणे बाकी रु. (आकडे लाखात)	३१.०३.२०२४ अखेर थकबाकी रु.	एकूण कर्जाशी टक्केवारी
१.	संचालक मंडळ सदस्य (मुदत ठेव तारण)	४	९०.६०	काही नाही	००.७८%
२.	संचालकाचे नातेवाईक	५	२९.२१	काही नाही	००.२५%

वरील सर्व कर्जे ही त्यांच्या मुदत ठेवीसमोर देण्यात आली आहेत.
भारतीय रिझर्व्ह बँकेच्या नियमानुसार सदर कर्जे दिलेली आहेत.

सह्यागर

श्री. वसंत सोनवले

व्यवस्थापक

श्री. नंदकुमार निकम

शाखा व्यवस्थापक, पिंपरी

श्री. वसंत काळे

शाखा व्यवस्थापक, चिंचवड

श्री. नवनाथ जगताप

प्रभारी शाखा व्यवस्थापक, चाकण

श्री. संतोषकुमार गायकवाड

प्रभारी शाखा व्यवस्थापक, आळंदी

सौ. स्वाती शिंदे

शाखा व्यवस्थापक, नऱ्हे

श्री. विश्वनाथ वाडकर

शाखा व्यवस्थापक, पुणे

श्री. सचिन डेरे

प्रभारी शाखा व्यवस्थापक, नारायणगांव

श्री. वसंत हडवळे

वसुली अधिकारी

श्री. निलेश जाधव

आयटी अधिकारी

गुणवंत विद्यार्थी सत्कार यादी २०२३-२४

१० वी (एस.एस.सी.)

प्राची संदेश करमाळकर	८३.६०%
हर्षवर्धन संपद पवार	८३.४०%
श्रीयश शरद दिघे	६६.८०%

१२ वी (एच.एस.सी.)

अथर्व संपत शिंदे	८३.३३%
श्रुष्टी अनिल दळवी	६५.३३%

बँकेचा शाखा विस्तार

पिंपरी शाखा

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जमतानी चौक, पिंपरी, पुणे- ४११०१७.
फोन नं. ०२०-२७४१५८३९, ८९५६०७२८३३

चिंचवड शाखा

सर्व्हे नं. २०२, राका गॅस सर्व्हिस शेजारी,
चिंचवड स्टेशन, पुणे - ४११०३३.
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चाकण शाखा

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एस.टी. स्टॅण्डजवळ, चाकण, पुणे- ४१०५०१.
फोन नं. ८९५६०७२८३५

नऱ्हे शाखा

गणेश प्लाझा सर्व्हे नं. ५०/२४-२८,
नऱ्हे, पुणे - ४११०४१.
फोन नं. ९५११९१३२५७.

आळंदी शाखा

घर क्र. २४४३, तापकीर बिल्डिंग
एम.आय.टी. कॉलेजसमोर, आळंदी
देहू रोड, आळंदी, पुणे - ४१२१०५.
फोन नं. ८९५६०७२८३६.

पुणे शाखा

१५ ऑगस्ट चौक, न्यु गणेश कॉम्प्लेस,
शॉप नं. ५, ६, ७ व ८, लडकत पेट्रोल
पंपाजवळ, न्यु मंगळवार पेठ, पुणे-४११०११.
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नारायणगाव शाखा

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परेरा पेट्रोल पंपासमोर, पुणे-नाशिक हायवे,
नारायणगांव, ता. जुन्नर, जि. पुणे. ४१०५०४.
फोन नं.: ८९५६०७२८३९.

* कामाच्या वेळा *

सोमवार ते शनिवार वेळ : सकाळी १०.०० ते २.०० व दुपारी ३.०० ते ६.०० वा.
दुसरा आणि चौथा शनिवार तसेच प्रत्येक रविवार सुट्टी राहिल.





विविध कर्ज योजना

वाहन कर्ज-व्यक्तीगत | व्यावसायिक कर्ज
सोने तारण कर्ज | लहुउद्योग कर्ज | गृहकर्ज
भाडे उत्पन्नावर कर्ज | व्यक्तिगत कर्ज | स्थावर मिळकतीवर कर्ज

बँकेची ठळक वैशिष्ट्ये

- कोअर बँकींग
- सतत ऑडीट वर्ग 'अ'
- जेष्ठ नागरिक, सह. संस्था यांना ठेवीवर ज्यादा व्याजदर
- आर.टी.जी.एस. / एन.इ.एफ.टी. / आय.एम.पी.एस. / टॅक्स पेमेंट सुविधा
- प्रशिक्षित कर्मचारी वर्ग
- सेफ डिपॉझिट लॉकर्स सुविधा
- संचालक मंडळात २ विधिज्ञ (वकील), ३ सनदी लेखाकार (सीए) व १ सनदी सेक्रेटरी (सीएस)
- संपूर्ण संगणकीकृत सर्व शाखा
- मोबाईल बँकींग सुविधा

बुक पोस्ट



इंद्रायणी को-ऑप. बँक लि. पिंपरी

रिझर्व्ह बँक परवाना क्र.: युबीडी / एमयुएम/एमएएच / ००१९पी/ २०००-२००१ । दि. १८/११/२००० दि. ३०/०१/२००१
मुख्य कार्यालय : प्लॉट नं. १०९/बी, सी.टी.एस. नं. १४८०, साधु वासवानी गार्डन जवळ, काळेवाडी पुलाशेजारी, पिंपरी, पुणे ४११०१७.
फोन: ८९५६०७२८३३ / ०२०-२७४१४८२२/०२०-२७४१५८३९