

ऑडीट वर्ग
'अ'



इंद्रायणी

को-ऑप.बँक लि.पिंपरी

रिझर्व बँक परवाना क्र.: युबीडी/एमयुएम/एमएच/००१९पी/२०००-२००१
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२४ वा वार्षिक अहवाल

सन २०२४-२०२५

आमचे श्रद्धास्थान

काल के कपाल पे
लिखता मिटाता हूँ ।
गीत नया गाता हूँ...



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

श्रद्धेय अटलबिहारी वाजपेयी



सीए. मनोजकुमार अगरवाल
अध्यक्ष



सीए. महेश चांडक
उपाध्यक्ष

विद्यमान संचालक मंडळ



श्री. सुरेश जुमानी



श्री. योपटराव यचार



श्री. गोविंद वरगड



श्री. लक्ष्मण गिरी



अॅड. श्रीराम चांडक



डॉ. गुंडाप्पा महाजन



श्री. अमरनाथ उपाध्याय



श्री. वसंतराव कुदळे



सौ. सुवर्णा इंग्ले



सौ. वेंशाली धनवडे



सीए. पवन गोयल
संचालक/बोर्ड ऑफ मॅनेजमेंट



अॅड. रविंद्र माने
संचालक/बोर्ड ऑफ मॅनेजमेंट



सीएस. प्रमोदकुमार लढा
संचालक/बोर्ड ऑफ मॅनेजमेंट



श्री. अनुज बजाज
बोर्ड ऑफ मॅनेजमेंट



श्री. शंतनु दोशी
बोर्ड ऑफ मॅनेजमेंट



सीए. चालाजी वेन्सलवार
बोर्ड ऑफ मॅनेजमेंट



श्री. दिलीप दे. जोशी
मुख्यकार्यकारी अधिकारी



श्री. विशाल लढा
महाव्यवस्थापक

अध्यक्षीय मनोगत...



सी.ए. मनोजकुमार आगरवाल
अध्यक्ष

सन्माननीय सभासद बंधु आणि भगिनीनो, आपल्या बँकेच्या २४ व्या वार्षिक सर्व साधारण सभेस उपस्थित राहिल्याबद्दल मी आपल्या सर्वांचे हार्दिक स्वागत करतो..

आपल्या बँकेच्या प्रगतीच्या वाटचालीस आज रोजी २४ वर्ष पूर्ण होऊन आपली बँक सौप्य महोत्सवी वर्षात यशस्वी वाटचाल करीत आहे याचा मला मोठा आनंद वाटत आहे. वार्षिक अहवालाच्या निमित्ताने आपल्यासमोर या वर्षातील यशस्वी घडामोडी आणि आमचे भविष्यातील उद्दिष्ट सादर करीत आहे.

सन २०२४-२५ हे आर्थिक वर्ष बँकेसाठी उल्लेखनीय ठरले आहे. बँकेच्या ठेवीमध्ये रुपये ९ कोटी ७४ लाखाने वाढ झाली असून हेच आपल्या ग्राहकांच्या विश्वासाचे उदाहरण आहे. आज मितीस आपल्या बँकेच्या ७ शाखा कार्यरत असून बँकेच्या सेवांचा विस्तार करण्यासाठी अजून बँकेच्या शाखा उघडण्याचा मानस आहे.

त्याचप्रमाणे देशांमध्ये सौर ऊर्जा व इलेक्ट्रिक वाहनाच्या संखेत वाढ होत आहे तसेच मूलभूत सुविधांवर जास्त लक्ष देण्याचा बँक प्रयत्न करीत आहे. तसेच अर्थ व्यवस्थेतील बदलाचा बँकेचे सेवेवर सकारात्मक बदल घडून येत आहे. त्यानुसार नवनवीन प्रयोग, अनुकूल धोरणे, विवेकपूर्ण जोखीम व्यवस्थापन या वर लक्ष केंद्रित करून बँकेचे क्षेत्र कायम स्वरूपी व रिझर्व बँकेच्या लवचिक धोरणामुळे बँकेचे क्षेत्र प्रगतिशील आहे.

बदलत्या आर्थिक वातावरणात बँकेचे क्षेत्रासमोर नव नवीन आव्हाने उभी आहेत परंतु आपली बँक ही एक संधी मानून तंत्रज्ञानाच्या सहाय्याने सेवा देण्याचा प्रयत्न करीत आहे. बँकेच्या तंत्रज्ञान विषयक पायाभूत सुविधांसाठी भरीव सुधारणा करताना आम्ही ग्राहकाभिमुख आणि डिजिटल परिवर्तन हे मुख्य ध्येय ठेवलेले आहे. कोअर बँकेचे प्रणाली, QR कोड पेमेंट्स, ATM आणि ग्राहक सेवा केंद्र प्रणाली, यशस्वीपणे राबविली यामुळे आमच्या सेवा अधिक वेगवान, सुरक्षित आणि पारदर्शक झाल्या आहेत.

ठेवीदारांच्या हिताचे संरक्षण ही रिझर्व बँकेची सर्वोच्च प्राथमिकता आहे आणि त्यामुळे ठेवीदारांमध्ये बँके बद्दल विश्वास निर्माण झालेला आहे. आपली बँक केवळ आर्थिक संस्था नसून ती समाजाशी जोडलेली एक बांधिलकी आहे. आपली बँक सामाजिक बांधीलकीच्या दृष्टीने सक्रिय राहिलेली आहे.

पुढील वर्षात बँकेचा शाखा व व्यवसाय विस्तार, तांत्रिक प्रगती, कर्ज वितरणातील गुणवत्ता आणि कर्मचारी प्रशिक्षण यावर आमचे लक्ष केंद्रित राहील. पारदर्शकता, प्रामाणिकपणा आणि सेवा हीच आमची ओळख आहे आणि ती टिकविण्यासाठी आम्ही सदैव कटिबद्ध राहू.

या आर्थिक वर्षात आम्ही ठेवी व कर्ज वाटपात चांगली वाढ नोंदविली असून बँकेच्या एकूण व्यवसायात समाधानकारक प्रगती साधलेली आहे हे सर्व आपल्या सर्वांच्या विश्वासांमुळे तसेच बँकेचे संचालक मंडळ, बँकेचे सर्व अधिकारी व कर्मचाऱ्यांच्या कठोर परिश्रमामुळे शक्य झालेले आहे.

आपल्या बँकेची बँकेचे क्षेत्राशी तुलना करता आपली प्रगती खाजगी, लघुवित्त बँका यांच्या तुलनेत समाधानकारक आहे. बँकेच्या जोडोनीया धन उत्तम व्यवहारे या बोधवाक्याप्रमाणे बँकेचा व्यवसाय रुपये ५०० कोटींचा करण्याचा संकल्प केला आहे त्या साठी आपल्या सर्वांच्या पाठिंब्याची तसेच सहकार्यांची गरज आहे.

आमचा पुढील प्रवास विश्वासहर्ता, नवोन्मेष आणि सेवा केंद्रित दृष्टीकोन घेऊन पुढे चालू राहील, आमचे ध्येय सर्वसामान्यांच्या सेवेतून - आत्मनिभयतेकडे असे राहील आणि हे ध्येय साध्य करण्यासाठी आम्ही बांधील आहोत. माझ्या सर्व सहकारी संचालक व व्यवस्थापन मंडळाचे सदस्य आणि आपले सर्व सभासदांचे मनःपूर्वक आभार मानतो, या पुढेही असाच जिद्दाळा मिळावा अशी विनंती करतो व माझे मनोगत संपवितो.

धन्यवाद !

आपला विश्वासू
सी.ए. मनोजकुमार आगरवाल
(अध्यक्ष)

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. ३१.०३.२०२५ च्या ठेवी नुसार पुढील ६ महिन्यांसाठी सदर ठेव विमा योजना रक्कम डिपॉझिट इन्शुरन्स अँड क्रेडिट गॅरन्टी कॉर्पोरेशनकडे पाठविली आहे.

गंगाजली 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) ४.००% 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. ७.१८ कोटीने घट झालेली आहे. एकूण गुंतवणूक ही ८५.२२ कोटी इतकी आहे. कर्ज वाटपात वाढ झालेली असल्यामुळे गुंतवणूकीची रक्कम कमी झालेली आहे. SLR मधील CRR बँकेची गुंतवणूक या आर्थिक वर्षात कायम आवश्यक प्रमाणापेक्षा जास्त राहिली आहे.

थकबाकी व अनुत्पादक कर्जे :

सद्यस्थिती मध्ये सर्व बँकिंग क्षेत्रामध्ये सर्वच बँकांना कर्जाच्या थकबाकी मध्ये व अनुत्पादक कर्जांमध्ये (NPA) कर्जदारांची संख्या व रक्कम वाढत असल्याचे दिसून येते. तसेच भारतीय रिझर्व्ह बँकेने सर्व बँकांना दैनंदिन पध्दतीवर कर्जखात्यांचे बर्गीकरण करण्यात यावे असे निर्देश दिलेले आहेत. त्या प्रमाणे आपल्या बँकेने देखिल सदर नियमांची अंमलबजावणी केलेली आहे. मागील (सन २०२४-२५) आर्थिक वर्षात बँकेने एन.पी.ए मध्ये रु. २३३.७० लाखाची वसूली केलेली असून १२४ कर्जखात्यांची एकूण एन.पी.ए. ची रक्कम रु. १२६९.१९ 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 २.४७% इतके ठेवण्यात बँकेस यश आलेले आहे. ही एक आनंदाची बाब 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 कटु प्रसंग टाळावा ही विनंती.

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. १,३२,९४,१५६.७१ लाख नफा झाला असून आजपर्यंत च्या वाटचालीतील सर्वोत्कृष्ट आकडा आहे.

नफा वाटणी	रक्कम रु.
चालू वर्षाचा नफा (२०२४-२५)	१,३२,९४,१५६.७१
मागील वर्षाचा शिल्लक नफा (२०२३-२४)	३२,०९,६०३.६१
विभागणीसाठी एकूण नफा	१,६५,०३,७६०.३२
राखीव निधी (चालू वर्ष नफ्याच्या शे. २५%)	३३,२४,०००.००
इमारत निधीसाठी (विभागणीस पात्र असलेल्या रक्कमेतून)	१५,००,०००.००
गुंतवणूक चढ-उतार निधीस	४५,००,०००.००
सेवक कल्याण निधीस	५०,०००.००
लाभांशासाठी (२०२३-२४) (५% Pro-rata basis) रिझर्व बँकेच्या परवानगी अधिन राहून.	१९,११,०००.००
(सन २०२४-२५) शे (९% Pro-rata basis) रिझर्व बँकेच्या परवानगी अधिन राहून.	३४,५६,०००.००
शिल्लक नफा	१७,६३,७६०.३२

रिझर्व्ह बँक, वैधानिक लेखापरिक्षण व अंतर्गत लेखापरिक्षण

रिझर्व्ह बँकेकडून आपल्या बँकेची सन २०२२-२३, २०२३-२४ या आर्थिक वर्षाची अंशतः तपासणी (Shorts Scop Inspection) माहे ऑक्टोबर २०२४ 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 २०२४-२५ करिता बँकेचे वैधानिक लेखापरिक्षक म्हणून सीए.एजीएच अॅण्ड असोसिएट्स चार्टर्ड अकाउंटंट, पुणे, सनदी लेखापाल यांची नेमणूक केली होती. त्यानुसार त्यांनी बँकेचे सन २०२४-२५ चे लेखापरिक्षण केले असून बँकेचे कामकाज बद्दल समाधान व्यक्त केलेले आहे. तसेच त्यांनी उपयुक्त सुचना करून मौलिक मार्गदर्शन ही केलेले आहे. त्यांच्या लेखापरिक्षणा मध्ये त्यांनी बँकेला सन २०२४-२५ करिता ऑडिट वर्ग "अ" प्रदान केला आहे.

अंतर्गत लेखापरिक्षणाचे काम सीए.डी.एम.के.एच.अॅण्ड 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 कामकाज बाबतचे सन २०२४-२५ चे सिस्टीमचे ऑडीट व सायबर सुरक्षतेबाबतचे VAPT ऑडिट झालेले आहे. या सर्वांच्या मौलिक मार्गदर्शन व सहकार्याबद्दल आभार व्यक्त 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 २६ सभा झालेल्या आहेत व वेगवेगळ्या उपसमित्यांच्या एकूण १०९ सभा झालेल्या आहेत. तसेच बोर्ड ऑफ मॅनेजमेंटच्या २६ 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 संगणकीकरण 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, वकील, 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. तिलोकचंद लालवानी, बँकेच्या आळंदी शाखेचे जागामालक श्री. विजय तापकीर यांचे तसेच नव्हे-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 वृद्धीगत व्हावे ज्याद्वारे बँकेच्या प्रगतीला मोलाचे सहाय्य होईल.

धन्यवाद !

सी.ए. मनोजकुमार अग्रवाल

अध्यक्ष

Annexure I
THE THIRD SCHEDULE
Form A

FORM OF BALANCE SHEET

[See Section 29]

Balance Sheet of Indrayani Co-Op Bank Limited, Pimpri as at 31.3.2025

	Sche- dule	As on 31-03-2025 (Amount in Rs)	As on 31-03-2024 (Amount in Rs)
Capital and Liabilities			
Capital	1	38,397,550.00	38,210,125.00
Reserves and surplus	2	252,590,624.84	232,150,633.64
Deposits	3	2,196,366,045.03	2,098,943,842.55
Borrowings	4	-	-
Other liabilities and provisions	5	180,597,294.75	157,008,281.51
Total		2,667,951,514.62	2,526,312,882.70
Assets			
Cash and balances with Reserve Bank of India	6	18,184,301.00	12,454,078.00
Balances with banks and money at call and short Notice	7	386,673,130.85	364,907,590.14
Investments	8	732,460,420.00	808,023,520.00
Advances	9	1,321,247,272.78	1,157,220,544.09
Property, plant and equipment	10	14,102,062.87	14,468,878.87
Intangible assets	11	-	-
Other assets	12	195,284,327.12	169,238,271.60
Total		2,667,951,514.62	2,526,312,882.70
Contingent liabilities	13	4,419,000.00	3,715,500.00
Bills for collection		-	-

Form B

Form of Profit and Loss account

Profit and Loss Account of Indrayani Co-Op Bank Limited, Pimpri

	Sche- dule	As on 31-03-2025 (Amount in Rs)	As on 31-03-2024 (Amount in Rs)
Interest and discount earned	14	195,241,385.29	183,837,480.03
Interest expenses	15	126,743,917.86	119,339,159.91
Net Interest Income		68,497,467.43	64,498,320.12
Fee and commission income		64,340.00	75,263.00
Fee and commission expense		-	-
Net fee and commission income		64,340.00	75,263.00
Other income from investments	16	8,750,670.65	6,451,574.34
Other income	17	23,058,550.81	65,588,955.63
Total income		100,371,028.89	136,614,113.09
Employee benefits	18	30,767,347.00	27,701,872.00
Provision for non-performing assets	19	9,510,000.00	11,500,000.00
Depreciation on property, plant and equipment and amortization of intangible assets		2,583,967.00	2,664,750.00
Other expenses	20	40,713,170.18	82,613,576.48
Total expenses		83,574,484.18	124,480,198.48
Net profit/loss before taxes		16,796,544.71	12,133,914.61

Form of Profit and Loss account

	Sche- dule	As on 31-03-2025 (Amount in Rs)	As on 31-03-2024 (Amount in Rs)
Tax expense:			
Current tax		4,500,000.00	4,000,000.00
Income Tax Shortfall / (Excess) Provision		(997,612.00)	3,814,311.00
Deferred tax		-	-
Net Profit (+)/ Loss (-) for the period		13,294,156.71	4,319,603.61
Appropriations			
i. Transfer to Statutory Reserves		3,324,000.00	1,110,000.00
ii. Proposed dividend		-	-
iii. Other appropriations (to be specified)		-	-
iv. Balance carried over to balance sheet		9,970,156.71	3,209,603.61

तपासले व स्वतंत्र दिलेल्या शेन्यास पात्र राहून बरोबर आहे.

Schedule 1 – Capital

		As on 31-03-2025 (Amount in Rs)	As on 31-03-2024 (Amount in Rs)
a)	Authorised share capital (5,00,000 shares of Rs. 100 each)	50,000,000.00	50,000,000.00
b)	Issued share capital (3,82,101 shares of Rs. 100 each)	38,397,550.00	38,210,125.00
c)	Subscribed share capital (3,82,101 shares of Rs. 100 each)	38,397,550.00	38,210,125.00
d)	Called-up share capital (shares of ₹ each)	-	-
e)	Paid-up share capital (3,82,101 shares of Rs. 100 each)	38,397,550.00	38,210,125.00
	of (e) above, held by	-	-
	i) Individuals	36,023,050.00	36,490,425.00
	ii) Cooperative institutions	2,374,500.00	1,719,700.00
	iii) State Governments	-	-
	iv) Other entities	-	-

Schedule 2 - Reserves and Surplus

		As on 31-03-2025 (Amount in Rs)	As on 31-03-2024 (Amount in Rs)
a)	Statutory Reserve		
	i) Opening balance	48,066,157.00	46,659,857.00
	ii) Additions during the year	3,030,280.80	1,406,300.00
	iii) Utilisations during the year	-	-
	iv) Closing balance	51,096,437.80	48,066,157.00
	Other reserves and surplus		
b)	Capital reserve		
	i) Opening balance	33,793,395.00	33,787,445.00
	ii) Additions during the year	-	5,950.00
	iii) Utilisations during the year	-	-
	iv) Closing balance	33,793,395.00	33,793,395.00
c)	Revaluation reserve		
	i) Opening balance	-	-
	ii) Additions during the year	-	-
	iii) Utilisations during the year	-	-
	iv) Closing balance	-	-
d)	Investment fluctuation reserve		
	i) Opening balance	16,077,200.00	15,957,200.00
	ii) Additions during the year	-	120,000.00
	iii) Utilisations during the year	-	-
	iv) Closing balance	16,077,200.00	16,077,200.00

Schedule 2 - Reserves and Surplus

	As on 31-03-2025 (Amount in Rs)	As on 31-03-2024 (Amount in Rs)
n) Contingency Reserve		
i) Opening balance	-	
ii) Additions during the year	182,716.00	
iii) Utilisations during the year	-	
iv) Closing balance	182,716.00	-
o) Provision For Non SLR Investment		
i) Opening balance	26,749,940.00	26,749,940.00
ii) Additions during the year	10,000.00	
iii) Utilisations during the year	-	
iv) Closing balance	26,759,940.00	26,749,940.00
p) Balance in profit and loss account		
i) Opening balance	4,319,603.61	-
ii) Additions during the year	13,294,156.71	4,319,603.61
iii) Reduction during the year	1,110,000.00	
iv) Closing balance	16,503,760.32	4,319,603.61
Total	252,590,624.84	232,150,633.64

Schedule 3 - Deposits

	As on 31-03-2025 (Amount in Rs)	As on 31-03-2024 (Amount in Rs)
a) Term Deposits		
i) Individuals	1,301,768,272.00	1,194,599,177.00
ii) Cooperative banks	-	
iii) Cooperative societies	400,616,620.00	345,111,392.00
iv) Others	89,640,471.00	80,090,064.00
Sub-Total (a)	1,792,025,363.00	1,619,800,633.00
b) Savings Deposits		
i) Individuals	255,574,405.06	268,394,072.46
ii) Cooperative banks	-	-
iii) Cooperative societies	581,910.39	842,014.87
iv) Others	6,923,725.64	13,305,812.76
Sub-Total (b)	263,080,040.09	282,541,900.09
c) Other Demand Deposits		
i) Individuals	6,758,015.71	11,812,399.72
ii) Cooperative banks	-	-
iii) Cooperative societies	1,374,894.24	1,373,953.57
iv) Others	133,127,731.99	183,614,956.17
Sub-Total (c)	141,260,641.94	196,601,309.46
Total (a+b+c)	2,196,366,045.03	2,098,943,842.55

Schedule 4 - Borrowings

		As on 31-03-2025 (Amount in Rs)	As on 31-03-2024 (Amount in Rs)
a)	i) Reserve Bank of India		
	ii) State Government		
	iii) Cooperative banks		
	iv) Cooperative societies		
	v) Commercial banks		
	vi) All India Financial Institutions		
	vii) Others		
	Total (a)	-	-
b)	i) Loans repayable on demand		
	ii) Repo		
	iii) Refinancing		
	iv) Term loans		
	v) Others		
	Total (b)	-	-
	Total of (a) and (b) should be equal		

Schedule 5 - Other Liabilities and Provisions

		As on 31-03-2025 (Amount in Rs)	As on 31-03-2024 (Amount in Rs)
a)	Bills payable	-	-
b)	Inter-branch adjustment (net)	-	-
c)	Interest accrued	1,718,990.00	1,833,035.00
d)	Provisions for standard assets	-	-
e)	Deferred tax liabilities (net)	-	-
f)	Principal/subsidiary state partnership fund account For share capital of:	-	-
	i) Central cooperative banks	-	-
	ii) Primary agriculture credit societies	-	-
	iii) Other societies	-	-
g)	Others :-	-	-
	DIVIDEND PAYABLE 2021-22	-	1,050,353.00
	DIVIDEND PAYABLE 2022-23	801,143.00	870,799.00
	Provident Fund Payable	126,437.08	117,894.00
	Pay Slip & Bankers Cheque	561,181.71	15,778,487.45
	Anamat Payable	687,749.25	628,899.25
	Surcharge	425,307.00	428,149.00
	Clearing Suspense	19,575.00	19,575.00
	Statutory Audit Fees Payable	550,000.00	400,000.00
	Internal Audit Fees Payable	550,000.00	98,000.00
	State Payorder Payable	264,512.93	819,782.99
	State DD-HDFC/Axis Bank Payable	-	187,342.00
	Share Suspense	180,050.00	145,570.00
	Electricity Bill Payable	22,000.00	22,000.00
	Telephone Bill Payable	3,494.00	3,700.00
	Tax Deducted at Source Payable	1,701,566.45	1,181,026.52
	Professional Tax Payable	12,000.00	11,800.00

Schedule 5 - Other Liabilities and Provisions

	As on 31-03-2025 (Amount in Rs)	As on 31-03-2024 (Amount in Rs)
Stale Dividend Payable	51,482.00	51,482.00
Pending DD Cheque	69,607.00	69,607.00
Provision for Accrued exp.	1,721,879.00	276,118.00
Income Tax Payable	4,500,000.00	4,000,000.00
DEAF Payable	12,054,198.44	9,585,575.11
NPA Overdue Interest Reserve	146,398,243.59	119,464,561.84
Nominal Member Fees	69,900.00	-
Entrance Fees	78,600.00	-
Fixed Deposit Suspense	315,500.00	-
Unified Payment Interface	4,898,730.60	-
Issuer Product	2,518,371.31	-
E.com Adjustment	28,711.00	-
POSS Adjustment	268,066.39	-
Bank O/D TJSB	-	(35,475.65)
Total	180,597,294.75	157,008,281.51

Schedule 6 - Cash and Balances with Reserve Bank of India

	As on 31-03-2025 (Amount in Rs)	As on 31-03-2024 (Amount in Rs)
a) Cash	18,184,301.00	12,454,078.00
b) Balances with Reserve Bank of India	-	-
i) In current account	-	-
ii) In reverse repos	-	-
iii) In other accounts	-	-
Total	18,184,301.00	12,454,078.00

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

	As on 31-03-2025 (Amount in Rs)	As on 31-03-2024 (Amount in Rs)
a) With Urban Cooperative Banks		
i) In current account	2,750,306.05	2,802,230.84
ii) In other deposit accounts	57,158,000.00	44,828,955.00
b) With Central and State Cooperative Banks		
i) In current account	4,418,296.00	13,027,637.00
ii) In other deposit accounts	60,176,157.00	58,969,857.00
c) With Commercial Banks		
i) In current account	259,785,086.80	183,047,374.30
ii) In other deposit accounts	2,385,285.00	62,231,536.00
d) Money at Call and Short Notice		
i) With Urban Cooperative Banks	-	-
ii) With Central and State Cooperative Banks	-	-
iii) With commercial banks	-	-
iv) With other entities	-	-
Total	386,673,130.85	364,907,590.14

Schedule 8 - Investments

[Net of specific provisions for non-performing investments]

		As on 31-03-2025 (Amount in Rs)	As on 31-03-2024 (Amount in Rs)
a)	Government securities	699,002,000.00	726,215,250.00
b)	Other approved securities	-	-
c)	Investments out of the "Principal/Subsidiary State Partnership Fund" In share capital of:		
	i) Central cooperative banks	-	-
	ii) Primary agriculture credit societies	-	-
	iii) Other societies	-	-
d)	Shares		
	i) In other cooperative institutions	21,000.00	21,000.00
	ii) In other entities	33,437,420.00	33,437,420.00
e)	Mutual fund units	-	-
f)	Commercial paper	-	-
g)	Certificate of deposit	-	-
h)	Debentures and bonds	-	-
i)	Others (Treasury Bill)	-	48,349,850.00
	Total	732,460,420.00	808,023,520.00

Schedule 9 - Advances

[Net of specific provisions for non-performing advances]

		As on 31-03-2025 (Amount in Rs)	As on 31-03-2024 (Amount in Rs)
a)	i) Bill purchased and bills discounted	-	-
	ii) Cash credits, overdrafts and loans repayable on demand	308,223,791.60	270,049,179.31
	iii) Reverse repos		
	a. With cooperative banks	-	-
	b. With commercial banks	-	-
	c. With other institutions	-	-
	iv) Term loans	1,013,023,481.18	887,171,365.78
	v) Others	-	-
	Total (a)	1,321,247,272.78	1,157,220,544.09
b)	i) Secured by tangible assets (including book debts)	1,153,553,238.00	1,124,386,480.55
	ii) Secured by bank/government guarantee	-	-
	iii) Unsecured	167,694,034.78	32,834,063.54
	Total (b)	1,321,247,272.78	1,157,220,544.09
	Total of (a) and (b) should be equal	-	-

Schedule 10 - Property, Plant and Equipment

(Amount in Rs.)

	Gross Block			Accumulated Depreciation				Net Block		
	As at March 31, 2024	Additions	Deductions	As at March 31, 2025	As at March 31, 2024	Deductions/ Adjustments	For the year	As at March 31, 2025	As at March 31, 2024	As at March 31, 2025
a. Land	-	-	-	-	-	-	-	-	-	-
b. Building	-	-	-	-	-	-	-	-	-	-
c. Furniture and Fixtures	4,524,094	133,010	-	4,657,104	-	(2)	454,053	454,051	4,524,094	4,203,053
d. Plant & Machinery	2,988,652	987,350	483,819	3,492,183	-	3	469,291	469,293	2,988,652	3,022,890
e. Electronic & Equipments	988,231	184,911	-	1,173,142	-	1	169,068	169,069	988,231	1,004,073
f. Lighting & Fitting	401,305	-	-	401,305	-	3	57,938	57,941	401,305	343,364
g. Computer	1,458,437	1,316,854	-	2,775,291	-	0	666,515	666,515	1,458,437	2,108,776
h. Software	1,738,189	78,845	-	1,817,034	-	(1)	425,867	425,866	1,738,189	1,391,168
i. Vehicle	1,978,316	-	-	1,978,316	-	0	285,620	285,620	1,978,316	1,692,696
j. Safe Vault & Tjori	299,724	-	-	299,724	-	(1)	42,339	42,338	299,724	257,386
k. Air Conditioner (P&M)	91,931	-	-	91,931	-	1	13,273	13,274	91,931	78,657
Total	14,468,879	2,700,970	483,819	16,686,030	-	4	2,583,963	2,583,967	14,468,879	14,102,063

Schedule 11 – Intangible Assets

	Schedule 11 - Other Assets	As on 31-03-2025 (Amount in Rs)	As on 31-03-2024 (Amount in Rs)
a)	Goodwill	-	-
b)	Deferred tax asset (net)	-	-
c)	Other intangible assets	-	-
	Total	-	-

Schedule 12 - Other Assets

	As on 31-03-2025 (Amount in Rs)	As on 31-03-2024 (Amount in Rs)
a)	Inter-branch adjustments (net)	1,399,800.88
b)	Interest accrued	13,981,237.22
c)	Deposits in lieu of shortfall in priority sector lending targets	-
d)	Non-banking assets acquired in satisfaction of claims	-
e)	Current tax assets (net)	-
f)	Tax paid in advance	3,922,250.00
g)	Stationery and stamps	141,410.00
f)	Others :-	
	Amortised Premium on GOI Security	992,304.00
	Deposit for Bank Premises	3,903,040.00
	Deposit for Telephone	6,200.00
	Advances Receivable	1,889,776.00
	Festival Advance Salary	154,204.50
	Deposit for MSEB	6,060.00
	Anamat Receivable	85,514.55
	Income Tax Refund Receivable AY 21-22	3,524,089.00
	Prepaid Expenses	599,808.00
	GST Receivable	1,251,797.72
	Bank Guarantee	-
	DEAF Receivable	12,054,198.44
	Interest Receivable Overdue	146,398,242.59
	Prepaid Insurance	255,448.00
	Immediate Payment Service	4,343,046.22
	Acquire Product	375,900.00
	Total	195,284,327.12
		169,238,271.60

Schedule 13: Contingent Liabilities

		As on 31-03-2025 (Amount in Rs)	As on 31-03-2024 (Amount in Rs)
a)	Claims against the bank not acknowledged as debts	-	-
b)	Guarantees given on behalf of constituents	4,419,000.00	3,715,500.00
c)	Acceptances, endorsements, and other obligations	-	-
d)	Amount transferred to Depositor Education & Awareness (DEA) Fund	-	-
e)	Other Items for which the bank is contingently liable (to be specified)	-	-
	Total	4,419,000.00	3,715,500.00

Schedule 14 - Interest and Discount

		As on 31-03-2025 (Amount in Rs)	As on 31-03-2024 (Amount in Rs)
a)	Interest and discount earned on advances (including bills)	140,182,970.64	123,850,476.49
b)	Interest and discount earned on investments	45,138,218.65	46,790,758.54
c)	Interest earned on balances with RBI & other Inter-bank funds	9,920,196.00	13,196,245.00
d)	Other interest and discount earned	-	-
	Total	195,241,385.29	183,837,480.03

Schedule 15 - Interest Expenses

		As on 31-03-2025 (Amount in Rs)	As on 31-03-2024 (Amount in Rs)
a)	Interest paid on deposits	126,743,917.86	119,339,159.91
b)	Interest paid on RBI and Inter-bank borrowings	-	-
c)	Interest paid on other borrowings	-	-
d)	Other interest expenses	-	-
	Total	126,743,917.86	119,339,159.91

Schedule 16 – Other Income from Investments

		As on 31-03-2025 (Amount in Rs)	As on 31-03-2024 (Amount in Rs)
a)	Dividend received on investments	2,290,930.65	1,946,682.34
b)	Profit on sale of Investments	6,459,740.00	4,504,892.00
	Less: loss on sale of investments	-	-
c)	Revaluation of investments	-	-
	Total	8,750,670.65	6,451,574.34

Schedule 17 - Other Income

		As on 31-03-2025 (Amount in Rs)	As on 31-03-2024 (Amount in Rs)
a)	Profit on sale of property, plant, and equipment & other assets	22,641.00	206,946.00
	Less: Loss on sale of property, plant, & equipment & other assets	(350,154.00)	-
b)	Foreign exchange gains/(loss)	-	-
c)	Provision Written Back	7,508,430.38	53,947,685.67
d)	Other income :-		
	Loan Processing Fees	4,471,967.20	3,536,918.41
	Sale Of Applications	171,673.00	66,740.00
	Misc Receipts	241,594.44	83,166.95
	Recovery Charges On Loan	76,733.00	147,184.00
	Recovery Postage Charges	12,650.00	81,475.00
	Recovery On Write Off	27,800.00	514,000.00
	Bank Charges	5,700,573.10	4,945,686.07
	Service Charges	840,280.70	829,691.93
	Locker Rent	475,210.00	513,400.00
	Income From Insurance Business	-	114,947.00
	ATM Charges	298,265.00	231,960.00
	Cash Handling Charges	360,754.50	369,154.60
	Penal Charges	1,734,300.52	-
	Digital Payment Switch Fee Rec	493,919.97	-
	Int Received On Itax Refund	47,212.00	-
	Assets Write Off	924,700.00	-
	Total	23,058,550.81	65,588,955.63

Schedule 18 - Employee Benefits

		As on 31-03-2025 (Amount in Rs)	As on 31-03-2024 (Amount in Rs)
a)	Salaries and wages (Including allowances and bonus)	30,414,095.00	26,648,309.00
b)	Post-employment benefits	-	-
c)	Others - Gratuity and Leave Encashment premium	353,252.00	1,053,563.00
	Total	30,767,347.00	27,701,872.00

Schedule 19 - Provision for Non-Performing Assets

		As on 31-03-2025 (Amount in Rs)	As on 31-03-2024 (Amount in Rs)
a)	Provision for non-performing advances	9,500,000.00	11,500,000.00
b)	Provisions on non-performing investments	10,000.00	-
c)	Others	-	-
	Total	9,510,000.00	11,500,000.00

Schedule 20 - Other Expenses

		As on 31-03-2025 (Amount in Rs)	As on 31-03-2024 (Amount in Rs)
a)	Provisions on standard assets	1,000,000.00	-
b)	Rent, taxes, and energy cost	12,169,078.00	11,177,322.00
c)	Printing and stationery	1,455,592.00	1,024,284.32
d)	Communication cost	327,847.46	317,086.40
e)	Advertisement and publicity	-	-
f)	Directors' fees, allowances, and expenses	1,610,000.00	556,350.00
g)	Auditor's fees and expenses (including branch auditors' fees)	1,562,998.00	1,199,023.00
h)	Legal and professional charges	23,300.00	68,000.00
i)	Repairs and maintenance	526,291.74	543,875.74
j)	Insurance	3,857,853.00	3,506,876.00
k)	Donations	-	-
l)	Other expenditure :-		
	Office Expenses	1,139,223.00	1,095,637.00
	Premium Paid On GOI	48,748.00	94,260.00
	AGM Exp	274,968.00	301,935.00
	Pigmy Commission Paid	991,831.50	1,400,887.00
	Misc Expenses	1,208,367.50	657,817.64
	Trade Certificate Exp	18,012.00	13,701.00
	Fine Charges	7,278.00	327,400.00
	Bank Charges (Other Banks)	262,088.93	196,783.87
	Recovery Expenses	5,904.00	-
	Function Expenses	534,951.00	201,258.00
	Computer Expenses	275,811.00	270,747.00
	Professional Fees	39,594.00	5,254.00
	Books & Periodicals	31,262.00	39,098.00
	Power and Fuel	698,093.00	752,953.00
	ATM Recurring Expenses	2,236,152.14	1,971,448.84
	Clearing House Charges	177.00	-
	Meeting Expenses	21,127.00	16,102.00
	Election Expenses	-	101,165.00
	Membership Fees	69,433.00	87,008.00
	Digital Payment Switch Fee Pay	762,318.03	-
	CBS ASP Module Charges	1,007,160.00	-
	Travelling Expenses	310,627.00	322,386.00
	Consultancy Charges	2,226,748.00	360,952.00
	Annual Maintenance Contract Exp	1,097,399.50	1,530,406.00
	Provision For Interest On Diversion In Advances	1,700,000.00	-
	Provision Of Contingencies	182,716.00	-
	Provision for Investment Depreciation Fund	-	310,000.00
	Account written off	3,008,430.38	53,947,685.67
	Asset Write off	-	95,874.00
	Provision for Investment Fluctuation Fund	-	120,000.00
	Taxes Paid Water	21,791.00	-
	Total	40,713,170.18	82,613,576.48

सी.ए. मनोजकुमार अगरवाल
अध्यक्ष

सी.ए. महेश चांडक
उपाध्यक्ष

श्री. दिलीप जोशी
मुख्य कार्यकारी अधिकारी

एजीएच अॅण्ड असोसिएट्स
वैधानिक लेखापरिक्षक

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

CASH FLOW STATEMENT FOR THE YEAR ENDED 31st MARCH 2025

Particulars	As on 31.03.2025 (Amount in Rs)	
	Amount	Amount
A CASH FLOW FROM OPERATING ACTIVITY		
Profit/(loss) before Tax :		12,184,157.00
Adjustment for:		
Depreciation / Amortisation / Diminution	2,583,967.00	
Provision for Taxes	4,500,000.00	
Provision for BDDR	9,500,000.00	
Provision for IFR	-	
Provision for IDR	(4,500,000.00)	12,083,967.00
Funds from Operations		24,268,124.00
Adjustment for Changes in Working Capital		
Net (Increase) / Decrease in Investments	75,563,100.00	
Net (Increase) / Decrease in Loans and Advances	(164,026,729.00)	
Net Increase / (Decrease) in Deposit	97,422,202.00	
Net Increase / (Decrease) in Reserves	3,255,834.00	
Net Increase / (Decrease) in BR Adjustments	-	
Net Increase / (Decrease) in Interest Payable	(114,045.00)	
Net Increase / (Decrease) in Other Liability	20,661,399.33	
Net (Increase) / Decrease in Other Receivable	(34,974,855.00)	
Net (Increase) / Decrease in Interest Receivable	7,470,458.00	
		5,257,366.00
Cash Generated from Operations		5,257,366.00
Income Taxes Paid (Net of Refund)		(8,999,000.00)
Net Cash from Operating Activities		29,525,490.00
B CASH FLOW FROM INVESTING ACTIVITIES		
Fixed Assets		
Purchase of Fixed Assets	(2,700,970.00)	
Sale of Fixed Assets	483,819.00	(2,217,151.00)
Net Cash / used in investing Activities		(2,217,151.00)
C CASH FLOW FROM FINANCING ACTIVITIES		
Share Capital money received / refunded (net)	187,425.00	
Dividend Paid	-	187,425.00
D NET INCREASE/(DECREASE) IN CASH & CASH EQUIVALENTS		27,495,764.00
Cash and Cash Equivalents (Opening Balance)		377,361,668.00
Cash and Cash Equivalents (Closing Balance)		404,857,432.00

Amol Gindodiya
Partner
M.No. 151283
Date : 27 June 2025
Place : Pune
UDIN : 25151283BMJPFQ8967

AGH & Associates
Chartered Accountant
FRN No.: 121877W

For Indrayani Co-Op. Bank Ltd.

Dilip Joshi
Chief Executive Officer

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 ^B	6.44	-	3.74	1.77	-	17.77	23.61	35.81	126.01	4.01	0.48	219.64
Advances	0.10	-	0.33	0.09	26.22	0.50	13.50	6.28	17.90	23.82	43.38	132.12
Investments	-	2.72	-	-	-	1	-	1.34	2	28.02	50.14	85.22
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

a) Composition of Investment Portfolio As at 31 March 2025

(Amount in ₹ crore)

	Investment in India							Investment Outside India				
	Government Securities	Other Approved Securities	Shares	Debtures & Bonds	Subsidiaries and/or joint ventures	Others	Total Investments in India	Government securities (including local authorities)	subsi-di-aries and/or joint ventures	Others	Total Investment outside India	Total Investment
Held to Maturity												
Gross	41.88	-	3.35	-	-	11.97	57.20	-	-	-	-	57.20
"Less: Provision for non-performing investments (NPI)"	-	-	2.671	-	-	-	2.671	-	-	-	-	2.671
Net	41.88	-	0.679	-	-	11.97	54.529	-	-	-	-	54.529
Available for Sale												
Gross	28.02	-	-	-	-	-	28.020	-	-	-	-	28.020
"Less: Provision for depreciation and NPI"	0.001	-	-	-	-	-	0.001	-	-	-	-	0.001
Net	28.019	-	-	-	-	-	28.019	-	-	-	-	28.019
Held for Trading												
Gross	-	-	-	-	-	-	-	-	-	-	-	-
"Less: Provision for depreciation and NPI"	-	-	-	-	-	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-	-	-	-	-	-
Total Investments	69.90	0	3.35	-	-	11.97	85.22	-	-	-	-	85.22
"Less: Provision for non-performing investments"	0	-	2.671	-	-	-	2.671	-	-	-	-	2.671
"Less: Provision for depreciation and NPI"	0.001	-	-	-	-	-	0.001	-	-	-	-	0.001
Net	69.90	0	0.679	0	0	11.97	82.548	-	-	-	-	82.548

As at 31 March 2024

(Amount in ₹ crore)

	Investment in India							Investment Outside India				
	Government Securities	Other Approved Securities	Shares	Debtures & Bonds	Subsidiaries &/or joint ventures	Others	Total Investments in India	Government securities (including local authorities)	subsi-di-aries 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"	0.031	-	-	-	-	-	0.031	-	-	-	-	0.031
Net	77.429	0	0.68	0	0	16.6	94.709	-	-	-	-	94.709

(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	3.28	3.25
b)	Add: Provisions made during the year	0	0.031
c)	Less : Write off / write back of excess provisions during the year	3.12	0
d)	Closing Balance	0.15	3.28
ii)	Movement of Investment Fluctuation Reserve		
a)	Opening Balance	1.60	1.59
b)	Add: Amount transferred during the year	0	0.012
c)	Less: Draw down	0	0
d)	Closing Balance	1.60	1.60
iii)	Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	5.74%	5.00%

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	2.67

ii) Issuer composition of non-SLR investments

Sr. No. (1)	Issuer (2)	Amount (3)		Extent of Private Placement (4)		Extent of Below Investment Grade 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	11.97	16.60								
d)	Private Corporates	-	-								
e)	Subsidiaries/ Joint Ventures	-	-								
f)	Others	3.35	3.35								
g)	Provision held towards depreciation	2.68	2.67								
	Total *	15.32	19.95								

e) Repo transactions (In face value terms)

		Maximum Outstanding during the year	Daily Average Outstanding during the year	Outstanding as on March 31 2025
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 2025

Not Applicable

4. Asset Quality

a) Classification of advances and provisions held

(Amount in ₹ crore)

	Standard Total Standard Advances	Non-Performing			Total Non- Performing Advances	Total
		Sub- Standard	Doubtful	Loss		
Gross Standard Advances and NPAs						
Opening Balance	101.10	3.15	11.42	0.05	14.62	115.72
Add : Additions during the year	80.82	0.58	1.93	0.00	2.51	83.33
Less : Reductions during the year	62.48	3.15	1.28	0.00	1.93	64.41
Closing balance	119.43	0.58	12.07	0.05	12.69	132.12
Reductions in Gross NPAs due to:						
i) Upgradation	0.00	1.00	0.00	0.00	1.00	1.00
ii) Recoveries (excluding recoveries from upgraded accounts)		2.15	1.11	0.00	3.26	3.26
iii) Technical/ Prudential V/rite-offs	0.00	0.00	0.17	0.00	0.17	0.17
iv) Write-offs other than those under (iii) above	0.00	0.00	0.00	0.00	0.00	0.00
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	0.49	3.15	5.69	0.05	8.89	9.38
Add : Fresh provisions made during the year	0.10				0.95	1.05
Less : Excess provision reversed/ Write-off loans	0.00	0.00	0.00	0.00	0.17	0.17
Closing balance of provisions held	0.59				9.67	10.26
Net NPAs						
Opening Balance					5.36	
Add : Fresh additions during the year					0.00	
Less : Reductions during the year					2.89	
Closing Balance					2.47	
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	9.61%	12.64%
Net NPA to Net Advances	2.47%	5.36%
Provision coverage ratio	76.20%	61.42%

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	15.15	0	0.00	5.68	-	0.00
b) Advances to industries sector eligible as priority sector lending	14.37	1.49	10.39	12.83	1.53	2.01
c) Services	31.71	7.92	24.99	37.02	8.73	11.48
d) Personal loans	16.36	0.49	3.00	14.88	0.63	0.83
e) Others	4.77	0.02	0.47	5.60	0.06	0.08
Sub-total (i)	82.35	9.93	38.86	76.01	10.95	14.41
ii) Non-priority Sector						
a) Agriculture and allied activities	-	-	-	-	-	-
b) Industry	-	-	-	-	-	-
c) Services	-	-	-	-	-	-
d) Personal loans	-	-	-	-	-	-
Others	49.77	2.76	5.55	39.71	3.68	9.26
Sub-total (ii)	49.77	2.76	5.55	39.71	3.68	9.26
Total (i + ii)	132.12	12.69	9.61	115.72	14.63	12.64%

*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 Stress

Format for disclosures to be made half yearly starting September 30, 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	0.54	0.001	-	0.12	0.32
Others	0.19	-	-	0.21	0.36
Total	0.73	0.00	-	0.33	0.69

Format for disclosures to be made half yearly starting March 31, 2025 (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	0.32	-	0.03	0.31	0.27
Others	0.36	-	-	0.37	0.32
Total	0.69	-	0.03	0.68	0.59

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."	34.96	25.63
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;"	5.69	5.85
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
Total Exposure to Real Estate Sector	40.65	31.48

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	16.77	3.28
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	60.61	46.56
Percentage of deposits of twenty largest depositors to total deposits of the bank	27.60%	22.18%

b) Concentration of advances

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total advances to the twenty largest borrowers	30.50	29.6
Percentage of advances to twenty largest borrowers to total advances of the bank	23.09%	25.58%

c) Concentration of exposures**

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total exposure to the twenty largest borrowers/customers	26.35	28.92
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/customers	19.94%	24.99%

**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	8.98	11.74
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	70.76%	80.28%

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)

Sr.	Particulars	Current	Previous
i)	Opening balance of amounts transferred to DEA Fund	0.959	0.800
ii)	Add: Amounts transferred to DEA Fund during the year	0.275	0.1600
iii)	Less: Amounts reimbursed by DEA Fund towards claims	0.028	0.002
iv)	Closing balance of amounts transferred to DEA Fund	1.206	0.958

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	-	-
3.	Number of complaints disposed during the year	-	-
	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, 2025 And Statement of Profit And Loss for The Year Ended 31st March, 2025)

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	7.86%	8.00%
"ii) Non-interest income as a percentage to Working Funds"	1.21%	0.60%
"iii) Cost of Deposits"	6.35%	5.91%
"iv) Net Interest Margin"	3.34%	3.28%
"v) Operating Profit as a percentage to Working Funds"	1.20%	1.05%
"vi) Return on Assets"	9.72%	9.57%
"vii) Business (deposits plus advances) per employee (in ₹ crore)"	4.95	4.23
viii) Profit per employee (in ₹ crore)	0.02	0.0056

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	0.00	0.43
ii) Provislon towards NPA	0.95	1.15
iii) Provision made towards Income tax	0.45	0.40
iv) Other Provisions and Contingencies	0.27	0.04

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	0.27	0.28
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



INDEPENDENT AUDITOR'S REPORT

AGH & Associates
Chartered Accountants

www.aghassociates.in

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 2025 and Profit and loss account, and the Cash Flow Statement for the year ended on 31st March 2025, 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 2024 to 31 March 2025.

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, 2025 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



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these requirements and the code 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.



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 2024-25

For AGH & Associates
Chartered Accountants
FRN No 121877W

Amol Gindodiya

CA Amol Gindodiya
Partner
M.No. 151283



Place: - Pune
Date: - 27 June 2025
UDIN: 25151283BMJPFQ8967

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 3.84 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.

NOTES FORMING PART OF THE BALANCE SHEET AS AT 31ST MARCH, 2025 AND STATEMENT OF PROFIT AND LOSS FOR THE YEAR ENDED 31ST MARCH, 2025

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:

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

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.

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

There are no penalty imposed by RBI during FY 2024-25

* 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, अहिल्यानगर.
सरकारी रोखे गुंतवणूक	: रु. ६९,९०,०२,०००.००
निव्वळ अनुसादक कर्ज	: रु. ३,०२,१६,०००.००
वैधानिक लेखापरिक्षण	: 'अ' वर्ग

तपशिल	प्रकार	३१.०३.२०२५ अखेरेची माहिती
सभासद	सर्वसाधारण	६९०३
	नाममात्र	६९९
भागभांडवल	अधिकृत	५,००,००,०००.००
	वसूल	३,८३,९७,५५०.००
एकूण निधी		२३,६०,८६,८६४.००
ठेवी	बचत ठेवी	२६,३०,८०,०४०.०९
	चालू ठेवी	१४,१२,६०,६४१.९४
	मुदत ठेवी	१,७९,२०,२५,३६३.००
	एकुण ठेवी	२,१९,६३,६६,०४५.०३
कर्जे	अल्प मुदत	४९,७९,८६,५३४.०८
	मध्यम मुदत	३९,०९,६५,३६३.००
	दीर्घ मुदत	४३,२२,९५,३७५.७०
	एकुण कर्ज	१,३२,१२,४७,२७२.७८
देणी	पुणे जिल्हा मध्य. सह. बँक लि.	
	इतर बँका	
गुंतवणूक		८५,२१,७९,८६२.००
	पुणे जिल्हा मध्य. सह. बँक लि.	६,०१,७६,१५७.००
	सरकारी कर्जरोख्यातील गुंतवणूक	६९,९०,०२,०००.००
भाग गुंतवणूक	पी. डी. सी. सी. बँक & MSC Bank	२१,०००.००
	इतर गुंतवणूक	९,२९,८०,७०५.००

अंदाजपत्रक २०२५-२६ वर्षाकरिता

खर्चाचा तपशील	रुपये	उत्पन्नाचा तपशील	रुपये
ठेवीवरील व्याज	१४,९०,००,०००	कर्जावरील व्याज	१६,५०,००,०००
देणगी खर्च व कायदे विषयक खर्च	१,००,०००	गुंतवणुकीवरील व्याज	७,१०,००,०००
सामान्य विमा व DICGC	४२,००,०००	कमिशन	१,००,०००
वेतन कर्मचारी भ.नि.नि. बोनस व इतर खर्च	३,२२,००,०००	इतर उत्पन्न	१,५९,७५,०००
संचालक सभा भत्ता	१७,००,०००		
समारंभ व सर्वसाधारण सभा खर्च	१३,००,०००		
कार्यालयीन भाडे, वीज व कर	१,४०,००,०००		
छपाई स्टेशनरी, जाहिरात	१६,५०,०००		
टपाल तार दूरध्वनी	३,५०,०००		
प्रवास खर्च व वाहतूक खर्च	९,५०,०००		
संगणक दुरुस्ती देखभाल व इतर खर्च	४३,००,०००		
घसारा	२७,००,०००		
लेखापरीक्षण फी	२१,००,०००		
कार्यालयीन व इतर खर्च	१९,००,०००		
पिग्मी कमिशन	१०,२५,०००		
बँक शुल्क व कमिशन	३,००,०००		
सल्लागार खर्च	१३,००,०००		
इतर तरतुदी	७०,००,०००		
एटीएम व डिजीटल चॅनेल खर्च	३५,००,०००		
आयकर तरतूद	९०,००,०००		
नफा	१,३५,००,०००		
एकूण	२५,२०,७५,०००	एकूण	२५,२०,७५,०००

महाराष्ट्र सहकारी संस्था अधिनियम १९६० कलम १७/२ नुसार दयावयाची माहिती.
संचालक मंडळ सदस्य व त्यांचे नातेवाईक यांना दिलेली कर्जे दि. ३१.०३.२०२५ अखेरची स्थिती

क्र.	तपशील	खाते संख्या	३१.०३.२०२५ अखेर कर्ज येणे बाकी रु. (आकडे लाखात)	३१.०३.२०२५ अखेर थकबाकी रु.	एकूण कर्जांशी टक्केवारी
१.	संचालक मंडळ सदस्य (मुदत ठेव तारण)	४	२२.०९	काही नाही	००.१७%
२.	संचालकाचे नातेवाईक	५	१.७१	काही नाही	०.०१%

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

पोटनियम दुरुस्ती (Bye-Law Amendment)

१.अ.नं. Sr.No.	२. प्रचलित पोटनियम अ.नं. Sr.No.of Existing Bye-Law	३. सध्याच्या पोटनियमाची शब्द रचना. Text of Present Bye-Law	४. दुरुस्ती नंतर पोटनियमाची शब्दयोजना. Text to the bye-Law after amendment	५. दुरुस्तीची कारणे Reason of carrying the amendment Bye-Law
1	3	Area of Operation The area of operation of the Bank shall be confined to pune district & ad joining district Thane, Raigad, Solapur, Satara, Nagar, If there will any change shall be made with the prior approval of RBI & Registering authority)	Area of Operation The area of operation of the Bank shall be confined to pune district & adjoining district Thane, Raigad, Solapur, Satara, Ahilya Nagar, & Additionally Nashik, Beed, Latur, Chhatrapati Sambhaji Nagar, Dharashiv (If there will any change shall be made with the prior approval of RBI & Registering authority)	Expansion of Business
१	३	बँकेचे कार्यक्षेत्र बँकेचे कार्यक्षेत्र पुणे जिल्हा व लगतचे जिल्हे ठाणे, रायगड, सोलापूर, सातारा व नगर जिल्हात राहिल (यातील बदल हा रिझर्व्ह बँक व सहकार खात्याचे परवानगीने करण्यात येईल.)	बँकेचे कार्यक्षेत्र बँकेचे कार्यक्षेत्र पुणे जिल्हा व लगतचे जिल्हे ठाणे, रायगड, सोलापूर, सातारा अहिल्यानगर व नाशिक, बीड, लातूर, छत्रपती संभाजीनगर व धाराशिव जिल्हा या बाढीव कार्यक्षेत्रात राहिल. (यातील बदल हा रिझर्व्ह बँक व सहकार खात्याचे परवानगीने करण्यात येईल.)	व्यवसायाचे विस्तारीकरण

बँकेचा शाखा विस्तार

पिंपरी शाखा

प्लॉट नं. १०९/बी, सी.टी.एस. क्र. १४८०, साधू वासवानी उद्यानाजवळ,
जमतानी चौक, पिंपरी, पुणे- ४११०१७.
फोन नं. ०२०-२७४१५८३९, ८९५६०७२८३३

चिंचवड शाखा

सर्व्हे नं. २०२, राका गॅस सर्व्हिस शेजारी,
चिंचवड स्टेशन, पुणे - ४११०३३.
फोन नं. ८९५६०७२८३४

चाकण शाखा

गट नं. ६५, तळ मजला, बीजा कॉम्प्लेस,
एस.टी. स्टॅण्डजवळ, चाकण, पुणे- ४१०५०९.
फोन नं. ८९५६०७२८३५

नहे शाखा

गणेश प्लाझा सर्व्हे नं. ५०/२४-२८,
नहे, पुणे - ४११०४९.
फोन नं. ९५११९९३२५७.

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
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नारायणगाव शाखा

शॉप नं. ५, ६, १०, १२, 'स्वामीरल' बिल्डिंग,
परेसा पेट्रोल पंपासमोर, पुणे-नाशिक हायवे,
नारायणगांव, ता. जुन्नर, जि. पुणे. ४१०५०४.
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* 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.

कन्सल्टंट

श्री. अनिल दोशी

श्री. विजय कुलकर्णी

अॅड.श्री. रामहरी कसबे

सह्यागार

श्री. वसंत सोनवले

व्यवस्थापक

श्री. संजय चुंबळकर

शाखा व्यवस्थापक, पिंपरी

श्री. निखिल आहिरे

प्रभारी शाखा व्यवस्थापक, चिंचवड

श्री. नवनाथ जगताप

प्रभारी शाखा व्यवस्थापक, चाकण

सौ. रुपाली शिनकर

प्रभारी शाखा व्यवस्थापक, आळंदी

सौ. स्वाती शिंदे

शाखा व्यवस्थापक, न-हे

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 २०२४-२५

१० वी (एस.एस.सी.)

सिया मनोजकुमार आगरवाल	८७.०६%
भोसले कौस्तुभ कांतीलाल	७९.००%

१२ वी (एच.एस.सी.)

लावण्या योगेश शिंदे	८४.००%
श्रावणी सुनिल पवार	६६.१७%
दरगुडे आदित्य प्रविण	५८.१७%

॥ भावपूर्ण श्रध्दांजली ॥



कै. शहाजी कमळु पडळघरे (माजी संचालक)

शोकाकूल

संस्थापक-अध्यक्ष
अॅड. एस बी चांडक

अध्यक्ष
सी ए मनोजकुमार आगरवाल

उपाध्यक्ष
सी ए महेश चांडक

सी.ई.ओ.
दिलीप जोशी

तसेच सर्व संचालक मंडळ व कर्मचारी वृंद





