



स्वर्गीय गोपीनाथ शिवराम पाटील

संस्थापक-अध्यक्ष (एम. कॉम., एल.एल.बी.)

५४^व वार्षिक अहवाल २०२४-२०२५

आमचे श्रध्दास्थान



स्वर्गीय गोपीनाथ शिवराम पाटील संस्थापक-अध्यक्ष (एम. कॉम., एल.एल.बी.)

संचालक मंडळ



श्री. प्रकाश न. पाटील ^{उपाध्यक्ष}





श्री. रणजीत गो. पाटील संचालक (एम.कॉम)



श्री. नारायण ग. गावंड संचालक



श्री. केसरीनाथ बा. घरत संचालक (बी.ए. सीएआयआयबी पार्ट-१)



श्री. दशरथ द. घरत _{संचालक}



श्री. दशरथ का. पाटील संचालक (बी.ए.)



श्री. कय्युम र. चेऊलकर _{संचालक}



श्री. नवनाथ मा. पाटील संचालक



डॉ. संजय वि. पोपेरे संचालक (एमबीबीएस, एमएस.ऑथो. सर्जन)



सौ. राजश्री प्र. पाटील संचालिका (एम.कॉम)



सौ. प्रतिभा स. म्हात्रे संचालिका (बी.ए.)



सीए रमाकांत रा. लाहोटी तज्ञ संचालक (बी.कॉम, एलएलबी (जन) एफसीए



श्री. दिनेश बी. शेट्टी तज्ञ संचालक (बी.एससी, पीजीडीसीए)



श्री. विजय एम. भोसले मुख्य कार्यकारी अधिकारी (बी.कॉम)



(मल्टी-स्टेट शेड्युल्ड बँक)

जीपी पारसिक सहकारी बँक लि., कळवा-ठाणे (मल्टी-स्टेट शेड्युल्ड बँक)

(Reg.No. MSCS/CR/1213/2015. Dtd. 26th March, 2015)



र वार्षिक सर्वसाधारण सभेची नोटीस र्थेजिड

बँकेची ५४ वी वार्षिक सर्वसाधारण सभा **रिववार दि. २४ ऑगस्ट**, २०२५ रोजी सकाळी १०.३० वाजता खालील विषयांकरिता 'डॉ. काशिनाथ घाणेकर नाट्यगृह', हिरानंदानी मिडोज-२ जवळ, घोडबंदर रोड, मानपाडा-ठाणे (प.)-४००६०७ येथे घेण्यात येणार आहे. तरी सर्व सभासदांनी सभेस उपस्थित रहावे, ही विनंती.



्रिं सभेपुढील विषय



- 7) 19. 07 सप्टबर, २०२४ राजा झालल्या ५३ व्या वाषिक संवसाधारण समया झतवृतात वायून कार्यम करण. 2) - वार्षिक भटवाल विचानार्थ, ठेवारे व लाग्य मंचरी टेगो ज्यामध्ये मंचालक मंदल भटवाल टि. ३९ मार्च, २०३५
- २) वार्षिक अहवाल विचारार्थ ठेवणे व त्यास मंजुरी देणे ज्यामध्ये संचालक मंडळ अहवाल, दि. ३१ मार्च, २०२५ अखेरचा वैधानिक लेखापरीक्षकांचा अहवाल, नफा-तोटा पत्रक व ताळेबंद पत्रक यांचा समावेश आहे.
- सन २०२३-२४ सालच्या वैधानिक लेखापरीक्षकांच्या अहवालाच्या दोषदुरूस्ती रिपोर्टला मान्यता देणे.
- ४) संचालक मंडळाने केलेल्या शिफारशीनुसार दि. ३१ मार्च, २०२५ अखेरच्या नफा वाटणीस व लाभांश वाटणीस मंजुरी देणे.
- ५) सन २०२५-२६ च्या अंदाजपत्रकास मंज्री देणे.
- ६) सन २०२५-२६ किरता वैधानिक लेखापरीक्षकांची नियुक्ती करणे व त्यांचे सेवा शुल्क ठरविण्याचा अधिकार संचालक मंडळास देणे. संचालक मंडळाच्या शिफारशीनुसार रिझर्व्ह बँक ऑफ इंडियाने मे. एन. एस. गोखले ऑण्ड कंपनी चार्टर्ड अकौंटंटस् यांची सन २०२५-२६ किरता वैधानिक लेखापरीक्षक म्हणून पूनर्नियुक्ती केली आहे.
- ७) मल्टी स्टेट को-ऑप. सोसायटीज ॲक्ट २००२ कलम ३९(३) अनुसार बँकेचे संचालक व त्यांचे नातेवाईक यांचेकडे २०२४-२०२५ या आर्थिक वर्षअखेर येणेबाकी असलेल्या कर्जांची माहिती घेणे.
- सर्वसाधारण सभासद वार्षिक सर्वसाधारण सभेस गैरहजर राहिल्यास त्यांची रजा मंजूर करणे.
- ९) मा. अध्यक्षांच्या परवानगीने ऐनवेळी येणाऱ्या विषयांवर चर्चा करणे.

संचालक मंडळाच्या आदेशानुसार

श्री. विजय मनोहर भोसले

मुख्य कार्यकारी अधिकारी

दिनांक: ०८/०८/२०२५

ठिकाण : पारसिक नगर, कळवा, ठाणे - ४००६०५.

- टिप: १) गणपूर्तीअभावी सभा तहकूब झाल्यास सदर सभा त्याच दिवशी त्याच ठिकाणी अर्ध्या तासानंतर सकाळी ११.०० वाजता घेण्यात येईल व त्या सभेस पोटनियम क्र. ३० (c) नुसार गणपूर्तीची आवश्यकता असणार नाही.
 - २) ज्या सभासदांना वार्षिक सभेत काही सूचना करावयाच्या किंवा प्रश्न विचारावयाचे असतील त्यांनी दि.१६/०८/२०२५ पर्यंत बँकेच्या मुख्य कार्यालयामध्ये कार्यालयीन वेळेत त्यांच्या सूचना अथवा प्रश्न लेखी स्वरूपात द्यावेत. दि. १६/०८/२०२५ पर्यंत दिलेल्या मुदतीत लेखी स्वरूपात आलेल्या सूचना अथवा प्रश्नांचीच दखल घेण्यात येईल.
 - सभासदांव्यतिरिक्त अन्य कोणासही प्रवेश दिला जाणार नाही.
 - ४) वार्षिक अहवाल व नोटीसची प्रत बँकेच्या वेबसाईट www.gpparsikbank.com वर प्रसारित केली आहे.
 - ५) बँकेचा वार्षिक अहवाल आपल्या जवळच्या शाखेत उपलब्ध असून सभासदांनी घेऊन जावा.

बोर्ड ऑफ मॅनेजमेंट

सदस्यांचे नांव	पदनाम	शिक्षण
श्री. रणजीत गो. पाटील	अध्यक्ष	एम. कॉम.
श्री. केसरीनाथ बा. घरत	सदस्य	बी.ए. सीएआयआयबी पार्ट-१
सीए. रमाकांत आर. लाहोटी	सदस्य	बी. कॉम. एलएलबी.(जन) एफसीए.
सीए. शेखर एम. कुलकर्णी	सदस्य	बी. कॉम. एफसीए. डीआयएसए (आयसीएआय)
श्री. प्रदीप पी. म्हात्रे	सदस्य	बी. कॉम. एलएलबी., सीएआयआयबी.
श्री. सुरेश डी. भोईर	सदस्य	बी. कॉम. एलएलबी.

वरिष्ठ व्यवस्थापन

नांव	पदनाम	शिक्षण
डॉ. मधुसुदन दास पै	मुख्य कार्यकारी अधिकारी दि.१५/०३/२०२५ पर्यंत	एम.कॉम. सीएआयआयबी (I), डीबीएम, डीआयआरपीएम, डीबीए, डिप्लोमा इन युसीबी, डॉक्टरेट इन मॅनेजमेंट (युसीबी)
श्री. विजय मनोहर भोसले	मुख्य कार्यकारी अधिकारी	बी. कॉम.
सौ. चित्रा रामकृष्णन	महाव्यवस्थापक	बी.एससी., एम.बी.ए.(बँकिंग ॲण्ड फायनान्स), एल.एल.बी., सीएआयआयबी. डिप्लोमा (परसोनेल मॅनेजमेंट ॲण्ड इंडस्ट्रीअल रिलेशनशीप), डिप्लोमा इन इंटेलेक्च्युल प्रॉपर्टी राईटस मॅनेजमेंट.
श्री. राजीव लक्ष्मण माईणकर	महाव्यवस्थापक दि. ०६/०१/२०२५ पासून	बी. कॉम., सीएआयआयबी.

१	रिझर्व्ह बँक ऑफ इंडिया, मुंबई			१२	आय.सी.आय.सी.आय. बँक ति.
२	महाराष्ट्र राज्य सहकारी बँक लि.		बँकर्स	१३	येस बँक लि.
3	बँक ऑफ बडोदा			१४	ठाणे जिल्हा मध्यवर्ती सहकारी बँक लि.
R	स्टेट बँक ऑफ इंडिया	۷	एच.डी.एफ.सी. बँक लि.	१५	कोल्हापूर जिल्हा मध्यवर्ती सहकारी बँक लि.
ų	युनियन बँक ऑफ इंडिया	९	कॅनरा बँक	१६	इंन्डस्इंड बँक लि.
Ę	आय.डी.बी.आय. बँक	१०	एसव्हीसी को-ऑप. बँक लि.	१७	आरबीएल बँक लि.
6	बँक ऑफ इंडिया	११	ॲक्सीस बँक लि.	१८	कोटक महिंद्रा बँक लि.

वैधानिक लेखापरीक्षक

मे. एन. एस. गोखले ॲण्ड कंपनी, चार्टर्ड अकौंटंटस्, ठाणे -४००६०४

कन्करंट / इंटरनल ऑडीटर्स

मे. धनंजय जे. गोखले ॲण्ड कंपनी, चार्टर्ड अकौंटंटस्, व बँकेच्या पॅनेलवरील इतर सीए फर्मस्

GP PARSIK SAHAKARI BANK LTD., (Multi-state Scheduled Bank) Kalwa Thane-400605

(Reg.No. MSCS/CR/1213/2015, Dtd. 26th March, 2015)



Notice of Annual General Meeting



The 54th Annual General Meeting of the Bank is scheduled on **Sunday 24th August**, **2025** at 10.30 a.m. at 'Dr. Kashinath Ghanekar Natyagruha', Near Hiranandani Meadows-2, Ghodbunder Road, Manpada, Thane (W)-400607 to transact the following business. All the members are requested to remain present at the meeting.

- Agenda
- To read and confirm the minutes of 53rd Annual General Meeting held on 01.09.2024.
- To consider and approve the Annual Accounts which consist of the report of Board of Directors, the report 2) of Statutory Auditors, Profit & Loss A/c. and Balance Sheet of the Bank as at 31st March, 2025.
- To approve the Compliance Report of Statutory Audit for the year 2023-24. 3)
- To approve appropriation of Profit and declaration of dividend for the year ending 31st March, 2025 as recommended by the Board of Directors.
- To approve the Annual Budget for the year 2025-26.
- To appoint Statutory Auditors for the year 2025-26 and to authorize the Board of Directors to fix their remuneration. On the recommendation of the Board of Directors RBI has approved the re-appointment of M/s. N. S. Gokhale & Co., Chartered Accountants as Statutory Auditors for the Year 2025-26.
- 7) Pursuant to section 39(3) of the Multi-State Co-operative Societies Act. 2002 to take note of the loans and advances outstanding from the Directors and their relatives as on year ending 2024-25.
- 8) To condone the absence of members in the Annual General Meeting.
- Any other business with the permission of the Chair.

By the order of the Board of Directors

Shri. Viiav Manohar Bhosale

Chief Executive Officer

Date: 08/08/2025

Place: Parsik Nagar, Kalwa, Thane-400605.

- Note: 1) If there is no quorum within half an hour after appointed time, meeting shall stand adjourned and will be held at 11.00 a.m. on the same day at same place and the agenda of the meeting shall be transacted irrespective of the quorum in terms of Bye Law No.30(c).
 - 2) The members who wish to make any suggestion or ask any questions should submit the same in writing on or before 16/08/2025 at the Bank's Head Office during working hours. Only suggestion or questions submitted in writing upto 16/08/2025 will be considered.
 - 3) The entry is restricted to members only.
 - 4) The copy of the Notice and Annual Report is published on the Bank's website www.gpparsikbank.com
 - 5) The members can also collect the copy of Annual Report from the nearest branch of the Bank.

Board of Management

NAME OF THE MEMBERS	DESIGNATION	QUALIFICATION
Mr. Ranjit G. Patil	Chairman	M.Com.
Mr. Kesarinath B. Gharat	Member	B.A., CAIIB (I)
CA. Ramakant R. Lahoti	Member	B.Com. LLB.(Gen) F.C.A.
CA. Shekhar M. Kulkarni	Member	B.Com., F.C.A. DISA (ICAI)
Mr. Pradip P. Mhatre	Member	B.Com., LLB., CAIIB
Mr. Suresh D. Bhoir	Member	B.Com & LLB

SENIOR MANAGEMENT PERSONNEL

NAME	DESIGNATION	QUALIFICATION
Dr. Madhusudan Das Pai	Chief Executive Officer (Upto 15/03/2025)	M.Com. CAIIB(I), DBM, DIRPM, DBA, DUCB, Phd. (Management UCB)
Mr. Vijay Manohar Bhosale	Chief Executive Officer	B.Com.
Mrs. Chitra Ramakrishnan	General Manager	B.Sc., MBA(Banking & Finance), LLB, CAIIB, Dip.(Personnel Management & Industrial Relations), Dip. Intellectual Property Rights Management
Mr. Rajiv Laxman Mainkar	General Manager (w.e.f. 06/01/2025)	B.Com., CAIIB.

1	Reserve Bank of India, Mumbai			12	ICICI Bank Ltd.
2	Maharashtra State Co-op Bank Ltd.		Bankers	13	Yes Bank Ltd.
3	Bank of Baroda			14	Thane District Central Co-op. Bank Ltd.
4	State Bank of India	8	HDFC Bank Ltd.	15	Kolhapur District Central Co-op. Bank Ltd.
5	Union Bank of India	9	Canara Bank	16	IndusInd Bank Ltd.
6	IDBI Bank	10	SVC Co-op. Bank Ltd.	17	RBL Bank Ltd.
7	Bank of India	11	Axis Bank Ltd.	18	Kotak Mahindra Bank Ltd.

Statutory Auditors

M/s. N. S. Gokhale & Co. Chartered Accountants., Thane-400604

Concurrent / Internal Auditors

M/s. Dhananjay J. Gokhale & Co. Chartered Accountants., & Other CA Firms on the panel of the Bank

जीपी पारसिक सहकारी बँक लि.

(मल्टी-स्टेट शेड्युल्ड बँक)

विभाग प्रमुख

श्री. अविनाश एस. कासार (CIO)

को-ऑपरेटीव्ह इन्फॉर्मेशन ऑफिसर ओम्बड्समन-नोडल ऑफिसर, हेड ऑफ लिगल डिपार्टमेंट (एम.कॉम, एलएलबी, जी.डी.सी. ॲण्ड ए, सीएआयआयबी-।, डिप्लोमा इन युसीबी)

श्री. विकास व्ही. देशमुख (HIA)

हेड ऑफ इंटरनल ऑडीट (बी.कॉम, जेएआयआयबी)

श्री. उमेश जी. चव्हाण (CRO)

चिफ रिस्क ऑफिसर (बी.कॉम, एमबीए, (बी. ॲण्ड एफ.), सीएआयआयबी, जी.डी.सी. ॲण्ड ए, डिप्लोमा इन युसीबी, डिप्लोमा इन टेजरी ॲण्ड रिस्क मॅनेजमेंट)

श्री. भिमराव एन. महाजन (CIO)

चिफ इन्फॉर्मेशन ऑफिसर (बी.सीएस., जी.डी.सी. ॲण्ड ए, डिप्लोमा इन युसीबी, सर्टिफिकेट कोर्स ऑफ डिजिटल बॅंकिंग) (पर्यंत : दि.३१/०५/२०२५)

श्री. मनोहर पी. मढवी (HIT)

हेड ऑफ इन्फॉर्मेशन टेक्नॉलॉजि (बी.कॉम, जी.डी.सी. ॲण्ड ए) (पासून : दि.०१/०६/२०२५)

श्री. मधुकर आर. गवळी (CCO)

चिफ कंम्प्लायन्स ऑफिसर, प्रिंसिपल ऑफिसर, (FIU-INDIA) (बी.कॉम, एलएलबी, सीएआयआयबी, जी.डी.सी. ॲण्ड ए, डिप्लोमा इन युसीबी)

श्री. झैद व्ही. सरसवाला (CISO)

चिफ इन्फॉर्मेशन सिक्युरिटी ऑफिसर (बी.सीए, पीजीडीएम (आय.टी.))

FUNCTIONAL HEADS

Mr. Avinash S. Kasar (CIO)

Co-operative Information Officer, Ombudsman-Nodal Officer, Head of Legal Dept. (M.Com. LLB, CAIIB-I, GDC & A, DIP-UCB)

Mr. Vikas V. Deshmukh (HIA)

Head of Internal Audit (B.Com, JAIIB)

Mr. Umesh G. Chavan (CRO)

Chief Risk Officer (B.Com, CAIIB, MBA(B&F), GDC & A, DIP-UCB, DIP-Treasury & Risk Management)

Mr. Bhimrao N. Mahajan (CIO)

Chief Information Officer (B.CS, GDC & A, DIP-UCB, Cert. Course of Digital Banking) (Upto 31/05/2025)

Mr. Manohar P. Madhavi (HIT)

Head of Information Technology (B.Com, GDC & A) (w.e.f.: 01/06/2025)

Mr. Madhukar R. Gawali (CCO)

Chief Compliance Officer, Principal Officer, (FIU-INDIA) (B.Com, LLB, CAIIB, GDC & A, DIP-UCB)

Mr. Zeid V. Saraswala (CISO)

Chief Information Security Officer (BCA, PGDM(IT)

(मल्टी–स्टेट शेड्युल्ड बँक)

५४ वा वार्षिक अहवाल (सन २०२४ - २५)

सन्माननीय सभासद बंधू भगिनींनो,

बँकेचे संस्थापक अध्यक्ष स्वर्गीय गोपीनाथ पाटील साहेब यांच्या पवित्र स्मृतीस विनम्र अभिवादन करून बँकेच्या संचालक मंडळाच्या वतीने मी आपणा सर्वांचे बँकेच्या ५४ व्या वार्षिक सर्वसाधारण सभैमध्ये हार्दिक स्वागत करीत आहे. दि. ३१ मार्च, २०२५ रोजी संपलेल्या आर्थिक वर्षाचा लेखापरीक्षित ताळेबंद आणि नफा-तोटा पत्रक व सन २०२४-२५ चा ५४ वा वार्षिक अहवाल सादर करतांना मला अतिशय आनंद होत आहे.

जागतिक आर्थिक परिस्थिती :-

विद्यमान रिशया-युक्रेन युद्ध आणि मध्य पुर्वेतील संघर्षामुळे भू-राजकीय अनिश्चतता कायम राहिली आहे. तसेच मागील वर्षी जागतिक स्तरावर कच्च्या तेलाच्या किंमती अत्यंत अस्थिर राहिल्या आहेत, आर्थिक वर्ष-२०२४-२५ च्या पहिल्या सहामाहित कमकुवत मागणी आणि वाढत्या तेल साठ्यामुळे एप्रिल २०२४ पासून कच्च्या तेलाचा दर प्रति बॅरल ९० अमेरिकन डॉलर्सच्या उद्यांकावरुन घसरुन ७० अमेरिकन डॉलर्सच्या खाली आला आणि मार्च २०२५ मध्ये तो ७३ अमेरिकन डॉलर्सवर स्थिरावला.

आर्थिक वर्ष २०२४-२५ मध्ये अमेरिकन डॉलरच्या तुलनेत भारतीय रूपयाचे अवमूल्यन झाले, जे प्रामुख्याने जागतिक व्यापारातील व्यत्यय, अमेरिकन डॉलरची मजबूती आणि भांडवली गुंतवणकीची उचल केल्याने निर्माण झालेल्या अनिश्चिततेचे प्रतिबिंब आहे. वर्षाच्या सुरुवातीला अमेरिकन डॉलरचा विनिमय दर ₹ ८३.३६ होता आणि मार्च २०२५ मध्ये तो ₹ ८५.५८ वर आला.

अमेरिकेच्या प्रतिकूल व्यापार धोरणामुळे जागतिक बाजारपेठांमध्ये प्रचंड अस्थिरता आहे, ज्यामुळे भविष्यातील महागाई आणि विकासाच्या मार्गाबद्दल बरीच अनिश्चितता निर्माण झाली आहे.

आर्थिक परिस्थिती-भारत :-

भारतीय अर्थव्यवस्था मजबूत आणि लविचक राहिली आहे, तिने किंमत स्थिरता आणि शाश्वत विकासाच्या उदिष्टांकडे सातत्याने प्रगती केली आहे. परंतु जागतिक प्रतिकूल परिस्थितींपासून ती मुक्त राहिली नाही ज्यामुळे आर्थिक वर्ष २४-२५ मध्ये भारतीय रूपयाचे अवमूल्यन झाले. महागाईच्या बाबतीत, रिझर्व्ह बँकेचा आर्थिक वर्ष २४-२५ साठीचा, चलनवाढीचा अंदाज ४.५% होता जो सुधारित करून ४.८% करण्यात आला, कारण ऑक्टोबर, २०२४ महिन्यात अन्नधान्याच्या किमतीं मध्ये तीव्र वाढ झाल्यामुळे महागाई ६.२% झाली. तसेच फेब्रुवारी २०२५ मध्ये चलनवाढ ३.६% वर आली. रिझर्व्ह बँकेचा आर्थिक वर्ष २०२५-२६ साठीचा महागाईचा अंदाज ४.२% आहे. एकूण परकीय थेट गुंतवणूक (एफडीआय) मजबूत राहिली असून एप्रिल २४ ते जानेवारी २५ या कालावधीत ती ६९.४ अब्ज अमेरिकन डॉलर्स होती, गेल्या वर्षीच्या तुलनेत ती १५.३% ने वाढली. सरकारचा उपभोग आणि भांडवली खर्चासाठीचा आग्रह, लविचक सेवा क्षेत्र, कॉर्पोरेट व बँकाचे सुदृढ ताळेबंद आणि कृषी क्षेत्रासाठीचा मजबूत दृष्टिकोन यामुळे आर्थिक वर्ष २४-२५ मध्ये विकासाच्या गतीला चालना मिळाली आणि परिणामी भारतीय अर्थव्यवस्थेने ६.६ टक्के जीडीपी वाढ नोंदवली.

भारतीय बँकिंग क्षेत्र :-

आर्थिक वाढीला प्रोत्साहन देण्यासाठी आणि लक्ष्यानुसार महागाई नियंत्रित करण्यासाठी, रिझर्व्ह बँकेने आर्थिक वर्ष २४-२५

च्या पहिल्या तीन तिमाहीत पॉलिसी रेपो दर 'जैसे थे' ठेवले होते, परंतू डिसेंबर २४ मध्ये सीआरआर मध्ये ७० अंशाने घट करून ४.७०% वरून ४.००% केला होता. रिझर्व्ह बँकेने ऑक्टोबर २४ पर्यंत "withdrawal of accommodation' ही धोरणात्मक भूमिका कायम ठेवली, नंतर ती 'neutral' झाली. बँकांच्या ताळेबंदात, तरलतेत झालेली सुधारणा आणि एकूण अनुत्पादित मालमत्ता गुणोत्तरात झालेली घट यामुळे भारतीय बँकिंग क्षेत्र मजबूत राहिले. बँका आणि वित्तीय संस्था सतत कर्ज विस्ताराद्वारे आर्थिक वाढीस मदत करीत आहेत.

भविष्यातील दृष्टीकोन :-

सततचा भू-राजकीय तणाव, वाढत्या संरक्षणवादी उपाययोजना, पुरवठा साखळी दबाव आणि जागतिक अस्थिर आर्थिक परिस्थितीमुळे जागतिक अंदाजात अनिश्चितता आहे. अनिश्चिततेला तोंड देण्यासाठी अनेक देशांच्या केंद्रीय बँका सोने खरेदी करत आहेत.

सरकारचा भांडवली खर्च तसेच वापरातील पुनरुज्जीवन प्रोत्साहनामुळे देशांतर्गत आर्थिक परिस्थिती मजबूत राहिली आहे. बँका आणि कंपन्यांचे निरोगी ताळेबंद, वाढीव क्षमता वापर, व्यवसायातील आशावादात सुधारणा, सामान्यपेक्षा जास्त पाऊस आणि आर्थिक परिस्थितीत सुधारणा यामुळे भारतातील गुंतवणुकीला आणखी चालना मिळेल. रिझर्व्ह बँकेने आर्थिक वर्ष २५-२६ साठी ६.५ टक्के जीडीपी वाढीचा अंदाज वर्तवला आहे.

बँकेच्या आर्थिक प्रगतीचा धावता आढावा :-

वरील पार्श्वभूमीच्या अनुषंगाने बँकेची आर्थिक प्रगती चांगली झाली असून बँकेचा एकूण व्यवसाय ₹ ७२०४.१८ कोटी व कर कपातीनंतरचा निव्वळ नफा ₹ ५९.७८ कोटी इतका झाला.

(रक्कम ₹ कोटीत)

तपशील	३ 9.૦ ३. ૨૦૨ ૫	३१.०३.२०२४	वाढ/(घट)
सभासद संख्या	११०९९७	१०७६५०	३३४५
एकूण व्यवसाय	७२०४.१८	६६७९.१५	५२५. ०३
ठेवी	४७८४.१३	४६०६.६४	900.89
गुंतवणूक	२७२९.११	२८५३.३८	- 9
कर्जे	२४२०.०५	२०७२.५१	380.98
ढोबळ नफा	८७.९०	९४.३५	-६.४५
निव्वळ नफा	५ ९.७८	પર. ૧૫	७.६३
भाग भांडवल	९२.२८	९०.६६	१.६२
स्वनिधी	५०३.९२	४५४.१२	89.00
खेळते भांडवल	५६२०.०५	५३९३.१७	२२६.८८
राखीव व इतर निधी	५८३.२१	<i>५५</i> ७.५०	२५.७१
ढोबळ अनुत्पादित कर्जे	પદ્દ .३७	८४.९०	-२८.५३
निव्वळ अनुत्पादित कर्जे (%)	0.00%	0.00%	0.00%
भांडवल पर्याप्तता प्रमाण (%)	१९.६७%	२१.७०%	-2.03%

(मल्टी-स्टेट शेड्यूल्ड बँक)

ठेवी :-

सन २०२४-२५ या कालावधीत बँकेच्या एकूण ठेवींमध्ये ₹ १७७.४९ कोटीने वाढ झाली असून त्याचे प्रमाण ३.८६% इतके आहे, तसेच सन २०२३-२४ मध्ये सदर ठेवींची वाढ ही ₹ २४१.९६ कोटी इतके होते, त्याचे प्रमाण ५.६५% इतके होते. सदर वाढ कमी व्याजदरांच्या ठेवींमध्ये झाली आहे. तसेच बँकेने सहकार क्षेत्रात CASA ठेवींमध्ये अग्रस्थान ठेवले आहे. सदर ठेवींचा तक्ता खालील प्रमाणे आहे.

(रक्कम ₹ कोटीत)

ठेवींचा प्रकार	२०२४-२५	टक्केवारी	२०२३-२४	टक्केवारी
चालू ठेवी	६०७.२३	१२.६९%	६०५.८०	93.94%
बचत ठेवी	१९१२.९९	39.99%	१८२९.७६	३९.७२%
मुदत ठेवी	२२६३.९१	४७.३२%	२१७१.०८	80.93%
एकूण	80८8.9३	900.00%	४६०६.६४	900.00%
कासा	२७२०.२२	५२.६८ %	२४३५.५६	५२.८७ %

ठेवींचा विमा:-

रिझर्व्ह बँकेच्या धोरणानुसार बँकेने डिपॉझीट इन्शुरन्स ॲण्ड क्रेडीट गॅरेंटी कॉर्पोरेशन येथे प्रत्येक ठेवीदाराकरिता र ७ लाखापर्यंतच्या ठेवींचा विमा काढला आहे.

कर्जव्यवहार:-

वर्षाच्या सुरुवातीला बँकेच्या कर्जठेवींचे प्रमाण (CD Ratio) सुमारे ४६% होते. वर्षाच्या अखेरीस किमान ५०% कर्जठेवींचे प्रमाण गाठण्याचे बँकेने उद्दिष्ट ठेवले होते आणि या दिशेने बँकेने एकत्रित प्रयत्न केले आणि मला कळविण्यात आनंद होत आहे की, वर्षाच्या अखेरीस कर्जठेवींचे प्रमाण ५०% पेक्षा जास्त झाले आहेत.

आर्थिक वर्ष २०२४-२५ या कालावधीत कर्जांमध्ये एकूण ₹ ३४७.५४ कोटीनीं वाढ झाली. सन २०२३-२४ अखेर बँकेची एकूण कर्जे ₹ २०७२.५१ कोटी होती. त्यात वाढ होऊन सन २०२४-२५ अखेर एकूण कर्ज रक्कम ₹ २४२०.०५ कोटी इतकी झाली. सन २०२४-२५ मध्ये एकूण ₹ २४२०.०५ कोटी कर्जांपैकी ४६.९०% कर्जे ही अग्रक्रम क्षेत्रातील कर्जे असून ९.४०% दुर्बल घटकांना दिलेली कर्जे आहेत. आपली बँक कर्ज मंजूर करताना कर्जदाराची पत, व्यवसाय, कर्ज परतफेड करण्याची क्षमता, तारण मालमत्ता इत्यादी निकषांचा विचार करून पतपुरवठा करत असते. या संपूर्ण निकषांची सांगड घालुन बँकेने क्रेडीट रेटींग मॉड्युल तयार केले आहे जेणे करून बँकेच्या कर्जांची गुणवत्ता राखण्यास मदत होईल. निव्वळ व्याज दुराव्यामध्ये तडजोड न करता कर्जांची गुणवत्ता राखण्यासाठी सर्वतोपरी प्रयत्न करण्यात येत आहेत.

थकबाकी व अनुत्पादित कर्जाचे व्यवस्थापन :-

दि. ३१ मार्च, २०२४ अखेर बँकेची अनुत्पादित (NPA) कर्जे ₹ ८४.९० कोटी इतकी होती. त्यामध्ये ₹ २८.५३ कोटीने घट होऊन दि. ३१ मार्च, २०२५ अखेर ₹ ५६.३७ कोटी इतकी झालेली आहेत. बँकेच्या एकूण अनुत्पादीत (NPA) कर्जाचे एकूण कर्जाशी प्रमाण २.३३% इतके आहे. जो की बँकिंग क्षेत्रातील सर्वात कमीत कमी पैकी एक आहे. ज्या कर्जदारांचे कर्ज एनपीए झाले आहे त्यांच्याकडून थकबाकी वसूल करण्यासाठी बँकेचे प्रयत्न सातत्याने सुरू आहेत. तसेच बँकेने एनपीए मध्ये गणले गेलेले खाते वसूल करण्यासाठी एक सुस्पष्ट प्रक्रीया आखली आहे. ज्यामध्ये कर्जदार व जामीनदार यांचा नियमित पाठपुरावा तसेच आवश्यकतेनुसार कायदेशीर कारवाई यासह बहुआयामी दृष्टीकोन समाविष्ट आहे. यामुळे



(मल्टी-स्टेट शेड्युल्ड बँक)

बँकेला निव्वळ अनुत्पादित (NPA) कर्जाचे प्रमाण ०.००% इतके ठेवण्यास मदत झाली आहे. बँकेने NPA साठी केलेल्या तरतुदीची कव्हरेज गुणोत्तर २२७.८९% इतके मजबूत आहे.

तसेच बँकेने आर्थिक वर्ष २०२४-२५ मध्ये निर्लेखित केलेल्या कर्जखात्यांमध्ये ₹ 0.२१ कोटी इतकी रक्कम वसूल केलेली आहे. तसेच बँकेच्या तडजोड व समजोता योजनेनुसार (Compromise Settlement Scheme-CSS) नुसार एकूण ४४ अनुत्पादित खात्यांमध्ये तडजोड करून एकूण ₹ ३.५० कोटी इतकी वसुली केली आहे.

(रक्कम ₹ कोटीत)

तपशील	२०२४-२५	टक्केवारी	5053-58	टक्केवारी
ढोबळ अनुत्पादित कर्जे	५६.३७	२. ३३%	८४.९०	8.90%
निव्वळ अनुत्पादित कर्जे	0.00	0.00%	0.00	0.00%
आवश्यक तरतूद	8५.०२	-	४९.२९	-
एकूण केलेली तरतूद	१२८.४६	-	989.९9	-
जास्तीची केलेली तरतूद	88.52	-	९२.६२	-
एकूण कर्जे	२४२०.०५	-	२०७२.५१	-
कव्हरेज प्रमाण	२२७.८९%	-	૧ ६७. १ ४%	-

बँक बहुराज्यीय कायद्यानुसार थकीत कर्जदारांवर The Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI) व Arbitration & Conciliation Act, 1996 अंतर्गत वसुलीचा अधिकार वापरु शकते. सुप्रीम कोर्ट तसेच रिझर्व्ह बँक ऑफ इंडिया यांच्या निर्देशांनुसार कर्ज वसुली करिता बँकेचे थकीत कर्जदार तसेच Wilful Defaulters यांचे जामीनदारासह फोटो इतर तपशिलांसह वृत्तपत्र तसेच इतर प्रसार माध्यमातून बँकेस प्रसिध्द करता येऊ शकतात. सर्व थकीत कर्जदार सभासदांना नम्र विनंती आहे की, त्यांनी थकबाकीची रक्कम भरावी व त्यांच्याविरुध्द अशा प्रकारच्या कठोर उपाययोजनांची अंमलबजावणी करावी लागू नये यासाठी बँकेस सहकार्य करावे.

गुंतवणूकः-

बँकेची गुंतवणूक ही प्रामुख्याने तरलतेचे व बिगर तरलतेचे रोखे व बँकेतील मुदतठेवींमध्ये आहे. त्याचप्रमाणे बँक अतिरिक्त शिल्लक निधी कॉलमनी आणि रिईव्ह बँकेच्या रिव्हर्स रेपो द्वारे कर्जाऊ देते. बँकेची एकूण गुंतवणूक ₹ २७२९.११ कोटी असून त्यापैकी ₹ १४४५.५४ कोटीची गुंतवणूक ही सरकारी रोख्यांमध्ये गुंतवलेली असून उर्वरीत ₹ ३९०.५९ कोटीची गुंतवणूक बिगर तरलतेचे रोखे व ₹ ८४०.९३ कोटींची गुंतवणूक ही राष्ट्रीयकृत बँका, राज्य व जिल्हा मध्यवर्ती सहकारी बँक, खाजगी बँकांमध्ये मुदतठेवींच्या स्वरुपात गुंतवलेली आहे. इतर बँकांसोबतचे शेअर्स ₹०.०४ कोटी इतके आहेत. तसेच ₹ ५२.०० कोटींची गुंतवणूक Standing Deposit Facility (SDF) मध्ये केलेली आहे. रिझर्व्ह बँक ऑफ इंडियाने वेळोवेळी पारित केलेल्या निर्देशाचे बँक पालन करते.

फेब्रुवारी २०२५ मध्ये विकासाला चालना देण्यासाठी रिझर्व्ह बँक ऑफ इंडियाने धोरणात्मक रेपो दर २५ बेसीसने कमी करून ६.२५% केले. महागाईचे लक्ष ४.००% च्या आसपास राखले. जून २०२५ मध्ये धोरणात्मक रेपो दर ५० बेसीसने कमी करून ५.५०% केले आणि आर्थिक विकासावर भर देण्यासाठी भविष्यात आणखी दर कमी करण्याची शक्यता रिझर्व्ह बँक ऑफ इंडियाने वर्तवली आहे.

अहवाल वर्षात रिझर्व्ह बँकेच्या मार्गदर्शक तत्वानुसार, आपल्या बँकेने HTM मधून पुस्तकी किंमत ₹ ८३.७०

कोटीच्या सरकारी रोख्यांचे स्थलांतर (Shifting) AFS कॅटेगरी मध्ये केलेले आहे. असे करतांना बँकेला घसारापोटी काही तरतूद करावी लागली नसून सदर रोख्यांच्या विक्रीमधून चांगला नफा मिळविला असून पुर्नगुंतवणुकीद्वारे भविष्यातील अधिक उत्पन्न सुनिश्चित केलेले आहे.

बँकेने गुंतवणूक करताना गुंतवणुकीवरील उत्पन्न त्याचबरोबर तरलता यांची योग्य सांगड घातलेली आहे. सरकारी रोख्यांच्या घसाऱ्यातील तरतुदीची रक्कम ₹ 8.00 कोटी वरुन ₹ 0.६0 कोटी इतक्याने कमी झाल्याने गुंतवणूक घसारा निधी खाती असलेला अतिरिक्त निधी ₹ 3.80 कोटी ही रक्कम पुन्हा नफा-तोटा खाती जमा वर्ग करण्यात आली असून घसारा निधी (IDR) ₹ 0.६0 कोटी व गुंतवणूक चढउतार निधी (IFR) ₹ 84.92 कोटी इतकी तरतूद केली आहे. ही तरतूद रिईव्ह बँकेच्या मार्गदर्शक तत्वानुसार करण्यात आली आहे.

नफा :-

आर्थिक वर्ष २०२४-२५ अखेर बँकेचा निव्वळ नफा हा ₹ ५९.७८ कोटी इतका आहे.

(रक्कम ₹ कोटीत)

तपशील	२०२४-२५	२०२३-२४
कर व तरतुदीपूर्वीचा नफा	८७.९०	९४.३७
कर व तरतुदीनंतरचा नफा	५९.७८	પર. ૧૫

नफा वाटणी :-

मल्टी स्टेट को. ऑपरेटिव्ह सोसायटीज् ॲक्ट, २००२ च्या कलम ६२ अन्वये असलेला सन २०२४-२५ या आर्थिक वर्षाकिरता निव्वळ नफा ₹ ५९.७८ कोटी वाटणीसाठी उपलब्ध आहे. आर्थिक वर्ष २०२३-२४ मधील शिल्लक असलेला नफा ₹ ०.४७ कोटी आणि रिझर्व्ह बँकेच्या परवानगीने ₹ ०.०१ कोटी इतर निधी मधून वर्ग केले असता मल्टी स्टेट को. ऑपरेटीव्ह सोसायटीज् ॲक्ट, २००२ च्या कलम ६३ अन्वये एकूण ₹ ६०.२६ कोटी इतका नफा खालीलप्रमाणे वाटणीसाठी संचालक मंडळ शिफारस करीत आहे.

(रक्कम ₹ कोटीत)

तपशील	रक्कम
राखीव निधी २५%	98.98
संभाव्य तोटा / नुकसानीसाठी केलेला राखीव निधी (१०%)	५.९८
सहकार शिक्षण निधी (१%)	०.६०
सहकारी पुनर्वसन पुनर्रचना आणि विकास निधी (१%)	०.६०
लाभांश १५% (शिफारस)	93.40
सानुग्रह अनुदान व बोनस	९.६०
विशेष राखीव निधी (u/s 36 (i)(viii) of I.T. Act, 1961)	2.00
गुंतवणूक चढउतार निधी	8.9८
पुढील वर्षासाठी शिल्लक नफा	८.४६
एकूण	६०.२६

लाभांशः-

भविष्यकाळातील वाढीसाठी तसेच सक्षम भांडवल पर्याप्तता राखण्यासाठी पुरेसा नफा वर्ग करून अहवाल वर्ष २०२४-२५ करिता हे संचालक मंडळ १५% लाभांश भागधारण प्रमाणानुसार (pro-rata पद्धतीने) देण्याची शिफारस करीत आहे.

भांडवल पर्याप्तता :-

रिझर्व्ह बँकेने सहकारी बँकांसाठी भांडवल पर्याप्ततेचे प्रमाण १२.००% इतके निश्चित केले आहे. तसेच आर्थिकदृष्टया सक्षम व सुव्यवस्थापित बँकांसाठी असे प्रमाण १३.००% निश्चित केले आहे. अहवाल वर्षअखेर आपल्या बँकेचे भांडवल पर्याप्ततेचे प्रमाण १९.६७% असून यापैकी टीयर १ कॅपीटल भांडवल पर्याप्ततेच्या १६.८१% आहे. या तुलनेत दि. ३१.०३.२०२४ अखेर हे प्रमाण २१.७०% इतके होते.

संचालक मंडळ सभा :-

अहवाल वर्षात संचालक मंडळाच्या एकूण १५ सभा झाल्या आहेत. सभांना सर्व संचालकांची उपस्थिती समाधानकारक असून सर्व विषयांवर साधक बाधक चर्चा होऊन एकमताने निर्णय घेतले जातात.

रिझर्व्ह बँकेच्या मार्गदर्शक तत्वांना अधिन राहून तसेच बँकेच्या उपविधी क्र. ४३ नुसार संचालक मंडळाच्या इतर सिमत्यांची पुनर्रचना केलेली असून त्यामध्ये (१) कार्यकारी सिमती, (२) ऑडीट सिमती, (३) वसुली सिमती, (४) कर्मचारी उप-सिमती, (५) जोखीम व्यवस्थापन सिमती (६) Review Committee of Wilful Defaulters (सहेतुक कर्जबुडवे पुनरिवलोकन सिमती) (७) IT Strategy Committee etc. इत्यादी सिमत्याच्या समावेश आहे. तसेच बँकेच्या अधिकाऱ्यांच्या विविध सिमत्यांची स्थापना केलेली आहे. त्यामध्ये (१) सिनिअर एक्झीक्युटीव्ह किमटी (२) Identification Committee of Wilful Defaulters व (३) IT Steering Committee या सिमत्यांना अधिकार प्रदान केल्यामुळे संबंधित अधिकारी वर्गांची निर्णय क्षमतेचा दर्जा उंचावला असून निर्णय क्षमतेत प्रगती झालेली आहे.

बोर्ड ऑफ मॅनेजमेंट सभा :-

अहवाल वर्षात बोर्ड ऑफ मॅनेजमेंटच्या ११ सभा घेण्यात आल्या. सभेस सर्व सदस्यांची उपस्थिती समाधानकारक असून सर्व विषयांवर साधक-बाधक चर्चा होऊन एकमताने संचालक मंडळास शिफारशी केल्या जातात. अहवाल वर्षात बोर्ड ऑफ मॅनेजमेंटचे अध्यक्ष मा. श्री. केसरीनाथ बापू घरत यांनी अध्यक्ष पदाचा राजीनामा दिल्यामुळे रिक्त झालेल्या अध्यक्ष या पदावर मा. श्री. रणजीत गोपीनाथ पाटील यांची एकमताने निवड झाली असून त्यांनी दि. ०५.०८.२०२४ पासून बोर्ड ऑफ मॅनेजमेंटच्या अध्यक्ष पदाचा पदभार स्वीकारला आहे.

किमान भाग भांडवल मर्यादा :-

वार्षिक सर्वसाधारण सभेत ठरविल्यानुसार बँकेच्या ₹ 9000/- च्या किमान २० शेअर्ससाठी सहा महिन्यांपर्यंतचा कालावधी देण्याचा निर्णय घेण्यात आला होता. त्यानुसार एकूण ४९८ सभासदांनी याची पूर्तता केली आहे.

उपविधींमध्ये सुधारणाः-

०१ सप्टेंबर, २०२४ मध्ये झालेल्या वार्षिक सर्वसाधारण सभेत, सुधारित बहु-राज्य सहकारी संस्था कायदा २००२ आणि बहु-राज्य सहकारी संस्था (सुधारीत) कायदा २०२३ बँकिंग नियमन कायद्यातील तरतुदीनुसार उपविधींमध्ये सुधारणा करण्याचा



(मल्टी–स्टेट शेड्यूल्ड बँक)

प्रस्ताव मंजूर करण्यात आला. सदर उपविधींमधील सुधारणा केंद्रीय निबंधक, सहकारी संस्था (CRCS) यांनी २७ जानेवारी २०२५ रोजी मंजूर केल्या. मात्र, या मंजुरीत उपविधी क्र. २(१), ९(vi) आणि ३५(ii) (लास्ट लाईन) यांचा अपवाद करण्यात आला आहे.

जोखीम व्यवस्थापन :-

बँकेत मुख्य जोखीम अधिकारी (CRO) यांच्या नेतृत्वाखाली एक समर्पित जोखीम व्यवस्थापन विभाग आहे. मुख्य जोखीम अधिकारी (CRO), मुख्य कार्यकारी अधिकारी आणि संचालक मंडळाच्या सदस्यांची जोखीम व्यवस्थापन समिती RMC यांना अहवाल देतो. जोखीम व्यवस्थापन समिती जोखीम व्यवस्थापनाच्या कार्याकडे लक्ष ठेवते आणि जोखीम व्यवस्थापनाच्या संबंधीत बार्बीमध्ये संचालक मंडळाला सूचना देते. जोखीम व्यवस्थापन समितीचे सदस्य दर तिमाहीच्या अंतराने भेटतात आणि जोखीम व्यवस्थापनासाठीची बँकेची चौकट आणि CRO नी आणलेल्या विविध जोखीमींसंबंधीत मुद्दांवर चर्चा करतात. जोखीम व्यवस्थापन विभाग हा बँकेचा कर्ज जोखीम, बाजार जोखीम, ऑपरेशनल जोखीम आणि एकात्मिक जोखीम धोरणांनुसार कार्य करतो. बँकेने त्यांच्या कर्ज, बाजार, व्याजदर, ऑपरेशनल आणि तरलता जोखीमांसाठी जोखीम क्षमता आणि जोखीम सहनशीलता पातळी परिभाषित केली आहे. जोखीम विभाग रिझर्व्ह बँकेच्या मार्गदर्शक तत्वांमध्ये निर्दिष्ट केलेल्या इतर विविध मर्यादांसह जोखीम सहनशीलता मर्यादांचे निरीक्षण करून जोखीम व्यवस्थापन समिती यांना अहवाल देतो. सुदृढ जोखीम व्यवस्थापन बँकेच्या विविध उत्पादनांमध्ये समाविष्ट असलेल्या विविध अंतर्निहीत जोखीमा ओळखण्यास मदत करते. रिझर्व्ह बँकेच्या मार्गदर्शक तत्वांनुसार, बँकेने फसवणूकी संबंधीत जोखीमींच्या व्यवस्थापनासाठी एक चौकट तयार केली आहे. ज्ञात जोखमींचे नियंत्रण आणि जोखीम कमी करणे यामुळे मालमत्तेची गुणवत्ता राखण्यास आणि नफा सुधारण्यास मदत होते.

शाखा स्थलांतर :-

बँकेच्या आजिमतीस एकूण ९१ शाखा ८३ ऑनसाईट व ५ ऑफसाईट एटीएम्स् ग्राहकांच्या सेवेकिरता कार्यरत आहेत. अहवाल वर्षांत रिझर्व्ह बँकेने दिलेल्या परवानगीनुसार बँकेने (१) कल्याण पूर्व शाखा, शॉप नं. १, २, ३, ४, ५ तळ मजला गोविंद सहारा, गोविंद कॉम्प्लेक्स, जरीमरी गेट जवळ, तीसगांव, कल्याण पूर्व-४२१३०६ येथे दि. ०३/०९/२०२४ रोजी व (२) बोरीवली शाखा, शॉप नं. २ व ३, नारायण व्हिला को-ऑप. हौ. सो. लि., हिरदास नगर, कल्पना चावला सर्कल सिग्नल, आर. एम. भट्टाड रोड, बोरीवली पश्चिम, मुंबई-४०००९२ येथे दि. २८/१०/२०२४ रोजी भाडेतत्वावर घेण्यात आलेल्या जागेमध्ये स्थलांतरीत केल्या आहेत. बँकेच्या (१) पेण शाखा (२) वडखळ शाखा (३) कामोठे शाखा स्थलांतरीत करण्याबाबत रिझर्व्ह बँकेने परवानगी दिली आहे. त्यानुसार सदर शाखा लवकरच ग्राहकांना अधिक चांगली सेवा देण्यासाठी नवीन जागेत स्थलांतरीत करण्यात येतील.

नॉन बँकिंग व्यवसाय :-

विमा व्यवसाय :-

बँकिंग व्यवसायातून येणाऱ्या उत्पन्नाव्यतिरिक्त इतर उत्पन्न वाढिविण्यासाठी बँकेने मे. टाटा एआयजी जनरल इन्शुरन्स कंपनी लि., मे. बजाज अलायन्स जनरल इन्शुरन्स कंपनी लि. यांच्याबरोबर सर्वसाधारण विम्याबाबत कॉर्पोरेट एजन्सीचे करार केले आहेत. बँकेने कर्जासाठी स्वीकारलेल्या सर्व प्रकारच्या तारणाचा (उदा. वाहन, मिशनरी, घर तारण इत्यादी.) विमा काढून सदर कर्जे विमा छत्रांखाली सुरक्षित केली आहेत. तसेच जर एखाद्या कर्जदारासंदर्भात एखादी दुर्घटना घडल्यास त्याच्या पश्चात त्याच्या कर्जरक्रमेची परतफेड सुलभ व्हावी यासाठी बँकेने क्रेडिट लाईफ इन्शुरन्स व लाईफ इन्शुरन्स

(मल्टी–स्टेट शेड्युल्ड बँक)

(जीवन विमा) करिता में. कोटक महिंद्रा लाईफ इन्शुरन्स कंपनी लि. बरोबर कॉर्पोरेट एजन्सी करार केला आहे. कर्जाची परतफेड सुलभ व्हावी यासाठी बँकेने क्रेडिट जीवन विमा सुरु केला आहे, तसेच बँकेने ग्राहकांना बचत व भविष्याची तरतूद यासाठी लाईफ इन्शुरन्स उपलब्ध करून दिला आहे. बँकेच्या सर्व सभासदांनी स्वतःच्या हितासाठी बँकेकडून कर्ज घेतेवेळी सदर इन्शुरन्सचा लाभ घ्यावा.

प्रधान मंत्री जीवन ज्योती विमा योजना व प्रधान मंत्री सुरक्षा विमा योजना :-

सदर आर्थिक वर्षात प्रधान मंत्री जीवन ज्योती विमा योजनेमध्ये एकूण ५५६७ खातेदारांनी नोंदणी केली त्यामध्ये एकूण २ मृत्यू दावे आले. त्यापैकी दोन्ही मृत्यू दावे मंजूर होऊन विमा रक्कम वारसांच्या खाती जमा करण्यात आली. तसेच एकूण १०२९२ खातेदारांनी प्रधानमंत्री सुरक्षा विमा योजनेखाली नोंदणी केली. त्यापैकी १ मृत्यू दावा आला असून सदर मृत्यू दावा मंजूर होऊन ₹ २ लाख रक्कम वारसाच्या खाती जमा करण्यात आली. तरी शासनाच्या या विमा योजनांचा जास्तीत जास्त खातेदारांनी लाभ घ्यावा ही विनंती.

विदेशी विनिमय व्यवहार:-

बँकेला रिझर्व्ह बँकेकडून फॉरेन एक्सचेंज ॲथोराईज्ड डिलर कॅटेगरी २ (AD-II) परवाना मिळाला आहे. यामुळे ग्राहकांना विदेशी चलनाची खरेदी विक्री आपल्या शाखांमधून करता येवू लागली आहे. आर्थिक वर्ष २०२४-२५ मध्ये सदर AD-II परवाना अंतर्गत बँकेने विदेशी चलन खरेदी विक्रीचा व्यवसाय ₹ 9.3४ कोटी इतका केला आहे.

बँकेच्या ग्राहकांना आयात-निर्यात व्यवहारासंबंधीत सेवा पुरिवण्यासाठी आपल्या बँकेने इतर AD-I बँकांशी सहकार्य करार केले आहेत. आर्थिक वर्ष २०२४-२५ मध्ये सदर AD-I बँकांमार्फत आपल्या बँकेने हाताळलेला आयात-निर्यात व्यवहार ₹ ४५.४३ कोटी होता. या व्यवहारातून सन-२०२४-२५ मध्ये बँकेने ₹ ४.७८ लाख इतका नफा मिळविला आहे. बँकेला ठराविक १८ शाखांमधून एनआरई खाती उघडण्याकरिता रिझर्व्ह बँक ऑफ इंडियाने परवानगी दिलेली आहे.

माहिती तंत्रज्ञान व डिजिटल बँकिंग - बँकिंग बनाए आसान :-

बँकिंग तंत्रज्ञान सतत विकिसत होत आहे आणि ते आपल्या दैनंदिन जीवनाचा आवश्यक भाग बनले आहे. जीपी पारिसक बँक आपल्या ग्राहकांच्या दैनंदिन बँकिंग गरजा पूर्ण करण्यासाठी प्रख्यात बँकांद्वारे प्रदान केलेल्या डिजिटल सेवांच्या तुलनेत संपूर्ण श्रेणीची डिजिटल सेवा देते. आपल्या बँकेचा डिजिटल सेवांचा वापर झपाट्याने वाढत आहे. आम्ही इंटरनेट बँकिंग, मोबाईल बँकिंग, UPI (BHIM App), भारत बिल पेमेंट सिस्टम (BBPS), रूपे डेबिट कार्ड, रूपे इंटरनॅशनल कार्ड, एटीएम रिसायकलर, एटीएम, ई-स्टेटमेंट्स, क्यूआर कोड पेमेंट स्वीकृती, आणि चेक डिपॉझिट सुविधा यासारख्या सेवा काही निवडक शाखांमध्ये प्रदान करतो.

बँकेने १५/०७/२०२४ पासून नवीन कोअर बँकिंग प्रणाली (TCS Bancs) लागू केली आहे जी ग्राहक केंद्रित आहे आणि ऑनलाइन बँकिंग सेवा अनुभव वर्धित करते. नवीन CBS ने ग्राहकांना अधिक प्रभावीपणे सेवा देण्यास बँकेला सक्षम केले आहे, ज्यामुळे त्यांना सर्व प्रकारच्या बँकिंग सेवा ऑनलाइन करता येतात, त्यामुळे शाखांना भेट देण्यासाठी लागणारा वेळ वाचतो.

आपल्या प्रबळ माहिती आणि तंत्रज्ञान (IT) संसाधनांसाठी आपल्या बँकेने उच्च प्रतिची पायाभूत संरचना तयार केली आहे. या व्यतिरिक्त, बँक क्लाउड आधारित सेवांचा वापर करीत आहे, ज्यामुळे सर्वाधिक माहिती रहदारीच्या काळात डायनॅमिक स्केलेबिलिटीसह ९९.९% अपटाईम स्निश्चित होईल. संभाव्य सायबर धोक्यांपासून संरक्षण करण्यासाठी, बँकेने सर्व

संगणक नवीनतम ऑपरेटिंग सिस्टम मध्ये अपग्रेड केले आहेत आणि एंडपॉईंट डिटेक्शन आणि रिस्पॉन्स (EDR) सारख्या एंडपॉईंट सुरक्षा उपायांचा समावेश केला आहे. ईमेलिफिशिंग, स्पायवेअर आणि स्पॅम हल्ल्यांपासून संरक्षण करण्यासाठी, बँकेने सँडबॉक्सिंग क्षमतेसह ईमेलगेटवे सुरक्षा लागू केली आहे. बँकेने डेटा लीक प्रतिबंध आणि नेटवर्क ॲक्सेस कंट्रोल, तसेच वेब ऍप्लिकेशन फायरवॉल, नेक्स्ट जनरेशन परिमिती फायरवॉल आणि SD-WAN यासह प्रगत सायबर सुरक्षा संरक्षण सॉफ्टवेअर देखील स्थापित केले आहे. ग्राहकांना फसवणुकीपासून वाचवण्यासाठी बँकेची सर्व-ATM/Recycler मशीन अत्याधृनिक तंत्रज्ञान आणि अँटीस्किमिंग क्षमतांसह अपग्रेड केली आहेत.

एकूणच, कर्मचाऱ्यांना वारंवार सायबर सुरक्षा जागरुकता प्रशिक्षण देऊन, आम्ही संस्थेच्या सर्व स्तरांवर सायबर सुरक्षा संस्कृती वाढवली आहे.

मुख्य कार्यकारी अधिकारी यांची नेमणूक :-

डॉ. मधुसूदन दास पै यांची मुख्य कार्यकारी अधिकारी म्हणून दि. १५ मार्च, २०२५ पर्यंत नियुक्ती करण्यात आली होती. भारतीय रिझर्व्ह बँकेच्या दि. १७ एप्रिल, २०२५ च्या पत्रान्वये श्री. विजय मनोहर भोसले यांची मुख्य कार्यकारी अधिकारी म्हणून ३ वर्षाच्या कालावधीसाठी नियुक्ती करण्यास मान्यता दिली आहे. श्री. विजय मनोहर भोसले यांना ३८ वर्षांहून अधिक बँकिंग क्षेत्राचा अनुभव आहे. सन १९८६ मध्ये जीपी पारिसक सहकारी बँकेत रुजू झाल्यापासून त्यांनी बँकेच्या शाखांमध्ये विविध पदांवर तसेच क्रेडीट विभाग, ऑडीट विभाग प्रमुख, क्लस्टर हेड आणि व्यवसाय विकासात व्यापक कौशल्य प्राप्त केले आहे. बँकेतील त्यांच्या आजपर्यंतच्या कार्यकाळात बँकिंग कामकाजाची त्यांची सखोल समज आणि अनुभवाने बँकेची वाढ आणि बँकेच्या यशासाठी त्यांनी महत्त्वाची भूमिका बजावली आहे.

मनुष्यबळ:-

बँकेचे मानवसंसाधन विभाग हे संस्थेच्या कामकाजासाठी व बँकेच्या ध्येय प्राप्तीसाठी महत्त्वाचे विभाग आहे. सदर विभाग योग्य कर्मचाऱ्यांची निवड व त्यांची भरती करणे, कर्मचाऱ्यांचे पगार आणि इतर फायदे व्यवस्थापित करणे, कर्मचाऱ्यांच्या कामाचे मूल्यमापन करणे, कर्मचाऱ्यांशी चांगले संबंध ठेवणे आणि त्यांच्या समस्यांचे निराकरण करणे, कामगार कायद्यांचे पालन करणे आणि संस्थेच्या नियमांनुसार कामकाज करणे, कर्मचाऱ्यांना प्रशिक्षण देऊन त्यांचे कौशल्य व ज्ञान विकसित करणे तसेच त्यांना उत्तम काम करण्यासाठी प्रोत्साहीत करून त्यांची कार्यक्षमता वाढवणे इत्यादी कार्य करते.

सदर विभागामार्फत रिझर्व्ह बँक CAB, MUCBF, NIBM व इतर सरकारी प्रशिक्षण संस्थांनी आयोजित केलेल्या प्रशिक्षणाकरिता कर्मचाऱ्यांना पाठविण्यात येते. तसेच संचालक मंडळ सदस्यांनी रिझर्व्ह बँक, NIBTS व कोकण नागरी यांनी आयोजित केलेल्या संचालक मंडळासंबंधी सायबर सिक्युरिटी यावरील ऑफलाईन प्रशिक्षण व शैक्षणिक दौऱ्यात भाग घेतला.

अहवालवर्षात रिझर्व्ह बँक व इतर सरकारी प्रशिक्षण संस्थांनी आयोजित केलेल्या २९ प्रशिक्षण कार्यक्रमांकरिता २७५ अधिकाऱ्यांना पाठिविण्यात आले. तसेच एकूण ९७४ कर्मचाऱ्यांकरिता ९ अंतर्गत प्रशिक्षणाचे कार्यक्रम आयोजित केले गेले. यामध्ये स्पेशल रिकव्हरी ऑफिसर संदर्भातील प्रशिक्षण, के.वाय.सी., रिस्क ॲण्ड कम्प्लायंस मॅनेजमेंट, सायबर सिक्युरीटी, लिगल अस्पेक्टस्, इम्प्रुव्हिंग एम्प्लोई प्रोडक्टीव्हीटी, क्रेडीट मॅनेजमेंट, आय.टी. व्हेंडर रिस्क मॅनेजमेंट, इनव्हेस्टमेंट मॅनेजमेंट, CISBI पोर्टल, पॉश, मॅनेजमेंट डेव्हलपमेंट प्रोग्राम, रिस्क-बेस इंटरनल ऑडीट, सब-स्टाफ ड्रायव्हर संदर्भातील ट्रेनिंग इत्यादी विषयांवर प्रशिक्षण कार्यक्रम आयोजित केलेले होते. बँकेने आपल्या सर्व कर्मचाऱ्यांशी सलोख्याचे संबंध ठेवले आहेत. जीपी पारिसक बँक कर्मचारी आणि अधिकारी संघटनेने ग्राहक सेवा व उत्पादन क्षमता वाढविण्याकरिता दिलेले संपूर्ण सहकार्य व सहयोगाकरिता बँक आभारी आहे.

महिला सशक्तीकरण :-

आपल्या बँकेने ह्यावर्षी दुसऱ्यांदा, ८ मार्च, २०२५ रोजी आंतरराष्ट्रीय महिला दिवस साजरा केला. आपल्या बँकेकडून स्वतःच्या व्यवसायासाठी आर्थिक सहाय्य घेऊन व्यवसायामध्ये वाढ केलेल्या ५ उत्कृष्ट महिला कर्जदारांचा बँकेने सत्कार केला. तसेच बँकेतील ९ उत्कृष्ट महिला कर्मचाऱ्यांचा मानचिन्ह आणि प्रमाणपत्र देऊन सत्कार केला.

सामाजिक बांधीलकी :-

- 9) दि. ०७ नोव्हेंबर, २०२४ रोजी जीपी पारसिक बँक एम्प्लॉईज ॲण्ड ऑफिसर्स असोशिएशने बँकेच्या मुख्य कार्यालय येथे रक्तदान शिबीराचे आयोजन केले.
- २) बँकेने यावर्षी सभासदांवर अवलंबुन असलेल्या ८ विद्यार्थ्यांच्या शिक्षणाकरिता ₹ १६,०००/-आर्थिक मदत दिली आहे.
- ३) बँकेने यावर्षी ८ सभासदांना ₹ 9,0२,000/- वैद्यकीय मदत दिली आहे.
- 8) वनीकरण:- बँकेचे संस्थापक-अध्यक्ष स्वर्गीय गोपीनाथ पाटील साहेबांनी सहकार, सामाजिक व शैक्षणिक अशा विविध क्षेत्रांत आपल्या कार्याचा ठसा उमटविण्याबरोबरच वनीकरणाचे महत्व पटवून देण्यासाठी या क्षेत्रातील सहकाऱ्यांना प्रेरित केले. सदर सहकारी आणि सहकार बझार कळवा, यांच्या सहकार्याने आपली बँक पारिसक हिलवर सातत्याने वृक्ष लागवड व वृक्ष संवर्धन मोहिम राबवित आहे. आज वनीकरण ही काळाची गरज असून, पारिसक डोंगराच्या वनीकरणाबरोबरच बँकेने कळवा, विटावा व पारिसक परिसरामध्ये रस्त्याच्या दुतर्फा लावलेल्या विविध वृक्षांमुळे हिरवागार झालेला परिसर साज्यांना प्रसन्न करत आहे.

हिशोब तपासणी :-

बँकेमध्ये समावर्ती व प्रोसेस लेखापरीक्षण करण्यात येते. बँकेचे मुख्य कार्यालय व ९१ शाखांचे समावर्ती / प्रोसेस हिशोब तपासणी करण्यासाठी बँकेने अनुभवी व्यावसायिक सनदी लेखापालांची नियुक्ती केलेली आहे. तसेच बँकेच्या अंतर्गत तपासणी विभागातील अधिकाऱ्यांकडून बँकेच्या सर्व ९१ शाखांची अंतर्गत हिशोब तपासणी केली जाते. तसेच रिझर्व्ह बँकेच्या परिपत्रकानुसार बँक मुख्य कार्यालयातील सर्व विभागांचे व सर्व शाख्यांचे रिस्क बेस इंटरनल ऑडीट (RBIA) करीत आहे. बँकेची लेखापरीक्षण समिती बँकेच्या हिशोब तपासणी कारभारावर देखरेख ठेवते. तसेच सदर समिती वैधानिक लेखापरीक्षण, समावर्ती लेखापरीक्षण व अंतर्गत हिशोब तपासणी अहवालातील त्रुटींच्या पूर्ततेबाबत दक्ष असते. अहवाल वर्षात रिझर्व्ह बँकेच्या सिनिअर सुपरवायझरी मॅनेजर (SSM) आणि इतर अधिकाऱ्यांनी आपल्या बँकेच्या कामकाजाचे दि.१.४.२०२३ ते ३१.३.२०२४ या कालावधीचे लेखापरीक्षण/तपासणी केली आहे. तपासणी अधिकाऱ्यांनी परीक्षण कालावधीमध्ये बँकेच्या कामकाजात सुधारणा करण्याच्या दृष्टीने विविध मौलिक सूचना केल्या असून सदर सूचनांबद्दल बँक त्यांचे आभार व्यक्त करत आहे. तसेच रिझर्व्ह बँकेच्या तपासणी अधिकाऱ्यांकडून प्राप्त झालेल्या तपासणी अहवालाची पूर्तता वेळेत केलेली आहे. सन २०२५-२६ च्या आर्थिक वर्षाकरिता संचालक मंडळाच्या शिफारशीनुसार रिझर्व्ह बँक ऑफ इंडियाने मे. एन. एस. गोखले ॲण्ड कं. चार्ट्ड अकौंटंटस् यांची वैधानिक लेखापरीक्षक म्हणून पूनर्नियुक्ती केली आहे.

श्रध्दांजली :-

बँकेचे ज्येष्ठ संचालक श्री. नामदेव भाऊ पाटील यांना दि. ०१ ऑक्टोबर, २०२४ रोजी देवाज्ञा झाली. त्यांच्या आकस्मित निधनाने बँकेचे मोठे नुकसान झाले आहे. त्यांना बँकेतर्फे विनम्र श्रध्दांजली !

तसेच अहवाल वर्षात देवाज्ञा झालेले बँकेचे सभासद, खातेदार, कर्मचारी, हितचिंतक, शहिद झालेले सैनिक यांना बँकेतर्फे विनम्र श्रध्वांजली !

गौरव :-

चालू आर्थिक वर्षात बँकेस पुढील प्रमाणे पुरस्कार प्राप्त झाले आहेत.

9) दि महाराष्ट्र अर्बन को. ऑप. बँक फेडरेशन लि. यांच्यातर्फ ''₹ २५०० कोटींचे वर ते ₹ ५००० कोटी पर्यंत ठेवी असलेल्या बँका'' या गटातून द्वितीय क्रमांकाचा **''सर्वोत्कृष्ट बँक पुरस्कार''** २) FCBA बँकिंग फ्रंटियर तर्फ मोठ्या सहकारी बँकांच्या श्रेणीमध्ये बुडीत कर्जाचे उत्तम व्यवस्थापन ''HALL OF FAME IN NPA'' विशेष पुरस्कार

ऋणनिर्देश:-

बँकेच्या प्रगतिशील वाटचालीतील माझे सहकारी, सभासद, मार्गदर्शक, आजी व माजी संचालक, हितचिंतक या साऱ्यांच्या सहकार्याबद्दल मी त्यांचा ऋणी आहे. बँकेच्या सर्व संचालकांचे मौलिक मार्गदर्शन, सहकार्य यामुळेच बँकेची सर्वांगीण प्रगती झाली आहे त्याबद्दल मी त्यांचा आभारी आहे. बँकेचे अंतर्गत लेखापरीक्षक, वैधानिक लेखापरीक्षक यांच्या मार्गदर्शनाबद्दल संचालक मंडळ त्यांचे आभारी आहे. भारतीय रिझर्व्ह बँक, केंद्रिय निबंधक, सहकारी संस्था, नवी दिल्ली, मा. सहकार आयुक्त व निबंधक सहकारी संस्था, महाराष्ट्र, कर्नाटक आणि गोवा राज्य, तसेच संबंधित जिल्हा उप-निबंधक यांनी वेळोवेळी केलेल्या सहकार्याबद्दल मी त्यांचा ऋणी आहे. बँकेचे कार्यक्षम अधिकारी व कर्मचारी यांचेकडून प्रगतिच्या प्रत्येक टप्प्यावर त्यांच्या सहकार्याची अपेक्षा करून हा अहवाल पूर्ण करतो.

जयहिंद ! जय सहकार !

आपला विश्वासू, विक्रम गोपीनाथ पाटील अध्यक्ष

54th Annual Report - Year 2024-25

Respected Members,

By invoking the sacred memories of founder Chairman of the Bank, late Shri. Gopinath Shivram Patil Saheb, on behalf of the Board of Directors, I extend warm welcome to all of you at the 54th Annual General Meeting of the Bank. I am very glad to present this 54th Annual Report for the year 2024-25 along with Audited Balance sheet and Profit and Loss account for the year ended 31st March, 2025.

Economic Scenario: - Global

The geopolitical uncertainties continued due to existing Russia-Ukraine war and conflict in the Middle East. Global crude oil prices have remained highly volatile, with Brent crude falling from a high of US\$ 90 per barrel from April 2024 to below US\$ 70 due to weak demand and increased oil inventories in the first half of FY 24-25 and settled at US\$ 73 in March 2025.

The Indian Rupee depreciated against the US dollar during the FY 24-25, primarily reflecting the uncertainties due to disruptions in global trade, strengthening of the US dollar and capital outflows reflecting 'flight to safety'. The exchange rate of USD was at ₹83.36 at the beginning of the year and it ended up at ₹85.58 in March 2025.

Global markets are subjected to huge volatility due to Trump's adverse trade policy, which has created considerable uncertainty about the future trajectory of inflation and growth.

Economic Scenario: - India

The Indian economy remained strong and resilient, it has made steady progress towards the goals of price stability and sustained growth but it did not remain immune to global headwinds it cause Indian Rupee to depreciate in the FY 24-25. On the inflation front, RBI's projection of inflation for FY 24-25 was 4.5% which was revised to 4.8%, due increase in inflation to 6.2% on account of sharp increase in food prices in the month of October 24. The inflation came down in February 2025 at 3.6%. RBI's projection of inflation for FY 2025-26 is 4.2%. The gross foreign direct investment (FDI) remained strong, it was US\$ 69.4 billion during the period of April 24 to January 25, it grew by 15.3 per cent over the last year. Government's push for consumption and capex, resilient services sector, robust outlook of agricultural sector aided by strong corporate and bank balance sheets provide impetus to the growth momentum in FY 24-25 and resulted in Indian economy registering GDP growth of 6.6 per cent..

Indian Banking Sector: -

For supporting growth and aligning inflation to the target, RBI had kept Policy Repo Rates unchanged during the first three quarters of FY 24-25, except reduction in CRR by 50 bps from 4.50% to 4.00% in the month of December 24. RBI kept its policy stance to 'withdrawal of accommodation' till October 24, then it changed to 'neutral'. Indian Banking sector remained robust witnessing improvement in Bank's balance sheets, liquidity buffers, profitability and reduction in gross NPA ratios. Banks and financial institutions are supporting economic activity through sustained credit expansion.

Future Outlook:-

Global outlook remains uncertain owing to rising protectionist measures, persistent geopolitical tensions, rising supply chain pressures, and volatile global financial conditions. Many central banks are purchasing gold to deal

with uncertainties.

Domestic economic activity remains strong supported by revival in consumption as well as government's capex push. The healthy balance sheets of banks and corporate, elevated capacity utilisation; improving business optimism, the expected above normal monsoon and easing of financial conditions should help further revive investment activity in India. RBI has projected GDP growth of 6.5 percent for FY 25-26.

Highlights of Financial Performance of the Bank:-

Against the above stated backdrop the financial performance of the Bank was very good. The Business Mix of the Bank stood at ₹7204.18 Crores and net profit after tax at ₹59.78 Crores.

(₹ in Crore)

Particulars	31.03.2025	31.03.2024	Increase/(decrease)
No. of Members	110995	107650	3345
Business-mix	7204.18	6679.15	525.03
Deposits	4784.13	4606.64	177.49
Investment	2729.11	2853.38	-124.27
Advances	2420.05	2072.51	347.54
Gross Profit	87.90	94.35	-6.45
Net Profit	59.78	52.15	7.63
Share Capital	92.28	90.66	1.62
Net Owned Fund	503.92	454.12	49.80
Working Capital	5620.05	5393.17	226.88
Reserves & Other Funds	583.21	557.50	25.71
Gross NPA	56.37	84.90	-28.53
Net NPA (%)	0.00%	0.00%	0.00%
CRAR (%)	19.67%	21.70%	-2.03%

Deposits:-

During the year 2024-25 the total deposits of the Bank has increased by ₹ 177.49 Crores (3.86%) as against increase of ₹ 241.96 Crores (5.65%) in 2023-24. The deposit growth is seen in the low-cost deposits. The CASA deposit of the Bank continued to be one of the highest in the industry. The following table shows the deposit growth.

				(V III CIOIE)
Types of Deposits	2024-25	Percentage	2023-24	Percentage
Current	607.23	12.69%	605.80	13.15%
Savings	1912.99	39.99%	1829.76	39.72%
Term	2263.91	47.32%	2171.08	47.13%
Total	4784.13	100.00%	4606.64	100.00%
CASA	2520.22	52.68%	2435.56	52.87%

Deposit Insurance:-

As per the Reserve Bank of India guidelines the Bank has insured its deposits with Deposit Insurance and Credit Guarantee Corporation (DICGC) which covers deposits up to ₹5 lakhs per depositor.

Loans & Advances:-

The CD Ratio of the bank was around 46% at the beginning of the year. The Bank has set a target of achieving minimum 50% CD Ratio for FY-2024-25. I am pleased to inform you that during the year Bank with the concrete efforts in this direction has achieved CD ratio of more than 50%.

The loans and advances portfolio of the Bank has increased by ₹ 347.54 Crores during the FY 2024-25. The advances which were at ₹ 2072.51 Crores in the FY 2023-24 has increased to ₹ 2420.05 Crores during the FY 2024-25. Out of the total loans & advances of ₹ 2420.05 Crores in FY 2024-25, the loans to priority sector advances are at 46.90% and weaker section advances are at 9.40%. While sanctioning loans, the Bank takes into account the credit worthiness of the borrowers, repayment capacity, security charged with the Bank etc. The Bank has a well defined credit Rating model which plays an important role in the processing and granting of loans and advances, ensuring careful scrutiny of credit proposals. All efforts are made to maintain good quality of advances without sacrificing on net Interest margin.

Overdue & NPA Management:-

The Bank's Gross Non Performing Assets stands at ₹ 56.37 Crores as on 31 March, 2025 as against ₹ 84.90 Crores as on 31 March, 2024. There is a net reduction of ₹ 28.53 Crores in NPA at the year end. The Gross NPA of the Bank stood at 2.33% which is one of the lowest in the banking sector. The Bank takes all possible steps to recover the outstanding dues from the borrowers whose loans are classified as NPA. The Bank has a well defined process for recovering NPA which involves multiple strategies including regular follow up with the borrower, guarantor as well as legal actions wherever necessary. This has helped the Bank to maintain net NPA at 0.00%. The provision coverage ratio of the Bank is 227.89% which is one of the highest in banking industry.

I would also like to state that, the Bank has recovered a sum of ₹ 0.21 Crore from written off accounts during the financial year. Further 44 NPA accounts were settled under Compromise Settlement Scheme (CSS), by recovering an amount of ₹ 3.50 Crores during financial year 2024-25.

(₹ in Crore)

Particulars	2024-25	Percentage	2023-24	Percentage
Gross NPA	56.37	2.33%	84.90	4.10%
Net NPA	0.00	0.00%	0.00	0.00%
Provision Requirement	45.02	-	49.29	-
Total Provisions made	128.46	-	141.91	-
Excess Provisions made	83.44	-	92.62	-
Total Advances	2420.05	-	2072.51	-
Coverage Ratio	227.89%	-	167.14%	-

As a Multi-state bank, the Bank can exercise its rights of recovery under the provisions of The Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI) and Arbitration & Conciliation Act, 1996. As per the judgment of the Hon'ble Supreme Court and guidelines issued by RBI,

the Bank can publish photographs of the borrowers and guarantors of NPA as well as wilful defaulters in newspapers and electronic media. The defaulting members are requested to clear the overdue and co-operate with the Bank to avoid such unpleasant recovery measures.

Investment:-

Bank's investment mainly consists of SLR, Non-SLR securities, Fixed Deposits with Banks and lending of surplus funds through Call Money, RBI's reverse repo and Standing Deposit Facility (SDF). The total investment portfolio of the Bank as on 31 March, 2025 is ₹ 2729.11 Crores out of which ₹ 1445.54 Crores are invested in Government Securities. The balance investments of ₹ 390.59 Crores are invested in Non SLR and ₹ 840.93 Crores are held in Fixed Deposit Receipts with Nationalized Banks, State and District Central Cooperative Bank, Private sector banks, shares with other Banks ₹ 0.04 Crore and ₹ 52.00 Crores in SDF. The Bank is adhering to the RBI guidelines issued from time to time.

RBI has reduced policy repo rates by 25 basis to 6.25% in February 2025 to support growth and has maintained inflation target around 4.00%. In June 2025 RBI has further reduced policy repo rate by 50 basis to 5.50% and indicated forward guidance of cutting more rates in future to support growth over inflation.

During the reporting period the Bank has shifted Government Securities having Book value of ₹ 83.50 Crores from HTM to AFS as per RBI guidelines. There was no depreciation on shifting and the Bank has earned profit by sale of these securities and also ensured better returns on reinvestment.

While investing, our Bank has properly managed profitability and liquidity. The Bank's required provision for Investment Depreciation Reserve (IDR) has came down from ₹ 4.00 Crores to ₹ 0.60 Crore. As such excess provision of ₹ 3.40 Crores has been reversed to Profit and Loss Account which has resulted in Investment Depreciation Reserve (IDR) provision as at ₹ 0.60 Crore and Investment Fluctuation Reserves (IFR) of ₹ 45.18 Crores. The reversal of this provision is according to the guidelines issued by the Reserve Bank of India on Investments.

Profitability:-

At the end of the reporting financial year 2024-25. The Bank has achieved a net profit of ₹ 59.78 Crores.

(₹ in Crore)

Particulars	2024-25	2023-24	
Profit before tax and provision	87.90	94.35	
Profit after tax and provision	59.78	52.15	

Appropriation of Profit:-

As per Section 62 of Multi-State Co-operative Societies Act, 2002, balance profit for the year 2024-25 available for appropriation and distribution is ₹ 59.78 Crores. After adding balance profit of the year 2023-24 of ₹ 0.47 Crore and draw down amounting of ₹ 0.01 Crore from the Reserves, with the approval of Reserve Bank of India, the Board of Directors have recommended the distribution of profit of ₹ 60.26 Crores under section 63 of Multi State Co-operative Societies Act, 2002 as follows: (₹ in Crore)

Particulars	Amount
Reserve Fund (25%)	14.94
Additional Reserve Fund for Unforeseen losses (10%)	5.98
Co-operative Education Fund (1%)	0.60

(₹ in Crore)

Particulars	Amount
Co-operative Rehabilitation Reconstruction and Development Fund 1%	0.60
Dividend 15% (Recommended)	13.50
Ex-Gratia & Bonus	9.60
Special Reserve Fund (u/s 36 (i)(viii) of I.T. Act, 1961)	2.00
Investment Fluctuation Reserve	4.58
Balance Profit C/f	8.46
Total	60.26

Dividend:-

The Board of Directors are pleased to recommend dividend of 15% on pro-rata basis for the financial year 2024-25 after ploughing back sufficient profit for maintaining healthy Capital Adequacy ratio for future growth.

Capital Adequacy:-

Capital Adequacy is the capital required against the Risk Weighted Assets which according to RBI guidelines should be 12.00% and 13.00% for Financially Sound and Well Managed Banks. The Bank's CRAR as on 31.03.2025 was 19.67% (out of this Tier – I capital constitutes 16.81% (previous year 18.50%) as compared to 21.70% as on 31.03.2024.

Meetings of the Board of Directors:-

A total number of 15 meetings of the Board of Directors were held during the F.Y. 2024-25. Attendance of all the Directors at the meetings were satisfactory. All the subject matters were duly discussed and decisions were taken unanimously.

As per the guidelines of Reserve Bank of India as well as according to of Bank's Bye-Laws No. 43, the Sub-Committees of the Board of Directors have been reconstituted and it includes (1) Executive Committee, (2) Audit Committee, (3) Recovery Committee, (4) Staff Sub Committee, (5) Risk Management Committee, (6) Review Committee of Wilful Defaulters) (7) IT Strategy Committee etc. and also various Committees of Executives have been constituted. It includes (1) Senior Executives Committee (SEC) (2) Identification Committee of Wilful Defaulters and (3) IT Steering Committee. Due to empowerment, the quality of decision making ability of the concerned officers / Executives has improved and there has been a progress in the decision making ability.

Meetings of the Board of Management :-

The total number of 11 meetings of the Board of Management (BoM) were held during the F.Y. 2024-25. The attendance of all the members at the meetings were satisfactory and all the subject matters were discussed and unanimously recommended to the Board of Directors. During the financial year the "Chairman" of Board of Management Mr. Kesarinath Bapu Gharat has resigned from the post of Chairman and Mr. Ranjit Gopinath Patil was unanimously appointed as "Chairman" of BoM with effect from 05.08.2024.

Minimum Share Capital Limit:-

In the last Annual General Meeting it was decided to give time up to six months for Subscription to minimum 20 shares amounting to ₹1000/-. In the year under review, 498 members have subscribed for complying with the guidelines. The Bank will continue to make efforts for a minimum subscription of atleast 20 shares per member.

Amendment of Bye-Laws:-

The proposal to amend the Bye-Laws in line with revised Multi-state Co-operative Society Acts 2002 as amended by The Multi-State Co-operatvie Societies (Amendment) Act 2023 and as per the provision of BR act was approved in the Annual General Meeting held on 1st September, 2024. The Amendments to Bye-Laws were approved by the CRCS on 27/01/2025 except Bye-Law No.2(1), 9(vi) and 35(ii) (last line).

Risk Management Department:-

Our Bank has a dedicated Risk Management department headed by a Chief Risk Officer (CRO) who reports to the Chief Executive Officer and Risk Management Committee (RMC) of the members of the Board. The Risk Management Committee oversees the functions of Risk Management and makes suggestions to the Board in matters related to Risk Management. The RMC meets at quarterly intervals and discusses regarding Bank's framework for Risk Management and the various risk related issues brought by the CRO. Risk Management department acts within the purview of the Bank's policies for Credit risk, Market risk, Operational risk and Integrated risk. The Bank has defined risk capacity and risk tolerance levels for Credit, Market, Interest Rate, Operational & Liquidity Risks in their Risk Appetite Statement. Risk Department monitors and reports to RMC the risk tolerance limits along with various other limits specified in the RBI guidelines. The Bank's robust Risk Management Policy helps to identify various inherent risks involved in various products of the Bank. In line with RBI guidelines, the Bank has created a framework for Fraud Risk Management. The control & mitigation of identified risks helps in maintaining Asset quality and improving profitability.

Branch Shifting:-

Presently the Bank has a network of 91 branches, 83 onsite and 5 Off-site ATMs which are providing service to the customers. As per the permission given by RBI the Bank has shifted our (1) Kalyan (E) Branch to "Shop No. 1,2,3,4,5, Ground floor, Govind Sahara, Govind Complex, Near Jari Mari Gate, Tisgaon, Kalyan, East – 421 306 on 03.09.2024 and (2) Borivali Branch to "Shop No. 2 & 3, Narayan Villa Co.Op. Hsg. Society Ltd., Haridas Nagar, Kalpana Chawla Circle Signal, R. M. Bhattad Road, Borivali West, Mumbai – 400 092 on 28.10.2024. Reserve Bank has given permission to shift (1) Pen Branch, (2) Vadkhal Branch and (3) Kamothe Branch. Accordingly the said branches will be shifted to new premises soon. The shifting is being made for locational advantage and customers convenience.

Non Banking Business:-

Insurance Business:-

In order to increase income other than banking business, the Bank has entered into Corporate Agency agreements with M/s. Tata AIG General Insurance Co. Ltd. and M/s. Bajaj Alliance General Insurance Co. Ltd. for General Insurance. All types of securities (Vehicle, Machineries, Housing etc.) of loans are insured through this General Insurance. The Bank has entered into a Corporate Agency agreement with M/s. Kotak Mahindra Life Insurance Company for credit life insurance, to facilitate the repayment of the loan in case of untimely death of the borrower. All the borrowers are requested to opt for this credit life insurance policy in their own interest.

Life Insurance products facilitates individual life insurance for the Bank customers.

PMJJBY and PMSBY:-

In the above schemes, total 5567 account holders have enrolled in Pradhan Mantri Jeevan Jyoti Bima Yojana out of which, unfortunately 2 insured persons expired and the death claims of both the deceased have been settled and an amount of ₹ 2 Lakhs each was credited to their nominee's accounts. A total of 10292 account holders were enrolled in Pradhan Mantri Suraksha Bima Yojana, out of which 1 claim was received and it has been settled. An amount of ₹ 2 Lakhs was credited to their nominee's account. More and more members are requested to take advantage of the above schemes.

Foreign Exchange Business:-

The Bank is holding Foreign Exchange Authorized Dealer Category-II License (AD-II) from Reserve Bank of India. This has helped our customers to buy and sell foreign currencies from our branches. During the current financial year 2024-25, under the AD-II License, the Bank has achieved a Foreign Currency Sale & Purchase business turnover of ₹1.34 Crores.

The Bank has an arrangement with other AD-I Banks for providing Forex products and services for its customers. During the current financial year 2024-25 the Bank has handled and routed through other AD-I Banks Forex business of ₹ 45.43 Crores, for which it has earned ₹ 4.78 Lakhs from forex business during the period under report. The Bank has permission to open and maintain NRE Accounts in select 18 branches.

Information Technology and Digital Banking-Banking Banaaye Aasaan:-

Banking technology is constantly evolving and has become an essential part of our daily lives. GP Parsik Bank offers a full range of digital services comparable to those provided by prominent banks to meet our customers daily banking needs. The use of digital services by customers is rapidly increasing. The Bank provides services such as Internet banking, mobile banking, UPI (BHIM App), Bharat Bill Payment System (BBPS), RuPay Debit Card, RuPay International Card, ATM Recycler, ATM, e-Statements, QR code payment acceptance and Cheque Deposit facilities at select branches.

As announced in the previous year's Annual Report, the bank has implemented a new Core Banking System (TCS Bancs) 15/07/2024 which is customer-centric and has enhanced online banking service experience. The new CBS has enabled the Bank to serve customers more effectively, allowing them to perform all types of banking services online, thereby saving time spent on visiting branches.

The Bank has also built a robust IT infrastructure with high availability for its critical IT resources. Additionally, the Bank has moved to cloud-based services, ensuring 99.9% uptime with dynamic scalability during peak traffic periods. To safeguard against potential cyber threats, the Bank has upgraded all computers to the latest operating systems and incorporated endpoint security measures such as Endpoint Detection and Response (EDR). To protect against email phishing, spyware, and spam attacks, the Bank has implemented email gateway security with sandboxing capabilities. The Bank has also installed advanced cyber security protection software, including data leak prevention and network access control, as well as web application firewalls, next-generation perimeter firewalls, and SD-WAN. To protect customers from fraud, the Bank has upgraded all of its ATM/Recycler machines with cutting-edge technology and anti-skimming capabilities.

Above all, by providing frequent cyber security awareness training to employees, the Bank has fostered a cyber security culture at all levels of the organization.

Appointment of Chief Executive Officer:-

Dr. Madhusudan Das Pai was appointed as Chief Executive Officer till 15th March, 2025. The Reserve Bank of India has approved the appointment of Mr. Vijay Manohar Bhosale as Chief Executive Officer vide their letter dated 17th April, 2025 for a period of 3 years. Mr. Vijay Manohar Bhosale has over 38 years of experience in the banking sector. Since joining GP Parsik Sahakari Bank in 1986, he has acquired extensive expertise in various positions in the Branches of the Bank as well as in the Credit Department, Audit Department, Cluster Head and Business Development. During his tenure in the Bank till date, his in-depth understanding of banking operations has played a vital role in the growth and success of the Bank.

Human Resource:-

The Human Resources Department of a Bank is an important Department for the functioning of the organization and the achievement of the goals of the Bank. It includes selecting and recruiting suitable employees, managing the salaries and other benefits of employees, evaluating the work of employees, maintaining good relations with employees and resolving their problems, complying with labour laws and working according to the rules of the organization. Developing their skills and knowledge by training employees, encouraging them to do their best work and increasing their efficiency.

The Bank also deputes staff members to other well known training colleges such as RBI CAB, MUCBF, NIBM etc. The Board of Directors have also attended the training on Cyber Security, banking subjects and also participated in Educational Tours.

During the year, 29 external training covering 255 officials and 9 internal training sessions covering 974 staff were conducted and organised on different types of subjects such as (Training Programme for Special Recovery Officers, KYC and AML training, Risk and Compliance Management Training, Cyber Security Training, Legal Aspect, Improving Employee Productivity, Credit Management, IT Vendor Risk Management, Investment Management, Training on CISBI portal, Management Development Programme for Branch Managers, Risk-Based Internal Audit (RBIA), Training to Sub-staff and Drivers) etc. The Bank has maintained cordial relation with the employees. We are thankful to GP Parsik Sahakari Bank Employees and Officers Association for providing support and co-operation to improve customer Service and Productivity.

Women Empowerment:-

On 8th March, 2025 our Bank has celebrated International Women's Day for the second year in succession. The Bank identified and felicitated 5 women borrowers who have taken financial assistance from the Bank and developed their own business. Also 9 women employees whose performance was outstanding during the financial year, were felicitated with a trophy and certificate.

Corporate Social Responsibility:-

- 1. A Blood Donation Camp was organized by the Bank on 7th November, 2024 at its Head Office, Kalwa, Thane, by GP Parsik Banks Employees & Officers Association.
- 2. The bank has also given financial help of ₹ 16,000/- to 8 students for educational purposes to the dependents of the members.
- 3. The bank has given ₹ 1,02,000/- to 8 shareholders towards medical assistance during the year.
- **4. Afforestation:** The Bank's founder Chairman, Late Gopinath S. Patil Saheb had immensely contributed for co-operative, social, educational and other important sectors. He has inspired many of his associates for forestation. Along with these associates and with the help of Sahakar Bazar Kalwa, Bank is

continuously making tree plantation and preservation movement on Parsik Hill. The Bank has also planted trees on both sides of the road at Kalwa, Vitawa and Parsik Nagar which gives a pleasant view to all of us. Today forestation is the necessity to contain Global Warming.

Inspection and Audit:-

The Bank has in place a system for Concurrent and Process Audit. The total number of 91 branches and HO were placed under Concurrent / Process Audit System through well experienced Chartered Accountant Firms and all 91 branches were covered under Internal Inspection by Bank's Officials. As per RBI Circular Bank is conducting Risk Based Internal Audit (RBIA) of all its Branches and Departments of Head Office. The Audit Committee of the Board oversees the total audit function of the Bank, follow-up on compliance of the statutory / concurrent audit and Internal Inspection of the Bank and gives directions as required..

During the year, RBI carried out inspection of the Bank for the period 01-04-2023 to 31-03-2024. RBI Inspecting Officials have made various suggestions during the course of Inspection for bringing improvement in the Bank's working. We are grateful to the RBI Inspecting Officials for their valuable suggestions. The Bank has submitted compliance of Inspection Report within prescribe timeline.

RBI has approved the re-appointment of M/s. N. S. Gokhale & Co., Chartered Accountant as a Statutory Auditors for the FY 2025-26.

Obituary:-

We deeply mourn the death of Shri. Namdev Bhau Patil, Senior Director of the bank on 1st October, 2024. His untimely death has caused immense loss to the Bank. We also mourn the sad demise of members, customers, Staff members, well wishers and martyred soldiers of our country who passed away during the year under report.

Achievements and Awards:-

In the current financial year, the Bank has received the following awards.

- 1) The Bank has awarded Second prize "**Best Bank Award**" by the Maharashtra Urban Co-op. Banks Federation Ltd., in the category of deposit above ₹ 2500 to ₹ 5000 crore.
- 2) "Hall of Fame in NPA" Award by FCBA Banking Frontier in large Co-op. Bank Category.

Acknowledgement:-

On behalf of the Board of Directors I take this opportunity to express its gratitude to the members, depositors, borrowers and well wishers for their valued support in the progress of the Bank. I would like to thank the Directors for their valuable guidance, support and co-operation for overall growth and progress of the Bank. On behalf of the Board of Directors, I would also like to thank Statutory Auditors and Internal Auditor for their guidance and contribution. The Board is very grateful for the valued support and guidance from Reserve Bank India, Central Registrar of Co-operative Societies, New Delhi, Commissioner of co-operation and Registrar of Co-operative Societies, Maharashtra, Karnataka and Goa State and respective District Deputy Registrar of Co-operative Societies. The Board conveys its sincere appreciation to all the Executives, Officers and employees of the Bank for their dedicated services and contribution towards the progress of the Bank.

Jai Hind, Jai Sahakar!

For and on behalf of the Board of Directors

Vikram Gopinath Patil

Chairman

M/s. N. S. Gokhale & Co. CHARTERED ACCOUNTANTS 705-707, Fenkin 9, Phase-I, Behind Hotel Satkar Grande

Wagle Estate, Thane (w)-400604

INDEPENDENT AUDITOR'S REPORT FOR THE YEAR ENDED 31st MARCH, 2025

To The Members of, GP Parsik Sahakari Bank Ltd., Kalwa, Thane

Report on the Audit of Financial Statements

Opinion

We have audited the accompanying financial statements of the 'GP PARSIK SAHAKARI BANK Ltd.' (hereinafter referred to as "the Bank"), which comprise the Balance Sheet as at 31st March, 2025, the Profit and Loss, the cash flow statement for the year then ended and notes to the financial statements, including a summary of significant accounting policies and other explanatory information (hereinafter referred to as "the financial statements").

In our opinion and to the best of our information and according to the explanations given to us, the financial statements, give the information required by the Multi-State Co-operative Societies Act, 2002 and the Rules made thereunder and the Banking Regulation Act, 1949 (as applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020 and the guidelines issued by the Reserve Bank of India ("RBI") and the Central Registrar of Co-operative Societies, in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:-

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

Basis for opinion

We conducted our audit in accordance with the Standards on auditing ("the SAs") issued by the Institute of Chartered Accountants of India ("the ICAI"). Our responsibilities under those SAs are further described in the "Auditor's Responsibilities for the Audit of the Financial Statements" section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the ICAI together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Multi-State Co-operative Societies Act, 2002 and the Rules made thereunder and the Banking Regulation Act, 1949 (As applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020 and the guidelines issued by the Reserve Bank of India, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics issued by the ICAI. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter

We draw attention to Note Q (1) (b) (ii) of the Notes to Financial Statement for the year ended 31st March 2025 with respect to transfer of balance of Rs. 1,345.32 Lacs in the Bad and Doubtful Debts Reserve to the Free Reserve Account through Profit & Loss appropriation account, in accordance with the guidelines issued by Reserve Bank of India vide circular no. RBI/2024-25/58 DOR.CAP.REC.No.27/09.18.201/2024-25 dated 2nd August 2024 Prudential Treatment of Bad and Doubtful Debt Reserve by Co-operative Banks. Our opinion is not modified in respect of this matter.

Information other than the Financial Statements and Auditor's Report Thereon

The Bank's management and Board of Directors are responsible for the preparation of the Other Information. The Other Information comprises the information included in the Bank's Annual report, including other explanatory information, but

does not include the financial statements and our auditor's report thereon. The Annual Report is expected to be made available to us after the date of this auditor's report.

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

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

Responsibilities of Management and Those Charged with Governance for the Financial Statements

The Bank's management and Board of Directors are responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with the accounting principles generally accepted in India, including the accounting standards issued by the ICAI. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Multi-State Co-operative Societies Act, 2002 and the Rules made thereunder and the Banking Regulation Act, 1949 (as applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020 and the guidelines issued by the Reserve Bank of India, for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments 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 the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the management and Board of Directors are responsible for assessing the 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 the 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 Bank's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with the 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 the SAs, we exercise professional judgements and maintain professional skepticism throughout the audit. We also:

- i. Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- ii. Obtain an understanding of internal controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control.
- iii. Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- iv. 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 ability of the Bank to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.

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

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

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

Report on Other Legal and Regulatory Matters

- 1. Balance Sheet and the Profit and Loss Account have been drawn up in Forms "A" and "B" respectively of the Third Schedule to the Banking Regulation Act, 1949 and the Multi-State Co-operative Societies Act, 2002 and in accordance with the guidelines issued by the Reserve Bank of India.
- As required by Section 73(4) of the Multi State Co-operative Societies Act, 2002 and the Banking Regulation Act, 1949 (As applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020, we report that:
 - a. We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and have found to be satisfactory;
 - b. In our opinion, proper books of account as required by the said Acts, Rules framed thereunder and the Byelaws, have been kept by the Bank so far as appears from our examination of those books and proper returns adequate for the purpose of our audit have been received from the branches and offices;
 - c No separate audit of the Branches has been conducted under the Multi-State Co-operative Societies Act, 2002 and therefore no other auditor's report has been received by us;
 - d. The Balance Sheet, the Profit and Loss Account and the Cash Flow Statement dealt with by this Report are in agreement with the books of account and returns;
 - e. As required by section 30 (3) of the Banking Regulation Act, 1949, we further report that the transactions of the Bank, which have come to our notice, have been within the powers of the Bank;
 - f. The profit and loss account shows a true balance of profit for the period covered by such account;
- 3. As per the information and explanations given to us and based on our examination of the books of account and other record, we report as under on the matters specified in clause (d) and (e) of Rule 27 (2) of the Multi State Co-operative Societies Rules, 2002:
 - a. In our opinion and according to information and explanations given to us, there has been no material impropriety or irregularity in the expenditure or in the realization of money due to the Bank;
 - b. In our opinion and according to information and explanations given to us, the guidelines issued by the Reserve Bank, to the extent applicable to the Bank, have generally been adhered to.
- 4. As required by the Rule 27 (3) of the Multi State Co-operative Societies Rules, 2002, as per the information and explanation given to us and based on our examination of books of accounts and other records, we report on the matters specified in clauses (a) to (f) of the said Rule to the extent applicable to the Bank as under:

- a. During the course of our audit, we have generally not come across transactions which appear to be contrary to the provisions of the Multi-State Co-operative Societies Act, 2002, the Rules made thereunder or the Bye-Laws of the Bank.
- b. During the course of our audit, we have not come across material and significant transactions which appear to be contrary to the guidelines issued by the Reserve Bank of India, to the extent applicable to the Bank;
- c. Based on our examination of the books of account and other records and as per the information and explanations given to us, the following monies due to the Bank appear to be bad or doubtful of recovery against which a provision of ₹ 4,957.60 Lakhs is made in the accounts. (Advances categorized as doubtful and loss assets as per prudential norms laid down by the Reserve Bank of India are considered as doubtful of recovery);

(₹ in Lakhs)

Category	Principal Outstanding on 31.03.2025	
Doubtful Assets	4,455.65	
Loss Assets	501.95	

- d. As per information provided to us and to the best of our knowledge, total loan outstanding (including non-fund based) to the members of the board & their Relative was ₹ 83.83 lakhs which were sanctioned against FDR/Other Securities. The accounts were fully secured and standard.
- e. During course of audit, we have generally not come across any violation of guidelines, conditions etc. issued by the RBI.
- f. To the best of our knowledge, no other matters have been specified by the Central Registrar of Co-operatives Societies, which require reporting under this Rule.

Place: Kalwa, Thane. Date: June 25, 2025 M/s. N. S. Gokhale & Co. Chartered Accountants ICAI FRN: 103270W

CA Vinod Navare

Partner

(ICAI Membership No. 112664)

UDIN:25112664BMKZAD8466

BALANCE SHEET AS दिनांक ३१ मार्च, २०२५

CAPITAL & LIABILITIES / भाग भांडवल व देणी	SCHEDULE परिशिष्ट	31 st MARCH 2025 (₹)	31 st MARCH 2024 (₹)
CAPITAL / भांडवल	1	92,27,63,950.00	90,65,62,400.00
RESERVE FUND & OTHER RESERVES/ राखीव व इतर निधी	2	5,83,21,24,197.77	5,57,49,89,873.17
PRINCIPAL / SUBSIDIARY STATE PARTNERSHIP FUND ACCOUNT / मुख्य/उपकंपनी राज्य भागीदारी खाते		0.00	0.00
DEPOSITS & OTHER ACCOUNTS / ठेवी आणि इतर खाती	3	47,84,13,41,545.53	46,06,63,79,955.91
BORROWINGS / घेतलेली कर्जे	4	0.00	0.00
BILLS FOR COLLECTION BEING BILLS RECEIVABLE (AS PER CONTRA) / वसुलीची बिले (येणे बाजू प्रमाणे) BRANCH ADJUSTMENTS / शाखा जुळवणी OVERDUE INTEREST RESERVE ON LOANS & ADVANCES (AS PER CONTRA) / अनुत्पादित कर्जावरील थकीत व्याज (येणे बाजू प्रमाणे) INTEREST PAYABLE / देणे असलेले व्याज OTHER LIABILITIES & PROVISIONS / इतर देणी आणि तरतुदी DEFERRED TAX LIABILITY / स्थिगत कर दायित्व	5	45,91,513.50 0.00 57,49,50,782.03 2,07,54,000.00 98,09,14,698.52 0.00	62,08,813.32 0.00 47,02,35,764.96 2,07,01,594.00 83,75,04,206.23 0.00
PROFIT & LOSS / नफा-तोटा	6	60,26,10,233.33	52,55,61,949.43
TOTAL / एकूण (₹)		56,78,00,50,920.68	54,40,81,44,557.02
CONTINGENT LIABILITIES / संभाव्य देणी	7	97,43,11,122.17	1,05,33,21,202.45

Place: Kalwa, Thane. Date : 25th June, 2025 As per our report of even date M/s. N. S. Gokhale & Co **Chartered Accountants**

Sd/-

CA Vinod G. Navare Partner FRN-103270W M.No.-112664 (Statutory Auditors)

(मल्टी-स्टेट शेड्यूल्ड बँक)

AT 31st MARCH, 2025 अखेर ताळेबंद पत्रक

PROPERTY & ASSETS / मालमत्ता	SCHEDULE परिशिष्ट	31 st MARCH 2025 (₹)	31 st MARCH 2024 (₹)
CASH / रोख	8	2,59,52,99,873.29	2,75,47,96,720.56
BALANCES WITH BANK's / बँकेतील शिल्लक निधी	9	8,43,37,14,676.66	7,90,99,61,033.60
MONEY AT CALL & SHORT NOTICE / कॉल आणि शॉर्ट नोटीसमधील शिल्लक		52,00,00,000.00	1,76,00,00,000.00
INVESTMENTS / गुंतवणूक	10	18,36,17,46,921.65	18,97,89,89,392.00
INVESTMENT OUT OF THE PRINCIPAL /SUBSIDIARY STATE PARTNERSHIP FUND ACCOUNT / मुख्य/उपकंपनी/राज्य भागीदारी निधी खात्यातून गुंतवणूक		0.00	0.00
ADVANCES / दिलेली कर्जे	11	24,20,05,05,821.09	20,72,50,84,768.26
INTEREST RECEIVABLE / येणे व्याज	12	74,16,25,083.32	71,43,36,246.37
NPA INTEREST RECEIVABLE ON LOANS & ADVANCES (AS PER CONTRA) / अनुउत्पादीत कर्जावरील थकीत व्याज (येणे बाजू प्रमाणे)		57,49,50,782.03	47,02,35,764.96
BILLS RECEIVABLE BEING BILLS FOR COLLECTION (AS PER CONTRA) / वसुलीची बिले (देणे बाजू प्रमाणे)		45,91,513.50	62,08,813.32
BRANCH ADJUSTMENTS / शाखा जुळवणी		0.00	0.00
FIXED ASSETS / स्थावर मालमत्ता	13	51,43,43,417.85	57,88,21,130.83
OTHER ASSETS / इतर मालमत्ता	14	71,65,70,151.98	42,16,75,114.92
NON-BANKING ASSETS ACQUIRED IN SATISFACTION OF CLAIMS / नॉन बँकिंग मालमत्ता		0.00	0.00
DEFERRED TAX ASSETS / स्थिगित कर मालमत्ता		11,67,02,679.32	8,80,35,572.20
TOTAL / एकूण (₹)		56,78,00,50,920.68	54,40,81,44,557.02

For GP Parsik Sahakari Bank Ltd.,

(Multi-State Scheduled Bank)

Mr. Vikram G. Patil (Chairman)

Mr. Prakash N. Patil (Vice Chairman)

Mrs. Rajashree P. Patil (Director) Mr. Vijay M. Bhosale (C.E.O.)



Schedules Forming Part of Balance Sheet as at 31st March, 2025 दिनांक ३१ मार्च, २०२५ अखेर ताळेबंद पत्रकाची परिशिष्ट

CAPITAL AND LIABILITIES / भांडवल व देणी	31st March 2025 (₹)	31st March 2024 (₹)		
SCHEDULE - 1 CAPITAL / ਧਟਿशिष्ट- 9 ਮਾਂਤਰल				
AUTHORISED SHARE CAPITAL / अधिकृत भाग भांडवल (100000000 Shares of ₹ 50/- each) /				
(प्रत्येकी ₹ ५०/- चे १००००००० शेअर्स)	5,00,00,00,000.00	5,00,00,00,000.00		
ISSUED, SUBSCRIBED & PAID UP SHARE CAPTIAL जारी केलेले, सदस्यता घेतलेले आणि भरलेले भाग भांडवल				
18455279 Shares of ₹ 50/- each / १८४५५२७९ प्रत्येकी ₹ ५०/- चे शेअर्स (P.Y. 18131248 Shares of ₹ 50/- each/ (मागीलवर्ष १८१३१२४८ शेअर्स प्रत्येकी ₹ ५०/-)				
1) INDIVIDUALS-15667181 Shares / वैयक्तिक-१५६६७१८१ शेअर्स (मागील वर्ष-१५३२३१५५)	78,33,59,050.00	76,61,57,750.00		
2) OTHERS-2788098 Shares / इतर-२७८८०९८ शेअर्स (मागील वर्ष-२८०८०९३)	13,94,04,900.00	14,04,04,650.00		
3) CO-OP INSTITUTIONS Shares / सहकारी संस्था शेअर्स (NIL) (मागील वर्ष- Nil)	0.00	0.00		
TOTAL / एकूण (₹)	92,27,63,950.00	90,65,62,400.00		
SCHEDULE - 2 RESERVE FUND & OTHER RESERVES / ਧਿਟਿशਿष्ट-੨ राखीव व इतर निधी				
I. STATUTORY RESERVE / वैधानिक राखीव निधी	1,65,93,37,618.19	1,52,85,18,559.19		
II. BUILDING FUND / इमारत निधी	73,68,93,857.95	71,18,93,857.95		
III. DIVIDEND EQUALISATION FUND / डिव्हीडंड इक्वलायझेशन फंड	0.00	6,95,14,000.00		
IV. BAD & DOUBTFUL DEBTS RESERVE / संशयित व बुडीत कर्ज राखीव निधी	1,28,45,67,680.03	1,41,90,99,180.03		
V. INVESTMENT FLUCTUATION RESERVE / गुंतवणूक चढउतार निधी	45,17,68,870.00	45,17,68,870.00		
VI. OTHER FUND & RESERVES / इतर निधी आणि राखीव	1,69,95,56,171.60	1,39,41,95,406.00		
a) MEMBERS WELFARE FUND / सभासद कल्याण निधी	3,38,43,997.50	3,39,80,997.50		
b) EMPLOYEE WELFARE FUND / कर्मचारी कल्याण निधी	4,05,642.22	4,05,642.22		
c) CONTINGENCY RESERVE / आकस्मित राखीव	39,46,18,553.57	39,46,18,553.57		
d) STANDARD ASSET / मानक मालमत्ता	9,55,00,000.00	9,55,00,000.00		
e) SPECIAL RESERVE FUND SEC.36(1) (viii) IT ACT. / विशेष राखीव निधी से.३६ (१) (viii) आयकर कायदा	14,42,31,000.00	12,42,31,000.00		
f) CHARITY FUND / धर्मदाय निधी	2,61,63,291.03	2,61,63,291.03		
g) DIRECTORS TRAINING FUND / संचालक प्रशिक्षण निधी	8,40,995.21	8,40,995.21		
h) UPGRADATION FOR COMPUTER HARDWARE/ संगणक प्रणाली अद्ययावत	13,06,00,000.00	11,73,00,000.00		
i) INVESTMENT DEPRECIATION RESERVE / गुंतवणूक घसारा राखीव (IDR)	60,00,000.00	4,00,00,000.00		
j) EDUCATION FUND FOR MEMBERS, DIRECTORS, EMPLOYEES / सभासद, संचालक, कर्मचारी शिक्षण निधी	1,33,09,190.00	1,33,09,190.00		
k) ADDITIONAL RESERVE FUND FOR UNFORSEEN LOSSES / अनपेक्षित नुकसानासाठी अतिरिक्त राखीव निधी	40,78,34,866.65	35,56,82,601.05		

I)	BDDR (ARC) / बीडीडीआर (एआरसी)	94,135.42	94,135.42
m)	PROVISION FOR RESTRUCTURED ADVANCES / पुनर्रचित कर्जासाठी तरतूद	13,20,69,000.00	13,20,69,000.00
n)	CYBER SECURITY FUND / सायबर सुरक्षा निधी	11,00,00,000.00	6,00,00,000.00
o)	FREE RESERVE / राखीव निधी	20,40,45,500.00	0.00
	TOTAL / एकूण (₹)	5,83,21,24,197.77	5,57,49,89,873.17
SCH	HEDULE - 3 DEPOSITS AND OTHER ACCOUNTS / परिशिष्ट–੩ ਰੇਕੀ 3	गणि इतर खाती	
I.	Fixed Deposits / ਸੁਫ਼ਰ ਰੇਬੀ	22,63,90,85,052.16	21,71,07,50,877.95
i)	INDIVIDUAL / वैयक्तिक	21,21,52,48,900.91	20,24,00,65,786.20
ii)	CENTRAL CO-OP BANKS / सेंट्रल को-ऑप बँक्स	0.00	0.00
iii)	OTHER SOCIETIES / इतर सोसायटीज	1,42,38,36,151.25	1,47,06,85,091.75
II.	Savings Deposits / बचत ਰੇवੀ	19,12,99,21,353.10	18,29,76,33,146.62
i)	INDIVIDUAL / वैयक्तिक	18,74,34,20,434.01	17,95,23,05,211.22
ii)	CENTRAL CO-OP BANKS / सेंट्रल को-ऑप बॅक्स	0.00	0.00
iii)	OTHER SOCIETIES / इतर सोसायटीज	38,65,00,919.09	34,53,27,935.40
III.	Current Deposits / चालू ठेवी	6,07,23,35,140.28	6,05,79,95,931.34
i)	INDIVIDUAL / वैयक्तिक	5,94,74,64,314.61	5,95,75,09,156.56
ii)	CENTRAL CO-OP BANKS / सेंट्रल को-ऑप बँक्स	0.00	0.00
iii)	OTHER SOCIETIES / इतर सोसायटीज	12,48,70,825.67	10,04,86,774.78
	TOTAL (I+II+III) / एकूण (₹)	47,84,13,41,545.53	46,06,63,79,955.91
SCF	HEDULE - 4 BORROWINGS / परिशिष्ट-४ घेतलेली कर्जे		
i)	FROM THE RESERVE BANK OF INDIA/STATE/CENTRAL CO-OP BANK / रिझर्व्ह बँक ऑफ इंडिया/स्टेट/सेंट्रल को-ऑप बँक	0.00	0.00
ii)	FROM THE STATE BANK OF INDIA / स्टेट बँक ऑफ इंडिया कडून	0.00	0.00
iii)	FROM THE STATE GOVERNMENT / राज्य सरकार कडून	0.00	0.00
iv)	LOANS FROM OTHER SOURCES (SOURCE AND SECURITIES TO BE SPECIFIED) / इतर स्त्रोतांकडून (स्त्रोत आणि सिक्युरिटीज निर्दिष्ठ कराव्यात)	0.00	0.00
	TOTAL / एकूण (₹)	0.00	0.00
SCF	HEDULE - 5 OTHER LIABILITIES & PROVISIONS / परिशिष्ट-५ इतर त	दायित्व आणि तरतुदी	
i)	BILLS PAYABLE / देय बिले	7,07,66,332.04	9,80,23,009.17
ii)	UNCLAIMED DIVIDEND / दावा न केलेला लाभांश	96,54,244.45	62,71,258.80
iii)	SUSPENSE (SHARE SUSPENSE) / सस्पेन्स (शेअर सस्पेन्स)	90,550.00	19,84,300.00
iv)	PROVISION FOR TAXES / करांची तरतूद	18,08,50,000.00	16,75,00,000.00
v)	PROVISION FOR INVESTMENT IN SECURITY RECEIPTS / सिक्युरिटी रिसीटमधील गुंतवणुकीची तरतूद	48,86,65,246.00	39,85,87,000.00
vi)	SUNDRIES / इतर देय	23,08,88,326.03	16,51,38,638.26
	TOTAL / एकूण (₹)	98,09,14,698.52	83,75,04,206.23

SCHEDULE - 6 PROFIT & LOSS ACCOUNT / परिशिष्ट-६ नफा आणि तोटा खाती				
PROFIT AS PER LAST BALANCE SHEET / मागील वर्षाच्या ताळेबंदानुसार नफा	52,55,61,949.43	47,50,28,573.68		
LESS : APPROPRIATIONS / विनियोग				
RESERVE FUND 25% / राखीव निधी २५%	13,03,80,664.00	9,39,66,871.24		
ADDITIONAL RESERVE FUND 10% / अतिरिक्त राखीव निधी १०%	5,21,52,265.60	3,75,86,748.00		
DIVIDEND TO SHAREHOLDERS / भागधारकांना लाभांश	13,22,50,000.00	13,14,00,000.00		
BUILDING FUND / इमारत निधी	2,50,00,000.00	2,20,00,000.00		
SOFTWARE / HARDWARE UPGRADATION/ सॉफ्टवेअर, हार्डवेअर अपग्रेडेशन	1,33,00,000.00	1,00,00,000.00		
CO-OPERATIVE EDUCATION FUND / सहकारी शिक्षण निधी	52,15,226.56	37,58,675.00		
EX-GRATIA & BONUS / अनुदान आणि बोनस	9,20,00,000.00	8,82,00,000.00		
CYBER SECURITY FUND/ सायबर सुरक्षा निधी	5,00,00,000.00	5,00,00,000.00		
SPECIAL RESERVE FUND U/S 36(1) (viii) IT ACT, 1961/ स्पेशल रिझर्व्ह फंड (Section 36(1)(viii) of IT ACT., 1961	2,00,00,000.00	50,00,000.00		
INVESTMENT FLUCTUATION RESERVE / गुंतवणूक चढ उतार निधी	0.00	3,31,00,000.00		
CRCS FUND (1%) / सीआरसीएस फंड (१%)	52,15,226.56	0.00		
BALANCE PROFIT OF THE LAST YEAR / मागील वर्षाचा शिल्लक नफा	48,566.72	16,279.44		
Add : EX GRATIA & BONUS (EXCESS APPROPRIATION) / एक्स ग्रेशिया आणि बोनस (अतिरिक्त विनियोजन)	8,99,254.00	0.00		
Add : CRCS FUND (EXCESS APPROPRIATION) / सीआरसीएस निधी (अतिरिक्त विनियोजन)	37,59,000.00	0.00		
ADD : DRAW DOWN FROM OTHER RESERVES WITH PRIOR APPROVAL OF RBI/रिझर्व्ह बॅंकेच्या परवानगीने इतर राखीव निधीतून नफ्यामध्ये वर्ग केलेली रक्कम	1,37,000.00	40,23,014.00		
ADD : NET PROFIT FOR THE YEAR / चालू वर्षाचा नफा	59,77,66,412.62	52,15,22,655.99		
 TOTAL / एकूण (₹)	60,26,10,233.33	52,55,61,949.43		
SCHEDULE - 7 CONTINGENT LIABILITIES / परिशिष्ट-७ संभाव्य देणी				
CLAIMS AGAINST THE BANK NOT ACKNOWLEDGED AS DEBT / कर्ज म्हणून कबुल न केलेल्या बँकेविरुद्धचे दावे				
BANK GUARANTEE / बँक हमीपत्रे	65,33,72,165.80	66,07,95,810.46		
LETTER OF CREDIT / पत पत्रे	2,18,69,799.90	12,57,84,939.00		
AMOUNT TRANSFERRED TO DEA FUND / डीईए निधीला जमा केलेली रक्कम	28,35,43,409.47	25,31,14,705.99		
(NET OF PAYMENT MADE TO ELIGIBLE DEPOSITORS) / पात्र ठेवीदारांना दिलेल्या देयकानंतर				
CONTINGENT LIABILITY FOR TAX PENDING LITIGATIONS ।कर प्रलंबित दाव्यासाठी संभाव्य देणी	1,30,25,747.00	1,30,25,747.00		
OTHER CONTINGENT LIABILITIES / इतर संभाव्य देणी	25,00,000.00	6,00,000.00		
TOTAL / एकूण (₹)	97,43,11,122.17	1,05,33,21,202.45		



Schedules Forming Part of Balance Sheet as at 31st March, 2025 दिनांक ३१ मार्च, २०२५ अखेर ताळेबंद पत्रकाची परिशिष्ट

PROPERTIES AND ASSETS / ਸਾलमत्ता	31st March 2025 (₹)	31st March 2024 (₹)
SCHEDULE - 8 CASH / परिशिष्ट-८ रोख		
i) CASH IN HAND / रोख शिल्लक	51,23,01,905.00	53,02,82,393.59
ii) CASH WITH RESERVE BANK OF INDIA / रिझर्व्ह बँक ऑफ इंडियाखाती शिल्लक	2,07,96,51,791.18	2,21,74,76,985.75
iii) CASH WITH STATE BANK OF INDIA / स्टेट बँक ऑफ इंडियाखाती शिल्लक	30,64,595.57	32,16,649.35
iv) CASH WITH STATE & CENTRAL CO-OP BANK/ स्टेट आणि सेंट्रल को-ऑप बँक शिल्लक	2,81,581.54	38,20,691.87
TOTAL / एकूण (₹)	2,59,52,99,873.29	2,75,47,96,720.56
SCHEDULE - 9 BALANCES WITH OTHER BANKS / परिशिष्ट-९ इतर बँवे	ञ्तील शिल्लक	
i) CURRENT DEPOSITS / चालू ठेवी	2,44,07,731.66	11,51,09,884.60
ii) FIXED DEPOSITS / मुदत ठेवी	8,40,93,06,945.00	7,79,48,51,149.00
TOTAL / एकूण (₹)	8,43,37,14,676.66	7,90,99,61,033.60
SCHEDULE - 10 INVESTMENTS / परिशिष्ट- १० गुंतवणूक		
1) IN CENTRAL AND STATE GOVERNMENT SECURITIES (AT BOOK VALUE) / केंद्रीय आणि राज्य सरकारी सिक्युरिटीजमध्ये (पुस्तकी मूल्यावर)	14,45,53,78,171.65	16,46,05,40,042.00
(FACE VALUE ₹ 147231.80 (₹ in Lakhs) / (P.Y. ₹ 168056.80) दर्शनी मूल्य ₹१४७२३१.८० (₹ लाखात) दर्शनी मूल्य ₹१६८०५६.८० (MARKET VALUE ₹ 151417.73 (₹ in Lakhs) (P.Y. ₹ 165075.86) बाजार मूल्य ₹१५१४१७.७३ (₹ लाखात) बाजार मूल्य ₹१६५०७५.८६		
2) OTHER TRUSTEE SECURITIES / इतर विश्वस्त सिक्युरिटीज	0.00	0.00
3) SHARES IN CO-OPERATIVE INSTITUTIONS / सहकारी संस्थामधील भाग	4,44,900.00	4,44,900.00
4) OTHER INVESTMENTS / इतर गुंतवणूक		
i) BONDS OF PSU <i>I</i> PSU चे बॉण्ड	2,99,40,25,850.00	1,84,24,39,450.00
(FACE VALUE ₹ 29999.00 (₹ in Lakhs) / (P.Y. ₹ 18489.00) दर्शनी मूल्य ₹२९९९.०० (₹ लाखात) दर्शनी मूल्य ₹१८४८९.०० (MARKET VALUE ₹ 29886.12 (₹ in Lakhs) (P.Y. ₹ 18062.96) बाजार मूल्य ₹२९८८६.१२ (₹ लाखात) बाजार मूल्य ₹१८०६२.९६		
ii) NCD'S / एनसीडीज्	39,93,48,000.00	14,99,25,000.00
(FACE VALUE ₹ 4000.00 (₹ in Lakhs) / (P.Y. ₹ 1500.00) दर्शनी मूल्य ₹४०००.०० (₹ लाखात) दर्शनी मूल्य ₹१५००.०० (MARKET VALUE ₹ 3998.14 (₹ in Lakhs) (P.Y. ₹ 1476.35) बाजार मूल्य ₹३९९८.१४ (₹ लाखात) बाजार मूल्य ₹१४७६.३५		
iii) SECURITY RECEIPTS ISSUED BY ARC / ARC द्वारे जारी केलेल्या सुरक्षा पावत्या	51,25,50,000.00	52,56,40,000.00
(FACE VALUE ₹ 5125.50 (₹ in Lakhs) / (P.Y. ₹ 5256.40) दर्शनी मूल्य ₹५१२५.५० (₹ लाखात) दर्शनी मूल्य ₹५२५६.४० (MARKET VALUE (NAV) ₹ 3639.11 (₹ in Lakhs) (P.Y. ₹ 2628.20) बाजार मूल्य (एनएव्ही) ₹३६३९.११ (₹ लाखात) बाजार मूल्य ₹२६२८.२०		
iv) CERTIFICATE OF DEPOSIT / ठेव प्रमाणपत्र	0.00	0.00
, TOTAL / एकूण (₹)	18,36,17,46,921.65	18,97,89,89,392.00

SCI	HEDULE - 11 LOANS AND ADVANCES / परिशिष्ट- ११ दिलेली कर्जे		
I)	SHORT TERM LOANS, CASH CREDIT, OVERDRAFTS & BILLS DISCOUNTED / अल्पमुदत कर्जे, कॅश क्रेडीट,ओव्हरड्राफ्ट आणि बिल डिस्काऊंटेड		
i)	OF WHICH SECURED AGAINST / पैकी सुरक्षित		
	a) GOVERNMENT & OTHER APPROVED SECURITIES <i>I</i> सरकारी आणि इतर मान्यता प्राप्त सिक्युरिटीज	7,10,75,647.15	5,84,93,847.06
	b) OTHER TANGIBLE SECURITIES / इतर मूर्त सिक्युरिटीज	8,51,25,08,926.36	7,01,51,81,029.49
ii)	UNSECURED LOANS / विनातरण कर्जे	2,33,46,208.28	78,72,842.64
	TOTAL (I) / एकूण (₹)	8,60,69,30,781.79	7,08,15,47,719.19
	OF THE ADVANCES, AMOUNT DUE FROM INDIVIDUALS / पैकी वैयक्तिक येणे कर्जे रक्कम	6,32,40,84,431.18	5,14,94,18,754.76
	OF THE ADVANCES, AMOUNT OVERDUE / पैकी थकीत रक्कम	21,41,54,707.74	16,82,62,452.33
	CONSIDERED BAD & DOUBTFUL OF RECOVERY / वसुलीसाठी संशयास्पद	12,31,67,409.19	18,08,06,493.33
II)	MEDIUM TERM LOANS / मध्यम मुदत कर्जे		
i)	OF WHICH SECURED AGAINST / पैकी सुरक्षित		
	a) GOVERNMENT & OTHER APPROVED SECURITIES <i>I</i> सरकारी आणि इतर मान्यताप्राप्त सिक्युरिटीज	21,63,478.47	3,01,84,838.00
	b) OTHER TANGIBLE SECURITIES I इतर मूर्त सिक्युरिटीज	3,09,06,07,399.07	2,46,97,05,070.59
ii)	UNSECURED LOANS / विनातारण कर्जे	58,86,02,125.73	72,95,59,605.98
	TOTAL (II) / एकूण (₹)	3,68,13,73,003.27	3,22,94,49,514.57
	OF THE ADVANCES, AMOUNT DUE FROM INDIVIDUALS / पैकी वैयक्तिक येणे कर्जे रक्कम	3,43,24,87,596.23	2,94,10,23,454.32
	OF THE ADVANCES, AMOUNT OVERDUE / पैकी थकीत रक्कम	19,79,92,294.45	20,34,42,180.25
	CONSIDERED BAD & DOUBTFUL OF RECOVERY / वसुलीसाठी संशयास्पद	18,80,67,064.90	22,77,55,787.76
	LONG TERM LOANS / दिर्घ मुदत कर्जे		
i)	OF WHICH SECURED AGAINST / पैकी सुरक्षित		
	a) GOVERNMENT & OTHER APPROVED SECURITIES / सरकारी आणि इतर मान्यताप्राप्त सिक्युरिटीज	14,91,089.35	45,73,472.00
	b) OTHER TANGIBLE SECURITIES / इतर मूर्त सिक्युरिटीज	11,87,04,99,896.51	10,38,11,38,032.50
ii)	UNSECURED LOANS / विनातारण कर्जे	4,02,11,050.17	2,83,76,030.00
	TOTAL (III) / एकूण (₹)	11,91,22,02,036.03	10,41,40,87,534.50
	OF THE ADVANCES, AMOUNT DUE FROM INDIVIDUALS / पैकी वैयक्तिक येणे कर्जे रक्कम	9,11,91,57,378.93	7,50,18,40,887.16
	OF THE ADVANCES, AMOUNT OVERDUE / पैकी थकीत रक्कम	19,29,66,939.75	20,50,69,134.10
	CONSIDERED BAD & DOUBTFUL OF RECOVERY / वसुलीसाठी संशयास्पद	25,24,47,998.66	44,04,82,573.62
	TOTAL (I+II+II) / एकूण (₹)	24,20,05,05,821.09	20,72,50,84,768.26
SCI	HEDULE - 12 INTEREST RECEIVABLE / परिशिष्ट- १२ येणे व्याज		
	INTEREST RECEIVABLE ON INVESTMENT / गुंतवणुकीवरील येणे व्याज	74,16,25,083.32	71,43,36,246.37
	TOTAL / एकूण (₹)	74,16,25,083.32	71,43,36,246.37



SC	SCHEDULE - 13 FIXED ASSETS / परिशिष्ट- १३ स्थावर मालमत्ता			
I.	PREMISES / इमारत	32,61,70,024.94	35,51,53,637.94	
	AT COST AS ON 31st MARCH OF THE PRECEDING YEAR / मागील वर्षापर्यंत दि. ३१ मार्च अखेरीस इमारतीची किंमत	70,91,43,926.94	70,91,43,926.94	
	ADDITIONS DURING THE YEAR / वर्षभरातील वाढ	0.00	0.00	
	W.I.P. DURING THE YEAR / वर्षभरातील W.I.P.	0.00	0.00	
	DEDUCTIONS DURING THE YEAR / वर्षभरातील घट	0.00	0.00	
	DEPRECIATION TILL DATE / आजमितीस घसारा	38,29,73,902.00	35,39,90,289.00	
II.	FURNITURE AND FIXTURES / फर्निचर आणि फिक्चर्स	13,65,24,210.99	14,69,58,814.64	
	AT COST AS ON 31st MARCH OF THE PRECEDING YEAR / मागील वर्षापर्यंत दि. ३१ मार्च अखेरीस फर्निचर आणि फिक्चर्सची किंमत	43,45,91,389.14	42,63,88,045.84	
	ADDITIONS DURING THE YEAR / वर्षभरातील वाढ	99,82,378.35	88,61,082.31	
	DEDUCTIONS DURING THE YEAR / वर्षभरातील घट	22,30,355.00	6,57,739.01	
	DEPRECIATION TILL DATE / आजमितीस घसारा	30,58,19,201.50	28,76,32,574.50	
III.	OTHER FIXED ASSETS / इतर स्थावर मालमत्ता	5,16,49,181.92	7,67,08,678.25	
	AT COST AS ON 31st MARCH OF THE PRECEDING YEAR / मागील वर्षापर्यंत दि. ३१ मार्च अखेरीस इतर स्थावर मालमत्तेची किंमत	47,07,87,703.82	49,00,23,030.34	
	ADDITIONS DURING THE YEAR / वर्षभरातील वाढ	1,44,18,940.23	2,83,47,554.57	
	DEDUCTIONS DURING THE YEAR / वर्षभरातील घट	98,812.56	4,75,82,881.09	
	DEPRECIATION TILL DATE / आजमितीस घसारा	43,34,58,649.57	39,40,79,025.57	
	TOTAL (I+II+III) / एकूण (₹)	51,43,43,417.85	57,88,21,130.83	
SC	HEDULE - 14 OTHER ASSETS / परिशिष्ट-१४ इतर मालमत्ता			
i)	TAX PAID IN ADVANCE / TAX DEDUCTED AT SOURCE / ॲडव्हान्स टॅक्स/टीडीएस	17,11,01,812.17	14,60,55,379.55	
ii)	STATIONERY AND STAMPS / स्टेशनरी आणि स्टॅम्प	98,12,640.07	1,04,78,544.57	
iii)	PREPAID EXPENSES / आगाऊ केलेला खर्च	2,29,65,177.19	4,09,65,171.61	
iv)	OTHER ASSETS / इतर मालमत्ता	51,26,90,522.55	22,41,76,019.19	
	TOTAL / एकूण (₹)	71,65,70,151.98	42,16,75,114.92	

Place: Kalwa, Thane. Date: 25th June, 2025 As per our report of even date

M/s. N. S. Gokhale & Co. Chartered Accountants CA Vinod G. Navare Partner FRN. 103270W (Member No. 112664) (Statutory Auditors)

For GP Parsik Sahakari Bank Ltd.,

(Multi-State Scheduled Bank)

Mr. Vikram G. Patil (Chairman)

Mr. Prakash N. Patil (Vice Chairman) Mrs. Rajashree P. Patil (Director) Mr. Vijay M. Bhosale (C.E.O.)

PROFIT & LOSS ACCOUNT FOR THE

दिनांक ३१ मार्च, २०२५ अखेर

EXPENDITURE / स्त्रर्च	SCHEDULE NO. परिशिष्ट क्र.	31 st MARCH 2025 (₹)	31 st MARCH 2024 (₹)
INTEREST ON DEPOSITS, BORROWING ETC. / ठेवीं व कर्जांवरील दिलेले व्याज	15	1,96,67,20,449.94	1,75,14,30,001.61
SALARIES AND ALLOWANCES, PROVIDENT FUND / पगार भत्ते, भविष्य निर्वाह निधी		76,11,60,576.86	71,35,18,348.10
DIRECTORS FEES AND ALLOWANCES / संचालक मानधन आणि भत्ते		21,45,005.25	17,23,633.01
RENT, TAXES, INSURANCE, LIGHTING ETC. / भाडे, कर, विमा, वीज इत्यादी		21,06,69,345.72	19,79,07,711.18
PROFESSIONAL FEES & LAW CHARGES / व्यावसायिक शुल्क आणि कायदे तज्ञांचे शुल्क		2,48,29,658.37	2,23,23,680.55
POSTAGE, TELEGRAM AND TELEPHONE CHARGES / टपाल, तार आणि दूरध्वनी शुल्क		2,02,71,465.03	1,93,49,810.63
AUDITORS FEES / लेखापरीक्षकांचे शुल्क		1,58,32,400.00	1,51,85,073.00
DEPRECIATION ON AND REPAIR TO PROPERTY / घसारा आणि मालमत्तेची दुरुस्ती		8,65,49,864.00	8,85,23,725.50
STATIONERY, PRINTING AND ADVERTISEMENT ETC. / लेखन सामुग्री, छपाई आणि जाहिरात खर्च इत्यादी.		2,18,30,505.80	1,79,40,902.37
OTHER EXPENDITURE / इतर खर्च	16	35,83,95,128.00	31,30,91,052.60
LOSS FROM SALE OF OR DEALING WITH NON-BANKING ASSETS / नॉन-बॅंकिंग मालमत्ता विक्री किंवा व्यवहारामधील तोटा		0.00	0.00
PROVISIONS / तरतुदी	17	10,03,92,836.00	25,44,72,536.00
PROVISION FOR INCOME-TAX / आयकर तरतूद		18,08,50,000.00	16,75,00,000.00
NET PROFIT AFTER TAX / करानंतरचा निव्वळ नफा		59,77,66,412.62	52,15,22,655.99
TOTAL / एकूण (₹)		4,34,74,13,647.58	4,08,44,89,130.54

Place: Kalwa, Thane. Date : 25th June, 2025 As per our report of even date M/s. N. S. Gokhale & Co. **Chartered Accountants**

CA Vinod G. Navare Partner FRN. 103270W (Member No. 112664) (Statutory Auditors)



YEAR ENDED 31st MARCH, 2025

नफा-तोटा पत्रक

INCOME / उत्पन्न	SCHEDULE NO. परिशिष्ट क्र.	31 St MARCH 2025 (₹)	31 St MARCH 2024 (₹)
INTEREST & DISCOUNT / व्याज आणि सवलत	18	3,97,97,24,243.25	3,73,73,24,456.70
COMMISSION EXCHANGE AND BROKERAGE / कमिशन एक्सचेंज आणि ब्रोकरेज		7,39,30,752.40	9,33,92,126.91
SUBSIDIES AND DONATIONS / अनुदान आणि देणगी		0.00	0.00
LOCKER RENT & SAFE CUSTODY CHARGES / सुरक्षा खणे भाडे		1,17,45,541.34	1,15,00,905.53
INCOME FROM NON-BANKING ASSETS AND FROM SALE OF DEAD STOCK / नॉन-बॅंकिंग मालमत्तेतून आणि डेड स्टॉकच्या विक्रीतून मिळणारे उत्पन्न		14,79,129.89	15,90,199.53
PROFIT ON SALE OF INVESTMENTS / ग्तवण्कीच्या विक्रीवरील नफा		3,61,40,179.37	1,08,92,207.12
OTHER RECEIPTS / इतर उत्पन्न	19	17,38,17,518.54	18,62,07,792.70
DEFERRED TAX / स्थिगित कर		2,86,67,107.12	3,04,26,121.84
RECOVERY IN BAD DEBTS WRITTEN OFF / निर्लेखित बुडीत कर्जाची वसुली		25,93,978.68	11,60,326.21
EXCESS PROVISION OF INCOME TAX WRITTEN BACK / जादा आयकर तरतुदीचा परतावा		53,15,197.00	4,94,994.00
REVERSAL OF EXCESS INVESTMENT DEPRECIATION RESERVE / गुंतवणुकीवरील जादा घसारा राखीव परतावा		3,40,00,000.00	1,15,00,000.00
TOTAL / एकूण (₹)		4,34,74,13,647.58	4,08,44,89,130.54

For GP Parsik Sahakari Bank Ltd.,

(Multi-State Scheduled Bank)

Mr. Vikram G. Patil (Chairman)

Mr. Prakash N. Patil (Vice Chairman)

Mrs. Rajashree P. Patil (Director)

Mr. Vijay M. Bhosale (C.E.O.)

PROFIT & LOSS APPROPRIATION ACCOUNT

दिनांक ३१ मार्च, २०२५ अखेर

EXPENDITURE / खर्च	SCHEDULE NO. परिशिष्ट क्र.	31 st MARCH 2025 (₹)	31 st MARCH 2024 (₹)
TRANSFER TO / वर्ग केले : FREE RESERVES / राखीव निधी		13,45,31,500.00	0.00
NET PROFIT CARRIED TO BALANCE SHEET / निव्वळ नफा ताळेबंदासाठी वर्ग		60,26,10,233.33	52,55,61,949.43
TOTAL / एकूण (₹)		73,71,41,733.33	52,55,61,949.43

Place: Kalwa, Thane. Date : 25th June, 2025 As per our report of even date M/s. N. S. Gokhale & Co. **Chartered Accountants**

CA Vinod G. Navare Partner FRN. 103270W (Member No. 112664) (Statutory Auditors)

FOR THE YEAR ENDED 31st MARCH, 2025

नफा-तोटा विनियोग पत्रक

INCOME / उत्पन्न	SCHEDULE NO. परिशिष्ट क्र.	31 st MARCH 2025 (₹)	31 st MARCH 2024 (₹)
NET PROFIT AFTER TAX / करानंतर निव्वळ नफा		59,77,66,412.62	52,15,22,655.99
TRANSFER FROM / कडून वर्ग			
BAD & DOUBTFUL DEBT RESERVE / संशचित व बुडीत कर्ज राखीव निधी		13,45,31,500.00	0.00
CHARITY FUND / धर्मदाय निधी		0.00	3,84,456.00
MEMBERS WELFARE FUND / सभासद कल्याण निधी		1,37,000.00	0.00
DIRECTORS TRAINING FUND / संचालक प्रशिक्षण निधी		0.00	3,42,783.00
EMPLOYEE WELFARE FUND / सेवक कल्याण निधी		0.00	32,95,775.00
EX GRATIA & BONUS (EXCESS APPROPRIATION) / सानुग्रह अनुदान आणि बोनस (अतिरिक्त विनियोग)		8,99,254.00	0.00
CRCS FUND (EXCESS APPROPRIATION) / सीआरसीएस निधी (अतिरिक्त विनियोग)		37,59,000.00	0.00
PROFIT OF LAST YEAR / मागील वर्षाचा नफा		48,566.71	16,279.44
TOTAL / एकूण (₹)		73,71,41,733.33	52,55,61,949.43

For GP Parsik Sahakari Bank Ltd.,

(Multi-State Scheduled Bank)

Mr. Vikram G. Patil (Chairman)

Mr. Prakash N. Patil (Vice Chairman) Mrs. Rajashree P. Patil
(Director)

Mr. Vijay M. Bhosale (C.E.O.)



Schedules Forming Part of Profit & Loss Account for the year ended 31st March, 2025 दिनांक ३९ मार्च, २०२५ अखेर नफा-तोटा पत्रकाची परिशिष्ट

PARTICULA	ARS / तपशील	31 st MARCH 2025 (₹)	31 st MARCH 2024 (₹)
SCHEDULE	E 15 - INTEREST ON DEPOSITS, BORROWING ETC / ਠੇਕੀ	व कर्जावरील व्याज	
a) INTERE	EST ON DEPOSITS / ठेवींवरील व्याज	1,96,67,01,956.94	1,75,14,30,001.61
b) INTERE	ST ON BORROWING / कर्जांवरील व्याज	18,493.00	0.00
	TOTAL / एक्ट्रण (₹)	1,96,67,20,449.94	1,75,14,30,001.61
SCHEDULE	E 16 - OTHER EXPENDITURE / হুন্ন স্তর্ঘ		
a) VEHICL	E ALLOWANCES & EXPENSES / वाहन भत्ते आणि खर्च	38,43,486.22	41,68,068.51
b) SERVIC	ING CHARGES / सेवा शुल्क	6,63,74,713.94	5,52,72,314.27
c) SECUR	ITY SERVICE CHARGES / सुरक्षा सेवा शुल्क	1,96,13,794.36	1,91,80,278.33
d) ATM CA	RD CHARGES / एटीएम कार्ड शुल्क	25,92,430.79	17,20,384,09
e) COMPL	ITER LICENSES & RENEWALS / संगणक परवाना नूतनीकरण	2,50,96,020.42	1,26,81,947.26
	SGST, IGST EXPENSES / ाटी, एसजीएसटी, आवजीएसटी खर्च	4,21,06,102.98	3,58,73,129.43
	NFS / UPI / BBPS / POS / AEPS CHARGES गीएस/एनएफएस/युपीआय/बीबीपीएस/पीओएस/एइपीएस शुल्क	5,89,94,272.36	6,03,33,350.21
	CRIF / EQUIFAX / EXPERIAN / CERSAI / C-KYC CHARGES / क्रिफ/इक्वीफॅक्स/एक्सिपिरियन/सरसाई/सी-केवायसी शुल्क	20,24,969.83	29,00,999.95
	DN AMORTISATION GSEC HTM / ज GSEC HTM वरील तोटा	1,40,21,971.49	1,82,13,808.00
	COMMISSION EXP./ टी/लेटर ऑफ क्रेडीट कमिशन खर्च	6,58,568.00	11,51,694.00
k) STAFF	WELFARE EXPENSES / कर्मचारी कल्याण खर्च	76,61,057.83	66,58,116.22
I) CONTR	ACTUAL EXPENSES / कंत्राटी खर्च	1,22,89,757.42	1,15,58,185.00
m) SPARES	S & CONSUMABLES / सुटे आणि उपयोग्य वस्तू	9,75,561.85	19,85,663.90
n) COMMI	SSION PAID / भरलेले कमिशन	6,71,925.18	8,83,860.57
o) TCS SA	AS EXPENSES / टीसीएस सास खर्च	5,00,88,400.00	84,00,000.00
p) PSLC F	PREMIUM EXPENSES / पीएसएलसी प्रिमियम खर्च	1,08,45,250.00	16,50,000.00
q) SMS B/	ANKING EXPENSES / एसएमएस बँकिंग खर्च	2,32,07,423.07	4,09,65,644.22
r) OTHER	MISCELLANEOUS EXPENDITURE / इतर किरकोळ खर्च	1,73,29,422.26	2,94,93,608.64
	TOTAL / एकूण (₹)	35,83,95,128.00	31,30,91,052.60



Schedules Forming Part of Profit & Loss Account for the year ended 31st March, 2025 दिनांक ३१ मार्च, २०२५ अखेर नफा-तोटा पत्रकाची परिशिष्ट

PARTICULARS / तपशील	31 st MARCH 2025 (₹)	31 st MARCH 2024 (₹)
SCHEDULE 17 - PROVISIONS / तरतुदी		
a) BAD AND DOUBTFUL DEBTS RESERVE PROVISION / बुडीत व संशयित कर्जाची राखीव तरतूद	0.00	10,00,00,000.00
b) PROVISION FOR INVESTMENT IN SECURITY RECEIPTS / सिक्युरिटी रिसीप्टसमधील गुंतवणुकीची तरतूद	9,00,78,246.00	14,22,90,000.00
c) OTHER PROVISIONS / इतर तरतुदी	1,03,14,590.00	1,21,82,536.00
TOTAL / एकूण (₹)	10,03,92,836.00	25,44,72,536.00
SCHEDULE 18 - INTEREST AND DISCOUNT / व्याज आणि सवलत		
a) INTEREST ON LOAN / कर्जांवरील व्याज	1,93,81,49,574.73	1,81,26,35,797.38
b) INTEREST / INCOME ON INVESTMENT / गुंतवणुकींवरील व्याज/उत्पन्न	2,04,15,74,668.52	1,92,46,88,659.32
TOTAL / एकूण (₹)	3,97,97,24,243.25	3,73,73,24,456.70
SCHEDULE 19 - OTHER RECEIPTS / इतर उत्पन्न		
a) SERVICE CHARGES / सर्व्हिस शुल्क	6,79,26,740.45	6,13,06,410.19
b) PROCESSING FEES / प्रक्रिया शुल्क	1,66,55,414.10	1,30,70,095.15
c) NFS SERVICE CHARGES / एनएफएस सर्व्हिस शुल्क	1,39,20,783.89	73,00,098.92
d) PRECLOSURE CHARGES / प्रिक्लोजर शुल्क	6,40,482.42	17,91,112.76
e) CIBIL / CERSAI / EQUIFAX / CRIF CHARGES / सीबील/सरसाई/इक्वीफॅक्स/ क्रिफ शुल्क	32,35,783.09	32,12,099.31
f) ACH NACH MANDATE PROCESSING CHARGES / एसीएच नॅच मॅण्डेट प्रक्रिया शुल्क	25,42,955.23	29,24,016.08
g) ACH NACH DEBIT RETURN CHARGES / एसीएच नॅच डेबीट रिर्टन शुल्क	1,39,30,835.32	1,73,68,760.79
h) NFS / POS / IMPS / BBPS / UPI CHARGES / एनएफएस/पॉस/आयएमपीएस/बीबीपीएस/युपीआय शुल्क	4,02,65,495.36	4,59,26,499.82
i) IMPS TRANSACTION CHARGES / आयएमपीएस व्यवहार शुल्क	13,42,227.50	22,32,450.00
j) INCENTIVES RECEIVED / इन्सेंटीव्ह मिळाले	27,65,794.81	1,29,03,079.12
k) CASH HANDLING CHARGES / रोख हाताळणी शुल्क	16,71,464.77	36,73,530.77

Schedules Forming Part of Profit & Loss Account for the year ended 31st March, 2025 दिनांक ३१ मार्च, २०२५ अखेर नफा-तोटा पत्रकाची परिशिष्ट

PARTICULARS / तपशील	31 st MARCH 2025 (₹)	31 st MARCH 2024 (₹)
I) PSLC PREMIUM INCOME / पीएसएलसी प्रीमियम उत्पन्न	0.00	2,25,000.00
m) OTHER EXCESS PROVISION / इतर जादा तरतुदी	0.00	1,10,85,266.00
n) OTHER MISCELLANEOUS INCOME / इतर किरकोळ उत्पन्न	89,19,541.60	31,89,373.79
TOTAL / एकूण (₹)	17,38,17,518.54	18,62,07,792.70

Place: Kalwa, Thane. Date: 25th June, 2025 As per our report of even date M/s. N. S. Gokhale & Co. Chartered Accountants

CA Vinod G. Navare Partner FRN. 103270W (Member No. 112664) (Statutory Auditors)

For GP Parsik Sahakari Bank Ltd.,

(Multi-State Scheduled Bank)

Mr. Vikram G. Patil (Chairman) Mr. Prakash N. Patil (Vice Chairman) Mrs. Rajashree P. Patil Mrs. Vijay M. Bhosale (C.E.O.)

Notes to financial statements for the year ended 31st March, 2025

I Summary of Significant Accounting Policies:

1 Background:

GP Parsik Sahakari Bank Ltd. is a multi-state scheduled co-operative bank (converted into multi-state co-operative society w.e.f. 26.03.2015) providing wide range of banking and financial services through 91 branches. It is governed by the Banking Regulation Act, 1949 (as applicable to co-operative societies / banks) and the Multi-State Co-operative Societies Act, 2002 and the rules framed there-under.

2 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 as stipulated under the Reserve Bank of India (Financial Statements - Presentation and Disclosures) Directions as amended, to comply in all material respects with the accounting standards issued by the Institute of Chartered Accountants of India (ICAI) to the extent applicable, the statutory provisions under the Banking Regulation Act, 1949 as amended from time to time (as applicable to Co-operative Societies) & Multi State Co-operative Societies Act, 2002, Multi State Co-operative Societies Rules, 2002, circulars and guidelines issued by the Reserve Bank of India ('RBI') and current practices prevalent in the co-operative banking sector in India.

The financial statements have been prepared following the going concern concept on the accrual basis under the historical cost convention unless otherwise stated separately. The accounting policies adopted in the current year are consistent with those of previous year except otherwise specified.

3 Use of Estimates:

The presentation of financial statements, in conformity with generally accepted accounting principles, requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities, revenues and expenses and the disclosure of contingent liabilities at the end of the reporting period. The Management believes that these estimates and assumptions are prudent and reasonable. Any revisions to the accounting estimates are recognized prospectively in the current and future periods.

4. Advances and Provisioning:

- a. The classification of advances into Standard, Sub-standard, Doubtful and Loss assets as well as provisioning on Standard Advances and Non-Performing Advances has been arrived at in accordance with the Income Recognition, Assets Classification and Provisioning Norms prescribed by the RBI from time to time.
- b. The unrealized interest in respect of advances classified as Non-Performing Assets is disclosed as "NPA Interest Receivable" as per RBI directives.
- c. Provision on Advances categorized under Sub-Standard, Doubtful and Loss Assets is made in accordance with the guidelines issued by the Reserve Bank of India. In addition, a general provision is made on following categories of standard assets as per RBI guidelines, as under:

Category	Provision (%)
Direct advances to Agricultural and SME Sectors	0.25
Commercial and Real estate (CRE) loans	1.00
CRE –Residential Housing	0.75
Other advances	0.40

For restructured accounts, provision is made in accordance with RBI guidelines which require diminution in the fair value of assets to be provided for at the time of restructuring and at each Balance sheet date thereafter. In respect of accounts restructured pursuant to the impact of COVID-19, provisions have been made as stipulated under the extant RBI guidelines on the subject.

- d. The Bank vid. RBI circulars FIDD. CO. Plan. BC. 23/ 04.09.01/2015-16 (as amended from time to time) trades in priority sector portfolio by selling or buying PSLC. The Bank buys the PSLC for the fulfillment of priority sector obligation and sells the excess of priority sector achievement in the form of PSLC through RBI trading platform. There is no transfer of risks or loan assets in these transactions. The fee paid for purchase of the PSLC is treated as an 'Expense' and the fee received from the sale of PSLCs is treated as 'Income'. Deposits placed with NABARD/SIDBI/NHB, etc. exclusively on account of shortfall in priority sector targets is shown in Other Assets.
- e. Income from Non-Performing Assets (NPA's) is recognized on realization. During the year, the Bank has revised its loan recovery appropriation method due to implementation of new CBS, effective from 13th July 2024, recovery amount in such NPA accounts is appropriated as per the date of demands raised and the earliest demand (i.e. FIFO basis) is being satisfied / adjusted towards the charges (including pending charges / Penal Charges) followed by towards interest and principle dues.

5 Investments:

a. Classification of Investments:

For the purpose of disclosure in the Balance Sheet, Investments have been classified under five groups, namely, Government Securities, other approved securities, shares, bonds of PSUs and other investments.

b. Categorization of Investments:

In accordance with the guidelines issued by the RBI, the Bank has classified its Investment portfolio into the following three categories

- "Held to Maturity" (HTM) securities acquired with the intention to hold till maturity.
- "Held for Trading" (HFT) securities acquired with the intention to trade.
- "Available for Sale" (AFS) securities which do not fall within the above two categories.
- c. Valuation of Investments:
- Investments under HTM category are carried at Book Value. The premium paid, if any, on the investments under this category is amortized over the residual life of the security as per guidelines of RBI and Policy adopted by Bank. The profit / loss on investments acquired at a discount on face value, under this category, are recognized only at the time of redemption / sale of the investment.
- > Investments under 'Available for Sale (AFS)' and 'Held for Trading (HFT) category are valued scrip-wise

at lower of Cost or Market Value. Net depreciation, if any, under each category has been provided for, net appreciation, if any, has been ignored.

- The individual securities in the AFS category are marked to market at quarterly intervals.
- > The individual securities in the HFT category are marked to market at monthly intervals.
- Market Value, where market quotes are not available, is determined on the basis of the "Yield to Maturity" (YTM) method as indicated by Financial Benchmarks India Pvt. Ltd. (FBIL). Appreciation/ Depreciation are aggregated for each class of securities and net depreciation in aggregate for each category as per RBI guidelines is charged to Profit and Loss Account. Net appreciation, if any, is ignored.
- In case of bonds & debentures where interest is not received regularly (i.e. overdue beyond 90 days), the classification is in accordance with prudential norms as prescribed by RBI.
- > Treasury bills, Commercial Papers and Certificate of Deposits, Zero Coupon Bond issued at discount, under all the category are valued at carrying cost.
- d. The Bank follows settlement date accounting for recording of purchase and sale transactions in securities and cost is determined on the weighted average price method.
- e. Broken period interest on debt instruments is treated as revenue item. Brokerage, Commission etc. pertaining to investments paid at the time of acquisition is charged to revenue.
- f. The securities sold and purchased under Repo/Reverse Repo are accounted based on guidelines issued by Reserve Bank of India. Securities are transferred as in the case of normal outright sale/purchase transactions and such movement of securities is reflected using the Repo/Reverse Repo Accounts and contra entries. The above entries are reversed on the date of maturity. Balance in Repo account is classified under Schedule 4 (Borrowings) and balance in Reverse Repo account is classified under Money at Call & Short Notice except Reverse Repo with banks and other institutions having original tenors more than 14 days is shown under Loans & Advances. Liquidity Adjustment Facility (LAF) / Standing Deposit Facility transactions are accounted as per RBI guidelines.
- g. Investments in Security Receipts (SRs) issued by Asset Reconstruction Companies (ARCs) are valued at cost. Provisioning for SRs is subjected to the guidelines issued by Reserve Bank of India on Transfer of Loan Exposure vide Circular no. RBI/DOR/ 2021-22/86 DOR.STR.REC.51/21.04.048/ 2021-22 dated 24.09.2021 as amended from time to time.

6. Fixed Assets:

- a. Fixed Assets including intangible assets are carried at historical cost less amortization / depreciation accumulated thereon, except Freehold Land which is carried at cost. Cost comprises of purchase price, including non-refundable taxes and any directly attributable cost of bringing the asset to its working condition for intended use. Any trade discount and rebates are deducted in arriving at the purchase price. The depreciation is provided on a pro-rata basis on all the assets stated as at the Balance Sheet date. No depreciation is provided on assets sold during the quarter.
- b. Gains or Losses arising from sale of fixed assets are measured as difference between the net proceeds on disposal and carrying amount of the assets and are recognized in the Profit and Loss account when the asset is sold.
- c. The Carrying amounts of assets are reviewed at each balance sheet date for any indication of impairment based on internal/external factors. An impairment loss is recognized wherever the carrying

amount of an asset exceeds its recoverable amount.

d. The depreciation on fixed assets is calculated on the basis of methods and rates as mentioned below:

Particulars	Method of Depreciation	Rate of Depreciation
Lease hold Land	Amortized over the remaining lease period.	-
Free hold Land	At Cost	-
Building (Premises)	Written Down Value Method	10.00%
Computer Hardware	Straight Line Method	33.33%
UPS and Batteries	Straight Line Method	33.33%
ATM Machines	Straight Line Method	33.33%
Printers	Straight Line Method	33.33%
CC TV	Straight Line Method	33.33%
LCD Projector	Straight Line Method	33.33%
Furniture Fixtures	Written Down Value Method	10.00%
Intangible Assets	Straight Line Method	33.33%
ISDN & ATM Video Capture, Lease Lines	Written Down Value Method	40.00%
Plant & Machinery	Written Down Value Method	15.00%
Name & Sign Board	Straight Line Method	33.33%
Vehicle	Written Down Value Method	25.00%
Fire Extinguisher	Written Down Value Method	25.00%
All Others Assets	Written Down Value Method	10.00%

e. Fixed Assets which have been fully depreciated but are still in use, are carried in the books at nominal value of Re. 1/-.

7. Revenue recognition:

- a. Income is accounted for on accrual basis, except for income from locker rent, dividends received from shares of co-operative institutions, and income from mutual funds, which are accounted for on a receipt basis.
- b. As per RBI directives, in respect of accounts classified as Standard, interest and other income is recognized on accrual basis.
- c. Income from Non- Performing Assets (NPA's) is recognized on realization. Recovery amount in such NPA accounts is appropriated as per the date of demands raised and the earliest demand (i.e. FIFO basis) is being satisfied/adjusted towards the charges (including pending charges / Penal Charges) followed by towards interest and principle dues.

- d. The commission on Letters of Credit / Guarantees is recognized as income in the year in which it is received.
- e. Interest on overdue or matured Fixed Deposits is accounted for at the rate applicable to Savings Bank Accounts, in accordance with RBI guidelines.

8. Employee Benefits (AS – 15):

- a. The payment of Provident Fund is made to the Commissioner for Provident Fund at rates prescribed in the Employees Provident Fund and Misc. Provisions Act, 1952 and is charged to Profit and Loss account for the year on accrual basis..
- b. Encashment of accumulated leaves is a defined benefit plan. The Bank measures the expected cost of such leaves as an additional amount that it expects to pay as a result of the unused entitlement that has accumulated at the Balance sheet date. Such compensated leaves are provided for based on the actuarial valuation at the year end. The Bank obtained Insurance policy from HDFC Standard Life and Life Insurance Corporation of India (LIC), for encashment of leaves to employees. The premium/contribution paid to HDFC Standard Life and LIC under the said policy is debited to Profit & Loss Account. The shortfall, if any, between the present value of the benefit obligation and the fair value of plan assets as on 31stMarch is paid/provided for and recognized as expense in the Profit and Loss account.
- c. The Bank operates defined benefit plan for its employees, viz. gratuity liability. The cost of providing benefits under these plans is determined on the basis of actuarial valuation at each year-end. The Bank has obtained Insurance policy from HDFC Standard Life and Life Insurance Corporation of India (LIC) for gratuity payments to employees. The premium/contribution paid to HDFC Standard Life and LIC under the said policy is debited to Profit & Loss Account. The shortfall, if any, between the present value of the benefit obligation and the fair value of plan assets as on 31st March is paid/provided for and recognized as expense in the Profit and Loss account..
- d. Ex-Gratia is appropriated out of net profit in accordance with the Multi-State Co-operative Societies Act, 2002.

9. Lease Payment (AS-19):

Operating lease payments are recognized as an expense in the Profit & Loss Account on accrual basis for the financial year on a straight line basis over the lease term. In the opinion of the Bank, the leave and license agreements entered into by the Bank for use of premises for its banking business are cancellable.

10. Taxes on Income (AS – 22):

Tax expense comprises of current tax and deferred tax. Current Income Tax is measured on the basis of estimated taxable income for the year in accordance with the provisions of Income Tax Act, 1961, and rules framed there under. Bank has opted to pay income tax as per newly introduced section 115BAD of Income Tax Act, 1961.

Deferred Tax Assets (DTA) are recognized only to the extent there is a reasonable certainty that there will be sufficient future taxable income would be available against which DTA can be realized.

DTA / Deferred Tax Liability (DTL) are reassessed at each reporting date, based upon management's judgment as to whether the realization is reasonably certain.

11. Earnings Per Share (AS-20):

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

12. Segment Reporting:

- a. The disclosure relating to segment information is made in accordance with AS-17 Segment Reporting and relevant guidelines issued by the RBI.
- b. The Bank's operating businesses are organized and managed separately according to the nature of the services provided, with each segment representing a different business unit.
- c. Income and expenses in relation to the segments are categorized based on the items that are individually identifiable to the segments.
- d. The Bank has identified Business Segments viz. Treasury Operations, Corporate Banking, Retail Banking and Other Banking Operations taking into account the nature of products and services and the guidelines issued by RBI. The revenue and result in relation to the segments are categorized on average basis based on the items that are individually identifiable to the segments.
- e. Unallocated expenses include general corporate income and expense items which are not allocated and specifically identified to any business segment.
- f. Assets and liabilities that cannot be allocated to specifically identifiable segments are grouped under unallocated assets and liabilities.

13. Cash Flow Statement (AS – 3):

The cash flows are reported using the indirect method whereby profit before tax is adjusted for effects of transactions of non-cash nature, deferrals or accruals of past or future cash receipts or payments and items of income or expenses associated with investing or financing cash flows.

14. Foreign Exchange Transactions:

- a. Transactions denominated in foreign currency are accounted for at the rates prevailing on the date of the transaction.
- b. Monetary foreign currency assets and liabilities if any reflected in the Balance sheet are translated at the closing spot rate of exchange relevant to the Balance sheet date. The Profit/Loss due to revaluation are recognized in the Profit and Loss account.
- c. Contingent liabilities on account of foreign exchange contracts, guarantees, acceptances, endorsements and other obligations denominated in foreign currencies are disclosed at closing spot rate of exchange relevant to the balance sheet date.

15. Provisions, Contingent Liabilities and Contingent Assets (AS - 29):

- a. A provision is recognized when the Bank has a present obligation as result of past events and it is probable that an outflow of resources will be required to settle the obligation, in respect of which a reliable estimate can be made. Provisions are not discounted to their present value and are determined based on best estimate required to settle the obligation at the Balance sheet date. These are reviewed at each Balance sheet date and adjusted to reflect the current best estimates.
- b. Contingent Assets are not recognized in the financial statements. Contingent Liabilities are disclosed when there is a possible obligation arising from a past event, the existence of which will be confirmed by occurrence or non-occurrence of one or more uncertain future events not within the control of the Bank or any present obligation arising from past event which is not recognized since it is not probable that an outflow of resources will be required to settle the obligation or a reliable estimate of the amount of such obligation cannot be made.

16 Deposits for Utilities:

Deposits for services like telephone, electricity, etc. paid to concerned authorities are charged off as expenditure in the year in which the relevant service connection is installed.

II. Notes to Financial Statements:

A. Employee Benefits:

The Bank has contributed ₹ 5.76 crore (Previous year ₹ 5.52 crore) towards Provident Fund. Actuarial assessment of Gratuity & Leave encashment is as under: (₹ in Crore)

Particulars	Gratuity		Leave Encashment			
Faruculars	31/03/2025	31/03/2024	31/03/2025	31/03/2024		
Actuarial Assumptions						
Discount Rate	6.60%	7.25%	6.60%	7.25%		
Salary Escalation	4.00%	4.00%	4.00%	4.00%		
Membership data						
Number of Members (Nos)	974	897	963	891		
Average Age (years)	38.76	43.52	38.86	43		
Average Monthly Salary	0.0042	0.0053	0.0042	0.0053		
Average Past Service (years)	11.20	18.11	0.00	0.00		
Valuation Method	Projected Unit Credit Method				cted Unit Credit Method	
Changes in the present value of obligation	1					
Opening present value of obligation	33.89	33.80	8.89	8.68		
Interest Cost	2.08	2.45	0.45	0.63		
Current Service Cost	1.26	1.12	0.94	0.85		
Benefits paid	(4.68)	(29.39)	(4.26)	(9.09)		
Actuarial (gain)/loss on obligations	0.25	25.91	3.56	7.83		
Closing Present Value of obligation	32.80	33.89	9.58	8.90		

Particulars	Gratuity		Leave En	cashment
rai liculai 5	31/03/2025	31/03/2024	31/03/2025	31/03/2024
Changes in fair value of plan assets				
Opening Fair value of plan assets	32.82	27.64	9.68	10.42
Expected return on plan assets	2.25	1.97	0.52	0.60
Contributions	2.09	32.61	1.50	7.75
Benefits paid	(4.68)	(29.40)	(4.26)	(9.09)
Closing Fair value of plan assets	32.48	32.82	7.44	9.68
Amount recognized in balance sheet				
Present Value of obligation as at the year-end	32.79	33.89	9.58	8.89
Fair value of plan assets as at the year-end	32.48	32.82	7.44	9.68
Assets / (Liability)	(0.31)	(1.07)	(2.14)	0.80
Expenses recognized in P/L Account				
Current service cost	1.26	1.12	0.94	0.85
Interest Cost	2.08	2.45	0.45	0.63
Expected Return of Plan Assets	(2.08)	(1.97)	(0.63)	(0.60)
Net actuarial (gain) / loss	0.10	25.91	3.68	7.83
Expenses recognized in P & L account	1.36	27.52	4.44	8.70

B. Segment Reporting:

i. Business Segments:

Business Segments	Treasury	Corporate Banking	Retail Banking	Other Banking Business	Total
Revenue	211.17	87.52	106.29	29.75	434.74
Revenue	(193.56)	(52.21)	(128.85)	(33.84)	(408.45)
Result	42.70	17.70	21.49	6.02	87.90
Result	(44.71)	(12.06)	(29.76)	(7.82)	(94.35)
Unallocated expenses					10.04
Offallocated expenses					(25.45)
Operating Profit					77.86
Operating Profit					(68.90)
Income Toyon					18.09
Income Taxes					(16.75)

(₹ in Crore)

Business Segments	Treasury	Corporate Banking	Retail Banking	Other Banking Business	Total
Extraordinary Profit / Loss					0.00
Extraordinary Front / Loss					0.00
Net Profit					59.78
Net Floit					(52.15)
Other Information					
Segment Assets	2731.55	884.66	1535.39	439.17	5590.77
Segment Assets	(2864.90)	(690.15)	(1368.09)	(445.16)	(5368.31)
Unallocated Assets					87.24
Offallocated Assets					(72.51)
Total Assets					5678.00
Total Assets					(5440.81)
Commant Linbilities	2777.32	99.69	2364.71	306.11	5547.74
Segment Liabilities	(2914.07)	(89.02)	(2084.53)	(248.22)	(5335.84)
Unallocated Liabilities					130.27
Orialiocated Liabilities					(104.98)
Total Liabilities					5678.00
Total Liabilities					(5440.81)

- ii. The Bank operates as a single unit in India, hence separate information regarding geographical segment is not given.
- **iii.** For the purpose of segment reporting, we have considered unsecured loan, secured personal loan, gold loan, personal vehicle loan, housing loan, education loan, staff loans, OD against fixed deposit, NSC under retail banking and other loans are considered under corporate banking.
- iv. The previous year's figures are indicated in bracket.

C. Related Party Disclosure:

The Bank is a Co-operative society under the Multi-State Co-operative Societies Act, 2002 and there are no Related Parties requiring a disclosure under the Accounting Standard – 18, issued by the ICAI, other than Key Management Personnel's, viz. Mr. Madhusudan D. Pai, Chief Executive Officer up to 15th March, 2025 and Mr. Vijay M. Bhosale Officiating CEO(from 21.12.2024) for F.Y. 2024-25. However in terms of RBI circular dated March 29, 2003, the CEO being a single party coming under the category, no further details therein need to be disclosed.

D. Lease Rent Payable:

Operating lease payments are recognized as an expense in the Profit & Loss Account on accrual basis for the financial year. In the opinion of the Bank, the leave and license / lease agreements entered into by

the Bank for use of premises for its banking business are cancellable. The disclosures are as under:

(₹ in Crore)

Particulars	F.Y. 2024-25	F.Y. 2023-24
Future lease rental payable as at the end of the year (Minimum Lease Payments)		
- Not later than one year	8.66	9.00
- Later than one year but not later than five years	17.09	15.57
- Later than five years	4.67	3.14

E. Earnings Per Share:

Particulars	F.Y. 2024-25	F.Y. 2023-24
Net profit for the period after tax attributable to shareholders (before appropriation) (₹ in Crore)	59.78	52.15
Weighted average number of equity shares outstanding during the year. (Nos)	1,82,91,732	1,79,98,893
Earnings per share (Basic & Diluted) - (in ₹)	32.68	28.98

Note: Bank has no liability which can be potentially converted into equity shares.

F. Deferred Tax Assets/Liabilities:

Calculation of Deferred Tax Assets/Liabilities (net) arising on account of timing differences between book profit and taxable profits during the financial year is as follows:

Particulars	Defferred Tax Asset / (Liability) as at 31st March, 2024	Addition / (Reversal) during the year	Defferred Tax Asset / (Liability) as at 31st March, 2025
DTL on Account of			
a) Special reserve u/s 36 (1) (viii) of I T Act 1961	(4.55)	0.52	(4.03)
Total (A)	(4.55)	0.52	(4.03)

(₹ in Crore)

Particulars	Defferred Tax Asset / (Liability) as at 31st March, 2024	Addition / (Reversal) during the year	Defferred Tax Asset / (Liability) as at 31st March, 2025
DTA on Account of			
a) Depreciation	0.39	0.08	0.47
b) Provision for security receipts	10.03	2.27	12.30
c) Provision for Restructured Asset	0.95	0.00	0.95
c) Provision for Bad & Doubtful Debts Reserve	1.98	0.00	1.98
Total (B)	13.35	2.35	15.70
Net Deferred Tax Asset/(Liability) Total (A-B)	8.80	2.87	11.67

The above calculation has resulted in a net credit of ₹ 2.87 crores (P.Y. ₹ 3.04 crores) to the Profit & Loss Account for the year ended 31st March 2025.Deferred Tax Assets of current year includes DTA of ₹ 0.74 crore on account of change in tax rates during financial year 2020-21.

G. Intangible Assets:

The Bank has identified intangible assets representing Computer Software, the details of which are as follows:

(₹ in Crore)

Particulars F.Y. 2024-25 F.Y. 2023-24 Gross Block at the beginning of the year 10.11 10.01 Add: Additions during the year 0.07 0.10 Less: Write off / Sale 0.00 0.00 Gross Block at the end of the year 10.18 10.11 Amortizations at the beginning of the year 10.00 9.97 Add: Amortizations during the year 0.05 0.04 Less: Write off/Sale 0.00 0.00 Amortizations at the end of the year 10.05 10.01 **Net Closing Balance** 0.13 0.10

H. New Core Banking Solution (CBS) Application:

Bank has migrated its Core Banking Solution (CBS) application to the TCS BaNCS (SaaS Module)

Application from 13thJuly 2024. The Bank has incurred expenses related to the purchase and implementation of the BaNCS (SaaS Module) Application from TCS which was in process since past few financial periods, including the current period. These expenses have been charged to the Profit & Loss Account in the respective years.

I. Impairment of Assets:

There is no indication of any material impairment of any of assets in the opinion of the Bank and as such no provision under Accounting Standard -28 issued by ICAI is required.

J. Provision for Assets Sold to ARC:

As per RBI circular RBI/2022-23/78 DOR.STR.REC.51/21.04.048/2022-23 dated June 28, 2022, a glide path was provided for compliance with implementation of clause 77 of RBI master direction No. RBI/DOR/2021-22/86, DOR.STR.REC.51/21.04.048/2021-22 dated 24.09.2021, whereby in respect of valuation of investments in security receipts (SR) outstanding in books of accounts of the bank as on date of issuance of this master directions, difference between the carrying value of such SR and valuation arrived at in terms of clause 77, as on next financial reporting date, is to be provided over 5 financial years starting with financial years 2021-22. As the said circular was issued subsequent to completion of statutory audit, the Bank did not made any provision related thereto in financial year 2021-22 and the same was made in subsequent financial year 2022-23. Accordingly the Bank has provided for ₹ 48.87crore (95% provision made) till March 31, 2025.RBI has extended additional 2 years till Financial Year 2027-28 for making provision towards SR vide circular No.RBI/2024-25/118-DOR.CRE.REC. 62./07.10.002/2024-25 dated 24.02.2025. Bank will make provision towards balance SR during financial year 2025-26.

K. Contingent Liabilities:

a. All letters of credit / guarantees are sanctioned to customers with approved credit limits in place. The liability thereon is dependent on terms of contractual obligations, devolvement, raising demand by concerned parties and the amount being called up. These amounts are collateralized by margins, counter-guarantees and secured charges. The quantum of Contingent liability in respect of Bank Guarantees and Letters of Credit are as under:

 Particulars
 F.Y. 2024-25
 F.Y. 2023-24

 Bank Guarantee
 65.34
 66.08

 Letter of Credit
 2.19
 12.58

 Total
 67.53
 78.66

b. Details of amount transferred to The Depositor Education Awareness Fund (DEA Fund):

The following is the movement in amount transferred to the Fund.

Particulars	F.Y. 2024-25	F.Y. 2023-24
Opening balance of amounts transferred to DEA Fund	25.31	23.06
Add: Amounts transferred to DEA Fund during the year	3.43	4.12

(₹ in Crore)

Particulars	F.Y. 2024-25	F.Y. 2023-24
Less: Amounts reimbursed by DEA Fund towards claims	0.39	1.87
Closing Balance of amounts transferred to DEA Fund	28.35	25.31

c. Claims Against Bank not Acknowledged as Debts:

The status of Bank's Income Tax, Service Tax assessments / appellate proceedings and other legal cases filed against the Bank are tabulated below:

(₹ in Crore)

Period	Particulars	F.Y. 2024-25	F.Y. 2023-24
Income Tax AY 2007-08	Asst CIT issued order u/s 271(1)(c) of IT Act on 28.3.18 stating that Murbad branch is not rural branch and allowance for BDDR cannot be taken.	0.25	0.25
TDS AY 2016-17	TDS officer has issued order u/s 201(1) /201(1A) of the IT Act for non-deduction of TDS.	0.07	0.07
Service Tax From April-13 to June-17	Jt. Commissioner of Thane CGST, Mumbai, issued Show Cause notice against availment of CENVAT Credit on Deposit Insurance Premium paid to DICGC. The Bank has filed appeal before Jt. Commissioner of CX & GST, Thane CGST, Mumbai.	0.68	0.68
Service Tax October 2013 to June 2017	Assistant Commissioner of CGST, Thane, issued Show Cause notice against availment of CENVAT Credit on interchange/ switching fees on NFS Service Charges paid to different banks.	0.31	0.31
Legal Cases April 24 to March 25	Claim against Bank not acknowledged as debt pending upto FY 2024-25.	0.00	0.06
	Total	1.30	1.36

d. Bank Guarantee of ₹ 0.25 crore taken from IDBI Bank for submission to Unique Identification Authority of India.

L. Capital Commitments:

As of March 31, 2025, the estimated amount of contracts remaining to be executed on capital account is ₹ 0.16 crore (Previous year: ₹ NIL).

M. Information under MSME (Development) Act, 2006:

The Bank has not received information in respect of the registration under Micro, Small, Medium Enterprises Development, Act 2006 from its suppliers / service providers. Hence, information relating to

the cases of delays if any, in payments to such enterprises or of interest payments due to such delays could not be given.

N. Investments:

Until July 2024, the Bank has followed the Straight Line Amortization method for Held to Maturity (HTM) securities on a per script basis. Effective from August 2024, the Bank has changed the method of amortization to Constant Yield Method. This change has resulted in higher net profit of the bank by ₹ 0.03 crore.

O. Fixed Deposits Held as Margin Money with Other Banks:

Fixed Deposits with other Banks include deposits aggregating to ₹ 37.68 crore (Previous year ₹ 46.97 crore) lodged as margin money to secure issuance of Letters of Credit, Guarantees, Overdraft facilities in respect of correspondent bank.

P. Non-Banking Asset (NBA):

The Bank had acquired a Non-Banking Asset (NBA) amounting to Rs. 0.17 crore from the erstwhile Ichalkaranji Mahila Sahakari Bank Ltd. in earlier years, for which a 100% provision was made. During the financial year 2023-24, the Bank has written off the asset against the provision. Although the asset has been written off from the books, the Bank's claim against the Non-Banking Asset continues to exist.

Q. Disclosure as per RBI Master Direction DOR.ACC.REC.No. 45/21.04.018/ 2021-22 dated 30.08.2021 as amended.

1. Regulatory Capital:

a. Composition of Regulatory Capital:

Sr. No.	Particulars	F.Y. 2024-25	F.Y. 2023-24
i)	Paid up share capital and reserves (net of deductions, if any)	435.30	400.30
ii)	Other Tier 1 capital	35.96	29.09
iii)	Tier 1 capital (i + ii)	471.26	429.39
iv)	Tier 2 Capital	80.23	74.18
v)	Total capital (Tier1+Tier2)	551.50	503.57
vi)	Total Risk Weighted Assets (RWAs)	2,804.31	2,320.67
vii)	Paid-up share capital and reserves as percentage of RWAs	15.52%	17.25%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	16.81%	18.50%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	2.86%	3.20%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	19.67%	21.70%
xi)	Amount of paid-up equity capital raised during the year	1.62	0.80
xii)	Amount of non equity Tier 1 capital raised during the year of which: Perpetual Cumulative Preference Shares Redeemable Non-cumulative Preference Shares	Nil	Nil

(₹ in Crore)

Sr. No.	Particulars	F.Y. 2024-25	F.Y. 2023-24
xiii)	Amount of Tier 2 capital raised during the year, Of which: Perpetual Cumulative Preference Shares Redeemable Non-Cumulative Preference Shares	NIL	NIL

b. i) Drawdown from Reserves:

The Bank has drawdown from following Reserves with the approval of Reserve Bank of India and shown as below the line items:

(₹ in Crore)

Particulars	F.Y. 2024-25	F.Y. 2023-24
Charity Fund	-	0.04
Director Training Fund	-	0.03
Employee Welfare Fund	-	0.33
Member Welfare Fund	0.01	-
Total	0.01	0.40

- ii) For the year ended 31st March 2025 Bank has transfer balance of ₹ 13.45 crore from the 'Bad and Doubtful Debts Reserve' (which was created from Profit & Loss appropriation account in earlier years) to the Free Reserve Account through Profit & Loss appropriation account, in accordance with the guidelines issued by Reserve Bank of India vide circular no. RBI/2024-25/58 DOR.CAP.REC.No.27/09.18.201/2024-25 dated 2nd August 2024 'Prudential Treatment of Bad and Doubtful Debt Reserve' by Co-operative Banks.
- iii) During Financial Year 2024-25 Bank has transferred balance in 'Dividend Equalization Fund' of ₹ 6.95 crore to 'Free Reserve' as per RBI circular No.RBI/2024-25/57 DOR. CAP.REC.No. 30/09. 18.201/2024-25 dated 30.07.2024

2. Assets Liability Management: Maturity pattern of certain items of assets and liabilities

i. As on 31st March, 2025:

											0.0.0,
Particulars	1 D	2-7 D	8-14 D	15-28 D	29-90 D	3-6 M	6-12 M	1-3 Y	3-5 Y	OVER-5 Y	TOTAL
Deposits	90.29	75.81	118.30	5.92	11.51	12.08	586.72	2412.53	242.18	1228.79	4784.13
Advances	165.99	2.26	6.31	18.15	44.97	66.95	120.56	1076.42	356.38	562.06	2420.05
Investments	68.18	13.59	72.15	30.41	100.68	465.70	273.60	672.70	238.57	793.53	2729.11
Borrowings	-	-	-	-	-	-	-	-	-	-	-
ForeignCurrency Assets	-	-	-	-	-	-	-	-	-	-	-
ForeignCurrency Liabilities	-	-	-	-	-	-	-	-	-	-	-

Note: "D" denotes Days, "M" denotes Months, and "Y" denotes Years.

Balances of term deposits with banks and balance of money at call and short notice are also considered under investment for ALM.

ii As on 31st March, 2024:

(₹ in Crore)

Particulars	1 D	2-7 D	8-14 D	15-28 D	29-90 D	3-6 M	6-12 M	1-3 Y	3-5 Y	OVER-5 Y	TOTAL
Deposits	112.83	90.34	135.10	36.52	162.48	216.19	474.39	2249.23	46.74	1082.82	4606.64
Advances	136.18	5.14	7.10	16.87	46.43	65.94	131.96	878.98	305.08	478.83	2072.51
Investments	146.39	69.13	75.15	156.78	196.62	419.69	223.25	407.69	384.42	774.26	2853.38
Borrowings	-	-	-	-	-	-	-	-	-	-	-
ForeignCurrency Assets	-	-	-	-	-	-	-	-	-	-	-
ForeignCurrency Liabilities	-	-	-	-	-	-	-	-	-	-	-

Note: "D" denotes Days, "M" denotes Months, and "Y" denotes Years.

Balances of term deposits with banks and balance of money at call and short notice are also considered under investment for ALM.

3. Investments:

a. Composition of Investment Portfolio:

i. As on 31st March, 2025:

	Investments in India								
Particulars	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and / or joint ventures	Others	Total		
Held to Maturity									
Gross	1025.59	-	-	-	-	-	1025.59		
Less: Provision for non-performing investments (NPI)	-	-	-	-	-	-	-		
Net	1025.59	-	-	-	-	-	1025.59		
Available for Sale									
Gross	419.95	-	0.04	339.34	-	51.26	810.59		
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-		
Net	419.95	-	0.04	339.34	-	51.26	810.59		

(₹ in Crore)

	Investments in India									
Particulars	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and / or joint ventures	Others	Total			
Held for Trading										
Gross	-	-	-	-	-	-	-			
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-			
Net	-	-	-	-	-	-	-			
Total Investments	1445.54	-	0.04	339.34	-	51.26	1836.17			
Less: Provision for non-performing investments	-	-	-	-	-	-	-			
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-			
Net	1445.54	-	0.04	339.34	-	51.26	1836.17			

ii. As on 31st March, 2024

	Investments in India									
Particulars	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and / or joint ventures	Others	Total			
Held to Maturity										
Gross	1055.53	-	-	-	-	-	1055.53			
Less: Provision for non-performing investments (NPI)	-	-	-	-	-	-	-			
Net	1055.53	-	-	-	-	-	1055.53			
Available for Sale										
Gross	590.53	-	0.04	199.24	-	52.56	842.37			
Less: Provision for depreciation and NPI	-	-	-	-	-	1	-			
Net	590.53	-	0.04	199.24	-	52.56	842.37			

(₹ in Crore)

	Investments in India								
Particulars	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and / or joint ventures	Others	Total		
Held for Trading									
Gross	-	-	-	-	-	-	-		
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-		
Net	-	-	-	-	-	-	-		
Total Investments	1646.05	-	0.04	199.24	-	52.56	1897.90		
Less: Provision for non-performing investments	-	-	-	-	-	-	-		
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-		
Net	1646.05	-	0.04	199.24	-	52.56	1897.90		

b. Movement of Provision for Depreciation and Investment Fluctuation Reserve:

Particulars	Current Year	Previous Year
Faruculais	31/03/2025	31/03/2024
i) Movement of provisions held towards depreciation on investments		
a) Opening balance	4.00	5.15
b) Add: Provisions made during the year	1	0.40
c) Less: Write off / write back of excess provisions during the year	3.40	1.55
d) Closing balance	0.60	4.00
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	45.18	41.87
b) Add: Amount transferred during the year	-	3.31
c) Less: Drawdown	-	-
d) Closing balance	45.18	45.18
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category.	5.57%	5.36%

c. Sale and transfers to/from HTM category:

During the FY 2024-25 Bank has shifted securities from HTM to AFS category which is 7.91% of the Book value of investments held in HTM category at the beginning of the year. The disclosure is as under: -.

(₹ in Crore)

FACE VALUE	BOOK VALUE	MARKET VALUE AS ON 31/5/2024
91.50	83.50	87.91

Note: 1) Shifting done as on 03/06/2024.

2) During the Financial year, Bank had sold all the shifted securities.

d. Non-SLR Investment Portfolio:

i. Non-Performing Non-SLR Investments:

(₹ in Crore)

Sr. No.	Particulars	2024-25	2023-24
a)	Opening balance	-	-
b)	Additions during the year since1st April	-	-
c)	Reductions during the above period	-	-
d)	Closing balance	-	-
e)	Total provisions held	-	-

ii. Issuer Composition of Non-SLR Investments:

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
1	2	3	3	4	1	5		6		7	
		CY	PY	CY	PY	CY	PY	CY	PY	CY	PY
		31/03/25	31/03/24	31/03/25	31/03/24	31/03/25	31/03/24	31/03/25	31/03/24	31/03/25	31/03/24
a)	PSUs	15.00	20.00	-	-	-	-	-	-	-	-
b)	Fls	284.40	149.34	-	-	-	-	-	-	-	-
c)	Banks	0.00	14.90	-	-	-	-	-	-	-	-
d)	Private Corporates	39.93	14.99	-	-	-	-	-	-	-	-
e)	Subsidiaries /Joint Ventures	0.00	0.00	-	-	-	-	-	-	-	-

(₹ in Crore)

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities				Extent of 'Unlisted' Securities	
1	2	3		4		5		6		7	7
		CY PY		CY	PY	CY	PY	CY	PY	CY	PY
		31/03/25 31/03/24		31/03/25	31/03/24	31/03/25	31/03/24	31/03/25	31/03/24	31/03/25	31/03/24
f)	Others	51.26	52.56	-	-	-	-	-	-	51.26	52.56
g)	Provision held towards depreciation	1	-	-	-	-	-	-	-	-	-
	Total	390.59	251.80	-	-	-	-	-	-	51.26	52.56

Note: Balances in term deposits with banks are not considered in above table.

e. Repo Transactions (in Face Value Terms):

i. As on 31st March, 2025:

(₹ in Crore)

	Particulars	Minimum outstanding during the year		Maximum outstanding during the year		Daily average outstanding during the year		Outstanding as on March 31, 2025	
		Face Value	Market Value	Face Value	Market Value	Face Value	Market Value	Face Value	Market Value
i)	Securities sold under repo								
	a) Government securities	10.00	10.46	10.00	10.46	10.00	10.46	-	-
	b) Corporate debt securities	-	-	-	-	-	-	-	-
	c) Any other securities	-	-	-	-	-	-	-	-
ii)	Securities purchased under reverse repo								
	a) Government securities b) Corporate debt securities		20.00	40.00	39.99	31.04	31.04	-	-
			-	-	-	-	-	-	-
	c) Any other securities	-	-	-	-	-	-	-	-

ii. As on 31st March, 2024:

Particulars	Minimum outstanding during the year		Maximum outstanding during the year		Daily average outstanding during the year		Outstanding as on March 31, 2024	
	Face	Market	Face	Market	Face	Market	Face	Market
	Value	Value	Value	Value	Value	Value	Value	Value
i) Securities sold under repo								
a) Government securities	1.00	1.08	1.00	1.08	1.00	1.08	-	-

(₹ in Crore)

	Particulars	Minimum outstanding during the year		Maximum outstanding during the year		Daily average outstanding during the year		Outstanding as on March 31, 2024	
		Face	Market	Face	Market		Market		Market
		Value	Value	Value	Value	Value	Value	Value	Value
	b) Corporate debt securities	-	-	-	-	1	-	-	-
	c) Any other securities	-	-	-	-	-	-	-	-
ii)	Securities purchased under reverse repo								
	a) Government securities b) Corporate debt securities		10.00	75.00	74.99	29.03	29.02	-	-
			-	-	-	-	-	-	-
	c) Any other securities	-	-	-	-	-	-	-	-

4. Assets Quality:

a. Classification of advances and provision held:

i. As on 31st March 2025

	Standard		Non-Per	forming		
Particulars	Total Standard Advances	Sub- standard	Doubtful Loss		Total Non- Performing Advances	Total
Gross Standard Advances and	I NPAs				•	
Opening Balance	1987.61	21.78	58.57	4.56	84.90	2072.51
Add: Additions during the year					6.62	-
Less: Reductions during the year					35.16	-
Closing balance	2363.68	6.79	44.56	5.01	56.37	2420.05
Reduction in Gross NPAs due to					•	
i) Up gradation					9.95	-
ii) Recoveries (excluding recoveries from upgraded accounts)					25.21	-



(₹ in Crore)

						(₹ in Crore)
	Standard		Non-Pei	forming		
Particulars	Total Standard Advances	Sub- standard	Doubtful	Loss	Total Non- Performing Advances	Total
iii) Technical / Prudential Write- offs					-	-
iv) Write-offs other than those under (iii) above					-	-
Provisions (excluding Floating	Provisions)					
Opening Balance of provisions held	9.55	78.78	58.57	4.56	141.91	151.46
Add: Fresh provisions made during the year					-	-
Less: Excess provision reversed / Write-off loans					13.45	13.45
Closing balance of provisions held	9.55	78.88	44.56	5.02	128.46	138.00
Net NPAs						
Opening Balance		-	-	-	-	-
Add: Fresh additions during the year					_	-
Less: Reductions during the year					-	-
Closing balance		-	-	-	-	-
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 re	coveries mad	e thereon				
Opening balance of Technical/ Prudential written-off accounts						6.74
Add: Technical/ Prudential write-offs during the year						-
Less: Recoveries made from previously technical/ prudential written-off accounts during the year						0.21
Closing Balance	-	_	-	-	-	6.53
	•		·			

Note: The above provision not include additional provision made for Restructured advances as per IRAC norms of RBI of ₹ 13.21 Crore as on 31/03/2025 (₹ 13.21 Crore as on 31/03/2024).

ii. As on 31st March 2024:

	Standard		Non-Per	forming		
Particulars	Total Standard Advances	Sub- standard	Doubtful	Loss	Total Non- Performing Advances	Total
Gross Standard Advances and	I NPAs					
Opening Balance	1957.46	17.80	54.86	4.28	76.94	2034.40
Add: Additions during the year					30.82	-
Less: Reductions during the year					22.86	-
Closing balance	1987.61	21.78	58.57	4.56	84.90	2072.51
Reductions in Gross NPAs due to	0					
i) Up gradation					10.49	-
ii) Recoveries (excluding recoveries from upgraded accounts)					12.36	-
iii) Technical / Prudential Write- offs					-	-
iv) Write-offs other than those under (iii) above					-	-
Provisions (excluding Floating	Provisions)					
Opening Balance of provisions held	9.55	90.02	37.61	4.28	131.91	141.46
Add: Fresh provisions made during the year					10.00	10.00
Less: Excess provision reversed / Write-off loans					-	-
Closing balance of provisions held	9.55	78.78	58.57	4.56	141.91	151.46
Net NPAs						
Opening Balance		-	-	-	-	-
Add: Fresh additions during the year					-	-
Less: Reductions during the year					-	-
Closing balance		-	-	-	-	-

(₹ in Crore)

	Standard		Non-Per	forming		
Particulars	Total Standard Advances	Sub- standard	Doubtful	Loss	Total Non- Performing Advances	Total
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 re	coveries mad	le thereon				
Opening balance of Technical/ Prudential written-off accounts						6.86
Add: Technical/ Prudential write-offs during the year						-
Less: Recoveries made from previously technical/ prudential written-off accounts during the year					_	0.12
Closing Balance					-	6.74

Note: The above provision not include additional provision made for Restructured advances as per IRAC norms of RBI of ₹13.21 Crore as on 31/03/2024 (₹13.21 Crore as on 31/03/2023).

Ratios (%)	Current Year 31/03/2025	Previous Year 31/03/2024
Gross NPA to Gross Advances	2.33%	4.10%
Net NPA to Net Advances	0.00	0.00
Provision coverage ratio	227.89%	167.14%

b. Sector-wise Advances and Gross NPAs

(₹ in Crore)

		F.	Y. 2024-2	5	F	.Y. 2023-2	4
Sr. No.	Sector	Total NPAs of CNPA Advances NPA Total NPAs of CNPA Total NPAS of CNPAS o		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	2.25	1.50	66.76%	2.40	1.50	62.74%
b)	Advances to industries sector eligible as priority	256.69	1.18	0.46%	237.31	7.80	3.29%
	i) Textile	130.87	5.02	3.84%	143.55	10.87	7.58%
c)	Services	325.98	3.48	1.07%	330.79	6.40	1.94%
d)	Personal loans	357.28	8.18	2.29%	384.24	8.62	2.24%
	Subtotal (i)	1073.08	19.38	1.81%	1098.28	35.21	3.21%
ii)	Non-priority Sector						
a)	Agriculture and allied activities	0.27	0.10	36.78%	0.36	0.10	27.38%
b)	Industry	52.48	4.31	8.21%	34.87	9.49	27.23%
	i) Textile	7.48	5.97	79.82%	10.96	7.82	71.35%
c)	Services	177.65	10.74	6.04%	221.56	15.10	6.81%
d)	Personal loans	1109.10	15.88	1.43%	706.48	17.19	2.43%
	Sub-total (ii)	1346.97	36.99	2.75%	974.22	49.70	5.10%
	Total (i + ii)	2420.05	56.37	2.33%	2072.51	84.90	4.10%

c. Overseas Assets, NPAs and Revenue:

Bank does not have overseas assets, NPA and Revenue during previous year and current year.

d. Details of Accounts Subject to Restructuring:

Particulars		Agrice ar Allied A		(excluding		Medium E	Micro, Small and edium Enterprises (MSME)		xcluding ure and ME)	Total	
		CY	PY	CY	PY	CY	PY	CY	PY	CY	PY
		2025	2024	2025	2024	2025	2024	2025	2024	2025	2024
Standard	Number of borrowers	-	-	12	11	18	19	2	5	32	35
Standard	Gross Amount	-	-	95.65	83.16	41.30	48.49	0.31	0.89	137.26	132.54



(₹ in Crore)

Parti	Particulars	ar	Agriculture and Allied Activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		xcluding ure and ME)	Total	
		CY	PY	CY	PY	CY	PY	CY	PY	CY	PY
		2025	2024	2025	2024	2025	2024	2025	2024	2025	2024
Standard	Provision held	ı	ı	6.11	4.33	2.95	2.92	0.03	0.09	9.09	7.33
	Number of borrowers	ı	ı	-	ı	ı	-	1	-	1	-
Sub- Standard	Gross Amount	1	1	-	1	1	-	0.15	-	0.15	-
	Provision held	ı	ı	ı	ı	ı	ı	0.01	-	0.01	-
	Number of borrowers	ı	ı	-	ı	1	2	-	-	1	2
Doubtful	Gross Amount	-	ı	-	I	0.57	8.76	-	-	0.57	8.76
	Provision held	-	ı	-	ı	0.06	0.88	-	-	0.06	0.88
	Number of borrowers	ı	ı	12	11	19	21	3	5	34	37
Total	Gross Amount	ı	ı	95.65	83.16	41.87	57.25	0.46	0.89	137.98	141.31
	Provision held	-	-	6.11	4.33	3.01	3.80	0.04	0.09	9.16	8.21

Note: The figures represent accounts restructured during the financial years 2019-20, 2020-21, 2021-22 and 2024-25.

The amount and number of accounts in respect of which restructuring applications have been received and are under process, but for which restructuring packages have not been approved as of 31st March 2025, are NIL (Previous Year – NIL).

The above table also includes accounts restructured under the COVID-19 Resolution Framework.

e. Divergence in assets classification and Provisioning:

No divergences have been assessed by the RBI with respect to Gross NPA, Net NPA and provision for NPA for FY 2023-24. Therefore, no disclosure is provided regarding divergence in asset classification and provisioning..

f. Disclosure of Transfer of Loan Exposure:

During the current financial year and the previous financial year, the Bank has not transferred any stressed loan (NPA) to Asset Reconstruction Companies (ARCs), permitted transferees, or other transferees. Therefore, no disclosure is required.

g. Details of non performing financial assets purchased/ sold from/ to other Banks/ financial institution/NBFCs:

During the current financial year and the previous financial year, the Bank has not purchased or sold any non-performing financial assets to Banks, financial institutions, or NBFCs. Therefore, no disclosure is required.

h. Fraud Accounts:

(₹ in Crore)

Particulars	F.Y. 2024-25	F.Y. 2023-24
Number of frauds reported	-	1
Amount involved in fraud reported	-	0.86
Amount of provision made for such frauds	-	-
Amount of Unamortized provision debited from 'other reserves' as the end of the year	-	-

Note: Provision in respect of fraud reported to RBI in FY 2023-24 of ₹ 0.86 Crore was made in F.Y. 2022-23 and amount of ₹ 0.86 Crore was recovered during FY 2023-24, hence provision ₹ 0.86 Crore reversed during FY 2023-24.

Disclosure under Resolution Framework for COVID-19 related stress:

i. For the half year ended 30th September, 2024:

	(A)	(B)	(C)	(D)	(E)
Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan—Position as at 31-03-2024	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 30-09-2024
Personal Loans	21.15	0.18	-	1.83	18.70
Corporate persons	44.16	-	-	1.78	42.38
Of which MSMEs	44.16	-	-	1.78	42.38
Others	-	-	-	-	-
Total	65.31	0.18	-	3.61	61.08

ii. For the half year ended 31st March, 2025:

(₹ in Crore)

	(A)	(B)	(C)	(D)	(E)
Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan–Position as at 30-09-2024	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 31-03-2025
Personal Loans	18.70	-	-	1.79	16.89
Corporate persons	42.38	-	-	2.47	39.91
Of which MSMEs	42.38	-	-	2.47	39.91
Others	-	-	-	-	-
Total	61.08	-	-	4.26	56.80

5. Exposures:

a. Exposure to Real Estate Sector:

Category	Current year 31/03/2025	Previous year 31/03/2024
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.	635.07	557.79
Of which, Individual housing loans eligible for priority sector advances.	218.33	217.62
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; c) Investments in Mortgage-Backed Securities (MBS) and other securitized expo	83.92	80.92
	suies –	
i) Residential ii) Commercial Real Estate	-	
ii) Indirect Exposure		
Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	-	-
Total Exposure to Real Estate Sector	718.99	638.71

Exposure to Capital Market:

Bank does not have exposure to capital market in current year and previous year. Hence disclosure is not required.

b. Risk Category-wise country exposure:

Bank does not have exposure to country risk in current year and previous year. Hence disclosure is not required.

c. Unsecured Advances:

(₹ in Crore)

Particulars	F.Y. 2024-25	F.Y. 2023-24
Total unsecured advances of the bank	65.22	75.86
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		-

d. Factoring exposures:

Bank does not have factoring exposure and hence disclosure is not required.

e. Un-hedged foreign currency exposure:

Bank does not have un-hedged foreign currency exposure and hence disclosure is not required.

6. Concentration of Deposits, Advances, Exposures and NPAs:

a. Concentration of Deposits:

(₹ in Crore)

Particulars	F.Y. 2024-25	F.Y. 2023-24
Total deposits of the twenty largest depositors	166.79	175.62
Percentage of deposits of twenty largest depositors to total deposits of the bank	3.49%	3.88%

b. Concentration of Advances:

Particulars	F.Y. 2024-25	F.Y. 2023-24
Total advances to the twenty largest borrowers	417.87	402.55
Percentage of advances to twenty largest borrowers to total advances of the bank	16.80%	19.56%

c. Concentration of Exposures:

(₹ in Crore)

Particulars	F.Y. 2024-25	F.Y. 2023-24
Total exposure to the twenty largest borrowers/customers	453.79	438.41
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/ customers	18.26%	18.27%

d. Concentration of NPAs:

(₹ in Crore)

Particulars	F.Y. 2024-25	F.Y. 2023-24
Total Exposure to the top twenty NPA accounts	17.90	38.00
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	31.76%	44.76%

7. Derivatives:

Bank has not entered into any transactions in derivatives in current and previous year and hence disclosure is not required.

8. Transfer to Depositor Education and Awareness Fund (DEA Fund):

The detail of amount transferred to the Depositor Education and Awareness Fund (DEA Fund) is disclosed in Contingent Liabilities.

9. Disclosure of Complaints:

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

	6r. O.	Particulars	F.Y. 2024-25	F.Y. 2023-24	
Com	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	122	179	
3		Number of complaints disposed during the year	122	179	
	3.1	Of which, number of complaints rejected by the bank	pank -	-	
4		Number of complaints pending at the end of the year	-	-	

_	Sr. Particulars		F.Y. 2024-25	F.Y. 2023-24
Main	tainab	le complaints received by the bank from Office of Ombudsman		
5		Number of maintainable complaints received by the bank from Office of Ombudsman	12	15
	5.1	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	12	15
	5.2	Of 5, number of complaints resolved through conciliation / mediation / advisories issued by Office of Ombudsman	1	-
	5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	-	-
6		Number of Awards unimplemented within the stipulated time (other than those appealed)	-	-

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

b. Top five grounds of complaints received by the Bank from customers:

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/ (decrease) in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
Current Year					
ATM/Debit Cards	-	8	(76%)	-	-
Levy of charges without prior notice/ excessive charges/ foreclosure charges	-	10	(55%)	-	-
Internet/Mobile/Electronic Banking	-	45	-	-	-
Customer Service	-	30	-	-	-
Others	-	29	(53%)	-	-
Total	-	122	(32%)	-	-
Previous Year					
ATM/Debit Cards	-	34	113%	-	-
Levy of charges without prior notice/ excessive charges/ foreclosure charges	-	22	29%	-	-
Internet / Mobile / Electronic Banking	-	45	350%	-	-
Account Opening/Difficulty in operation of Accounts	-	24	-	-	-
Facilities for customers visiting the branch / adherence to prescribed working hours by the branch etc.	-	11	22%	-	-
Others	-	43	(36%)	-	-
Total	-	179	35.60%	-	-

10. Disclosure of Penalties:

No Penalty has been imposed by Reserve Bank of India during the year ended on 31st March, 2025. (During the financial year 2023-24, penalty of ₹ 0.27 crore was imposed).

11. Other Disclosures:

a. Business Ratios:

Particulars	F.Y. 2024-25	F.Y. 2023-24
Interest Income as a percentage to Working Funds	7.25%	7.17%
Non-interest income as a percentage to Working Funds	0.61%	0.61%
Cost of Deposits	4.24%	3.96%
Net Interest Margin	4.02%	4.21%
Operating Profit as a percentage to Working Funds	1.54%	1.75%
Return on Assets	1.09%	1.00%
Business (deposits plus advances) per employee (₹ in Crore)	7.40	7.44
Profit per employee (₹ in Crore)	0.06	0.06

b. Bancassurance Business:

The following is the break-up of income derived from insurance business:

(₹ in Crore)

Particulars	F.Y. 2024-25	F.Y. 2023-24
Commission from selling life and non life insurance policies	0.22	0.29

c. Marketing and Distribution:

The following is the break-up of income:

(₹ in Crore)

Particulars	F.Y. 2024-25	F.Y. 2023-24
Commission from MF; ASBA; Demat	0.0008	0.0002

d. Priority Sector Lending Certificates:

The Bank enters into transactions for the purchase of Priority Sector Lending Certificates (PSLCs). In the case of a purchase transaction, the Bank buys the fulfillment of priority sector obligation through RBI trading platform.

Details of PSLCs purchased by the Bank are set out below:

(₹ in Crore)

Particulars	F.Y. 2024-25	F.Y. 2023-24
PSLC-Small & Marginal Farmers	75.00	1
PSLC-General	490.25	250.00
PSLC-Micro Enterprises	-	-
Total	565.25	250.00

Details of PSLCs sold by the Bank are set out below:

(₹ in Crore)

Particulars	F.Y. 2024-25	F.Y. 2023-24
PSLC-Small & Marginal Farmers	-	-
PSLC-General	-	25.00
PSLC-Micro Enterprises	-	-
Total	-	25.00

e. Provisions and Contingencies:

(₹ in Crore)

Particulars	F.Y. 2024-25	F.Y. 2023-24
Provision for Security Receipts	9.01	14.23
Provision made towards Income tax	18.09	16.75
Other Provisions and Contingencies	1.03	1.22
Provisions towards NPA (BDDR)	-	10.00
Provisions for NPI	-	-
Total	28.13	42.20

f. Payment of DICGC Insurance Premium:

Particulars	F.Y. 2024-25	F.Y. 2023-24
April 2024 - Sept 2024 / April 2023 - Sept 2023	3.33	3.16
Oct 2024 - Mar 2025 / Oct 2023 - Mar 2024	3.41	3.28
Arrears in payment of DICGC premium	-	-

g. Disclosure of Facilities Granted to Directors and their relatives:

(₹ in Crore)

Sr. No.	Particulars	2024-25	2023-24
Α	Fund-based		
i	Outstanding at the beginning of the year	0.98	0.57
ii	Additions during the year	0.30	0.97
iii	Recovery during the year	0.44	0.57
iv	Outstanding at the end of the year (Including Interest)	0.84	0.98
В	Non-fund based (Guarantees, L/Cs etc.)		
i	Outstanding at the beginning of the year	-	-
ii	Additions during the year	-	-
iii	Recovery during the year	-	-
iv	Outstanding at the end of the year (Including Interest)	-	-

Note: Loan includes regular employee loans given to relative of Director.

h. Interest Rate Future (as per RBI Circular UBD(PCB)BPD Cir No.17/13.01.000/2009-10 October 28, 2009) Bank has not undertaken any transaction of interest rate futures in the current and previous financial year.

R. Previous Year Figures:

The Bank has regrouped, rearranged, and reclassified previous year's figures to conform to this year's classification, wherever necessary. The figures reported in the notes to Financial Statements are rounded off to rupees in crore.

As per our report of even date

M/s. N. S. Gokhale & Co Chartered Accountants Sd/-

CA Vinod G. Navare Partner FRN-103270W M.No.-112664 (Statutory Auditors)

Place: Kalwa, Thane. Date: 25th June, 2025 For GP Parsik Sahakari Bank Ltd.,

(Multi-State Scheduled Bank)

Mr. Vijay M. Bhosale (C.E.O.)



CASH FLOW STATEMENT FOR THE YEAR ENDED 31ST MARCH, 2025

Sr. No.	Particulars	31st Mar Amount ₹		31st Marc Amount ₹	
(1)	CASH FLOW FROM OPERATING ACTIVITIES				
	Net Profit as per Profit & Loss Account		59.78		52.15
	Adjustments for -				
Add:	Provision for BDDR	-		10.00	
	Depreciation on Fixed Assets	8.65		8.85	
	Income Tax provision	18.09		16.75	
	Other Provisions	1.03	27.77	1.22	36.82
	Dead Stock Written Off	0.21		0.04	
	Deferred Tax (Asset)/Liability	(2.87)		(3.04)	
	Excess provision of Income Tax written back	(0.53)		(0.05)	
	Transfer from Reserves	0.48		0.40	
	Excess provision of Expenses Written Back	(0.36)		(1.15)	
	Loss/(Profit) on Sale of Fixed Assets	(0.15)		(0.16)	
	Provision for Investment in Security Receipts	9.01		14.23	
	Contingent provision for IDR	-		-	
	Bad Debts Provision Written Back	-		-	
	Reversal of Excess Investment Depreciation Reserves	(3.40)		(1.15)	
	Depreciation on GSEC AFS/HFT	-		-	
	Bonus Paid	9.29	11.69	8.73	17.85
	Operating Cash Flow before working capital changes		99.23		106.82
Less	Adjustments for changes in Working Capital -				
	(Increase)/Decrease in Interest Receivable on Advances	(2.73)		(13.59)	
	(Increase)/Decrease in Investments	185.72		(184.47)	
	(Increase)/Decrease in Branch adjustments	_		0.22	
	(Increase)/Decrease in Loans & Advances	(347.54)		(38.16)	
	(Increase)/Decrease in Other Assets	(10.18)		53.05	
	Increase /(Decrease) in Interest Payable on Deposits	0.01		(0.09)	
	Increase/(Decrease) in Deposits	177.50		249.06	
	Increase/(Decrease) in Current & other liabilities	(0.01)		(13.77)	
	Increase/(Decrease) in Reserves	(32.73)	(29.86)	(31.58)	20.68

(मल्टी-स्टेट शेड्यूल्ड बँक)

CASH FLOW STATEMENT FOR THE YEAR ENDED 31ST MARCH, 2025

Sr. No.	Particulars	31st Mar Amount ₹	ch, 2025 ₹ in Crore	31st Marc Amount ₹	
	Operating Cash Flow after Working Capital Changes		69.26		127.49
	Less - Taxes paid (Including TDS)	(17.11)		(14.61)	
	Less - Taxes paid for earlier years S.A. Tax	(2.20)	(19.31)	(4.20)	(18.81)
	Net Cash Flow from Operating activities after taxes		49.96		108.69
(2)	CASH FLOW FROM INVESTING ACTIVITIES				
	Increase Fixed Assets (Net)	(2.27)		(3.55)	
	Net Cash Flow From Investing Activities		(2.27)		(3.55)
(3)	CASH FLOW FROM FINANCING ACTIVITIES				
	Increase in Share Capital	1.62		0.80	
	Dividend paid during the year	(12.89)		(13.25)	
	Net Cash Flow From Financing Activities		(11.27)		(12.45)
(4)	NET INCREASE /(DECREASE) IN CASH (1+2+3)		36.43		92.69
(5)	CASH & CASH FOLINAL ENTS AT THE BEGINNING		1066.48		973.79
(5)	CASH & CASH EQUIVALENTS AT THE BEGINNING		1000.48		913.79
(6)	CASH & CASH EQUIVALENTS AT THE CLOSING (4+5)		1102.90		1066.48

CASH & CASH EQUIVALENTS	31st March, 2025	31st March, 2024
Cash & Balances with other Bank	1102.90	1066.48
Total (₹)	1102.90	1066.48

Place: Kalwa, Thane-400 605 Date: 25th June, 2025 As per our report of even date

M/s. N. S. Gokhale & Co Chartered Accountants

CA Vinod G. Navare Partner FRN-103270W M.No.-112664 (Statutory Auditors) For GP Parsik Sahakari Bank Ltd.,

(Multi-State Scheduled Bank)

Mr. Vijay M. Bhosale (C.E.O.)

जीपी **पारसिक** सहकारी बँक लि.

BUDGETED PROFIT AND LOSS ACCOUNT FOR THE YEAR 2025-26. सन २०२५-२६ चे अंदाज पत्रक

			5	5 ()	444			<u>(</u> ¥)	(₹ in Crore)
	2024-25	2024-25	Difference	2025-26		2024-25	2024-25	Difference	2025-26
EXPENDITURE / खर्च	Projected	Actual	ውչው	Projected	INCOME / उत्पन्न	Projected	Actual	ውչф	Projected
	(अंदाज)	(प्रत्यक्ष)		(अंदाज)		(अंदाज)	(प्रत्यक्ष)		(अंदाज)
Interest on Deposits, Borrowing etc. ठेवी व कर्जावरील दिलेले व्याज	185.99	196.67	10.68	205.06	Interest on Loan कर्जावरील व्याज	193.00	193.81	0.81	210.49
Salaries and Allowances, Provident Fund वेतन आणि भत्ते, भविष्य निर्वाह निधी	74.20	76.12	1.92	82.00	Interest / Income on Investment गुंतवणुकीवरील उत्पत्र / व्याज	203.60	204.16	0.56	204.66
Directors Fees and allowances संचालकांचे मानधन आणि भत्ते	0.18	0.21	0.03	0.23	Commission Exchange and Brokerage कमिशन एक्सचेंज आणि ब्रोकरेज	12.10	7.39	(4.71)	7.01
Rent, Taxes, Insurance, Lighting etc. भाडे, कर, विमा, वीज इत्यादी	20.93	21.07	0.14	21.64	Subsidies and Donations अनुदान आणि देणगी	1	1	•	1
Professional Fees & Law Charges व्यावसायिक आणि कायदातज्ञांचे शुल्क	2.50	2.48	(0.02)	2.84	Locker Rent & Safe Custody Charges सुरक्षा खणे भाडे	1.20	1.17	(0.03)	1.31
Postage,Telegram and Telephone Charges टपाल, टेलिग्राम आणि दूरध्वनी शुल्क	s 2.10	2.03	(0.07)	2.25	Income from non-banking assets and from sale of Dead Stock / नॉन-बॅकिंग मालमता आणि स्थावर मालमता विक्रीचे उत्पत्र	0.20	0.15	(0.05)	0.15
Auditors Fees / हिशोब तपासणीस फी	1.75	1.58	0.17	1.75	Profit on Sale of Investment गुंतवणुकीच्या विक्रीवरील नफा	2.00	3.61	1.61	1.50
Depreciation on and repair to property मालमतेवरील घसारा आणि दुरुस्ती	9.75	8.65	(1.10)	8.30	Other Receipts / इतर उत्पन्न	21.00	20.78	(0.22)	16.96
Stationary, Printing and Advertisement etc. स्टेशनरी, छपाई आणि जाहिरात इत्यादी	2.00	2.18	0.18	2.28	Deferred Tax / स्थागित कर	-	2.87	2.87	ı
Other Expenditure / इतर खर्च	36.50	35.84	(0.66)	32.94	Recovery in Bad Debts Written off बुडीत कर्जाची वसुली	0:30	0.26	(0.04)	0.25
Provisions / तरतुदी	25.00	10.04	(14.96)	3.39	Excess Prov. of Income Tax Written back जादा आयकर तरतुदीचा परतावा	ı	0.53	0.53	1
Provision for Income Tax / आयकरासाठी तरतूद	17.50	18.09	0.59	18.50					
Net Profit after Tax / करानंतरचा नफा	55.00	59.77	4.77	61.16					
TOTAL ₹ / एकूण ₹	433.40	434.74		442.33	ТОТА∟₹ / एकूण ₹	433.40	434.74		442.33

(मल्टी-स्टेट शेड्यूल्ड बँक)

PROGRESS DURING LAST 10 YEARS मागील 90 वर्षात बँकेची झालेली प्रगती

(₹ in Crore)

Year સਰ	Share Capital ਮਾਰਾ ਮਾਂਤਰल	Deposits ਰੇਰੀ	Loans दिलेली कर्जे	Reserve Fund & Other Reserves गंगाजळी व इतर	No. of Shareholders सभासद संख्या	Net Profit ਜਿਕਰਲ ਜਾਂਸਾ	Dividend लाभांश
2015-16	63.94	2445.45	1547.56	322.11	82559	32.07	15%
2016-17	73.62	2979.78	1776.91	346.18	88277	47.32	12%
2017-18	83.14	3529.48	2206.92	400.62	93104	43.05	12%
2018-19	88.62	3809.06	2198.20	434.53	97143	34.60	12%
2019-20	90.70	3943.78	2073.75	442.19	99705	35.15	_
2020-21	91.33	4153.29	1947.85	490.65	101219	20.42	7.50%
2021-22	89.42	4286.83	1848.74	513.74	102274	50.62	15%
2022-23	89.86	4357.58	2034.35	524.01	105232	37.59	15%
2023-24	90.66	4606.64	2072.51	557.50	107650	52.15	15%
2024-25	92.28	4784.13	2420.05	583.21	110995	59.78	15% Recommended

Amountwise Loans / रक्कम निहाय कर्ज

Statement of Amountwise Disbursement of Loans as on 31st March, 2025 दि. ३१ मार्च, २०२५ अखेर रक्कम निहाय वितरण केलेल्या कर्जाची आकडेवारी

No. क्र.	Amountwise Loa रकमेनुसार	Total Borrowers एकूण कर्जदार	Total Amount (₹ in Crore) एकूण ੨ ਰ कम	Percentage टक्केवारी	
1	Upto ₹ 5,000/-	₹ ५,०००/- पर्यंत	337	0.02	0.00%
2	₹ 5,001/- to ₹15,000/-	₹ ५,००१/- ते ₹ १५,०००/-	393	0.42	0.02%
3	₹ 15,001/- to ₹ 50,000/-	₹ १५,००१/- ते ₹ ५०,०००/-	2784	9.52	0.39%
4	₹ 50,001/- to ₹1 Lakh	₹ ५०,००१/- ते ₹ १ लाख	4517	34.29	1.42%
5	Above ₹ 1 Lakh to ₹ 5 Lakh	₹ १ लाखाचे वर ते ₹ ५ लाख	14373	367.69	15.19%
6	Above ₹ 5 Lakh to ₹ 20 Lakh	₹ ५ लाखाचे वर ते ₹ २० लाख	6443	634.06	26.20%
7	Above ₹ 20 Lakh	₹ २० लाखावरील	2133	1374.04	56.78%
		एकूण	30980	2420.05	100.00%

Purposewise Loans / उद्देश निहाय कर्ज

Statement of Purposewise Disbursement of Loans as on 31st March, 2025 दि. ३९ मार्च, २०२५ अखेर उद्देश निहाय वितरण केलेल्या कर्जाची आकडेवारी

No.	Purpose	Total Borrowers एकूण कर्जदार	Total Amount (₹ in Crore) एकूण रक्कम	Percentage टक्केवारी	
1	Allied Agriculture	शेतीपूरक	8	2.35	0.10%
2	Small Scale	लघुउद्योग	333	259.32	10.72%
3	Transport	वाहतूक	3906	297.00	12.27%
4	Business & Industry	व्यापार व उद्यीम	1087	494.61	20.44%
5	Self Employed	स्वयंरोजगार	129	12.33	0.51%
6	Education	शिक्षण	6823	190.48	7.87%
7	Loan against Immovable Property	स्थावर मालमत्तेच्या तारणावरील	2957	668.96	27.64%
8	Debts Repayment	बाहेरील कर्ज फेड	13200	403.71	16.68%
9	Marriage	लग्न समारंभ	66	1.26	0.05%
10	Personal & Others	वैयक्तिक व इतर	2080	77.72	3.21%
11	House Repairs	घरदुरुस्ती	391	12.31	0.51%
		एकूण	30980	2420.05	100.00%

जीपी पारसिक सहकारी बँक लि.

(मल्टी-स्टेट शेड्युल्ड बँक)

सभासदांच्या माहितीकरिता

- १. बँकेला आपणास बँकेच्या विविध सेवा, सुविधा यांची माहिती देण्याकरिता सर्व सभासदांनी आपला संपूर्ण पत्ता, मोबाईल नंबर, इमेल आयडी, पॅनकार्ड नंबर, आधारकार्ड नंबर आवश्यक त्या कागदपत्रांसोबत द्यावा.
- २. बँकेच्या उपविधीनुसार आपणास आवश्यक त्या भागभांडवलाची धारणा करणे आवश्यक आहे. उपविधी क्र. ११ a (ii) नुसार सभासदांनी ₹ ५०/- चे २० वसूल भाग धारण करणे आवश्यक आहे. म्हणून ज्या सभासदांनी २० वसूल भागापर्यंत आपले भांडवली वाढविले नसेल त्यांनी किमान २० वस्ल भाग घ्यावेत.
- बँकेच्या उपविधी क्र. १३ (d) नुसार सभासदांना विनंती करण्यात येते की, त्यांचे सभासदत्व चालू ठेवण्यासाठी त्यांनी बँकेच्या खालील कोणत्याही स्विधेचा उपभोग घ्यावा.
 - (१) कोणत्याही प्रकारच्या ठेवी अथवा कर्ज अथवा एटीएम कार्ड, ई-बँकिंग सुविधा, लॉकर सुविधा, रेमिटन्स सुविधा यापैकी कोणतीही सुविधा सतत दोन वर्षाकरिता वापरल्या असल्या पाहिजेत.
 - (२) बचत खात्यात कमीत कमी ₹ १००/ शिल्लक असावी किंवा,
 - (३) चालु खात्यात कमीत कमी ₹ ५००/- शिल्लक असावी किंवा,
 - (४) बँकेमध्ये इतर कोणत्याही ठेवी खात्यात कमीत कमी ₹ १०००/-रक्कम असावी किंवा.
 - (५) कोणत्याही प्रकारचे कमीत कमी ₹ ५०००/- चे कर्ज असावे किंवा,
 - (६) बँकेच्या इतर कोणत्याही कमीत कमी ₹ ५००/- च्या सुविधा म्हणजेच लॉकर सुविधा, रेमिटन्स सुविधा इत्यादी.
- ४. शेअर सर्टिफिकेट नेले नसल्यास बँकेच्या ज्या शाखेमधून सभासद झालात त्या शाखेतन कार्यालयीन वेळेत घेऊन जावे.
- ज्या सभासदांनी आपला मागील वर्षापर्यंतचा लाभांश घेतला नसेल त्यांनी सदर लाभांश घेऊन जाण्याची त्वरा करावी. लाभांशाच्या तारखेपासून तीन वर्षात न घेतलेला लाभांश राखीव निधीमध्ये वर्ग केला जातो याची नोंद घ्यावी.
- ६. सभासदांना ओळखपत्र मिळण्यासाठी त्यांनी दोन फोटोसहीत विहित नमुन्यात आपले अर्ज जवळच्या शाखेत सादर करावेत.
- आपल्या पत्त्यामधील बदल तसेच वारस अथवा नामनिर्देशनामधील बदल बँकेच्या जवळच्या शाखेत अथवा मुख्य कार्यालयात त्वरीत लेखी कळवावेत.
- ८. रिझर्व्ह बँकेने बँकेतील सर्व खातेदारांना ठेवींकरिता वारस नेमण्याची परवानगी दिलेली आहे. वारस नेमणुकीचे फॉर्म शाखांमध्ये उपलब्ध आहेत. सभासद खातेदारांनी बँकेत असलेल्या आपल्या ठेवींना त्वरित वारस नेमण्याची दक्षता घ्यावी.
- ९. रिझर्व्ह बँकेच्या निर्देशानुसार सर्व खात्यांची केवायसी पूर्तता करणे आवश्यक आहे. ग्राहकांना विनंती आहे की आपण केवायसी पूर्तता केली नसल्यास लवकरात लवकर ती पूर्ण करावी. केवायसी पूर्तता न केलेल्या खात्यांवरील डेबीट व्यवहार गोठविण्यात येतील.
- १०. बँक पुढीलप्रमाणे ''डिजिटल सेवा'' देत आहे. उदा. (१) भारत बिल पेमेंट सिस्टीम, (२) युपीआय, (३) ई-केवायसी, (४) इंटरनेट बँकिंग, (५) मोबाईल बँकिंग, (६) एसएमएस बँकिंग, (७) सर्व प्रकारची रुपे कार्डस् (८) ई-कॉमर्स सुविधा, (८) QR कोड सुविधा. सर्व सभासदांना विनंती आहे की त्यांनी या सुविधांचा लाभ घेवून ''लेस कॅश डिजिटल बँकिंग'' उपक्रमास मदत करावी.
- ११. सभासदांना विनंती करण्यात येते की, त्यांनी आपल्या ओळखीच्या व्यक्तींची जे बँकेचे संभाव्य खातेदार होऊ शकतात अशांची माहिती जवळच्या शाखेत द्यावी.
- बँकेच्या व्यवसाय वाढीच्या दृष्टीकोनातून सभासदांनी केलेल्या सूचनांचे बँक स्वागत करेल.

Information to Members

- Please provide / update your address, mobile number, email ID, PAN Card No., Aadhar Card No., alongwith required documents to serve you in a better manner by giving updated information relating to various products / services and SMS alerts in respect of banking services.
- 2. Please note that you have to hold the shares as per the provisions of amended Bye-Laws. As per Bye-Laws No.11, a (ii) the member has to contribute for 20 paid up share of ₹ 50/- each, hence those members who have not contributed 20 shares are requested to enhance their shareholding to 20 shares.
- As per Bye-Laws No. 13 (d), the members are requested to avail any of the following banking facility to continue as member of the Bank.
 - has not used any of the services of the bank i.e. any type of deposit, loan, any other services like ATM Card, ebanking facility, locker facility, remittance facility etc. for two consecutive years.
 - ii) has not kept balance in Saving Bank of at least ₹100; or
 - iii) has not kept balance in Current A/c. of at least ₹ 500; or
 - iv) has not kept other type of deposits of at least ₹1000; or
 - v) has not availed any type of loan of at least ₹ 5000; or
 - vi) has not used any other services of the bank such as locker facility, remittance facility etc. at least of ₹ 500/-
- 4. The members, who have not collected their share certificates, may collect the same from respective branch during their working hours.
- 5. The members, who have not received the dividend up to last year are requested to collect the same. Please note that the dividend if not collected within 3 years from the date of declaration is transferred to Reserve Fund.
- 6. To get the identity card, member should submit an application in prescribed form along with 2 latest photographs at the nearest branch.
- Any change in name, address or nomination of the member should be intimated in writing to the nearest branch or Head Office immediately.
- Reserve Bank of India has permitted use of nomination facility for the deposits. Nomination forms are available in all branches. All the account holders and members are requested to register nominations for their deposits at the earliest
- As per RBI guidelines, all the accounts must be KYC compliant. The members are requested to comply with KYC formalities, if not complied. Debit transactions will be freezed in Non-KYC accounts.
- 10. Bank has started providing following digital products (a) BBPS, (b) UPI, (c) E-KYC, (d) Internet Banking, (e) Mobile Banking, (f) SMS Banking, (g) All types RuPay Cards, (h) E-Commerce facility & (I)QR Code facility. All members are requested to avail above facilities and help "less cash" "digital banking".
- 11. Members are requested to give references of prospective customers to the nearest branches for availing banking facilities from us.
- 12. Members may also send any suggestions for improvement of the business of the Bank.



(Multi-State Scheduled Bank)

No.	Branch Name & Address	Telephone No.
\(\rightarrow	Head Office : Sahakarmurti Gopinath Shivram Patil Bhavan, Parsik Nagar, Kalwa Thane - 400605.	022-25456500 022-25456601

No.	Branch Name & Address	Telephone No.
\(\rightarrow\)	Clearing Department : Plot No.320, MIDC, GP Parsik Sahakar Bhavan, TTC Industrial Area, Rabale, Navi Mumbai, Thane - 400701.	022-27641100

BRANCH LIST WITH ADDRESS & TELEPHONE NUMBERS

	BRANCHES WITHIN THANE DISTRI	СТ		BRANCHES WITHIN THANE DISTRI	СТ
1	Ambernath Branch: Shop No.1, Ground Floor, "Royal Jewels" Suryodaya Co-op. Hsg. Society Ltd., Plot No.19, Village Kohoj, Khutavali, Tal. Ambernath, Dist. Thane - 421501.	0251-2604050	11	Kasarvadavali Branch: Shop No. 3,4 & 5, Satnam Garden C.H.S Ltd., Opp old Police Station Kasarwadavali, G.B.ROAD, Thane - 400615.	022-25970629 022-25973202 65269536
2	Badlapur Branch: Shop No. 8, 9, 32, C-Block, Shreeji Building, Katrap Gaon, Badlapur (East) - 421503.	0251-2691225 0251-6481225	12	Katai-Nilje Branch: Shop No. 1, Ground Floor, C-Wing, Samaira Sway Commercial Complex, Opp. HP Petrol Pump, Kalyan-Shil Road, Katai-Nilje, Dombivli (East) - 421204.	2513244886
3	Bhayandar Branch : Hall No. 1 & 2, Shree Vinayak Building, 1st Floor, Sarvodaya Complex, Bhayandar (E) - 401107.	022-28126500 60026501	13	Kharbhav Branch : House No. 1-A, Ground Floor, Kharbhav Bhiwandi, Thane - 421302.	8149655353
4	Bhiwandi Branch: Unit No. 2 & 3, Gr. Floor plus basement, "SURYA EXCELLENCY 94", Suryabhai Compound, Near Northern India Petrol Pump, Agra Road, Narpoli, Bhiwandi - 421302	02522-279262 02522-279263	14	Kharigaon Branch: Jay Bharat Sports Club Building, Kharigaon, Pakhadi, Post. Kalwa, Dist. Thane - 400605.	022-25413268 022-25392134
5	Bhiwandi Chatrapati Shivaji Maharaj Chowk Branch: A-101, President Plaza, Chatrapati Shivaji Maharaj Chowk, Bhiwandi, Dist. Thane - 421302.	02522-225255 02522-225256	15	Kharkar Ali Branch: Shop No.1, 2, 3, 4 & 5 1st Floor, Ramdas Tower, Bazar Peth, Jambhali Naka, Kharkar Ali, Thane (W) 400601.	022-25369037 022-25375197 8828801312
6	Dombivali Branch: Shop No. 2,3,4 & 5, Ground Floor, Suchit Square, Village Ayare, Dr. R.P.Road, Dombivali (East), Thane - 421201.	0251-2862228 0251-2862226	16	Kon Branch: Shop no. 101 & 102, First Floor, Shri Pragati Royal Building, A wing, Kalyan-Bhiwandi Road, Kon, Tal-Bhiwandi, Dist. Thane - 421311.	02522-280034 8956361686
7	Kalher Branch: House No. 453 D, Building No. 5, Shetkari Unnati Mandal Parshuram Dhondu Taware Vidyalaya, Kalher, Tal. Bhiwandi, Dist. Thane - 421302.	02522-276688 02522-646696 02522-299250	17	Louiswadi Branch: Surabhi Apartment, Ground Floor, Louiswadi, Thane (W) 400604.	022-25810196 022-25837982
8	Kalwa Branch: Creek View Apartment, 1st Floor, Bombay Pune Road, Kalwa, Thane - 400605.	022-25378350 022-25426471 022-25447981	18	Majiwade Branch: High Street cum Highland Corporate Centre, Gr.Floor, GB-149, Near Big Bazar, Majiwade, Thane (W) 400607.	022-25420359 022-25430777
9	Kalyan East Branch: Shop No.1, 2, 3, 4,5 Govind Sahara, Govind Complex, Near Jari Mari Gate, Tisgaon, Kalyan (E), Dist. Thane-421306.	02512-355422 02512-355433	19	Mankoli Branch: Shop No. 101 to 105, First Floor, Shree Krushna Commercial Complex, Mauje Mankoli, Post-Anjur, Tal. Bhiwandi, Dist. Thane - 421302.	8010295106
10	Kalyan Branch: Pyara-Deck Building Gala No. 5 & 6, Opp. Birla College, Mhada, Plot No. C - 1, S.No. 42A, Tal - Kalyan, Dist. Thane - 421301.	0251-2316846 0251-6506846 9987780242	20	Murbad Branch : Congress Bhavan Building, 1st Floor, Murbad, Thane - 421401.	7499054533



(Multi-State Scheduled Bank)

BRANCH LIST WITH ADDRESS & TELEPHONE NUMBERS

BRANCHES WITHIN THANE DISTRICT

BRANCHES WITHIN MUMBAI DISTRICT

No.	Branch Name & Address	Telephone No.	No.	Branch Name & Address	Telephone No.
21	Naupada Branch : Hemendra Shopping Centre, 1st Floor, Gokhale Road, Naupada, Thane - 400602.	022-25364707 022-25379058	1	Bhandup Branch: Shop No. 6, 7 & 8, Ground Floor, "Sachdev Complex", J. M. Road, Bhandup (W), Mumbai - 400078.	022-25947079 8097336500
22	Padagha Branch: Masaheb Meenatai Thakare Complex, Padgha Bazar Peth, Tal. Bhiwandi, Dist. Thane - 421101.	02522-268203 02522-649958	2	Borivali Branch: Shop No.2 & 3, Narayan Villa Co-op. Hsg. Soc. Ltd.,Haridas Nagar, Kalpana Chawla Circle Signal, R.M.Bhattad Road, Borivali West, Mumbai - 400092	022-27422420
23	Parsik Nagar Branch: Sahakarmurti Gopinath Shivram Patil Bhavan, Ground Floor, Parsik Nagar, Kalwa, Thane - 400605.	022-25456547 022-25456551	3	Chembur Branch: Shop No. 2 & 3, Ground Floor, Ashish Chambers, Ashish Theatre, Plot No. 105/8, Maravali Village, Mahul Road, Chembur (East), Mumbai - 400074.	022-25530031 022-25530032
24	Saba (Diva) Branch: Shop No. 5, Ground Floor & Office No.A-13, 1st Floor, Chandrangan Residency, Shil Diva Road, Saba (Diva), Thane - 400612.	8928229491	4	Dahisar Branch: Shop No. 1 & 2, Gr. Floor, "Hareshwar Paradise" Kandarpada, New Link Road, Opp. Pramila Nagar, Dahisar(W), Tal.Borivli, Mumbai Suburban, Mumbai - 400068.	022-28903517 022-28903518
25	Shahapur Branch: Sai plaza Building, 1st Floor, Shahapur Bus Stand, (Pandit Naka), Shahapur (Gotheghar), Tal. Shahapur, Dist. Thane - 421601.	02527-270097 02527-270096	5	Ghatkopar Branch: Shop No.1, Gr. Floor, Sapphire Arcade Premises Co-op. Society Ltd., Plot No.42, M.G. Road, Ghatkopar(E), Mumbai-400077.	022-21020421
26	Shilgaon Branch: Shivkrupa Building, First Floor, Survey No. 210/7, 8, Shilgaon, Post. Padle, Dist. Thane - 421204.	8655651115 8097051192	6	Kanjurmarg Branch: Apsara Co-op Hsg. Society Ltd., CTS No. 1250, Kanjur Village Road, Kanjurmarg (E), Mumbai - 400042.	022-25777273
27	Vartak Nagar Branch : Shop No. B, First Floor, "Tamanna Co-op Hsg. Society", Plot No.27, Lokmanya Nagar-2, Vartak Nagar, Thane (W)-400606.	022-25880007 022-25880006	7	Kalbadevi Branch: Shop No. 4, Ajmera Midtown, Ramdas Building Co-op Hsg, Near Princess Street Signal, Kalbadevi Road, Mumbai - 400002.	022-22037080 022-22057080
28	Vasind Branch: Shop No. 7 to 10, Ground Floor, Rohini Apartment, Padmashri Tarmale Nagar, Vasind, Tal. Shahapur, Dist. Thane-421601.	02527-222981 02527-222777 9272207077	8	Malad East Branch: Shop No. 25, Ground Floor, "LEVELS" Building No.6, Khot Dongri, Rani Sati Marg Malad (E), Mumbai - 400097.	022-28748696
29	Vitawa Branch : Shop No. 1, Vishram Co-op. Hsg. Society, Vitawa, Kalwa, Thane - 400605.	7208101444	9	Malad (West) Branch: Ground Floor, Mayfair High End Retail, New Era Talkies, S. V. Road, Malad (West), Mumbai - 400064.	022-28802998 022-28802999 8097240246
30	Waghbil Branch: Shop No. 1 & 2, Ground Floor, R-Plazia, Near Swastik Rigalia, Kavesar, Ghodbunder Road, Waghbil, Thane-400615.	022-25975108 022-25975109	10	Mulund Branch: Shop No. 5 & 6A, Ground Floor, Bellezza of Shanti Sadan CHS Ltd. Junction of 90 Feet Road & GV Scheme, Road No.2, Mulund (E), Mumbai-400081.	022-21639761 022-21639762
			11	Sakinaka Branch : Unit No. G-3, Ground Floor, Sagartek Plaza, Andheri Kurla Road, Sakinaka, Mumbai - 400072.	022-28500234



(Multi-State Scheduled Bank)

BRANCHES WITHIN NAVI MUMBAI

No.	Branch Name & Address	Telephone No.
1	A.P.M.C. Branch: Central Facility Building, A.P.M.C. Market, Sector-19, Vashi, Navi Mumbai - 400705.	022-27654035 022-27891089
2	Airoli Sector - 1 Branch : Shop No. 1 to 6 Sanjeevani Vrundavan, Plot No. 38, Sector-19, Airoli, Navi Mumbai - 400708.	022-27790662 022-27796890 9152406408
3	Airoli Sector - 5 Branch : Shivsamartha Sahakari Pathpedi Ltd., Ground Floor, Plot No. 23A, Sector -5, Airoli, Navi Mumbai - 400708.	022-27794483 022-27794976 9967093004
4	Belapur Branch: Yamunai Apartment, 1st Floor, Plot No. D-10C, / D-10D, Sector-29, Agroli Gaon, Belapur, Navi Mumbai - 400614.	022-27572628 022-27576273
5	Digha Branch: Plot No. Gen 30, 30/1, Building A, Village Digha, Thane Belapur Road, Thane - 400708.	7777025157
6	Ghansoli Branch: Shree Ambika Complex Co-op.Hsg. Ltd., Shop No.13/14, Plot No.18, Sector-7, Ghansoli, Navi Mumbai-400701.	8451847080
7	Karave Branch: "Sea Queen Excellancy" Shop No. 1,2,3, Sector-44A, Plot No. 63,64,65 & 73,74,75, Off. Palm Beach Road, Near Sea Wood Railway Station, Karave, Nerul (west), Navi Mumbai - 400706.	022-27705448 022-27705441
8	Koparkhairne Branch : Plot No. 80, Sector No. 5, Koparkhairne, Navi Mumbai - 400709.	022-27541916 022-27546680 7715084243
9	Koparkhairne Sector - 17 Branch : Sector No. 17, Dnyan Vikas Sanstha Vidyalaya, Koparkhairne Village, Navi Mumbai - 400709.	022-27546051 022-27546059
10	Mahape Branch: Ground Floor, Plot No.320, MIDC, TTC Industrial Area, Rabale, Navi Mumbai, Thane - 400701.	022-27641122 022-27641121
11	Nerul Nagar Branch : Plot No. 4B, Sector No.3, Nerul, Navi Mumbai - 400706.	022-27707654 022-27707559
12	Nerul Phase - II Branch : Plot No. 28B, Sector No. 10, Nerul, Opp. Sarsole Bus Stop, Navi Mumbai - 400708.	022-27716864 022-27718739
13	Sanpada Branch : Plot No. 7, Sector - 5, Sanpada, Navi Mumbai - 400705.	022-27752278 022-27754939

BRANCHES WITHIN NAVI MUMBAI

No.	Branch Name & Address	Telephone No.
14	Turbhe Branch: Vimal Smruti, Ground Floor, Plot No.467B, Sector-22, Turbhe, Navi Mumbai-400703.	022-27831170 022-27831171
15	Vashi Branch: Shop No. 1 & 2 Sai Udyan Co-op Hsg.Soc. Plot No.25 Near Gaondevi Mandir, Sector-14, Vashi, Navi Mumbai - 400703.	022-27882916 022-27882917

BRANCHES WITHIN RAIGAD DISTRICT

	BRANCHES WITHIN RAIGAD DISTR	IC I	
1	Alibag Branch: Shop No. 7 & 8, Alibag Pride Co-op. Hsg, Society, Mahavir Chowk, Gharat Ali Road, At. Alibag, Dist. Raigad - 402201.	770985 956199 02141-20	3736
2	Kalamboli Branch: Shop No.13-14, Ground Floor, Matruchhaya Heritage CHS Ltd., Plot No.21, Sector-11, Kalamboli, Navi Mumbai - 410 218.	022-2742	2420
3	Kamothe Branch : Shivparvati Building, Plot No. 5A, Sector No. 11, Kamothe, Navi Mumbai - 410209.	022-2743 959406	
4	Karjat Branch: Ground Floor, Parshvanath Tower, Survey No. 27A, 27B, Mahavir Peth Road, Karjat, Dist. Raigad - 410201.	02148-22	3353
5	Kharghar Branch: Shop No. 17, 18, 19, Ground Floor, Kamdhenu Commerz Commercial Complex, Sector-14, Kharghar, Navi Mumbai -410210.	730411 730411	
6	Khopoli Branch: Shop No. 3, Ground Floor, Jagannath Complex, Survey No. 3878(P), CTS No. 3879, 3860, Bazar Peth, Bhanvaj Village, Khopoli, Tal. Khalapur, Dist. Raigad - 410203.	02192-26	8855
7	Navade Branch: Shop No. 1-2, Dev Drushti Building, Navade Phata, Opp. Navade Grampanchayat, Dist. Raigad, Navade - 410208.	022-6564: 808055	
8	Nere Branch: Shop No.3,4,5,6 & 7, Ground Floor, Sainik Apartment-II, Hissa No.06, Gate No.178, Village Nere Panvel Matheran Road, Tal. Panvel, Dist. Raigad - 410206.	02143-23	8254
9	New Panvel Branch: Shop No. 3 & 4, Ground Floor, Dhawalgiri Building, Plot No.11, Sector-11, S.K. Road, Panvel, Tal. Panvel, Dist. Raigad-410206.	022-27460 022-27460	
10	Panvel Branch: GB-NEA-107, Sai Arcade, Ground Floor, Opp. Panvel Bus Stand, Panvel, Dist. Raigad - 410206.	022-2745 022-2745 845289	6817



(Multi-State Scheduled Bank)

BRANCHES WITHIN RAIGAD DISTRICT

No.	Branch Name & Address	Telephone No.
11	Pen Branch: Plot No. 119, Shop No. 14, 15, 26, Sharad Pawar Bhawan, Pen Khopoli Road Tal. Pen, Dist. Raigad - 402107.	2143255633
12	Taloja Branch: Shop No.1,2,3 Ground Floor, Shree Smaran Building, Plot No.34-35, Sector-11, Panchnand Taloja, Tal. Panvel, Navi Mumbai-410208.	8356884573
13	Ulwe Branch: Shop No.S 14, Ulwe Commercial Complex Sector- 19, CIDCO Building, Near Fire Brigade, Ulwe, Navi Mumbai - 410206.	9167921140
14	Uran Branch : House No. 72, 1st Floor, Kot Naka, Uran, Dist. Raigad - 400702.	022-27230505 022-27230507
15	Vadkhal Branch: Sai Ashirwad Complex, 1st Floor, Vadakhal Naka, Tal. Pen, Dist. Raigad - 402107.	02143-269138

BRANCHES WITHIN PALGHAR DISTRICT

	Vasai Branch :	
1	Shop No.31,32,33,34,35, Yashwant Viva Township, Opp.D-mart, Sector-4, Durvas Tower, Achole, Tal.Vasai (E),	8080198914 8080598915
	Dist. Palghar - 401209.	

BRANCHES WITHIN PUNE DISTRICT

1	Bhavani Peth Branch: Shop No. 1 & 2, Ground Floor, Palesha Mansion, CTS No.16, Bhavani Peth, Tal. Haveli, Pune - 411042.	020-26386688 020-26385588
2	Chakan Branch: Shop No. 2,5,5A, 6 & 6A, Ground Floor, Kohinoor Centre Building No.A, New Gut No.1281, Plot No.1, Shivaji Chowk, Nashik Road, Chakan Village, Tal. Khed, Dist. Pune - 410501.	02135-249334 0231-249335
3	Pimpari Branch: Shop No. 5, 6 & 7, Ground Floor, Deluxe Fortune Building, Survey No.2520, 2521, 2521/1 to 22 Pimpri Dist. Pune - 411017.	9765876667
4	Pune Branch: Shop No. 8, 9, Ground Floor, Treasure Park, J building, Survey No. 61, Sant Nagar, Parvati, Pune - 411009.	020-24203200 020-24203048
5	Talegaon Branch: Shop No.1,2,3, Ground Floor, Satyakamal Colony, Plot No.19, Talegaon, Dabhade, Dist. Pune - 410507.	7709111123

BRANCHES WITHIN NASHIK DISTRICT

No.	Branch Name & Address	Telephone No.
(1)-	Nashik Branch: Shop No. 10, 11, Shree Tirumala Plaza, Opp. Atul Dairy, Upendra Nagar, CIDCO, Ambad, Nashik - 422009.	0253-2380345
2	Panchavati Nashik Branch: First Floor, Motumal Dandumal Kalro Trust Nashik, City Survey No.5869 A3B-1B K.N. Kela Road, Panchavati Karanja, Nashik - 422003.	0253-2629000 02533629000

BRANCHES WITHIN KOLHAPUR DISTRICT

1	ICH Main Branch (Adat Peth): Devki Building, Adat Peth, Main Road, Near Bargale Hospital, Ichalkaranji-416115.	0230-2430334 0230-2434696
2	Jaisingpur Branch: Block No. 251/1A, Galli No. 9, House No. 21000094, City Survey No. 1126/A, Subhash Road, Jaisingpur, Shirol, Kolhapur-416101.	02322227755
3	Kolhapur Branch: Shop No.1 & 2, Gr.Floor, Damodar Heights Building, C.S. No.2026/01, 8th Lane, Rajarampuri, E-ward, Kolhapur - 416008.	0231-2530555
4	Korochi Branch : Near Bus-stand, Main Road, At-Post - Korochi, Tal-Hatkanangale, Dist. Kolhapur - 416109.	0230-2402031 0230-2402067 7558230530
5	Shahu Putala Branch: Plot No. 77, Ward No. 18/489, Parsik Bhavan, Building No.119, The Ichalkaranji Co-op. Industrial Estate Ltd., Shahu Putala, Ichalkaranji-416118.	0230-2433702

BRANCHES WITHIN SANGLI DISTRICT

1	Sangali Branch: Shop No. 1, Ground Floor, Mehta Arcade, 737 Ganpati Peth, Sangali - 416416.	2332320373 2332320372
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BRANCHES WITHIN NAGPUR DISTRICT

No.	Branch Name & Address	Telephone No.
1	Dharampeth, Nagpur Branch: Plot No. 222, Block No. G1, Ground Floor, Corporate House No.341, Ram Nagar Road, Dharampeth, Nagpur - 440010.	0712-2545423
2	Lokmat Square, Nagpur Branch: House No. 521, Ground Floor, Badwaik Complex, Wardha Road, Lokmat Square, Nagpur - 440012.	0712-2422422

BRANCH LIST WITH ADDRESS & TELEPHONE NUMBERS

BRANCHES WITHIN GOA STATE

No.	Branch Name & Address	Telephone No.
1	Margao Branch: Shop No. SH-20, Ground Floor, Costa Tower, Verde, Walauliker Road, Margao, Salcete, Goa - 403601.	0832-2706944
2	Mapusa Branch: Shop No.S-10, S-11, S-12, Ground Floor, Kavlekar Tower Co-op. Hsg. Society Ltd., Chalta No.66, Xim Khorlim, Ansabhat, PT Sheet No.131, Tal. Bardez, Mapusa, Goa - 403507.	0832-2255330

BRANCHES WITHIN KARNATAKA STATE

No.	Branch Name & Address	Telephone No.
1	Belgavi Branch: C.T. Survey No. 1049, A2, F. S. Plaza, Khanapur Road, Tilakwadi, Belgavi - 590006.	0831-242170
2	Nipani Branch: House No.14 E, Ground Floor, Old P. B. Road, Ward No. 31, Nipani Tal. Chikodi, Dist. Belgavi - 591237.	0833-8223544

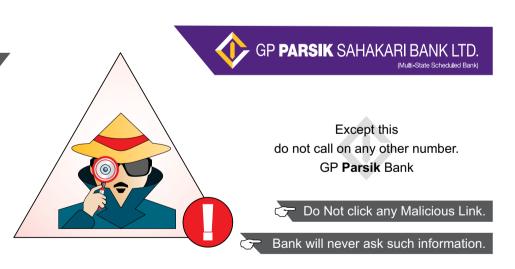
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शैक्षणिक कर्ज **८.१५%***(प्रतिवर्ष)



मर्यादा रु. २ कोटी पर्यंत

गृह कर्ज **9.९०%***(प्रतिवर्ष)



शुन्य प्रोसेसिंग फी ही योजना फक्त ३ महिन्यांसाठी वैध अ

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नव्या युगाची स्मार्ट बँकिंग

नेट बँकिंग

फॉरेक्स

मोबाईल बँकिंग

इन्श्र्रन्स

सातत्याने नेट एन.पी.ए. ०%

मुदत ठेव योजना **9.३५%***(प्रतिवर्ष)

महाराष्ट्र, गोवा आणि कर्नाटक

'अटी व शती लागू.



स्वर्गीय नामदेव भाऊ पाटील

(ज्येष्ठ संचालक)

बँकेचे ज्येष्ठ संचालक स्वर्गीय नामदेव भाऊ पाटील यांना बँकेचे संचालक, सभासद, हितचिंतक व कर्मचारी वर्ग यांच्यातर्फ





जीपी पारसिक सहकारी बँक लि.

(मल्टी-स्टेट शेड्युल्ड बँक)

आंतरराष्ट्रीय महिला दिन विशेष





शक्तीला मानाचा मुजरा



महिला विशेष पुरस्कार विजेत्या (महिला कर्मचारी डावीकडून)

सौ. श्रावणी रानडे, सौ. माधुरी पवार, सौ. कल्पना सोनावणे, सौ. मोनाली कोळी, सौ. सुजाता सोनावणे, सौ. रूपाली म्हसकर

ह्या व्यतिरिक्त सौ. सारिका देसाई, सौ. मेघनेक्षा कुनुरे, सौ. विनया पारटे.



जीपी पारिसक सहकारी बँक लि. तर्फ बँकेचे मुख्य कार्यालय - गोपीनाथ शिवराम पाटील भवन पारिसक नगर, कळवा, ठाणे येथे आंतरराष्ट्रीय महिला दिन अत्यंत उत्साहात साजरा करण्यात आला. या कार्यक्रमासाठी बँकेच्या संचालिका सौ. राजश्री पाटील, बँकेच्या महाव्यवस्थापिका सौ. चित्रा रामकृष्णन यांची विशेष उपस्थिती होती. तसेच डॉ. सोनाली पेडणेकर, मुख्याध्यापिका मुलुंड कॉलेज ऑफ कॉमर्स आणि सौ. गुंजन कोळी आयर्नमॅन ॲथलीट ट्रायथलीट मॅरेथॉनर तथा सायबर सिक्युरीटी प्रोफेशनलीस्ट यांना प्रमुख पाहुण्या महणून आमंत्रित करण्यात आले होते. या प्रसंगी बँकेच्या महिला शाखाधिकारी, अधिकारी व महिला कर्मचारी तसेच विश्ठ अधिकारी वर्ग आदि उपस्थित होते. महिला दिनानिमित्त बँकेच्या आर्थिक मदतीने व्यवसायात वाढ करणाऱ्या ५ महिला ग्राहकांचा विशेष सत्कार करण्यात आला. त्याचप्रमाणे जीपी पारिसक बँकेत उत्कृष्ट कामगिरी करणाऱ्या बँकेच्या महिला कर्मचारी यांना पारितोषिक देऊन त्यांचा देखील गौरव करण्यात आला. बँकेने १ फेब्रुवारी २०२५ ते १५ मार्च २०२५ पर्यत किरकोळ व्यवसाय मोहीम राबविली आहे. त्यात ६५७ लाख कासा ठेवी मध्ये वाढ झाली. तसेच आर्वत ठेवी मध्ये ८९.१७ लाख इतकी वाढ झाली आहे. बँकेतील महिला कर्मचाऱ्यांसाठी बँकेविषयी निबंध स्पर्धा आयोजित केली होती. त्यात बहुतेक महिला कर्मचाऱ्यांनी सहभाग घेतला, त्यातून ५ महिलांना पारितोषिक देण्यात आले. सन्माननीय अतिथी डॉ. सोनाली पेडणेकर यांनी या निमित्ताने महिला सक्षमीकरण महणाजे नेमके काय? आणि सौ. गुंजन कोळी यांनी कामगार महिलांसाठी शारीरिक तंदुरुस्ती व आरोग्य का महत्त्वाचे आहे या विषयावर उपस्थित महिलांना मार्गदर्शन केले. कार्यक्रमाचे सुत्रसंचालन सौ. आरती ठाकूर व कु. शिवानी पाटील यांनी अत्यंत सुत्रसंदरीतीने केले. बँकेच्या महाव्यवस्थापिका सौ. चित्रा रामकृष्णन यांनी बँकेच्या प्रगतीचा आढावा घेऊन महिला कर्मचान्यांचा असलेल्या विशेष करतील असा विश्वास व्यक्त केला.

अहवाल वर्षात बँकेस मिळालेले यश आणि पुरस्कार





एफसीबीए बँकिंग फ्रंटियर्स तर्फे बँकेला मोठ्या सहकारी बँकांच्या श्रेणीमध्ये "बुडीत कर्जाचे उत्तम व्यवस्थापन" (Hall of Fame in NPA) या विशेष पुरस्काराने श्री. प्रमोद कर्नाड (बँकिंग तज्ञ) यांच्या हस्ते स्वीकारताना जीपी पारिसक बँकेचे अध्यक्ष श्री. विक्रम पाटील तसेच बँकेचे संचालक श्री. नारायण गावंड, श्री. रणजीत पाटील, श्री. दशरथ पाटील, श्री. कय्युम चेऊलकर, श्री. रमाकांत लाहोटी, श्री. दशरथ घरत, श्री. नवनाथ पाटील, संचालिका सौ. राजश्री पाटील व बँकेचे सीईओ डॉ. एम. डी. पै, बँकिंग फ्रंटियर्सचे संचालक श्री. बाबू नायर, ग्रुप एडिटर श्री. मनोज अग्रवाल आदी उपस्थित होते.





दि महाराष्ट्र अर्बन को-ऑप. बँक्स फेडरेशन लि. यांच्या तर्फे देण्यात येणारा

ह. २५०० कोटींचे वर ते ह. ५००० कोटी पर्यंत ठेवी असलेल्या बँका या गटातून द्वितीय क्रमांकाचा "सर्वोत्कृष्ट बँक पुरस्कार" श्री. मुरली मनोहर मोहळ, श्री. अजय ब्रम्हेचा (अध्यक्ष दि महाराष्ट्र अर्बन को-ऑप. बँक्स फेडरेशन लि.) व डॉ. दिपक रामचंद्र तावरे (IAS) अध्यक्ष व एम. डी. महाराष्ट्र स्टेट वेअरहाऊसिंग कॉर्पोरेशन, पुणे यांच्या हस्ते स्वीकारताना जीपी पारिसक बँकेचे अध्यक्ष श्री. विक्रम गोपीनाथ पाटील, सोबत बँकेचे संचालक श्री. नारायण गावंड, संचालिका सौ. राजश्री पाटील, संचालक श्री. दशरथ काशिनाथ पाटील व श्री. कय्यम चेऊलकर आदी उपस्थित होते.

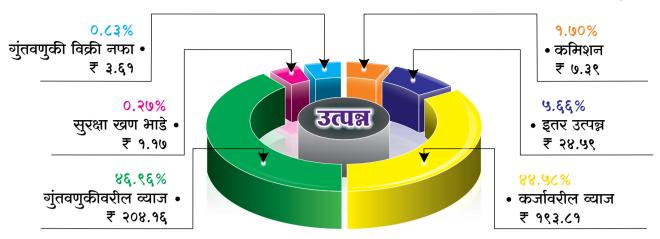


ANNEXURE - 'A' / परिशिष्ट - 'अ'

बँकेचे नांव	Name of the Bank	GP PARSIK SAHAKARI BANK LTD. (Multi-State Scheduled Bank)
मुख्य कार्यालयचा पत्ता	Address of Head Office	Sahakarmurti Gopinath Shivram Patil Bhavan, Parsik Nagar, Kalwa, Thane - 400 605.
नोंदणी क्र.	Registration No.	MSCS/CR/1213/2015.
दिनांक	Date	26th March, 2015
रिझर्व्ह बँक लायसन्स नंबर	RBI Licence No.	UBD.MH 639 P
दिनांक	Date	11th November, 1986
कार्यक्षेत्र	Area of Operation	Entire Maharashtra, Goa & Karnataka States.
तपशील	Details	As On 31st March, 2025
मुख्य कार्यालयासह एकूण शाखा	Total Branches including H.O.	Head Office, 91 Branches
सभासद नियमित	Regular Members	110995
नाममात्र सभासद (१) कर्जदार	Nominal Members (1) Borrowers	4134
(२) जामीनदार	(2) Guarantors	1051
		(₹ in Crore)
वसूल भाग भांडवल	Paid Up share Capital	₹ 92.28
एकूण निधी (राखीव व इतर)	Reserves Fund & Other Reserves	₹ 583.21
बचत ठेवी	Saving Deposits	₹ 1912.99
चालू ठेवी	Current Deposits	₹ 607.23
मुदत ठेवी	Fixed Deposits	₹ 2263.91
कर्जे	Loans	₹ 2420.05
एकूण अग्रक्रम क्षेत्र कर्ज प्रमाण	% of Priority Sector to Total Loans	46.90%
दुर्बल घटक कर्जाचे प्रमाण	% of Weaker Section to Total Loans	9.40%
घेतलेली कर्जे	Borrowing	NIL
गुंतवणूक	Investment	₹ 2729.11
थकबाकीचे प्रमाण	Overdue Percentage	4.85%
ग्रॉस एनपीए	Gross NPA	2.33%
नेट एनपीए	Net NPA	0.00%
ऑडीट वर्ग	Audit Classification	'A'
नफा	Profit	₹ 59.78
खेळते भांडवल	Working Capital	₹ 5620.05
एकूण सेवक वर्ग	Total Staff	974

मार्च २०२५ अखेर उत्पन्नाचे विवेचन

(₹ कोटीत)



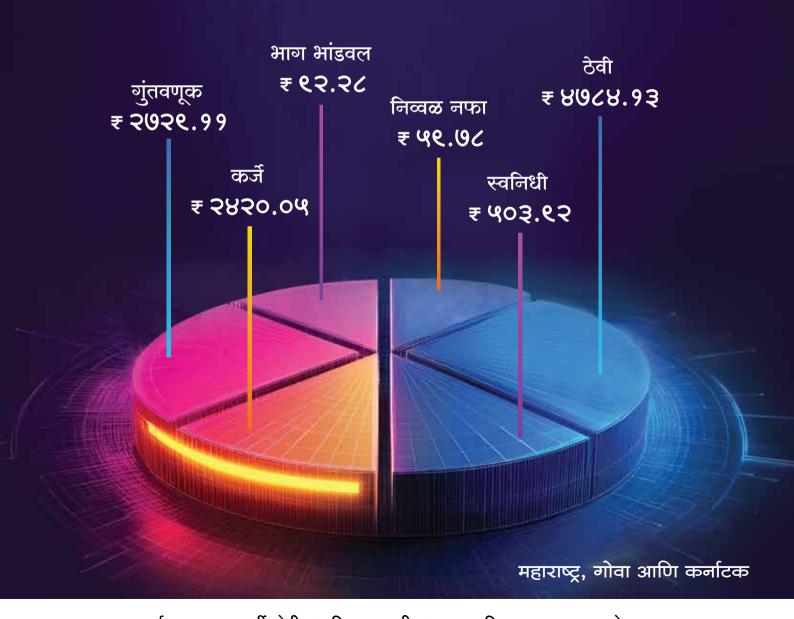
मार्च २०२५ अखेर खचचि विवेचन





बँकिंग बनवितो सोपं

३१ मार्च, २०२५ अखेरची आर्थिक स्थिती (₹ कोटीत)



मुख्य कार्यालय: सहकारमूर्ती गोपीनाथ शिवराम पाटील भवन,पारिसक नगर,कळवा,ठाणे – ४०० ६०५. दूरध्वनी: ०२२-२५४५६५००/६५२५ 🖣 ई-मेल: helpdesk@gpparsikbank.net 🖣 टोल फ्री: १८०० २२२ ५११ 🖣 वेबसाईट: www.gpparsikbank.com