

स्थापना : 1972



‘अर्थ’ सार्थ करणारी बँक

दि विश्वेश्वर सहकारी बँक लि., पुणे
The Vishweshwar Sahakari Bank Ltd., Pune

आपल्या शुभाशीर्वादाने बँकेचे अजून एक पाऊल पुढे

मल्टीस्टेट शेड्युल्ड बँक



प. पू. ज्ञानसिंहासनाधीश्वर श्री श्री श्री १००८
जगद्गुरु विश्वेश्वर शिवाचार्य महास्वामीजी, काशी

संस्थापक



कै. बाबुराव हरपळे (पाटील)

संस्थापक अध्यक्ष



कै. नामदेवराव रुकरी

संस्थापक



कै. भरतशेठ गाडवे

53 वा वार्षिक अहवाल 2024-2025



दि विश्वेश्वर सहकारी बँक लि., पुणे The Vishweshwar Sahakari Bank Ltd., Pune

संचालक मंडळ



श्री. अनिल गाडवे
अध्यक्ष



श्री. राजेंद्र मिरजे
उपाध्यक्ष



सीए मनोज साखरे
तज्ञ संचालक



श्री. दत्तात्रय कामठे
संचालक



श्री. अमोल मणियार
संचालक



श्री. सुभाष लडगे
संचालक



श्री. अजय डोईजड
संचालक



श्री. श्रेयश रुकरी
संचालक



श्री. रवींद्र महाजन
संचालक



श्रीमती सुलभा कोकाटे
संचालिका



सौ. रत्ना कसबेकर
संचालिका



डॉ. चिंतामणी वैजापूरकर
स्विकृत तज्ञ संचालक



श्री. सुनिल फाटक
व्यवस्थापन मंडळ सदस्य



श्री. भालचंद्र परांजपे
व्यवस्थापन मंडळ सदस्य



श्री. चंद्रशेखर जोशी
व्यवस्थापन मंडळ सदस्य



श्री. श्रीराम आपटे
मुख्य कार्यकारी अधिकारी



दि विश्वेश्वर सहकारी बँक लि., पुणे
The Vishweshwar Sahakari Bank Ltd., Pune
मल्टीस्टेट बँक Multi-State Bank

471 / 472, Market Yard, Gultekdi, Pune 411 037, Maharashtra

Phone : (020) 2426 1755 / 2426 2745 • Customer Care : 98819 09700 • Help Desk : 98819 09734/44

• Email : vsbl@vishweshwarbank.com • Website : www.vishweshwarbank.com

Registration No.
PNA/BNK/204/72 Dt. 18.09.1972

License No.
UBD/MH 976 P DT. 03.08.1988

Multi-State Reg. No.
MSCS/CR/393/2011 Dt. 08.02.2011

BOARD OF DIRECTORS

Anil Bharatsheth Gadve	Chairman
Rajendra Ramesh Mirje	Vice Chairman
CA Manoj Vasant Sakhare	Expert Director
Dattatray Fakirrao Kamthe	Director
Amol Ashok Maniyar	Director
Subhash Mallikarjun Ladge	Director
Ajay Chandrashekhar Doijad	Director
Shreyash Suniel Rukari	Director
Ravindra Siddheshwar Mahajan	Director
Sulbha Devendra Kokate	Director
Ratna Sunil Kasbekar	Director
Dr. Chintamani Gopal Vaijapurkar	Co-opted Expert Director
Shriram Vishnu Apte	Chief Executive Officer

BOARD OF MANAGEMENT

Sunil M. Phatak

Bhalchandra D. Paranjpe

Chandrashekhar S. Joshi

Statutory Auditor
M/s. S U N S V G and Associates
Chartered Accountants



दि विश्वेश्वर सहकारी बँक लि., पुणे

The Vishweshwar Sahakari Bank Ltd., Pune

मल्टीस्टेट बँक

Multi-State Bank

मुख्य कार्यालय Head Office

471/472, मार्केट यार्ड, गुलटेकडी, पुणे 411037. फोन (020) 2426 1755 / 2426 2745
ईमेल : vsbl@vishweshwarbank.com संकेत स्थळ : www.vishweshwarbank.com

54 व्या वार्षिक सर्वसाधारण सभेची नोटीस

(केवळ सभासदांसाठी)

दि विश्वेश्वर सहकारी बँक लि., पुणे या बँकेची 54 वी वार्षिक सर्वसाधारण सभा शुक्रवार, दि. 27 जून 2025 रोजी सायं. 5.00 वाजता 'गोल्डन लिफ लॉन्स', सर्व्हे नं. 46/1, बी- 1 ए, 100 फुटी डीपी रोड, म्हात्रे पुलाजवळ, शुभारंभ लॉन्स शेजारी, एरंडवणे, पुणे 411 052 या ठिकाणी खालील विषयावर विचार करून निर्णय घेण्यासाठी आयोजित केली आहे. तरी सदर सभेस उपस्थित रहावे ही विनंती.

सभेपुढील विषय

- दि. 08 जुलै 2024 रोजी झालेल्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून कायम करणे.
- मा. संचालक मंडळाने तयार केलेला वर्ष 2024-25 चा वार्षिक अहवाल व दि. 31 मार्च 2025 अखेरचा ताळेबंद आणि वर्ष 2024-25 चे नफा-तोटा पत्रक स्वीकृत करणे व सभासदांकडून अहवालासंबंधी आलेल्या लेखी प्रश्न/सूचनांचा विचार करणे.
- मा. संचालक मंडळाने शिफारस केलेल्या वर्ष 2024-25 च्या नफा विभागणीची नोंद घेणे व मंजूरी देणे.
- मा. वैधानिक लेखा परीक्षक M/s. S U N S V G & Associates यांच्याकडून प्राप्त झालेल्या वर्ष 2024-25 च्या वैधानिक लेखा परीक्षण अहवालाची व वर्ष 2023-24 च्या वैधानिक लेखा परीक्षण अहवालाच्या दोष दुरुस्ती पूर्तता अहवालाची नोंद घेणे.
- आर्थिक वर्ष 2025-26 साठी रिझर्व्ह बँकेच्या पूर्व मान्यतेने मा. वैधानिक लेखा परीक्षकांची नियुक्ती करणे व त्यांचा मेहनताना ठरविण्याचे अधिकार मा. संचालक मंडळास देणे.
- आर्थिक वर्ष 2025-26 साठी मा. संचालक मंडळाने मा. स्थानिक लेखा परीक्षकांच्या केलेल्या नियुक्तीस व मेहनतान्यास मान्यता देणे व वर्ष 2026-27 साठी मा. स्थानिक लेखा परीक्षकांची नियुक्ती करण्याचे व मेहनताना ठरविण्याचे अधिकार मा. संचालक मंडळास देणे.
- बहुराज्यीय सहकारी संस्था अधिनियम, 2002 कलम 39(3) नुसार, बँकेचे मा. संचालक व त्यांच्या नातेवाईकांना वर्ष 2024-25 मध्ये दिलेल्या कर्जाची माहिती घेणे.
- वैधानिक लेखापरिक्षकांनी प्रमाणित केलेल्या बुडित कर्जाची येणे बाकी, कर्ज वसुलीचे सर्व अधिकार अबाधित ठेवून निलंबित (Write-Off) करण्यासाठी मान्यता देणे.
- बँकेच्या दीर्घकालीन उद्दिष्टे व वार्षिक योजना आणि अंदाजपत्रकाची नोंद घेवून त्यास मान्यता देणे.
- बहुराज्यीय सहकारी संस्था अधिनियम, 2002 कलम 39 (1) (i) नुसार, बँकेचे संचालक व मुख्य कार्यकारी अधिकारी यांच्या नात्यातील सेवकांच्या सूचीची नोंद घेणे.
- वार्षिक सर्वसाधारण सभेस अनुपस्थित सभासदांच्या रजेस मान्यता देणे.
- मा. अध्यक्ष यांच्या परवानगीने आयत्या वेळी येणाऱ्या विषयांचा विचार करणे.

स्थळ : पुणे

दिनांक : 13 जून 2025

मा. संचालक मंडळाच्या आज्ञेवरून,

श्रीराम वि. आपटे

मुख्य कार्यकारी अधिकारी

विशेष सूचना :

गणसंख्येच्या अभावी सभा तहकूब झाल्यास, सदर वार्षिक सर्वसाधारण सभा त्याच दिवशी वरील ठिकाणी सायंकाळी 5.30 वाजता घेण्यात येईल व त्या सभेस गणसंख्या नसली तरी वरील विषयांचे कामकाज होईल.



दि विश्वेश्वर सहकारी बँक लि., पुणे
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NOTICE OF 54th ANNUAL GENERAL MEETING
(Only for Members)

54th Annual General Meeting of The Vishweshwar Sahakari Bank Ltd., Pune will be held on Friday, the 27th June 2025 at 5.00 p.m. at Golden Leaf Lawns, Sr. No. 46/1, B-1A, 100 Feet D.P. Road, Near Mhatre Bridge, Beside Shubharambh Lawns, Erandwane Gaothan, Pune 411 052 to transact the following business. Members are requested to attend the meeting.

AGENDA FOR THE MEETING

- 1) To read and confirm the minutes of the Annual General Meeting held on 08th July 2024.
- 2) To consider and adopt the Annual Report for the year 2024-25 and Balance Sheet as at the end of 31st March 2025 and Profit and Loss Statement for the Financial Year 2024-25 of the Bank and to consider the suggestions, questions received in writing from the members.
- 3) To consider & approve appropriation of profit for the year 2024-25 as recommended by the Board of Directors.
- 4) To consider Statutory Audit Report from M/s S U N S V G & Associates, Chartered Accountants for the financial year 2024-25 and compliance report for the financial year 2023-24.
- 5) To authorize Board of Directors for appointing Statutory Auditor as per prior approval by Reserve Bank of India for the financial year 2025-26 and fix their remuneration.
- 6) To approve the appointment of Internal Auditors and their remuneration fixed by Board of Directors for the financial year 2025-26 and to authorize Board of Directors for appointing Internal Auditors for financial year 2026-27 and to fix their remuneration.
- 7) To take a note of loans and advances sanctioned and outstanding of the directors and their relatives during the financial year 2024-25 as per section 39(3) of The Multi-state co-operative Societies Act, 2002.
- 8) To approve write-off bad loans from Bad and Doubtful Debts Reserve Fund as certified by Statutory Auditor while reserving all rights of recovery with the Bank in those bad loans.
- 9) To approve the long term perspective plan and the annual business plan and annual budget.
- 10) To take a note of List of employees who are relatives of the members of the Board or of the Chief Executive Officer as per section 39 (1) (I) of The Multi-state co-operative Societies Act, 2002
- 11) To grant leave of absence to those members of the Bank who have not attended this Annual General Meeting.
- 12) Any other subject by the permission of Hon. Chairman.

On Behalf of Board of Directors,
Shriram V. Apte
Chief Executive Officer

Place : Pune

Date : 13th June 2025

Note:

If the meeting is adjourned for want of quorum, the said adjourned meeting will take place at 5.30 p.m. at the above place on the same day and shall conduct the business irrespective of the number of members present.

ASSETS	45,104	54,681	354,800	14,985
CURRENT ASSETS :	359,200	258,462	28,590	32,405
	31,958	15,985	48,521	320,535
	50,859	45,987	535,084	647,383
	585,090	326,900	1,002,155	152,000
		702,015		



भावपूर्ण श्रद्धांजली !



- ❖ ऑपरेशन सिंदूरमध्ये हुतात्मा झालेले भारतीय जवान
- ❖ दि. 22.04.2025 रोजी काश्मीर मधील पहलगाम येथे दहशतवाद्यांच्या भ्याड हल्ल्यामध्ये मृत्युमुखी पडलेले 28 हिंदू बांधव पर्यटक
- ❖ माजी पंतप्रधान व अर्थशास्त्रज्ञ डॉ. मनमोहनसिंग
- ❖ पद्मविभूषण, उद्योगरत्न दानशूर उद्योगपती रतनजी नवल टाटा
- ❖ ज्येष्ठ खगोलशास्त्रज्ञ पद्मविभूषण श्री. जयंत विष्णू नारळीकर
- ❖ विश्वविख्यात तबलावादक उस्ताद झाकिर हुसेन
- ❖ वारकरी संप्रदायाचा वसा जपणारे ज्येष्ठ कीर्तनकार डॉ. किसन महाराज साखरे
- ❖ नामवंत वकील अॅड. सुरेश प्रल्हाद देव
- ❖ लिंगायत सेवा मंडळाचे माजी सदस्य प. पू. माहेश्वर मूर्ती वसंत गुरुलिंग स्वामी
- ❖ वीरशैव ज्येष्ठ नागरिक संघाचे सचिव गणेश हिंगमिरे यांचे वडील गंगाधर म्हातारदेव उर्फ नाना हिंगमिरे
- ❖ बँकेचे संचालक सीए मनोज साखरे यांचे वडील वसंत हरीभाऊ साखरे
- ❖ माजी संचालक शंकर भिवा आटोळे
- ❖ माजी संचालक मधुकरशेठ दगडूशेठ होनराव
- ❖ वीरशैव महिला मंडळ व भजनी मंडळाच्या ज्येष्ठ सामाजिक कार्यकर्त्या व बँकेच्या सभासद विजयाताई पंढरीनाथ लांडगे
- ❖ लिंगायत संघर्ष समितीचे उपाध्यक्ष व बँकेचे सभासद अनिल शिवमूर्ती रुद्रके
- ❖ बँकेचे पॅनल गोल्ड व्हॅल्युअर वसंत लष्करे (सराफ)
- ❖ **सभासद / खातेदार :**
विजयकुमार विठ्ठल मेणकर
शरद सोमनाथ डाळवाले
आत्माराम तबाजी डेरे
सदाशिव अर्जुन हरपळे-पाटील
प्रकाश विश्वनाथ भणगे

- अशोकलालजी झुंबरलालजी नहार
- प्रविण सोमनाथ कसबेकर
- श्रीमती शोभनाताई सत्यवान उरवणे
- श्रीकृष्ण धोंडोपंत राळे
- सुर्यकांत बाबुराव गोले
- श्रीकांत विठ्ठल राजपाठक
- वनराज यशवंतराव महाडीक
- ज्ञानेश्वर विठ्ठल टिळेकर
- माधव उद्धवराव शेळके
- श्रीमती उषाताई जयंत गाडवे
- योगेश कोंडिबा जाधव
- शालिनीताई शुक्रदेव पवार
- अलकाताई कमलाकर देव
- मनोहर वाळेकर
- श्रीशैल्य मल्लिकार्जुन देपे
- जयप्रकाश सिताराम गोयल
- ❖ माजी सेवक राजेंद्र माणिकराव कुलकर्णी
- ❖ माजी सेवक गुलाब साधु जांभूळकर
- ❖ माजी सेवक नंदकुमार विष्णू हरपळे
- ❖ सेविका सौ. सोनाली कापसे यांची कन्या स्वराली कापसे
- ❖ सेवक प्रसाद ताठे यांचे वडील मुकुंद ताठे
- ❖ सेवक स्वप्निल बेताले यांचे वडील सुरेश बेताले
- ❖ सेवक रोमेश गाढवे यांचे वडील लक्ष्मण गाढवे
- ❖ सेवक उदय मुळ्ये यांच्या मातोश्री मंगला मुळ्ये
- ❖ सेवक सचिन धामणस्कर यांचे वडील श्रीकांत धामणस्कर
- ❖ सेवक मंगेश नानजकर यांचे वडील मनोहर नानजकर
- ❖ सेवक संजय पवार यांच्या मातोश्री मालन पवार
- ❖ सेवक संजय रोकडे यांचे वडील भिमराव रोकडे
- ❖ सेवक युवराज कोंढरे यांच्या मातोश्री सुरेखा कोंढरे
- ❖ सेवक सचिन महाजन यांचे थोरले बंधू राहुल महाजन



यांचे व अनेक ज्ञात व अज्ञात व्यक्तींचे निधन झाले. या सर्वांना
विश्वेश्वर बँक
परिवाराच्या वतीने श्रद्धांजली !





मा. संचालक मंडळाचा वर्ष 2024-2025 चा 53 वा वार्षिक अहवाल Board of Director's 53th Annual Report of the year 2024-2025

मा. सभासद बंधू भगिनी,

संचालक मंडळाच्यावतीने आपणास बँकेचा 53 वा वार्षिक अहवाल आणि दि. 31 मार्च 2025 अखेरची लेखापरिक्षित आर्थिक पत्रके सादर करताना मला आनंद होत आहे.

आपल्या बँकेला शेड्युलड दर्जा प्राप्त झाला आहे. याची माहिती देताना मला अधिक आनंद होत आहे. गेली 14 वर्षे सुरु असलेल्या अथक प्रयत्नांना यश प्राप्त झाले आहे.

संचालक मंडळाने बँकेचा व्यवसाय वाढविण्याचे उद्दीष्ट ठेवले आहे. त्यानुसार बँकेची वाटचाल सुरु आहे, हे या अहवालावरून आणि मिळविलेल्या शेड्युलड दर्जावरून आपणास जाणवेल. आपल्यासारख्या सभासदांच्या सक्रिय पाठिंब्यामुळे शक्य झालेले आहे.

भारतीय अर्थव्यवस्था :

जागतिक मंदीच्या पार्श्वभूमीवर आपल्या देशाची अर्थव्यवस्था वेगाने वाढणारी अर्थव्यवस्था म्हणून समोर येत आहे. राष्ट्रीय सांख्यिकी कार्यालयाने जाहिर केलेल्या अंदाजानुसार वर्ष 2024 -25 मध्ये GDP ची वाढ 6.5% राहिल अशी शक्यता वर्तविली आहे. रिझर्व्ह बँकेनेही विकास दराबाबत असेच भाकित केले आहे.

केंद्र सरकारने अंदाजपत्रकात पायाभूत सुविधांसाठीच्या भांडवली खर्चासाठी ₹ 11.21 लाख कोटी एवढी तरतूद केली आहे, त्यामुळे पायाभूत सुविधा व अर्थव्यवस्था यामध्ये विकास साधण्याची सरकारची बांधिलकी दिसून येत आहे. विविध क्षेत्रांमध्ये जाणीवपूर्वक प्रयत्न केल्यामुळे आपल्या देशात गुंतवणूक वाढतच आहे.

रिझर्व्ह बँक व सहकारी बँकींग :

वर्ष 2024-25 च्या पहिल्या तीन तिमाह्यांमध्ये रिझर्व्ह बँकेने सर्व व्याजदर जसे ठेवले होते. परंतु फेब्रुवारी 2025 मध्ये रेपो दरात कपात केली, कोविड-19 नंतरची ही पहिली दर कपात होती. तरलता वाढावी यासाठी रिझर्व्ह बँकेने डिसेंबर 2024 मध्ये रोख तरलतेचे प्रमाण 50 बेसिस पॉइन्टसनी कमी केले. तसेच अतिरिक्त तरलतेसाठी रिझर्व्ह बँकेने विविध पर्याय उपलब्ध करून दिले. सहकारासाठीच्या विशेष प्रयत्नातील एक भाग म्हणजे NUCFDC या एकछत्री संस्थेची स्थापना व ती लवकर कार्यप्रवण व्हावी यासाठी विविध पातळ्यांवर प्रयत्न झाले.

आपल्या बँकेविषयी :

बँकेच्या सभासद संख्येत आर्थिक वर्ष 2024-25 मध्ये 4,195 एवढी वाढ झाली असून, ती मार्च 2025 अखेर 30,136 एवढी आहे. भाग भांडवलात ₹ 13 कोटीने वाढ झाली आहे. ही वाढ म्हणजे बँकेवर समाजाने दर्शविलेला विश्वास आहे, असे आम्ही समजतो.

वर्ष 2024-2025 मध्ये आपल्या बँकेच्या एकूण व्यवसायात मागील वर्षाच्या तुलनेत 8.15% एवढी वाढ झाली. ठेवींमध्ये मागील वर्षीपेक्षा 4.30% ने तर कर्जांमध्ये 14.28% ने वाढ झाली आहे. निव्वळ नफ्यात 3.51% वाढ झाली आहे.

याही वर्षी आपल्या बँकेने FSWM बँकेचे सर्व निकष पूर्ण केले असून, चालू आर्थिक वर्षात आपल्या बँकेने समाधानकारक व्यावसायिक प्रगती केली आहे.

CASA Deposits :

(₹ कोटीत)

श्रेणी	2024-25	% एकूण	2023-24	% एकूण
बचत ठेवी	323.76	14.51	330.75	15.47
चालू ठेवी	176.15	7.90	167.32	7.82
एकूण	499.91	22.41	498.07	23.29
मुदत ठेव डिपॉझिट	1730.61	77.59	1640.55	76.71
एकूण ठेव डिपॉझिट	2230.52		2138.62	

Dear Members,

It is with considerable satisfaction that the Bank presents its 53rd Annual Report, encompassing the Audited Financial Statements as of March 31, 2025.

I am very happy to announce that our Bank has been included in Second Schedule of RBI Act, 1934. Achieving "Scheduled status" after "14 years of continuous efforts" is a monumental accomplishment for the Bank.

The Board of Directors has articulated a clear objective for the Bank: to foster robust business growth. It is gratifying to confirm that the Bank is making substantial progress towards achieving this strategic goal. This advancement has been made possible through the consistent and active support extended by the Bank's valued members.

Indian Economic Performance :

On the backdrop of a global recession, India's economy has distinguished itself by emerging as one of the world's most rapidly growing economies. According to estimates released by the National Statistical Office (NSO), India's GDP growth is projected at 6.5% for the year 2024-25. The RBI has also projected the same GDP.

The Central Government has established its strong commitment by allocating a substantial Rs. 11.21 lakh crore for capital expenditure on infrastructure within the annual budget. This significant investment is expected to catalyze growth across various sectors.

India continues to attract increasing foreign investment, underpinned by concerted, conscious efforts.

Regulatory Environment and Cooperative Banking :

Throughout the first three quarters of the year 2024-25, the Reserve Bank of India (RBI) maintained all key interest rates unchanged. In February 2025, the RBI implemented a cut in the repo rate. This marked the first such rate reduction since the COVID-19 pandemic. To enhance liquidity, the RBI reduced the CRR by 50 basis points in December 2024. Furthermore, the RBI made various other options available to banks to manage and access additional liquidity as needed.

As part of efforts to strengthen the cooperative sector, progress has been made towards the establishment of the NUCFDC, an umbrella organization. Efforts are actively underway at various levels to ensure its early operationalization.

Our Bank's Performance Highlights :

The Bank's membership base experienced growth, increasing by 4,195 new members during the year 2024-2025. The total membership count to 30,136 by the end of March. Paid up share capital increased by Rs. 13 Crore. The Bank interprets this growth in membership as indicator of the increasing trust and confidence in the institution.

During the year 2024-2025, the Bank achieved 8.15% increase in its total business compared to the preceding year. This growth was supported by a 4.30% increase in deposits and a robust 14.28% increase in loans year-over-year. Net profit for the period also saw a positive trajectory, increasing by 3.51%.

The Bank successfully fulfilled all the criteria set for FSWM Bank status and achieved satisfactory business progress throughout the current financial year.

CASA Deposits :

(₹ in Crore)

Category	2024-2025	% Total	2023-2024	% Total
Savings	323.76	14.51	330.75	15.47
Current	176.15	7.90	167.32	7.82
Total	499.91	22.41	498.07	23.29
Fixed Deposits	1730.61	77.59	1640.55	76.71
Total Deposits	2230.52		2138.62	



The Vishweshwar Sahakari Bank Ltd., Pune (Multi-State Bank)

मागील वर्षीपेक्षा CASA ठेवी च्या रकमेत वाढ झाली आहे.

महाराष्ट्र सरकारने सुरु केलेल्या मुख्यमंत्री लाडकी बहिण योजने अंतर्गत जास्तीत जास्त खाती उघडण्याचा प्रयत्न बँकेने केला. त्यामुळे वर्ष 2024-25 मध्ये 8,688 इतकी बचत खाती उघडली गेली आणि आपल्या बँकेत खाते असणाऱ्या 4,101 इतक्या लाडक्या बहिणींना योजनेचा लाभ झाला आहे.

ठेवी :

मार्च 2025 अखेर बँकेच्या एकूण ठेवीमधील निव्वळ वाढ ₹ 91.90 कोटी असून, त्याचे प्रमाण 4.30% एवढे आहे. ठेवींचा ओघ वर्षाच्या सुरुवातीच्या पहिल्या दोन तिमाहीत कमी आहे असे लक्षात आल्याने धनलक्ष्मी ही योजना आपण राबविली त्यास चांगला प्रतिसाद मिळाला त्या अंतर्गत एकूण 210.20 कोटी रकमेच्या ठेवी प्राप्त झाल्या.

कर्जे :

मागील वर्षीपेक्षा एकूण कर्जामध्ये तब्बल 14.28% ची वाढ होवून मार्च 2025 अखेर एकूण कर्जे 1538.35 कोटी एवढी होती. रिझर्व्ह बँकेच्या सुचनांनुसार आता छोटी कर्जे वाढवण्यावर भर देत आहे.

नफा विभागणी :

संचालक मंडळाने शिफारस केलेली नफ्याची विभागणी पुढीलप्रमाणे आपल्या सर्वांच्या मान्यतेसाठी सादर आहे.

(At Actual)

निव्वळ नफा		17,10,50,593.53
वैधानिक राखीव निधी	26.15%	4,47,24,522.30
आकस्मिक राखीव निधी	10.00%	1,71,05,059.35
शिक्षण निधी	1.00%	17,10,505.94
सहकार पुनर्वसन, पुनर्रचना व विकास निधी	1.00%	17,10,505.94
इमारत निधी		1,50,00,000.00
गुंतवणूक चढ उतार निधी		3,58,00,000.00
प्रस्तावित लाभांश	10.00%	5,50,00,000.00

मुख्य कार्यालय इमारतीचे पुनर्निर्माण करणेचा विचार असल्याने इमारत निधी अंतर्गत रकम वर्ग करणे प्रस्तावित आहे.

आपल्या बँकेच्या पद्धतीप्रमाणे या वर्षी देखील 10% लाभांश प्रस्तावित आहे. तो सातत्याने देता यावा ही इच्छा असल्याने सदर लाभांशास आपण मान्यता द्याल अशी अपेक्षा आहे.

एनपीए :

बँकांना व्यवसायवाढ करणे आणि एनपीएचे प्रमाणही नियंत्रणात राखणे ही कसरत करणे क्रमप्राप्त आहे. आपल्या बँकेने यावर नियंत्रण मिळविण्यासाठी उपलब्ध सर्व वैधानिक पर्यायांचा वापर केला आहे, याशिवाय क्रेडिट मॉनिटरिंग विभागही यासाठी कार्य करत आहे. त्यामुळे वर्ष 2025 अखेर दोबळ एनपीएचे प्रमाण 5.61% तर निव्वळ एनपीएचे प्रमाण 2.38% आहे.

सीआरएआर :

आपली बँक रिझर्व्ह बँकेने बँकांसाठी निश्चित केलेल्या श्रेणीपैकी 3-्या श्रेणीत येते. या श्रेणीतील बँकांना सीआरएआरचे किमान प्रमाण मार्च 2025 अखेर 11% राखणे आवश्यक होते, आणि मार्च 2026 अखेर 12% राखण्याचे आहे. आपल्या बँकेने गेली 3 वर्षे सदर प्रमाण 15% पेक्षा अधिक राखले आहे.

नेटवर्थ :

मागील वर्षी आपल्या बँकेची नेट वर्थ 137.26 कोटी एवढी होती, त्यामध्ये 29.21 कोटीची वाढ करण्यात आपण यशस्वी झालो असून, या वर्षी ती 166.47 कोटी झाली आहे. आपली बँकेची स्थिती भक्कम होत असल्याचे हे एक निदर्शक आहे.

Amount in CASA Deposits rose in current fiscal compared to preceding year.

The Bank actively participated in the "Mukhyamantri Ladki Bahin Yojana," a scheme launched by the Govt. of Maharashtra, striving to open as many accounts as possible under this initiative. As a direct outcome of these efforts, 8688 new savings accounts were successfully opened in 2024-25, benefiting 4101 account holders within the Bank.

Deposits :

By the end of March 2025, the Bank's total deposits demonstrated net increase of Rs. 91.90 crore, representing a 4.30% growth. Recognizing a lower flow of deposits during the first two quarters of the fiscal year, the Bank implemented the "Dhanalakshmi" scheme. This initiative garnered a positive response, resulting in the mobilization of total deposits amounting to Rs. 210.20 crore.

Advances :

The Bank's total loan portfolio experienced an increase of 14.28% compared to the previous year, reaching a total of Rs. 1538.35 crore by the end of March 2025. In adherence to directives from the RBI, the Bank is now focusing its efforts on increasing the volume of small loans.

Appropriation of Profit -

The Board of Directors' recommended distribution of the year's profit is herewith presented for the esteemed approval of all members.

(At Actual)

Net Profit		17,10,50,593.53
Statutory Reserve	26.15%	4,47,24,522.30
Reserve for unforeseen losses	10.00%	1,71,05,059.35
Education Fund	1.00%	17,10,505.94
Rehabilitation, Reconstruction and Development Fund	1.00%	17,10,505.94
Building Fund		1,50,00,000.00
Investment Fluctuation Reserve		3,58,00,000.00
Proposed Dividend	10.00%	5,50,00,000.00

It is proposed to transfer a specific amount to the Building Fund, as the reconstruction of the Head Office building is currently under consideration.

As per the Bank's consistent policy, a 10% dividend is proposed for this fiscal year as well. The Board expresses its strong desire for this dividend to be provided consistently and anticipates members' approval to ensure this continuity.

NPA :

For all banks, the simultaneous pursuit of business growth and control of the Non-Performing Assets (NPA) ratio is a continuous exercise. The Bank has utilized all available statutory options to manage and control its NPA levels. Furthermore, Credit Monitoring Department plays a vital role in these efforts. As a result of these measures, the Bank's gross NPA ratio stood at 5.61%, and the net NPA ratio was 2.38% by the end of 2025.

CRAR -

The Bank is categorized within the 3rd tier of banks as classified by the Reserve Bank of India. For banks in this category, the minimum CRAR requirement was 11% by the end of March 2025, with a further increase to 12% mandated by the end of March 2026. The Bank has consistently maintained its CRAR above 15% for the past three consecutive years, significantly exceeding the regulatory benchmarks.

Net worth :

The Bank's Net Worth has demonstrated commendable growth. From Rs. 137.26 crore in the previous year, it successfully increased by Rs. 29.21 crore, reaching Rs. 166.47 crore this year. This is a clear indicator that the Bank is achieving a stronger financial position day by day.



म्युचुअल फंड व्यवसाय :

गेल्या आर्थिक वर्षात आपल्या बँकेच्या माध्यमातून एकूण 1.79 कोटी इतक्या रकमेचा व्यवसाय विविध म्युचुअल फंडसचा झाला असून त्यामधून बँकेला 6.42 लाख एवढे कमिशन प्राप्त झाले आहे. आपल्या बँकेमार्फत नियोजित केलेल्या निधी (अणच) ची एकूण रक्कम ठी. 12.20 कोटी एवढी झाली आहे.

विमा व्यवसाय :

आपल्या बँकेच्या मार्फत जीवन व वैद्यकीय विम्याच्या 219 पॉलिसीची विक्री करण्यात आली असून त्यामध्ये 159.72 लाख एवढ्या रकमेचा समावेश होता, त्यातून बँकेला एकूण 55.59 लाख एवढे उत्पन्न मिळालेले आहे.

शाखा विस्तार :

वर्ष 2024-25 मध्ये नव्याने कोणतीही शाखा सुरु केली नाही. येत्या वर्षात 2025-26 मध्ये फुरसुंगी शाखेच्या स्थलांतराविषयी कार्यवाही निश्चित करण्यात येईल. त्याबाबतचे काम प्रगतीपथावर आहे

वर्ष 2024-2025 मधील घडामोडी :

आपल्या बँकेने 2024-25 या वर्षीच्या सुरुवातीपासून प्रत्येक शाखा वर्धापन दिनास सामाजिक बांधलकीची जाणीव सतत जागृत रहावी यासाठी शाखांनी जवळच्या वृद्धाश्रम, अनाथ बालकाश्रम आणि सामाजिक संस्थांना स्वयंप्रेरणेतून वस्तुपुरात मदत केली.

सायबर फसवणूकीच्या प्रकारात वाढ झाल्याने त्याबाबत जागरुकता वाढावी यासाठी सर्व शाखांमध्ये सायबर सुरक्षा जागरुकता सप्ताह साजरा करण्यात आला.

वर्धापन दिनी व त्यानंतर रिझर्व्ह बँकेने केलेल्या आवाहनास अनुसरून उद्गम अंतर्गत वर्ग झालेल्या खात्यांच्या खातेदारांशी शाखांनी संपर्क करून खाती बंद करून संबंधित खातेदार अथवा त्यांच्या वारसांना त्या रकमा परत देण्यासाठी केलेले प्रयत्न कौतुकास्पद आहेत.

मी संचालक मंडळाच्या वतीने सर्व सभासदांचे त्यांनी बँकेवर आणि संचालक मंडळावर दाखविलेल्या विश्वासासाठी आभार मानतो.

Reserve Bank of India (RBI), Clearing Corporation of India Ltd (CCIL), National Payment Corporation of India (NPCI), Central Registrar of Cooperative Societies (CRCS) राज्य सहकार विभाग, केंद्र व राज्य सरकारच्या विविध विभागातील अधिकारी-कर्मचारी, अन्य शासकीय व निमशासकीय अधिकारी-कर्मचारी आणि अनावधानाने ज्यांचा उल्लेख करावयाचा राहिला आहे, असे सर्व व्यक्ती आणि संस्था यांच्याकडून मिळालेल्या सहकार्य आणि मार्गदर्शन यासाठी संचालक मंडळाच्यावतीने मी आभार व्यक्त करतो.

बँकेच्या व्यवसाय वाढीमधे लाभलेल्या सहभागासाठी लेखापरीक्षक, वकील, व्हॅल्युअर, कंपनी सेक्रेटरी आणि अन्य सल्लागार इ. यांचे संचालक मंडळाच्यावतीने मी आभारी आहे.

याचप्रमाणे संचालक मंडळातील माझे सहकारी, व्यवस्थापन मंडळाचे सदस्य, विश्वेश्वर बँक सेवक संघाचे पदाधिकारी, कार्यपालक आणि बँकेचे निष्ठावान व सर्वांगीण प्रगतीसाठी परिश्रम घेणारे कर्मचारी या सर्वांचाही मी मनःपूर्वक आभारी आहे.

मी संचालक मंडळाचे वतीने चालू आर्थिक वर्षातील बँकेच्या आश्वासक आणि सातत्यपूर्ण प्रगतीचे आश्वासन देतो.

संचालक मंडळाच्या वतीने

अनिल भ. गाडवे
अध्यक्ष

Cross Selling – Para Banking Activities

During the last financial year, the Bank facilitated a total business volume of Rs. 1.79 crore through various mutual funds and the AUM is Rs.12.20 Crores. From these transactions, the Bank earned a commission income of Rs. 6.42 lakh.

Insurance Sector

In the insurance sector, through the Bank's channels, a total of 219 life and medical insurance policies were sold. These policies collectively represented an amount of Rs. 159.72 lakh, generating a total income of Rs. 55.59 lakh for the Bank.

Branch Expansion -

During the 2024-25 fiscal year, the Bank did not open any new branches. In the year 2025-26 action is planned regarding the relocation of the Fursungi branch. Work pertaining to this relocation is currently in progress.

Operational developments and Social Initiatives during the year 2024-2025

From the very beginning of the 2024-25 financial year, the Bank demonstrated its deep commitment to social responsibility. On each branch anniversary, branches voluntarily provided assistance in kind to nearby old age homes, orphanages, and various social organizations.

Considering rise in cyber frauds Cyber Security Awareness week has been celebrated in all branches.

Furthermore on branch anniversary and in response to a specific appeal from the RBI, the Bank's branches undertook efforts to contact account holders whose accounts had been classified under DEAF. The "commendable efforts" to an "RBI appeal" highlights not just compliance but a strong commitment to customer service and protecting dormant funds.

I convey my sincere thanks to all members for the faith shown on Bank and Board of Directors.

Profound appreciation is extended for the invaluable cooperation and guidance received from a wide array of regulatory bodies and partners. These include the Reserve Bank of India (RBI), Clearing Corporation of India Ltd (CCIL), National Payment Corporation of India (NPCI), Central Registrar of Cooperative Societies (CRCS), the State Cooperative Department, and the dedicated officials and employees from various departments of both the Central and State Governments. Gratitude is also extended to other government and semi-government officials and employees, as well as all individuals and organizations who may have been inadvertently omitted from this comprehensive list.

Furthermore, sincere thanks are conveyed to the auditors, lawyers, valuers, company secretaries, and other consultants whose expertise and contributions have been instrumental in fostering the Bank's business growth.

Deep personal gratitude is also extended to the esteemed colleagues on the Board of Directors, the diligent members of the Board of Management, office bearers of the Vishweshwar Bank Employees' Union, the capable executives, and all the loyal and hardworking employees of the Bank who tirelessly strive for comprehensive progress.

Concluding this message, an assurance is provided of the Bank's promising and continuous progress throughout the current financial year.

On Behalf of Board of Directors

Anil B. Gadve
Chairman



सभासद / खातेदार अभिनंदनीय यश

- ❧ रिझर्व्ह बँकेकडे Schedule दर्जा मिळण्यासाठी वर्ष 2011 पासून पत्रव्यवहार व प्रयत्न सुरु होते. त्यास तब्बल 14 वर्षांनी यश प्राप्त होवून दि. 13 मे 2025 रोजी प्रसिद्ध झालेल्या केंद्र सरकारच्या दि. 09 मे 2025 च्या राजपत्रानुसार आणि दि. 27 मे 2025 च्या RBI च्या नोटीफिकेशन नुसार आपल्या बँकेस शेड्युल्ड हा दर्जा प्राप्त झाला आहे.
- ❧ सर्व सभासद, ग्राहक व हितचिंतकांचे विश्वेश्वर बँक परिवारातर्फे मनःपूर्वक आभार
- ❧ पौड रोड शाखेचे सन्माननीय खातेदार **खासदार श्री. मुरलीधरजी किसन मोहोळ** यांची केंद्रीय सहकार आणि नागरी विमान वाहतुक राज्यमंत्रीपदी निवड झाली.
- ❧ संयुक्त राष्ट्रसंघाने वर्ष 2025 आंतरराष्ट्रीय सहकार वर्ष म्हणून घोषित केले आहे. त्या अनुषंगाने महाराष्ट्र राज्यात विविध उपक्रम राबविणे करिता राज्य सरकारने स्थापन केलेल्या "राज्य शिखर समिती" मध्ये **श्री. विद्याधरजी अनास्कर** यांची नियुक्ती झाली.
- ❧ NUCFDC च्या सहकार कौन्सिलच्या Business Panel च्या सदस्यपदी विद्यमान अध्यक्ष **श्री. अनिल गाडवे** यांची नेमणूक झाली.
- ❧ खातेदार **प्रा. डॉ. अविनाश वामन आवलगावकर** यांची मराठी भाषा विद्यापीठ रिद्धपूर, अमरावती विद्यापिठाचे कुलगुरुपदी नियुक्ती झाली आहे.
- ❧ सभासद **श्री. संदीप शिवलिंग पळसे** यांची भारतीय वारकरी मंडळाच्या उपाध्यक्षपदी निवड झाली.
- ❧ सभासद **श्री. प्रणव शरद गंजीवाले** यांची श्री ओंकारेश्वर देवस्थानच्या सल्लागार समितीचे सदस्य म्हणून निवड झाली.
- ❧ सभासद **स्वाती माधव म्हाळंक** यांना "आकाशवाणी पुणे केंद्राची कार्यप्रणाली आणि मराठी साहित्यातील योगदान" या विषयावरील प्रबंधासाठी सावित्रीबाई फुले, पुणे विद्यापीठाची पीएचडी प्रदान करण्यात आली.
- ❧ पुणे जिल्हा रिटेल व्यापारी संघाकडून महेश नागरी मल्टीस्टेट को-ऑपरेटिव्ह क्रेडिट सोसायटी लि. चे अध्यक्ष **श्री. मगराजजी राठी** यांना "बिझनेस ऑयकॉन" पुरस्काराने गौरविण्यात आले.
- ❧ लोकमततर्फे अनेक वर्ष विविध क्षेत्रात काम करणारी तसेच नावलौकिक मिळवणाऱ्या व्यक्तींना दिला जातो. यंदा 2024 Lokmat Professional Icon of Pune हा पुरस्कार मे. काका हलवाई स्वीटस्चे भागीदार **श्री. अमित अनिल गाडवे** यांना देण्यात आला.
- ❧ पौड रोड शाखेच्या खातेदार भारुड सम्राज्ञी **पद्मजा चंद्रशेखर कुलकर्णी** यांची लिमका बुक ऑफ रेकॉर्डस मध्ये नोंद झालेली आहे.
- ❧ बाणेर रोड शाखेतील खातेदार **श्री अशोक मुकुटे** यांच्या **विद्यांचल हायस्कूलमधील** स्नेहसंमेलनात झालेल्या छत्रपती शिवाजी महाराज 'एक युगपुरुष या संकल्पनेवर आधारित कार्यक्रमाची नोंद' 'वर्ल्ड रेकॉर्डस बुक ऑफ इंडिया' मध्ये करण्यात आली.
- ❧ बाणेर रोड शाखेतील खातेदार 'श्री खंडेराय प्रतिष्ठान' शिक्षण संस्थेचे संस्थापक **मा. श्री गणपतराव बालवडकर** यांना Indian Heritage and Health Care Centre" तर्फे भारत सन्मान पुरस्कार देऊन गौरविण्यात आले.
- ❧ बाणेर रोड शाखेतील खातेदार **योगिराज नागरी सहकारी पतसंस्था मर्यादित** यांना गोवा सरकारच्या PWD को ऑप क्रेडिट सोसायटी व राष्ट्रीय ग्रामीण विकास फाऊंडेशन बेळगावी यांच्या सौजन्याने आर्थिक व सामाजिक क्षेत्रातील उल्लेखनीय कार्याबद्दल राष्ट्रीय पुरस्काराने गौरविण्यात आले.
- ❧ चिंचवड शाखेचे सभासद व खातेदार मे. श्री ओम टेक्नो सर्व्हिसेस प्रोप्रा. - **सौ शरयू अनिल शेते** यांना मराठवाडा युवा मंच यांचेकडून "Women Entrepreneur of the year" या पुरस्काराने गौरविण्यात आले.
- ❧ धनकवडी शाखेचे सभासद व खातेदार मे. गणेश अँटो पार्ट्स प्रा. लि. चे संचालक **श्री. मंगेश वसंत पोखरकर** यांना महाराष्ट्र औद्योगिक विकास परिषद पुणे यांनी 'भारतरत्न जे. आर. डी. टाटा' या पुरस्काराने गौरविण्यात आले.
- ❧ सभासद **श्री. सुशांत घोंगडे** यांची कन्या **कु. शरयू सुशांत घोंगडे** हिला उदयपूर येथे आयोजित केलेल्या West Zone Sport Climbing Championship स्पर्धेत द्वितीय क्रमांक प्राप्त झाला. तसेच बेंगलूरु येथे आयोजित केलेल्या 27th National Sport Climbing स्पर्धेमध्ये पाचवा क्रमांक प्राप्त झाला.



अनुबंध अ Annexure 'A'

बँकेचे नांव Name of the Bank	दि विश्वेश्वर सहकारी बँक लि., पुणे (मल्टीस्टेट बँक) The Vishweshwar Sahakari Bank Ltd. Pune (Multistate Bank)
मुख्य कार्यालयाचा पत्ता Head Office Address	471/472, मार्केट यार्ड, गुलटेकडी, पुणे 411037 471/472, Market Yard, Gultekadi, Pune 411037
नोंदणी दिनांक Date of Registration	18.09.1972
रिझर्व्ह बँकेचा परवाना क्रमांक व दिनांक Date and No. of RBI license	युबीडी/एमएच 976 पी दि. 03.08.1988 UBD/MH 976 P DATED 03.08.1988
कार्यक्षेत्र Jurisdiction	महाराष्ट्र राज्य व कर्नाटक राज्य Maharashtra State & Karnataka State

(₹ in Lakh)

नियंत्रक कार्यालय व विस्तार कक्षांसह शाखा संख्या No. of branches including controlling office & Extension Counters	मुख्य कार्यालय H.O. + 30 शाखा Branches	31
सभासदत्व Membership	नियमित Regular	30136
	नाममात्र Nominal	4262
वसुल भाग भांडवल Paid up share capital		6,130
राखीव निधी Reserve Funds		22,701
ठेवी Deposits	चालू Current	17,615
	बचत Savings	32,376
	मुदत Term	1,73,061
कर्जे Advances	तारणी Secured	1,38,596
	विनातारणी Unsecured	15,239
	अग्रक्रम कर्जे % of Priority Sector Advances %	68.88
बाहेरील कर्जे Other Advances	जिल्हा मध्यवर्ती बँका DCC Bank	0.00
	महाराष्ट्र राज्य सहकारी बँका MSC Bank	0.00
	इतर Others	0.00
गुंतवणूकी Investments	जिल्हा मध्यवर्ती बँका DCC Bank	5,315
	महाराष्ट्र राज्य सहकारी बँका MSC Bank	250
	इतर Others	72,599
थकबाकी % Overdues %		7.04
लेखापरिक्षण वर्ग Audit Classification		A
आर्थिक वर्षातील निव्वळ नफा Net Profit of the Financial Year		1,711
एकूण सेवक Total Staff		397
खेळता निधी Working Funds		2,54,891



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

(Under Section 31 of The Banking Regulation Act 1949 and Section 73 (4) of the Multi State Co-op Societies Act 2002 and Rule 27 of Multi State Co-op Societies Rules 2002)

To,

The Members,

The Vishweshwar Sahakari Bank Ltd., Pune

Gultekdi, Market Yard, Pune 411 037

Report on the Financial Statements

Opinion

1. We have audited the accompanying financial statements of the 'The Vishweshwar Sahakari Bank Ltd, Pune' which comprise the Balance Sheet as at 31st March, 2025 and the Statement of Profit and Loss and the cash flow statement for the year then ended and a summary of significant accounting policies and other explanatory information. The returns of Head Office and 30 branches audited by us (by visit at branches as well as from centralized platform) are incorporated in these 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, 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

2. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India ("the ICAI") ("the SAs"). 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.

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

3. The Bank's Management and Board of Directors is responsible for the preparation of other information. The other information comprises the information included in the Annual Report, but does not include the financial statements and our auditor's report thereon. The Bank's 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 will 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 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 Report of Board of Directors including other explanatory information, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance and the members in the Annual General Meeting.

Management's Responsibilities for the Financial Statements

4. 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 Cooperative 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 judgements 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.
5. 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 Responsibility

6. 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 judgement 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

7. 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, the Multi State Co-operative Societies Rules, 2002
8. As required by Rule 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 and Subject to our comments in LFAR and annexures thereto, 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 purpose of our audit;
 - (b) The information and explanations required and obtained by us have been found to be satisfactory;
 - (c) In our opinion, proper books of account as required by said Acts, rules framed there under and the bye-laws, have been kept by the Bank so far as appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches;
 - (d) No separate audit of the Branches has been conducted by other auditors under the Multi State Co-operative Societies Act, 2002 and therefore no other auditor's report has been received by us;
 - (e) The transactions of the Bank, which have come to our notice, have been within the powers of the Bank;
 - (f) The Balance Sheet, Profit and Loss Account and the cash flow statement dealt with by this report are in agreement with the books of account and the returns;
9. As required by Rule 27(2)(c), (d) and (e) of the Multistate Co-operative Societies Rules, 2002, we report that:
 - a. To the best of our information and explanations given to us and as shown by the books of the Bank, the Balance Sheet and the Profit and Loss account exhibit a true and fair view of the state of affairs of the Bank;
 - b. 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;
 - c. In our opinion and according to information and explanations given to us, the guidelines issued by the Reserve Bank and National Bank for Agriculture and Rural Development established under the National Bank for Agriculture and Rural Development Act, 1981, to the extent applicable to the Bank, have generally been adhered to. However for specific comments kindly refer detail Audit report and LFAR and Annexure to LFAR
10. As required by the Rule 27 (3) of the Multi State Cooperative Societies Rules, 2002, 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 course of audit, we have generally not come across transactions which appear to be contrary to the provisions of Act, Rules or the bye laws of the Bank;
 - b. During course of audit, we have generally not come across material and significant transactions, which appear to be contrary to the guidelines issued by the Reserve Bank of India and National Bank for agriculture and rural development to the extent applicable to the bank.
 - c. Advances categorized as doubtful assets as per norms laid down by RBI, are of Rs 4872.72 lakhs and loss assets of Rs 199.79 lakhs as per prudential norms are considered as doubtful of recovery. Bank held provision of Rs 3311.56 lakhs against doubtful assets and provision of Rs 199.79 lakhs against loss assets
 - 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 was Rs. 164.70 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 Reserve Bank of India or National Agriculture and Rural Development by any cooperative Bank to the extent applicable to the bank. However for specific comments kindly refer detail Audit report and LFAR and Annexure to LFAR
 - f. To the best of our knowledge, no other matters have been specified by the Central Registrar, which require reporting under this Rule.

For S U N S V G and Associates
Chartered Accountants
FRN 118693W

Date : 29/05/2025
Place : Pune
UDIN - 25102758BMOCSY1487

CA Satish Nade
Partner
M.No. 102758

ASSETS	45,104	54,681	354,800	14,985
CURRENT ASSETS :	359,200	258,462	28,590	32,405
	31,958	15,985	48,521	320,535
	50,859	45,987	535,084	647,383
	585,090	326,900	1,002,155	152,000
		702,015		



दिनांक 31.03.2025 रोजीचा ताळेबंद

31.03.2024 ₹	भाग भांडवल, जबाबदाऱ्या व देणी Capital & Liabilities	Sch. No.	₹	31.03.2025 ₹
	1. CAPITAL भाग भांडवल			
100,00,00,000.00				100,00,00,000.00
49,09,48,450.00	i) Authorised Capital अधिकृत भाग भांडवल 2,00,00,000 Shares of Rs. 50/- each प्रत्येकी रु. ५०/- चे २,००,००,००० भाग			61,29,56,350.00
0.00	ii) Subscribed and issued Capital 12259127 Shares of Rs.50/- each वसुल व वितरीत भाग भांडवल प्रत्येकी रु. ५०/- चे १२२५९१२७ भाग		0.00	
0.00	iii) Amount Called up मागणी केलेली रक्कम On "0" shares at Rs. 50/- each less calls unpaid प्रत्येकी रु. ५०/- अवितरीत '०' भाग On "0" shares at Rs. 50/- each less calls unpaid of		0.00	
0.00	iv) above held by वरील (iii) पैकी प्रत्येकी Rs. ५०/- पेक्षा कमी अवितरीत '०' भाग		0.00	
0.00	a) Individuals वैयक्तिक		0.00	
0.00	b) Co-operative Institutions सहकारी संस्था		0.00	
0.00	c) State Government राज्य सरकार		0.00	
215,09,11,976.10	2. RESERVE FUND AND OTHER RESERVES			227,01,04,367.31
	राखीव निधी व अन्य राखीव निधी			
58,79,48,824.30	i) Statutory Reserve वैधानिक राखीव निधी		62,15,54,622.16	
0.00	ii) Agricultural (Credit Stabilisation Fund) शेती/कृषी (नियमित/स्थिरीकरण कर्ज निधी)		0.00	
8,00,00,000.00	iii) Building Fund इमारत निधी		13,00,00,000.00	
6,00,00,000.00	iv) Dividend Equalisation Fund लाभांश समानीकरण निधी		0.00	
0.00	v) Special Bad Debts Reserve विशेष बुडित कर्ज निधी		0.00	
41,50,00,000.00	vi) Bad and Doubtful Debts Reserve बुडित व संशयित कर्ज निधी		51,00,00,000.00	
12,92,50,000.00	vii) Investment Depreciation Reserve गुंतवणूक घसारा निधी		6,17,00,000.00	
0.00	viii) BDDR 2024 बुडीत व संशयित निधी २०२४		4,88,00,000.00	
	Other Reserves and Funds अन्य राखीव निधी			
9,00,00,000.00	a) Provision for Standard Assets मानक जिंदगीवरील तरतूद		9,00,00,000.00	
34,90,000.00	b) Member Welfare Fund सभासद कल्याण निधी		34,90,000.00	
9,05,639.58	c) Employees Welfare Fund सेवक कल्याण निधी		9,05,639.58	
1,75,00,000.00	d) Technology Development Fund प्रौद्योगिकी विकास निधी		1,75,00,000.00	
13,90,00,000.00	e) Investment Fluctuation Reserve गुंतवणूक चढ-उतार निधी		16,35,00,000.00	
264,18,60,426.10	Total C/F बेरीज पुढील पानावर			288,30,60,717.31



BALANCE SHEET AS ON 31.03.2025

31.03.2024 ₹	जिंदगी, मालमत्ता व येणी Property & Assets	Sch. No.	₹	31.03.2025 ₹
133,17,89,715.45	1. CASH रोख शिल्लक	3		117,33,58,895.33
209,48,81,283.62	2. BALANCES WITH OTHER BANKS	4		246,86,91,374.35
	अन्य बँकांतील शिल्लक			
48,00,00,000.00	3. MONEY AT CALL AND SHORT NOTICE			30,00,00,000.00
	मागणी करताच वा अल्पशः नोटिशीने मिळणाऱ्या ठेवी			
633,80,95,752.50	4. INVESTMENTS गुंतवणूकी			547,17,90,062.50
598,44,06,029.50	i) Central & State Government Securities @ book value		512,32,97,639.50	
	केंद्र व राज्य सरकारी रोखे पुस्तकी मूल्य			
	Face Value दर्शनी मूल्य- Rs. 507,00,00,000/-			
	Market Value बाजार मूल्य- Rs. 505,63,95,010/-			
0.00	ii) Other Trustee Securities अन्य विश्वस्त रोखे		0.00	
1,64,250.00	iii) Shares of Co-operative Institutions other than in item (5)Below		1,64,250.00	
	सहकारी संस्थांच्या भाग भांडवलातील			
	गुंतवणूकी (खालील पाच व्यतिरीक्त)			
18,05,11,103.00	iv) Other Investments अन्य क्षेत्रातील गुंतवणूकी			
65,56,000.00	a. Security Receipts रोखे पावत्यामधील गुंतवणूकी		12,53,13,803.00	
	b. Investments in Public & Other Sectors		5,65,56,000.00	
13,31,66,700.00	सार्वजनिक व अन्य क्षेत्रातील गुंतवणूकी			
	c. Investments in PNCPS of		13,31,66,700.00	
	Unity Small Finance Bank			
	Unity Small Finance			
3,32,91,670.00	बँकेच्या PNCPS मधील गुंतवणूकी			
	d. Investments in Equity Warrants of		3,32,91,670.00	
	Unity Small Finance Bank			
	Unity Small Finance			
	बँकेचे इक्विटी वॉरंट मधील गुंतवणूकी			
0.00	5. INVESTMENTS OUT OF THE PRINCIPAL			0.00
	SUBSIDIARY, STATE PARTNERS FUND			
	मुख्य सहाय्यक, राज्य भागीदारी फंडातील गुंतवणूक			
1346,10,11,649.22	6. ADVANCES कर्जे			1538,34,72,641.02
477,98,80,409.05	i) Short Term loans, cash credit, overdrafts		548,86,34,944.36	
	and bills discounted of which secured against			
	तारणावरील अल्प मुदत कर्जे, कॅश क्रेडीट			
0.00	ओव्हर ड्राफ्ट व बिल डिस्काउंट पैकी			
	a) Government & other approved Securities		0.00	
	सरकारी व विश्वस्त रोखे तारण			
477,36,87,907.25	b) Other Tangible Securities @ of advances,		496,81,19,013.82	
	amount due from individuals of the advances,			
	amount overdue considered bad any			
	doubtful of recovery			
	वैयक्तिक येणे रकमेपैकी बुडित व संशयीत			
	कर्जामधील वसुलीमधील अन्य दृश्य तारण			
2370,57,78,400.79	Total C/F बेरीज पुढील पानावर			2479,73,12,973.20



दिनांक 31.03.2025 रोजीचा तालेबंद

31.03.2024 ₹	भाग भांडवल, जबाबदाऱ्या व देणी Capital & Liabilities	Sch. No.	₹	31.03.2025 ₹
264,18,60,426.10	बेरीज मागील पानावरून Total B/F			288,30,60,717.31
1,91,58,207.70	f) General Reserve Fund सर्वसाधारण निधी		19,94,367.70	
45,25,000.00	g) Provision for Contingencies आकस्मिक देयता तरतूद		45,25,000.00	
1,41,75,000.00	h) Special Reserve (u/s 36(1)(viii) of Income Tax Act 1961) विशेष निधी (आयकर कायदा, १९६१ कलम ३६(१)(viii) अन्वये)		1,55,50,000.00	
17,21,76,948.63	i) Building Revaluation Reserve इमारत पूर्वमूल्यांकन निधी		16,35,68,100.63	
7,11,664.00	j) Donation Fund देणगी निधी		7,11,664.00	
4,82,00,000.00	k) ARC Trust Receipts Depreciation Reserve ARC रोखा घसारा निधी		0.00	
12,95,00,000.00	l) ARC Loan Provision ARC कर्ज तरतूद		12,60,00,000.00	
13,31,66,700.00	m) Unity Small Finance Bank PNCPS-Reserve युनिटी स्मॉल फायनान्स बँक PNCPSA - निधी		13,31,66,700.00	
16,56,03,991.89	n) Reserve for unforeseen losses आकस्मिक नुकसान निधी		17,71,38,273.24	
0.00	3. PRINCIPAL/SUBSIDIARY/STATE PARTNERSHIP FUND ACCOUNT मुख्य/उप कंपनी/राज्य भागीदारी निधी खात्यांमधून गुंतवणूक			0.00
2138,62,16,799.01	4. DEPOSITS AND OTHER ACCOUNTS ठेवी आणि अन्य खाती			2230,52,47,139.10
1640,54,66,972.62	i) Fixed Deposits मुदत ठेवी		1730,61,10,265.24	
1031,77,82,024.42	Individuals व्यक्तिगत		1132,88,89,951.21	
--	Central Co-operative Banks केंद्रीय सहकारी बँकस्		--	
608,76,84,948.20	Other Societies अन्य संस्था		597,72,20,314.03	
330,74,63,628.70	ii) Savings Bank Deposits बचत बँक ठेवी		323,76,26,752.78	
316,85,63,410.38	Individuals व्यक्तिगत		309,34,84,663.87	
--	Central Co-operative Banks केंद्रीय सहकारी बँकस्		--	
13,89,00,218.32	Other Societies अन्य संस्था		14,41,42,088.91	
167,32,86,197.69	iii) Current Deposits चालू ठेवी		176,15,10,121.08	
6,19,65,754.11	Individuals व्यक्तिगत		3,81,23,215.43	
--	Central Co-operative Banks केंद्रीय सहकारी बँकस्		--	
161,13,20,443.58	Other Societies अन्य संस्था		172,33,86,905.65	
0.00	iv) Money at call & Short Notice मागणी करताच वा अल्पशः नोटिशीने मिळणाऱ्या ठेवी		0.00	
2402,80,77,225.11	Total C/F बेरीज पुढील पानावर			2518,83,07,856.41



BALANCE SHEET AS ON 31.03.2025

31.03.2024 ₹	जिंदगी, मालमत्ता व येणी Property & Assets	Sch. No.	₹	31.03.2025 ₹
2370,57,78,400.79	बेरीज मागील पानावरून Total B/F			2479,73,12,973.20
61,92,501.80	Of the advances, amount due from Individuals		52,05,15,930.54	
56,40,61,345.52	कर्जापैकी वैयक्तिक येणी रक्कम Of the advances, amount overdue		77,16,99,524.95	
37,13,85,470.73	कर्जापैकी थकीत रक्कम Considered Bad and doubtful of recovery		48,34,24,334.37	
	वसुली कर्जापैकी गृहीत धरलेली बुडीत व संशयीत कर्जे			
232,97,52,186.66	ii) Medium Term loans मध्यम मुदत कर्जे of which secured against		245,28,39,128.06	
0.00	पैकी तारण असलेली		0.00	
164,87,68,379.13	a) Government & other approved Securities			
	सरकारी व विश्वस्त रोखे तारण			
	b) Other Tangible Securities @ of advances, amount due from individuals of the advances, amount overdue considered bad any recovery doubtful of		171,56,83,340.02	
68,09,83,807.53	वैयक्तिक येणे रकमेपैकी बुडित व संशयीत कर्जामधील वसुलीमधील			
	अन्य दृश्य तारण		73,71,55,788.04	
2,03,25,435.29	Of the advances, amount due from Individuals			
1,31,88,184.53	कर्जापैकी वैयक्तिक येणी रक्कम Of the advances, amount overdue		4,06,74,635.89	
	कर्जापैकी थकीत रक्कम Considered Bad and doubtful of recovery		3,35,49,525.31	
	वसुली कर्जापैकी गृहीत धरलेली बुडीत व संशयीत कर्जे			
635,13,79,053.51	iii) Long Loans Term (More than 60 Months)		744,19,98,568.60	
	दीर्घ मुदत कर्जे (६० महिन्यांपेक्षा अधिक)			
0.00	of which secured against पैकी तारण असलेली		0.00	
613,14,22,780.50	a) Government & other approved Securities			
	सरकारी व विश्वस्त रोखे तारण			
	b) Other Tangible Securities @ of advances, amount due from individuals of the advances, amount overdue considered bad any doubtful of recovery		717,58,08,403.74	
21,99,56,273.01	वैयक्तिक येणे रकमेपैकी बुडित व संशयीत कर्जामधील वसुलीमधील अन्य दृश्य तारण			
	Of the advances, amount due from Individuals		26,61,90,164.86	
	कर्जापैकी वैयक्तिक येणी रक्कम			
2370,57,78,400.79	Total C/F बेरीज पुढील पानावर			2479,73,12,973.20



दिनांक 31.03.2025 रोजीचा ताळेबंद

31.03.2024 ₹	भाग भांडवल, जबाबदाऱ्या व देणी Capital & Liabilities	Sch. No.	₹	31.03.2025 ₹
2402,80,77,225.11	बेरीज मागील पानावरून Total B/F			2518,83,07,856.41
0.00	5. BORROWINGS बाहेरील कर्जे			0.00
0.00	6. BILLS FOR COLLECTION BEING BILLS RECEIVABLE (AS PER CONTRA) येणे वसुलीसाठी बिले (दुबेरजी)			0.00
0.00	7. BRANCH ADJUSTMENTS शाखा जुळवणी			0.00
27,98,52,511.90	8. OVERDUE INTEREST RESERVE थकीत येणे व्याज राखीव निधी			43,05,24,398.83
31,28,886.27	9. INTEREST PAYABLE देय व्याज			37,49,488.83
21,92,42,681.27	10. OTHER LIABILITIES इतर देणी			12,59,82,277.01
9,07,96,244.05	i) Bills Payable देय बिले		1,77,54,208.22	
66,85,975.00	ii) Unclaimed Dividends मागणी न केलेला लाभांश		63,38,321.00	
0.00	iii) Suspense अन्य देणी		0.00	
12,17,60,462.22	iv) Sundries अनामत देणी	1	10,18,89,747.79	
16,53,42,813.49	11. PROFIT AND LOSS नफा आणि तोटा			17,10,50,593.53
16,68,67,204.36	Profit as per last balance sheet ताळेबंदाप्रमाणे मागील वर्षाचा नफा		16,53,42,813.49	
(16,68,67,204.36)	Less Appropriations वजा विनियोग / वाटणी		(16,53,42,813.49)	
16,53,42,813.49	Add Profit for the year brought from the Profit and Loss Appropriation account वाटणी योग्य नफा	2	17,10,50,593.53	
45,64,01,099.15	CONTINGENT LIABILITIES हमीपोटी संभाव्य देयता		115,22,48,762.96	
21,56,66,764.00	i) Outstanding Liabilities for guarantees issued		16,12,92,575.00	
4,07,34,335.15	ii) Others (Depositor Education & Awareness Fund)		4,60,99,797.96	
20,00,00,000.00	iii) PSLC (Small & Marginal Farmers)		75,00,00,000.00	
0.00	iv) Contingencies for Income tax		18,63,88,016.00	
0.00	v) Contingencies for GST		84,68,374.00	
2469,56,44,118.04	Total एकूण			2591,96,14,614.61

As per our Report of even date
M/s. S U N S V G & Associates
Chartered Accountants
FRN 118693W

For The Vishweshwar Sahakari Bank Ltd. Pune (Multistate Bank)

CA Satish Nade
Partner (M.No. 102758)
UDIN No. 25102758BMOCSY1487
Date : 29.05.2025
Place : Pune

Anil B. Gadve
Chairman

Rajendra R. Mirje
Vice - Chairman

Shriram V. Apte
Chief Executive Officer



BALANCE SHEET AS ON 31.03.2025

31.03.2024 ₹	जिंदगी, मालमत्ता व येणी Property & Assets	Sch. No.	₹	31.03.2025 ₹
2370,57,78,400.79	बेरीज मागील पानावरून Total B/F			2479,73,12,973.20
20,73,10,802.84	Of the advances, amount overdue		27,09,07,237.17	
23,83,20,880.33	कजापैकी थकीत रकम Considered Bad and doubtful of recovery		34,66,48,682.30	
	वसुली कजापैकी गृहीत धरलेली बुडीत व संशयीत कर्जे			
45,31,15,609.41	7. INTEREST RECEIVABLE येणे व्याज			58,51,93,835.05
27,98,52,511.90	of which overdue considered bad and doubtful of recovery		43,05,24,398.83	
	थकीत कजाच्या बुडीत व			
17,32,63,097.51	संशयीत येणे वसुलीवरील व्याज Of which Interest Receivable on Investments		15,46,69,436.22	
	गुंतवणुकीवरील येणे व्याज			
0.00	8. BILLS RECEIVABLE BEING BILLS FOR COLLECTION (as per contra)			0.00
	वसुलीसाठी बिले (दुबेरजी)			
13,300.00	9. BRANCH ADJUSTMENTS शाखा जुळवणी			0.00
21,05,49,884.31	10. PREMISES LESS DEPRECIATION	5A		19,81,03,744.31
	इमारती घसारा वजा जाता			
12,64,12,672.52	11. FURNITURE AND FIXTURES LESS DEPRECIATION	5B		9,50,61,267.36
	फर्निचर आणि फिक्चर घसारा वजा जाता			
18,59,64,251.01	12. OTHER ASSETS अन्य मालमत्ता	6		23,01,92,034.69
1,38,10,000.00	13. NON BANKING ASSETS ACQUIRED IN SATISFACTION OF CLAIMS (STATING MODE VALUATION)			1,37,50,760.00
	दाव्यापोटी जप्त केलेल्या गैर			
	बँकिंग मालमत्ता (मूल्यांकनानुसार)			
0.00	14. PROFIT AND LOSS नफा आणि तोटा			0.00
2469,56,44,118.04	Total एकूण			2591,96,14,614.61

Directors

C.A. Manoj V. Sakhare
Expert Director

Dattatray F. Kamthe
Director

Amol A. Maniyar
Director

Subhash M. Ladge
Director

Ajay C. Doijad
Director

Shreyash S. Rukari
Director

Ravindra S. Mahajan
Director

Sulbha D. Kokate
Director

Ratna S. Kasbekar
Director

Dr. Chintamani G. Vaijapurkar
Co-opted Expert Director



दिनांक 31.03.2025 अखेरच्या वर्षाचे नफा-तोटा पत्रक

31.03.2024 ₹	EXPENDITURE खर्च	Sch. No.	31.03.2025 ₹
112,43,17,963.82	1. Interest on Deposits and Borrowings ठेवीवरील आणि बाहेरील कर्जावरील व्याज	7	127,11,59,146.60
26,08,22,954.75	2. Salaries and Allowances and Provident Fund वेतन, भत्ते व भविष्य निर्वाह निधी		29,13,69,860.00
24,01,875.48	3. Directors and Local Committee Members' Fees and Allowances. संचालक मंडळ सभा भत्ते व संचालकांचा वाहन इ. खर्च		31,17,754.00
7,65,61,618.30	4. Rent, Taxes, Insurance, Lighting भाडे, कर, वीज, विमा व इंधन खर्च	8	8,52,51,390.11
8,05,364.50	5. Law Charges कायदेशीर प्रभार		1,48,283.00
1,15,14,458.03	6. Postage, Telegrams and Telephone charges पोस्टेज, टेलिफोन व कुरिअर प्रभार	9	1,28,00,846.00
27,94,700.00	7. Auditor's fees ऑडिटर फी		32,40,090.00
6,32,46,212.15	8. Depreciation and Repairs to property घसारा आणि मालमत्तेची दुरुस्ती		6,04,14,534.85
99,38,247.11	9. Stationery, Printing And Advertisement मुद्रण, लेखनसामग्री व जाहिरात	10	74,65,763.15
1,22,184.90	10. Loss from sale of or dealing with Non Banking Assets बँकिंग व नॉन बँकिंग जिंदगीच्या विक्रीवरील तोटा		5,88,036.11
1,61,26,384.72	11. Bad Debts Written Off निर्लेखित केलेली बुडीत कर्जे		0.00
9,95,57,765.76	12. Other Expenditure अन्य खर्च	11	9,88,11,820.76
23,47,84,734.72	13. Provisions & Contingencies आकस्मिक तरतूदी	12	18,04,02,010.00
11,53,42,813.49	14. Balance of Profit शिल्लक नफा		17,10,50,593.53
201,83,37,277.73	Total एकूण		218,58,20,128.11

As per our Report of even date
M/s. S U N S V G & Associates
Chartered Accountants
FRN 118693W

For The Vishweshwar Sahakari Bank Ltd. Pune (Multistate Bank)

CA Satish Nade
Partner (M.No. 102758)
UDIN No. 25102758BMOCSY1487
Date : 29.05.2025
Place : Pune

Anil B. Gadve
Chairman

Rajendra R. Mirje
Vice - Chairman

Shriram V. Apte
Chief Executive Officer



PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31.03.2025

31.03.2024 ₹	Income उत्पन्न	Sch. No.	31.03.2025 ₹
178,47,97,180.75	1. Interest and discount प्राप्त व्याज व सवलत	13	191,52,72,782.01
1,66,73,261.25	2. Commissions exchange and brokerage प्राप्त कमिशन व ब्रोकरेज		1,32,43,612.17
0.00	3. Subsidies and Donations प्राप्त सबसिडी व देणगी		0.00
5,03,152.94	4. Income from Banking/Non-banking assets and profit from sale of or dealing with such assets बँकिंग जिंदगीच्या विक्रीवरील नफा		4,28,877.60
11,66,88,735.19	5 Other receipts अन्य उत्पन्न	14	10,56,61,278.33
80,00,000.00	6. Excess ARC Depreciation Reserve Written Back ARC घसाऱ्यावरील जादा तरतूद परतावा		4,82,00,000.00
0.00	7. Excess IFR Written Back गुंतवणूक चढउतार निधी जादा तरतूद परतावा		0.00
3,00,00,000.00	8. Excess Provision for Standard Assets Written Back मानक जिंदगीवरील जादा तरतूद परतावा		0.00
3,25,00,000.00	9. Excess IDR Written Back जादा घसारा निधीतील जादा तरतूद परतावा		6,75,50,000.00
1,61,26,384.72	10. BDDR NPA Reserve Written Back बुडीत व संशयित कर्जे निधीतील तरतूद परतावा		0.00
1,09,74,388.00	11. Excess Provision For Income Tax Written Back जादा आयकर तरतूद परतावा		9,62,935.00
0.00	12. Excess ARC Loan Provision Written Back ARC कर्जे जादा तरतूद परतावा		35,00,000.00
19,56,949.88	13. Recovery in Written off accounts निर्लेखित करण्यात आलेल्या खात्यामधील वसुली		10,00,643.00
1,17,225.00	14. Deferred Tax डिफर्ड टॅक्स		3,00,00,000.00
201,83,37,277.73	Total एकूण		218,58,20,128.11

Directors

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Director

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Sulbha D. Kokate
Director

Ratna S. Kasbekar
Director

Dr. Chintamani G. Vaijapurkar
Co-opted Expert Director



BALANCE SHEET SCHEDULES

(₹ in Actual)

Particulars	As on 31.03.2025	As on 31.03.2024
SCHEDULE 1 - Other Liabilities - Sundries		
Bonus - Ex gratia Payable	84,551.00	92,132.00
Cash Found in Execss	9,110.00	11,150.00
Concurrent Audit Fees Payable	2,22,750.00	97,200.00
Electricity Bills Payable	2,01,920.00	2,25,000.00
GST Payable Input	6,53,168.44	2,95,217.28
GST Payable Output	27,93,555.66	27,11,793.80
Head office CGST & SGST	1,93,676.52	1,55,986.76
Head Office IGST	13,067.06	23,217.48
Income Tax Payable	5,30,00,000.00	6,50,00,000.00
Int Capitalisation - FITL Debt Instrument	37,87,670.00	37,87,670.00
Internal Audit Fees Payable	2,58,885.00	1,61,550.00
ICICI Bank UPI Account	75,30,667.74	45,30,287.22
ICICI Settlement Account	40,063.68	42,691.53
Collection Account	2,600.00	-
GST-Sundry Creditors	1,44,658.50	-
Share Application Money	22,000.00	-
Maharashtra ITC CGST & SGST	-	1,178.00
Maharashtra ITC Taxes Paid	-	3,573.00
Misc Payable	-	70,830.29
Non Banking Asset Reserve	2,52,508.82	2,52,508.82
NPCI Charge Back Account	66,000.00	40,021.00
Provision For Other Assets	-	15,684.00
Provision For Other Expenses	25,31,837.00	33,82,572.00
Rebate on Loans & Advances Payable	40,48,286.00	28,83,597.00
Recovery Fees Payable	3,05,709.00	9,36,126.00
Retention Money Payable	1,47,750.00	11,40,456.40
SIDBI Subsidy Payable	13,23,405.00	1,15,12,526.00
Statutory Audit Fees Payable	16,33,500.00	14,85,000.00
Sundry Creditors	26,73,027.26	37,28,264.15
Sundry Creditors TL	6,35,780.00	10,595.00
TDS Payable	1,92,56,585.11	1,91,58,334.49
Locker Rent Payable	54,516.00	-
Telephone Bills Payable	2,500.00	5,300.00
Total	10,18,89,747.79	12,17,60,462.22

SCHEDULE 2 Profit and Loss Appropriation A/c -

Particulars		As on 31.03.2025	Particulars	As on 31.03.2025
Transfer to Statutory Reserves	26.15%	4,47,24,522.30	Balance of Profit	
Transfer to Reserve u/s 63 (c) of MSCS Act 2002	10%	1,71,05,059.35	Transferred From	
Transfer to Education Fund	1%	17,10,505.94	Profit & Loss Account	17,10,50,593.53
Transfer to Co-operative Rehabilitation, Reconstruction and Development fund	1%	17,10,505.94		
Transfer to Proposed Dividend @10%		5,50,00,000.00		
Transfer to Investment Fluctuation Reserve		3,58,00,000.00		
Transfer to Building Fund		1,50,00,000.00		
Total		17,10,50,593.53	Total	17,10,50,593.53



Particulars	As on 31.03.2025	As on 31.03.2024
SCHEDULE 3 - Cash		
Cash In Hand	19,36,26,381.00	21,86,34,137.00
Reserve Bank of India	89,21,42,435.17	99,16,94,443.26
State Bank of India & Other Nationalised Banks	4,04,57,729.72	2,46,22,357.95
State Co-operative Bank	5,00,197.83	19,71,357.83
District Central Co Op Bank	4,66,32,151.61	9,48,67,419.41
Total	117,33,58,895.33	133,17,89,715.45
SCHEDULE 4 - Balance with Other Banks		
Balances with Other Banks		
Current Deposits	42,40,00,158.35	53,37,16,296.62
Saving Bank Deposits	0.00	0.00
Fixed Deposits	204,46,91,216.00	156,11,64,987.00
Total	246,86,91,374.35	209,48,81,283.62
SCHEDULE 5A - Fixed Assets Schedule		
Opening Balance of Land and Building	21,05,49,884.31	6,14,63,786.68
Addition	7,84,137.00	18,95,01,842.63
Less Deductions During the Year	- 7,84,137.00	- 3,24,54,519.00
Less Depreciation	- 1,24,46,140.00	- 79,61,226.00
Total	19,81,03,744.31	21,05,49,884.31
SCHEDULE 5 B		
Opening Balance of Furniture/Vehicles/Renovation	12,64,12,672.52	5,60,29,939.86
Less Other Asset Portion of Other Fixed Assets	0.00	0.00
Addition	2,24,83,743.80	12,54,39,362.94
Less Deductions During the Year	- 15,77,165.11	- 27,855.28
Less Depreciation	- 5,22,57,983.85	- 5,50,28,775.00
Total	9,50,61,267.36	12,64,12,672.52
SCHEDULE 6 - Other Assets		
Advance Income Tax	5,10,00,000.00	4,75,00,000.00
CCIL Cash Margin	35,00,000.00	35,00,000.00
CTS Settlement A/c	0.00	2,76,477.00
Deposit for Rental/Leased Premises	1,40,87,860.00	1,29,66,300.00
Deferred Tax Asset - DTA (Net)	11,81,45,725.00	8,81,45,725.00
GST Receivable Input	13,77,158.30	12,84,713.04
ICICI Bank ATM Account	21,69,042.50	14,36,117.57
ICICI Bank IMPS Account	1,74,92,396.29	1,01,28,668.47
Income Tax Refund Receivable (HO)	1,16,020.00	1,24,52,205.00
Karnataka - I/P- CGST	4,63,990.00	3,70,598.00
Karnataka - I/P- IGST	1,87,168.00	4,32,156.30
Maharashtra -I/P- CGST	98,852.10	0.00
Maharashtra - I/P- IGST	95.07	136.47
Maharashtra - I TC Taxes Paid	1,18,301.04	0.00



Misc. Receivable	11,80,531.52	10,07,499.08
NACH SGF Cash Margin (NACH)	5,00,000.00	5,00,000.00
Other Deposits	1,01,76,576.00	10,000.00
Prepaid Insurance	13,23,033.00	11,00,000.00
Prepaid Other Expenses	42,40,247.71	11,83,759.00
Stationery on Hand	29,81,307.00	30,09,781.15
TDS from Interest on Investment	6,63,681.00	2,17,675.00
TDS on IGST	13,558.32	4,842.94
TDS Receivable - Others	3,01,975.84	4,37,596.99
Locker Rent Receivable	54,516.00	0.00
Total	23,01,92,034.69	18,59,64,251.01

SCHEDULES OF PROFIT & LOSS ACCOUNT

(₹ in Actual)

Particulars	As on 31.03.2025	As on 31.03.2024
SCHEDULE - 7		
Interest on Deposits and Borrowings		
Interest on Deposits	127,10,91,184.60	112,43,01,863.82
Interest on Borrowings	67,962.00	16,100.00
Total	127,11,59,146.60	112,43,17,963.82
SCHEDULE - 8		
Rent, Taxes, Insurance, Lighting		
Rent	4,22,92,938.39	3,79,31,044.16
Taxes	31,50,252.26	28,84,217.74
Electricity	97,57,880.72	91,73,981.00
Insurance	2,99,35,839.24	2,64,60,838.40
GenSet Fuel	1,14,479.50	1,11,537.00
Total	8,52,51,390.11	7,65,61,618.30
SCHEDULE - 9		
Postage, Telegrams and Telephone Charges		
Postage Charges	4,15,734.76	4,99,424.90
Courier Charges	12,17,622.74	10,10,163.54
Telephone Charges	49,41,777.21	35,26,101.61
Vip Leased Line/ISDN Charges	62,25,711.29	64,78,767.98
Total	1,28,00,846.00	1,15,14,458.03
SCHEDULE - 10 Stationery, Printing and Advertisement		
Table Stationery	3,52,774.62	3,47,843.26
Computer Stationery	6,13,321.52	16,75,547.70
Printed Stationery	26,01,698.27	36,61,335.73
Advt. In News Papers / AIR / TV	11,46,889.10	16,34,955.90
Advt. In Magazines / Souvenirs	4,62,134.90	4,48,249.00
Advt. By Way Of Banners	5,50,405.10	4,97,618.50
Other Publicity Expenses	17,38,539.64	16,72,697.02
Total	74,65,763.15	99,38,247.11



(₹ in Actual)

Particulars	As on 31.03.2025	As on 31.03.2024
SCHEDULE - 11 Other Expenses		
Amortised Premium on Securities	36,21,195.00	43,08,098.00
Annual Maintenance Contract (AMC)	68,06,323.83	35,38,533.17
Bank Charges	43,918.57	27,591.28
CBS Implementation Expences	0.00	24,15,440.00
CCIL Transaction Charges	2,68,775.00	2,67,053.00
Clearing House Expenses	8,02,540.02	8,36,574.38
Commission Paid on BG Expenses	6,76,388.34	13,25,306.82
Contr. For Group Leave Encashment Scheme	1,65,00,000.00	1,50,00,000.00
Demat Service Charges	1,884.14	3,225.73
Fees Paid For RTO Trade Certificate Expences	0.00	11,000.00
Function Expenses	9,03,784.00	32,61,641.28
IMPS and UPI Txn Switch Charges Paid	1,14,88,731.66	92,90,325.90
IMPS ISSR (Remr) Txn Fees	1,00,091.14	1,03,937.06
Incentive Paid on Digital Channel	7,66,365.34	1,48,640.79
Income Tax For Bank (Earlier I. tax demand)	18,85,794.42	16,18,121.00
Legal Exp. For Stamp Duty Registration	87,900.00	51,166.00
Local Conveyance	2,30,045.00	67,960.00
Loss on Sale of Securities	72,500.00	16,658.00
Miscelleneus Expenses	13,36,208.47	2,29,992.76
Nach Charges Paid	4,789.65	4,864.64
News Papers and Periodicals Etc.	1,22,816.00	94,710.00
NFS ATM Issuer Fees	42,11,596.89	48,18,922.95
NFS / Rupay Tax Switching Chg. Paid to Swit	15,34,539.86	6,63,160.30
NPCI Penalty For Late Action For ATM / POS	301.53	4,500.00
Other Expenses for AGM / SPL. GM	10,13,515.86	8,47,859.46
PIDF (Debit Card Corpus Fund RBI)	19,395.42	45,457.61
POS / ECOM Txn. Issure Other Fees	0.00	79,162.48
Premium Paid on PSLC	47,25,000.00	13,60,000.00
Professional Service Charges - H/W Dept.	82,52,267.75	63,87,946.39
Professional Service Charges - Other Dept.	49,88,167.59	63,14,298.79
Professional Service Charges - S/W Dept.	50,18,673.13	87,93,069.74
Puraskar / Incentive Expenses	29,500.00	2,58,594.00
Recruitment / Promotion Examination	0.00	1,23,275.00
RTGS / NEFT Service Charges Paid	32,700.00	84,996.06
Security Services Charges	1,17,48,442.94	1,23,09,753.02
Seminar & Conference Expences	3,000.00	0.00
Subscription for insti. Membership	3,42,332.00	2,05,110.00
Sundry Expenses	11,47,248.57	13,85,325.50
Sweeping Charges	11,60,690.00	10,41,248.62
Teaboarding and Referesh for Others	6,57,690.00	8,91,184.00
Teaboarding and Referesh for Staff	17,72,678.55	16,80,315.00
Training Exp. For Staff	2,15,368.86	2,65,727.50



(₹ in Actual)

Particulars	As on 31.03.2025	As on 31.03.2024
Travelling Expenses	18,76,339.75	23,24,635.22
Unrecovered Expenses (NPA Loan A/cs)	0.00	31,72,920.85
UPI Remitter Txn Fees	37,30,154.28	33,01,682.15
Xerox and Typing Expenses	6,01,197.70	5,77,767.74
Fees Paid For External Training	11,445.00	0.00
Total	9,88,11,820.76	9,95,57,765.76
SCHEDULE – 12 Provisions & Contingencies		
ARC Depreciation Reserve	0.00	4,62,00,000.00
Provision for ARC Loan	0.00	3,45,00,000.00
Provision for Unity SF PNCPs	0.00	6,65,83,350.00
Provision for Special Reserve U/36(I)(VIII)	13,75,000.00	13,75,000.00
Provision for Income Tax	5,30,00,000.00	6,50,00,000.00
Provision for BDDR (NPA)	12,60,27,010.00	2,11,26,384.72
Total	18,04,02,010.00	23,47,84,734.72
SCHEDULE – 13 Interest and discount received		
Interest on Advances	140,78,34,425.53	126,48,44,737.59
Interest on Investments	50,74,38,356.48	51,99,52,443.16
Total	191,52,72,782.01	178,47,97,180.75
SCHEDULE - 14 Other Receipts		
Locker Rent Reveived	71,84,163.00	68,53,892.56
Sale of Loan Forms	18,02,576.66	13,23,923.38
Service & Other Charges	5,96,64,873.73	6,41,30,174.83
Profit on sale of Securities	1,30,55,486.50	2,20,41,409.10
Dividend Received	13,44,967.00	13,44,967.00
Miscellaneous Income	2,26,09,211.44	2,09,94,368.32
Total	10,56,61,278.33	11,66,88,735.19



Cash flow statement for the period ended 31st March 2025

(₹ in lakh)

Particulars	31.03.2024	31.03.2024	31.03.2025	31.03.2025
CASH FLOW FROM OPERATING ACTIVITIES				
Net Profit as per Profit & Loss Account		1,653.43		1710.51
Adjustments for:				
Depreciation on Fixed Assets	585.75		557.71	
Write off Investments	0.00		0.00	
Amortisation on Investment	43.08		36.21	
Loss on sale of securities	0.17		0.73	
Loss on sale of banking and non banking asset	1.22		5.88	
Provision for Bad & Doubtful Debts Reserve	211.26		1,260.27	
Bad debts w/off	161.26		0.00	
Provision for Standard Assets	0.00		0.00	
Provision for special reserve	13.75		13.75	
Provision for Income Tax	650.00		530.00	
Investment Depreciation Reserve	0.00		0.00	
PROV FOR arc Trustee Sec Dep reserve	462.00		0.00	
Provision for ARC Loan Reserve	345.00		0.00	
Provision for UNITY Small Finance Bank PNCPS	665.83		0.00	
		3,139.32		2,404.55
Excess Provision Writeback- BDDR	(161.26)		0.00	
Excess Provision Writeback- Standard Assets	(300.00)		0.00	
EXCESS ARC PROVISION WRITTEN BACK	(80.00)		(35.00)	
EXCESS ARC TRUST REC.DEP.RES. WRITTEN BACK	0.00		(482.00)	
Excess Provision Writeback-IDR	(325.00)		(675.50)	
Profit on Sale of Securities	(220.41)		(130.55)	
Profit on sale of banking/Non banking asset	(5.03)		(4.29)	
Excess Provision Writeback-Income Tax	(109.74)		(9.63)	
Deferred Tax	(1.17)		(300.00)	
Sub Total		(1,202.63)		(1,636.97)
Cashflow from Operative Activities		3,590.13		2,478.08
Adjustments for:				
Increase/(Decrease) in Deposit	39,476.06		9,190.30	
Increase/(Decrease) in Divd Payable	19.75		19.17	
Increase/(Decrease) in Ex Gratia Payable	5.14		0.00	
Increase/(Decrease) in other liabilities & Provision	(56.60)		(809.13)	
Increase/(Decrease) in Int Payable	(53.04)		6.21	
(Increase)/ Decrease in Advances	(20,320.44)		(19,224.61)	
(Increase)/ Decrease in Investment	(1,151.66)		8,756.67	
(Increase)/ Decrease in Net Br Adj	(3.76)		0.00	
(Increase)/ Decrease in Other Assets	(791.21)		(129.77)	
(Increase)/ Decrease in IR on investments	(898.84)		(185.94)	
Increase/(Decrease) in Reserves	871.66		(246.08)	
Income Tax Paid	(475.00)		(528.86)	
Education Fund	(13.94)		(23.06)	
Exgratia Paid	(174.86)	16,433.25	(161.37)	(-3336.46)
Sub Total		20,023.38		(858.38)
NET CASH FLOW FROM INVESTING ACTIVITIES				
(Increase)/ Decrease in Fixed Assets	(1,389.73)		437.98	
Sale of Fixed Assets	6.24		4.29	
Net cash from/(used in) Investing Activity		(1,383.49)		442.27
CASH FLOW FROM FINANCING ACTIVITIES				
Increase in Share Capital	361.74		1,220.08	
Dividend Paid	(415.25)		(450.18)	
Net cash from/(used in) Financing Activity		(53.51)		769.90
		18,586.39		353.79
Net Increase/(Decrease) in Cash & Cash Equivalents		18,586.39		353.79
Cash & Cash Equivalents as at Beginning of the Year		20,480.32		39,066.71
Cash In Hand	2,187.88		2,186.34	
Cash at Bank	8,909.40		16,468.72	
FD's with Bank	9,383.05		15,611.65	
Call Money	0.00		4,800.00	
Cash & Cash Equivalents as at End of the Year		39,066.71		39,420.50
Cash In Hand	2,186.34		1,936.26	
Cash at Bank	16,468.72		14,037.33	
FD's with Bank	15,611.65		20,446.91	
Call Money	4,800.00		3,000.00	
		(0.00)		(0.00)



NOTES TO ACCOUNTS AND COMPLIANCE OF ACCOUNTING STANDARDS

Notes forming part of the Balance Sheet as at 31st March 2025 and
Profit and Loss Account for the year ended 31st March 2025

I. SIGNIFICANT ACCOUNTING POLICIES :

1. Accounting Convention :

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 2021 to comply in all material respects with the accounting standards issued by the Institute of Chartered Accountants of India (ICAI), to the extent applicable, and applicable statutory provisions under the Banking Regulation Act, 1949 & Multi State Cooperative Societies Act, 2002 Multi State Co-operative Societies Rules, 2002, circulars and guidelines issued by the Reserve Bank of India ('RBI') from time to time and current practices prevalent in the co-operative banking sector in India.

The financial statements have been prepared following the going concern concept on an accrual basis under the historical cost convention, which is carried at revalued amount. The accounting policies adopted in the current year are consistent with those of previous year, except of change in accounting policy as explained in notes forming part of Accounts.

2. Use Of Estimates :

The presentation of financial statements, are in conformity with generally accepted accounting principles, requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities, revenue and expenses and disclosure of contingent liabilities at the end of the reporting period. Although these estimates are based on management's best knowledge of current event and actions, uncertainty about these assumptions and estimates could result in outcomes requiring a material adjustment to the carrying amounts of assets or liabilities in the future periods.

3. Investments :

- a. Investments other than in those held in Term Deposits with Banks / Institutions / Mutual Fund and shares of Co-op Institutions are classified into "Held For Trading" (HFT), "Available for Sale" (AFS), and "Held to Maturity" (HTM) categories in accordance with Reserve Bank of India (RBI) guidelines on Classification and Valuation of investments for Primary (Urban) Co-operative Banks. PNCPs and Equity Warrants, shares of Co-op Institutions and MSC and DCC Banks and Security Receipts (Assets sold to ARC) are categorised as AFS.
- b. Investments under Held to Maturity (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.
- c. Investments under Available for Sale category are valued scrip-wise at lower of Cost or Market Value. Net depreciation, if any under each classification has been provided for, net appreciation, if any, has been ignored.
- d. The Bank is holding investments under Held for trading category which are being traded within 90 days from date of its classification under this head. Investments under this category are valued scrip wise at lower of cost or market value.
- e. Market Value, where market quotes are not available, is determined on the basis of the "Yield to Maturity" (YTM) method as indicated by Primary Dealers Association of India (PDAI) jointly with the Financial Benchmarks India Pvt. Ltd. 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.
- f. Bank values security receipts (SR) at Face value as reported by ARC Company. At the balance sheet date, NAV of the SRs is compared with Face Value and any impairment is provided for in the profit and loss account while gain is ignored.
- g. Investments in Security Receipts (SRs) issued by Asset Reconstruction Companies (ARCs) are valued at cost till the expiry of 6 months from the date of acquisition thereof. Thereafter these are valued on the basis of NAV declared by the ARCs from time to time and any depreciation thereon is recognized in the Profit and Loss account. Appreciation if any in the rating of the SRs over the original face value is ignored. Provisioning for SRs is subjected to the guidelines issued by Reserve Bank of India vide circular no. RBI/DOR/2021-22/86 DOR.STR.REC.51/21.04.048/ 2021-22 dated 24.09.2021 regarding transfer of loan exposures.



- h. Broken period interest on investments is treated as a revenue item. Brokerage, commission, stamp duty etc. pertaining to investments paid at the time of acquisition is charged to revenue.
- i. Shifting of securities from/to HTM category is done once, at the beginning of the year at acquisition cost or book value or market value whichever is lower. Loss arising out of shifting of securities is debited to P&L account and profit due to shifting of securities is ignored.

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 Reserve Bank of India from time to time till date.
- b. The unrealized interest in respect of advances classified as Non-Performing Assets is disclosed as "Overdue Interest Reserve" as per Reserve Bank of India directives.
- c. In addition to provisions on Non-Performing Advances, general provisions are made on following categories of standard assets as per RBI guidelines, as under:

Category	Provision%
Direct advances to Agricultural & SME Sectors	0.25
Commercial and real estate loans	1.00
Commercial & real estate loans-residential housing	0.75
Other Standard Advances	0.40

- d. 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.

5. Fixed Assets and Depreciation :

- a. Land & Buildings, SDV Lockers, Electrical Fittings are depreciated on Written down Value method.
- b. Vehicles, Furniture & Fixtures, UPS & Batteries, Generators, Transformers, Computer Hardware & Software, Other Office Machinery, Renovation Reconstructions are depreciated on Straight Line Method.
- c. Depreciation on assets acquired prior to 1st October is provided for the whole year, otherwise the same are depreciated at 50% of the normal rates.
- d. Own Premises are revalued during the year 2023-24 from Three government approved valuer. The revaluation is disclosed as revaluation reserve.
- e. The rates of Depreciation are charged at following rates

Sr. No.	Assets	Rates Dep. %
1	Land & Building	10
2	Vehicles	20
3	SDV Lockers	10
4	Furniture & Fixture	10
5	Electrical Fitting	25
6	Computer H/W & S/W	33.33
7	Other Office Mach. & Equip.	20
8	Renovation & Reconstruction	20

6. Revenue Recognition : (AS-9)

- a. Income on advances is accounted on accrual basis. However, income on Non-Performing Assets is recognized on realization, as per Reserve Bank of India directives. The recovery in NPA accounts is first appropriated towards interest income and then towards principal. In case of recovery in the Doubtful / Loss category of loan accounts, the recovery was first credited towards the Principal amount with approval of Board
- b. Bank has accounted Commission on Letters of Credit / Bank Guarantees, locker rent on receipt basis.
- c. Dividend received from shares of co-operative institutions is accounted on receipt basis.



- d. Interest income from investments is recognized on accrual basis considering the coupon rate and the face value of investments. Trading profits/losses are recognized on a trade-date basis.
- e. Commission on Sale of Life Insurance products and Mutual fund services on receipt basis.

7. Employee Benefits : (AS- 15)

- a. 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 accounted for on accrual basis.
- b. Bank has provided for leave encashment on accrual basis as per actuarial valuation given by third party Actuary as on 31.3.2025
- c. Bank has taken group gratuity policy from LIC of India and is maintaining fund under trust deed with LIC of India and HDFC Life for gratuity payments to employees. The premium / contribution paid to LIC and HDFC Life to meet gratuity liability is debited to Profit & Loss A/c.
- d. Ex-Gratia for the current year is charged to Profit & Loss A/c instead of P/L appropriation a/c. This is change in accounting policy for the year 2024-25. Due to this the profit for the year is understated by Rs. 160.52 lakhs

8. Taxes on Income: (AS-22)

- a. Provision for Current Tax is made 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.
- b. Deferred Tax:
Deferred tax is calculated at the rate of 25.17 % and is recognized on timing differences that originate in one period and are capable of reversal in one or more subsequent periods. Deferred Tax Asset is recognized only to the extent that there is reasonable certainty that the assets would be realized in future.

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

- a. A provision is recognized when the Bank has a present obligation as a result of past event where 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 its 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. A disclosure of contingent liability is made when there is:
A possible obligation arising from a past event, the existence of which will be confirmed by occurrence or nonoccurrence of one or more uncertain future events not within the control of the Bank; or
A present obligation arising from a past event which is not recognized as it is not probable that an outflow of resources will be required to settle the obligation or a reliable estimate of the amount of the obligation cannot be made.
When there is a possible or a present obligation in respect of which the likelihood of outflow of resources is remote, no provision or disclosure is made.
Contingent assets are not recognized in the financial statements. However, contingent assets are assessed continually.

10. Segment Reporting :

In accordance with the guidelines issued by RBI, Segment Reporting is made as under :

- a. Treasury includes all investment portfolio, profit/loss on sale of investments. The expenses of this segment consist of interest expenses on funds borrowed from external sources as well as internal sources and depreciation/amortization of premium on Held to Maturity category investments.
- b. Income and expenses in relation to the segments are categorized based on the items that are individually identifiable to the segments.
- c. Deposits, interest paid/payable on deposits, Borrowings and interest paid/payable on borrowings are allocated in the ratio of average investments to average advances in the segments Treasury, Corporate/Wholesale Banking, Retail Banking and other banking operations, respectively.
- d. Unallocated expenses include general corporate income and expense items which are not allocated and specifically identified to any business segment.
- e. Assets and liabilities that cannot be allocated to specifically identifiable segments are grouped under unallocated assets and liabilities.

11. Lease Payments (AS-19)

Operating lease payments are recognized as an expense in the Profit & Loss account.



12. Deposit for Services :

The Deposit for Services like Telephone, Telex, Electricity, etc. paid to the concerned authorities are charged to Profit & Loss A/c in the year in which the relevant service connection is installed.

13. Earnings per share (AS - 20) :

- Earnings per share are calculated by dividing the net profit for the period after tax attributable to equity shareholders (before appropriation) by the weighted average number of equity shares outstanding during the period.
- The weighted average number of equity shares outstanding during the period are calculated by aggregating the equity 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

14. Accounting of Goods and Services Tax : Goods and Services Tax (GST) has been implemented with effect from 1 July 2017. Accordingly, GST Collected is accounted in GST on Income Account and GST paid to Vendor is accounted in GST on Expenses Account. Out of the GST on Expenses Account, eligible Input Tax Credit is availed as set off. In case, eligible Input Tax credit remains unutilized, the same is carried forward and set off subsequently. The Input Tax credit on expenses which is not allowable to be set off as per GST Law is expensed out. In case of fixed assets, eligible Input Tax Credit of GST paid to the vendor is utilized against the amount of GST collected from the customers and disallowed portion of Input Tax Credit is added back to the value of the asset i.e. the same is capitalized. Income and Expenses on which GST is applicable are recognized for net of GST

15. Cash Flow Statement (AS-3)

The Cash flows are reported using indirect method.

II. NOTES FORMING PART OF THE ACCOUNTS FOR THE YEAR ENDED MARCH 31, 2025

1. Investments :

- During the year, Bank has sold securities held under AFS category. The Net profit of Rs.1,30,55,486.50 is credited to Profit and Loss account after netting off the loss of Rs. 72,500/- resulting to net Profit of Rs.1,29,82,986.50
- Fixed Deposits with other Banks include deposits aggregating to Rs. 4,553.00 lakh lodged as margin money to secure overdraft limits / issuance of guarantees in respect of correspondent business.

2. Fixed Assets & Depreciation : AS 6 & AS 10

- The Bank has accounted and made disclosure of gross and net block of fixed assets and depreciation in accordance with AS-6 and AS-10 issued by ICAI.
- Depreciation of Rs. 86.09 lakh on account of revaluation of ownership premises has been provided during the year and an equivalent amount is debited to Revaluation Reserve.

3. Prior Period Items : AS- 5

- Bank has paid Ex-Gratia of Rs. 160.52 lakh for the year 2023-24, in current year. (Paid in F.Y. 2024-2025).
- Interest income on NPA accounts of Rs. 46.98 Lakhs of earlier years recognized as income in current year i.e. 2024-25 as per RBI guidelines.
- The bank has paid advance tax of Rs.5,10,00,000/- during the year. Bank has made a provision of income tax to the tune of Rs.5,30,00,000/-.
- Dividend equalization fund of Rs. 6.00 Lakhs is transferred to General Reserve as per RBI circular DOR.CAP.REC.No.30/09.18.201/2024-25 dt. 30/07/2024.

4. Employee Benefits – AS - 15 (Revised):

- Bank has contributed Rs.83,18,064/- (P.Y. Rs. 81,20,107/-) towards Provident Fund.
- Bank has opted Group Gratuity scheme & Group Leave Encashment scheme to comply with AS 15. Bank pays premium of these schemes.
- In the current year, Rs. 1,65,00,000/- towards Group Leave Encashment, Rs. 1,38,00,000/- towards Group Gratuity Scheme are debited to profit and loss account related to the current year.
- On the basis of actuarial valuation conveyed by Mr. Venkatkrishna Narayana (Fellow –Institute of Actuaries of India) as of 31.3.2025, no provision is required towards group leave encashment scheme and group gratuity scheme.
- Actuarial Assessment of Gratuity fund and leave encashment as on 31/3/2025 is as under.

ASSETS	CURRENT ASSETS :				
		45,104	54,681	354,800	14,985
		359,200	258,462	28,590	32,405
		31,958	15,985	48,521	320,535
		50,859	45,987	535,084	647,383
		585,090	326,900	1,002,155	152,000
			702,015		



₹ in Lakh

Sr No.	Particulars	Gratuity	Leave Encashment
i)	Discount Rate	7.00%	7.00%
ii)	Expected Return on Plan Assets	7.25%	7.25%
iii)	Changes in present value of obligations (PVO)		
	PVO at the beginning	1,067.35	543.51
	Interest Cost	74.27	35.26
	Current Service Cost	72.28	47.45
	Benefits paid	(71.70)	(107.46)
	Actuarial (gain)/loss on obligations	79.72	120.12
	PVO at the End	1,221.92	638.89
iv)	Changes in fair value of Plan Assets (FVPA)		
	FVPA at the beginning	1,138.99	546.23
	Expected Return on Plan Assets	84.98	41.69
	Contributions	138.00	165.00
	Mortality Charges and Taxes	(0.01)	(0.01)
	Benefits Paid	(71.70)	(107.46)
	Actuarial gain/(loss) on plan assets	4.19	6.81
	FVPA at the end	1,294.46	652.26
v)	Amount recognized in Balance Sheet		
	Present Value of obligations	1,221.92	638.89
	Fair Value of Plan Assets	1,294.46	652.26
	Surplus/(Deficit)	72.54	13.37
vi)	Expenses recognized in profit and loss account		
	Current Service Cost	72.28	47.45
	Interest Cost	74.27	35.26
	Expected Return on Plan Assets	(84.98)	(41.69)
	Net Actuarial gain/(loss)	61.57	41.03

5. Segment Reporting- AS 17

Primary Segment Reporting (By Business Segments) as at 31.03.2025

(Amount ₹ in Crore)

Business Segments	Treasury		Corporate / Wholesale Banking		Retail Banking		Other Banking Business		Total	
Particulars	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
Revenue	58.94	57.58	60.33	69.14	93.90	68.35	5.41	6.76	218.58	201.82
Result	11.13	1.39	37.13	37.35	36.45	27.60	5.35	6.74	90.06	73.09
Unallocated Expenses	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	67.66	55.07
Operating Profit	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22.41	18.02
Income Taxes	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5.30	6.50
Extraordinary Profit/ Loss	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0.00	(0.01)
Net Profit	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17.11	11.53
Other Information										
Segment Assets	797.53	855.62	607.99	623.64	931.73	751.83	0.05	0.08	2,337.30	2,231.17
Unallocated Assets	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	254.66	238.40
Total Assets	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,591.96	2,469.56
Segment Liabilities	35.84	40.14	691.25	847.37	1599.78	1,373.86	7.20	15.96	2,334.08	2,277.33
Unallocated Liabilities	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	257.89	192.23
Total Liabilities	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,591.96	2,469.56



The Bank operates as a single unit in India, hence separate information regarding geographical segment is not given. Previous year's figures bifurcated into various segments as per change in current year's disclosure.

6. Deferred Tax – AS 22

During the year 2024-25 bank has created the deferred Tax asset of Rs. 3,00,00,000/-

The details are as follows:

Particulars	Amount in ₹	Amount in ₹
Balance on 01.04.2024		8,81,45,725.00
Diff in Depreciation as per books and as per Income tax	1,29,01,635.00	
Special Reserve u/s 36(1)(viii) of IT act	-13,75,000.00	
Diff in BDDR	10,64,92,225.00	
Total	11,80,18,860.00	
DTA @ 25.62%	3,02,36,431.93	
DTA recognized for 2024-25		3,00,00,000.00
Balance of DTA as on 31.03.2025		11,81,45,725.00

Note : Deferred Tax Assets has been recognized to the extent management is reasonably certain of its realization.

7. Computer Software (AS 26- Intangible fixed assets):

The fixed asset block for "Computers & peripherals" includes Computer Software. The details of which are as follows:

(₹ in Lakh)

Particulars	2024-2025	2023-2024
Gross Block Opening Balance	405.35	216.03
Add: Additions during the year	14.33	189.32
Less: Write off / Sale	0.00	0.00
Total Gross Block Closing Balance	419.68	405.35
Amortization Opening Balance	268.83	153.54
Add: Additions during the year	71.63	115.29
Less: Write off -	0.00	0.00
Total Amortization	340.46	268.83
Net Closing Balance	79.22	136.52

Computer software is amortized @ 33.33% on straight line method as per the directives of RBI.

8. Impairment of Assets : AS 28

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

9. Provisions, Contingent Liabilities and Contingent Assets: AS 29

a. No provision other than those made, have been considered necessary by the management in respect of disputed tax liabilities in view of option obtained/judgements in favour of bank.

However, following are details of tax cases for which contingent liability may arise, as determined by the tax consultant

Sr.No.	Nature of Statue	Assessment Year	Forum where dispute is pending	Amount in ₹
1	Income Tax Act , 1956	2020-2021	Commissioner of Income Tax (Appeal)	18,63,26,390.00
2	Central Goods & Service Act, 2017	2020-2021	Commissioner Central Tax (Appeal II)	84,68,374.00

b. Contingent Liabilities on account of Bank Guarantees, Letters of Credit, DEAF are as follows:

Amt in ₹

Particulars	31.03.2025	31.03.2024
Bank Guarantees	16,12,92,575.00	21,56,66,764.00
Depositors Awareness Education Fund (DEAF)	4,60,99,797.96	4,07,34,335.15
PSLC (Small & Marginal Farmers)	75,00,00,000.00	20,00,00,000.00
Contingencies for income tax	18,63,88,016.00	0.00
Contingencies for GST	84,68,374.00	0.00
Total	115,22,48,762.96	45,64,01,099.15



- c. All guarantees are sanctioned to customers with approved credit limits in place. Liability thereon is dependent on terms of contractual obligations, devolvement, raising of demand by concerned parties and the amount being called up. These amounts are collateralized by margins, counter-guarantees and secured charges.
- d. Suits filed by the Ex-employees of The Vishweshwar Sahakari Bank Ltd & erstwhile The Nipani Urban Souharda Sahakari Bank Niyamit, Nipani against the Bank for claims of Rs. 5.18 lakhs are pending in various courts/authorities. The Bank has made provision of Rs. 5.00 lakh against these claims.

10. Revaluation of Premises

Bank has done revaluation of its fixed assets during the year 2023-24. No fixed assets were revalued during 2024-25

11. Concurrent/ Internal Audit

Monthly Concurrent audit of 5 big branches, quarterly internal audit of 25 branches, and monthly concurrent of HO & Investment and KYC/CKYC of new account openings at Head Office is made by Chartered Accountants appointed by the bank. All such audits are completed up to 31-03-2025 & bank has received all the reports. __

12. Penalties for disclosure

RBI has not imposed any penalty on the bank for any reason in the year 2024-25

13. Supplier/Service providers covered under Micro, Small, and Medium Enterprises Development Act 2006 have not furnished the information regarding filing of necessary memorandum with the appropriate authority. Therefore, information relating to cases of delays in payments to Micro and Small Enterprise or of interest payments due to delays in such payments, could not be given.

14. The amount remitted to RBI under Deposit Education and Awareness Fund (DEAF) are disclosed as under as per RBI circular DEAF Cell.BC.114/30.01.002/2013-14 dt 27.5.2014.

(₹ in Crore)

Particular	31.03.2025	31.03.2024
Opening balance of amount transferred to DEAF	4.07	3.44
Add :- Amounts transferred to DEAF during the year	0.60	0.86
Less :- Amount reimbursed by DEAF towards claims	0.06	0.23
Closing balance of amounts transferred to DEAF	4.61	4.07

15. ARC disclosure recovery

Details of financial assets sold during the year to SC/RC for Asset Reconstruction:

(₹ in Lakh)

Particulars	31.03.2025	31.03.2024
No. of accounts	NIL	NIL
Aggregate Value (Net Provisions) of accounts sold to SC/RC	NIL	NIL
Aggregate Consideration	NIL	NIL
Additional Consideration realized in respect of accounts transferred in earlier years.	NIL	NIL
Aggregate gain over net book value	NIL	NIL

Since the assets were sold to ARC in December 2018, the ARC Company has reported a total Recovery of Rs. 8696.43 lakh till 31st March 2025. Further, the ARC Company added interest income of Rs. 1.70 Lakh during FY 2024-25 consolidated interest income of Rs. 84.40 Lakh till 31st March 2025 and reduced expenses to the tune of Rs. 1636.33 lakh till 31st March 2025 and has remitted Rs. 6056.86 lakh to the bank as bank's share till 31st March 2025.

Hence, as of 31st March 2025, the Face value of SRs stood at Rs. 1253.14 lakh (I.e. Original value Rs. 7310.00 lakh - Total SR Redemptions from ARC Company up to 31.03.2025 Rs. 6056.86 lakh).

Out of the expenses of Rs. 1636.33 lakh, bank's share of Management fee expenses accrued till 31st March 2025 amounts to Rs. 860.92 lakh and it's share in interest income for FY 2024-25 is Rs. 1.45 lakh. All expenses incidental to recovery, other than management fees, will be recognized as expense or income at the time of dissolution of ARC Trust

16. Previous year's figures are regrouped or rearranged wherever necessary to conform to the presentation of the current year.



DISCLOSURE AS PER RBI GUIDELINES

(As per RBI Circular RBI/DOR/2021-22/83 DOR.ACC.REC. No.45/21.04.018/2021-22 updated on 15-11-2021 and lastly updated on 01-04-2024)

1. Regulatory Capital

a) Composition of Regulatory Capital

(₹ in Crore)

Sr. No.	Particulars	31.03.2025	31.03.2024
i)	Paid up share capital and reserves (net of deductions, if any)	49.48	40.28
ii)	Other Tier 1 capital	118.38	102.48
iii)	Tier 1 capital (i + ii)	167.86	142.76
iv)	Tier 2 capital	27.81	25.66
v)	Total capital (Tier 1+Tier 2)	195.67	168.42
vi)	Total Risk Weighted Assets (RWAs)	1,292.91	1,107.75
vii)	Paid-up share capital and reserves as percentage of RWAs	12.98	12.89
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	12.98	12.89
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	2.15	2.31
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	15.13	15.20
xi)	Amount of paid-up equity capital raised during the year	12.20	3.62
xii)	Amount of non-equity Tier 1 capital raised during the year, of which:		
	a) Perpetual Cumulative Preference Shares		
	b) Redeemable Non-Cumulative Preference Shares	NIL	NIL
xiii)	Amount of Tier 2 capital raised during the year, of which		
	a) Perpetual Cumulative Preference Shares		
	b) Redeemable Non-Cumulative Preference Shares	NIL	NIL

2) Asset liability management

a) Maturity pattern of certain items of assets and liabilities

(₹ in Crore)

	Day 1	2-7 D	8-14 D	15-28 D	29-90 D	> 3 m to < 6 m	> 6 m to < 12 m	>1 Y to < 3 Y	>3 Y to < 5 Y	> 5 Y	Total
Deposits	15.87	40.79	19.81	59.79	375.21	407.07	462.19	346.75	2.42	0.71	1,730.61
Advances	52.38	17.62	4.65	15.08	72.17	124.46	244.51	159.51	232.52	615.45	1,538.35
Investments	0.00	15.00	40.00	35.00	23.54	28.20	49.59	95.42	20.53	474.37	781.65
Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Currency assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Currency liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00



3. Investments

a) Composition of Investment Portfolio i) As at 31.03.2025

(₹ in Crore)

	Investments in India						
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India
Held to Maturity							
Gross	300.65	0	0	0	0	0	300.65
Less: Provision for non- performing investments (NPI)	0						0
Net	300.65	0	0	0	0	0	300.65
Available for Sale							
Gross	211.68	12.53	16.66	5.66	0	0	246.53
Less: Provision for depreciation and NPI	5.98	0	0	0.03	0	0	6.01
Net	205.70	12.53	16.66	5.63	0	0	240.52
Held for Trading							
Gross	0	0	0	0	0	0	0
Less : Provision for depreciation and NPI	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0
Total Investments	512.33	12.53	16.66	5.66	0	0	547.18
Less: Provision for non- performing investments	0	0.00	0	0	0	0	0
Less : Provision for depreciation and NPI	6.13	12.60	13.32	0.04	0	0	32.09
Net	506.20	0.00	3.34	5.62	0	0	515.09

ii) As at 31.03.2024

(₹ in Crore)

	Investments in India						
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India
Held to Maturity							
Gross	340.89	0.00	0.00	0.00	0.00	0.00	340.89
Less: Provision for non- performing investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	340.89	0.00	0.00	0.00	0.00	0.00	340.89
Available for Sale							
Gross	257.55	18.05	16.66	0.66	0.00	0.00	292.92
Less: Provision for depreciation and NPI	12.89	17.77	13.32	0.04	0.00	0.00	44.02
Net	244.66	0.28	3.34	0.62	0.00	0.00	248.90
Held for Trading							
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Investments	598.44	18.05	16.66	0.66	0.00	0.00	633.81
Less: Provision for non- performing investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less : Provision for depreciation and NPI	12.89	17.77	13.32	0.04	0.00	0.00	44.02
Net	585.55	0.28	3.34	0.62	0.00	0.00	589.79



b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(₹ in Crore)

Particulars	Current Year 31/03/2025	Previous Year 31/03/2024
i) Movement of provisions held towards depreciation on investments		
a) Opening balance	12.93	16.18
b) Add : Provisions made during the year	0.00	0.00
c) Less : Write off / write back of excess provisions during the year	6.76	3.25
d) Closing balance	6.17	12.93
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	13.90	13.90
b) Add : Amount transferred during the year	2.45	0.00
c) Less : Drawdown	0.00	0.00
d) Closing balance	16.35	13.90
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	6.63%	4.75%

c) Sale and transfers to/from HTM category

Particulars	₹ in Crore
Book value of Total HTM Portfolio	300.65
5% of HTM Portfolio Threshold Limit	15.03
Book Value of Shifted From /To HTM	50.01
Market Value of Shifted From /To HTM	50.20

The one-time transfer of securities to/from HTM category with the approval of Board of Directors undertaken by Bank at the beginning of the accounting year and hence disclosure is not required.

d) Non-SLR investment portfolio

i) Non-performing non-SLR investments

(₹ in Crore)

Sr. No.	Particulars	31.03.2025	31.03.2024
a)	Opening balance	0.00	0.00
b)	Additions during the year since 1st April	0.00	0.00
c)	Reductions during the above period	0.00	0.00
d)	Closing balance	0.00	0.00
e)	Total provisions held	0.00	0.00

ii) Issuer composition of non-SLR investments

(₹ in Crore)

Sr. No	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
1	2	3		4		5		6		7	
		CY	PY	CY	PY	CY	PY	CY	PY	CY	PY
		31/3/25	31/3/24	31/3/25	31/3/24	31/3/25	31/3/24	31/3/25	31/3/24	31/3/25	31/3/24
a)	PSUs	5.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b)	FIs	0.66	0.66	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c)	Banks	6.31	16.07	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d)	Private Corporates	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
e)	Subsidiaries/ Joint Ventures	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
f)	Others	257.35	222.76	0.00	0.00	0.00	0.00	0.00	0.00	16.66	16.66
g)	Provision held towards depreciation	0.03	13.36	0.00	0.00	0.00	0.00	0.00	0.00	13.36	13.36
	Total	269.32	239.49	0.00	0.00	0.00	0.00	0.00	0.00	16.66	16.66



e) Repo transactions (in face value terms)/ TREPS

- i) Not applicable as no transactions in REPO/TREPS during 2024-25
- ii) Not applicable as no transactions in REPO/TREPS during 2023-24

4. Asset quality

a) Classification of advances and provisions held

i) As on 31.03.2025

(₹ in Crore)

	Standard	Non - Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	1,283.81	19.14	41.15	2.00	62.29	1,346.10
Add: Additions during the year	XXX	XXX	XXX	XXX	35.52	-
Less: Reductions during the year*	XXX	XXX	XXX	XXX	11.46	-
Closing balance	1,451.98	35.64	48.73	2.00	86.35	1,538.35
*Reductions in Gross NPAs due to :						
i) Up gradation	XXX	XXX	XXX	XXX	1.25	XXX
ii) Recoveries (excluding recoveries from upgraded accounts)	XXX	XXX	XXX	XXX	10.21	XXX
iii) Technical/ Prudential Write-offs	XXX	XXX	XXX	XXX	-	XXX
iv) Write-offs other than those under (iii) above	XXX	XXX	XXX	XXX	-	XXX
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	9.00	1.91	37.59	2.00	41.50	50.50
Add : Fresh provisions made during the year	-	3.55	15.11	-	18.66	18.66
Less : Excess provision reversed/ Write-off loans	-	1.90	7.26	-	9.16	9.16
Closing balance of provisions held	9.00	3.56	45.44	2.00	51.00	60.00
Net NPAs						
Opening Balance	XXX	XXX	XXX	XXX	20.79	XXX
Add: Fresh additions during the year	XXX	XXX	XXX	XXX	34.94	XXX
Less: Reductions during the year	XXX	XXX	XXX	XXX	20.37	XXX
Closing Balance	XXX	XXX	XXX	XXX	35.36	XXX
Floating Provisions	0.00	0.00	0.00	0.00	0.00	XXX
Technical write-offs and the recoveries made thereon	0.00	0.00	0.00	0.00	0.00	XXX

ii) As on 31.03.2024

(₹ in Crore)

	Standard	Non - Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	1,087.35	11.72	39.90	2.31	53.94	1,141.28
Add: Additions during the year	XXX	XXX	XXX	XXX	19.14	507.77
Less: Reductions during the year*	XXX	XXX	XXX	XXX	10.79	302.95
Closing balance	1,284.89	19.14	41.15	2.00	62.29	1,346.10
*Reductions in Gross NPAs due to:						
i) Up gradation	XXX	XXX	XXX	XXX	0.45	XXX
ii) Recoveries (excluding recoveries from upgraded accounts)	XXX	XXX	XXX	XXX	8.73	XXX
iii) Technical/ Prudential Write-offsXXX	XXX	XXX	XXX	-	XXX	
iv) Write-offs other than those under (iii) above	XXX	XXX	XXX	XXX	1.61	XXX
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	12.00	1.17	37.52	2.31	41.00	53.00
Add: Fresh provisions made during the year	-	0.74	0.07	-	0.81	0.81
Less: Excess provision reversed/ Write-off loans	3.00	-	-	0.31	0.31	3.31
Closing balance of provisions held	9.00	1.91	37.59	2.00	41.50	50.50
Net NPAs						
Opening Balance	XXX	XXX	XXX	XXX	12.94	XXX
Add: Fresh additions during the year	XXX	XXX	XXX	XXX	7.85	XXX
Less: Reductions during the year	XXX	XXX	XXX	XXX	-	XXX
Closing Balance	XXX	XXX	XXX	XXX	20.79	XXX
Floating Provisions	0.00	0.00	0.00	0.00	0.00	XXX
Technical write-offs and the recoveries made thereon	0.00	0.00	0.00	0.00	0.00	XXX
Gross Standard Advances and NPAs						



Ratio (In percent)	31.03.2025	31.03.2024
Gross NPAs to Gross Advances	5.61%	4.63%
Net NPA to Net Advances	2.38%	1.59%
Provision Coverage Ratio	59.06%	66.62%

b) Sector-wise Advances and Gross NPAs

(₹ in Crore)

Sr. No.	Particulars	2024-2025			2023-2024		
		Outstanding Total Advances	Gross NPAs	Percentage Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage Gross NPAs to Total Advances in that sector
i)	Priority Sector						
a)	Agriculture and allied activities	116.62	16.09	1.05 %	82.61	24.28	1.80%
b)	Advances to industries sector eligible as priority sector lending	649.29	62.82	4.08 %	587.66	29.88	2.22%
c)	Services	0.35	-	-	0.38	-	-
d)	Personal loans	131.71	0.02	0.00	79.70	0.09	0.01%
	Subtotal (i)	897.97	78.93	5.13%	750.34	54.25	4.03%
ii)	Non-priority Sector						
a)	Agriculture and allied activities	-	-	-	0.05	-	-
b)	Industry	-	-	-	-	-	-
c)	Services	13.12	0.23	0.01%	14.05	0.23	0.02%
d)	Personal loans	627.25	7.20	0.47%	581.67	7.81	0.58%
	Sub-total (ii)	640.37	7.42	0.48%	595.76	8.04	0.60%
	Total (I + ii)	1,538.35	86.35	5.61%	1,346.10	62.29	4.63%

c) Overseas Assets, NPAs and revenue

Bank does not have any overseas assets, NPAs and Revenue during the Previous Financial year and Current Financial Year.

d) Particulars of resolution plan and restructuring

i) Details of accounts subjected to restructuring

(₹ in Crore)

		Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		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
Standard	Number of borrowers	-	-	1	2	11	14	6	9	18	25
	Gross Amount	-	-	5.98	6.53	23.43	32.25	1.02	5.93	30.43	44.71
	Provision held	-	-	0.32	0.41	1.83	2.67	0.11	0.62	2.26	3.70
Sub-standard	Number of borrowers	-	-	-	-	1	1	-	-	1	1
	Gross										
	Amount	-	-	-	-	5.51	3.88	-	-	5.51	3.88
	Provision held	-	-	-	-	0.55	0.39	-	-	0.55	0.39
Doubtful	Number of borrowers	-	-	-	-	1	0	1	1	2	1
	Gross Amount	-	-	-	-	3.88	-	0.02	0.02	3.90	0.02
	Provision held	-	-	-	-	3.15	-	0.02	0.02	3.17	0.02
Total	Number of borrowers	-	-	1	2	13	15	7	10	21	27
	Gross Amount	-	-	5.98	6.53	32.82	36.13	1.04	5.95	39.84	48.61
	Provision held	-	-	0.32	0.41	5.53	3.06	0.13	0.64	5.98	4.11

*The data represents the o/s position of restructured accounts as on 31.3.2025. During 2024-25 and 2023-24 bank has not restructured any a/c



e) **Diversions in asset classification and provisioning - NIL**

f) **Disclosure of transfer of loan exposures During this financial year and previous year : -**

Bank has not sold financial assets to Asset Reconstruction Companies during current year or previous year. Hence disclosure is not required.

g) **Fraud accounts**

Particulars	31.03.2025	31.03.2024
Number of frauds reported	0	0
Amount involved in fraud (* crore)	-	-
Amount of provision made for such frauds (* crore)	-	-
Amount of Unamortised provision debited from 'other reserves' as at the end of the year (* crore)	-	-

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

For the year ended 31st March 2025

(₹ in Crore)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of the previous year-31-03-2024 (A)	Of (A), aggregate debt that slipped into NPA during the year	Of (A) amount written off during the year	Of (A) amount paid by the borrowers during the year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this year-31-03-2025
Personal Loans	0.54	-	-	0.04	0.50
Corporate persons*	21.14	-	-	2.54	18.60
Of which MSMEs	20.72	-	-	2.12	18.60
Others	9.52	-	-	5.14	4.38
Total	31.20	-	-	7.72	23.48

5. **Exposures**

a) **Exposure to real estate sector**

(₹ in Crore)

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. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.		
1. Priority Housing	102.49	70.23
2. Non-Priority Housing	30.39	32.57
TOTAL	132.88	102.80
b) Commercial Real Estate: - Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits;		
1. Fund Base	101.07	98.42
2. Non- Fund Base	5.25	4.75
TOTAL	106.32	103.17
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures –	0.00	0.00
i. Residential	0.00	0.00
ii. Commercial Real Estate	0.00	0.00
ii) Indirect Exposure		
Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	0.00	0.00
Total Exposure to Real Estate Sector	239.20	205.97



b) Exposure to Capital Market

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

c) Risk category-wise country exposure

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

d) Unsecured advances

(₹ in Crore)

Particulars	Current Year 31.03.2025	Previous Year 31.03.2024
Total unsecured advances of the bank	152.39	90.71
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	0.00	0.00
Estimated value of such intangible securities	0.00	0.00

e) Factoring exposures

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

f) Unhedged foreign currency exposure

Bank does not have unhedged foreign currency exposure and hence disclosure is not required.

6 Concentration of deposits, advances, exposures and NPAs

a) Concentration of Deposits

(₹ in Crore)

Particulars	31.03.2025	31.03.2024
Total deposits of the twenty largest depositors	236.63	287.68
Percentage of deposits of twenty largest depositors to total deposits of the bank	10.61%	13.45%

b) Concentration of Advances

(₹ in Crore)

Particulars	31.03.2025	31.03.2024
Total advances to twenty largest borrowers	239.43	245.11
Percentage of advances to twenty largest borrowers to total advances of the bank	15.56%	18.21%

c) Concentration of Exposures

(₹ in Crore)

Particulars	31.03.2025	31.03.2024
Total exposure to the twenty largest borrowers / customers	185.51	195.79
Percentage of exposures to the twenty largest borrowers / customers to the total exposure of the bank on borrowers / customers	12.06%	14.54%

d) Concentration of NPAs

(₹ in Crore)

Particulars	31.03.2025	31.03.2024
Total Exposure to the top twenty NPA accounts	83.70	60.11
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	96.92%	96.50%

7. Derivatives

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

8. Transfers to Depositor Education and Awareness Fund (DEA Fund) DEAF

The details 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

Sr. No.	Particulars	31.03.2025	31.03.2024
	Complaints received by the bank from its customers		
1	Number of complaints pending at beginning of the year	2	0
2	Number of complaints received during the year	535	508
3	Number of complaints disposed during the year	528	506
3.1	Of which, number of complaints rejected by the bank	1	0
4	Number of complaints pending at the end of the year	8	2
	Maintainable complaints received by the bank from Office of Ombudsman		
5	Number of maintainable complaints received by the bank from Office of Ombudsman	8	9
5.1	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	8	9
5.2	Of 5, number of complaints resolved through conciliation/mediation/ advisories issued by Office of Ombudsman	0	0
5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	0	0
6	Number of Awards unimplemented within the stipulated time (other than those appealed)	0	0

Note : Maintainable complaints refer to complaints on the grounds specifically mentioned in 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
	31.03.2025				
Ground 1 - ATM / Debit Cards	-	415	5	4	-
Ground 3 – Internet / Mobile/ Electronic Banking	1	13	-	-	-
Ground 9 Levy of charges of without prior notice / excessive charges / foreclosure charges	-	1	-	-	-
Ground 10 Cheques/Drafts/Bills	-	2	100	-	-
Ground 14- Staff Behaviour	-	2	200	-	-
Ground 16- Others	1	102	4	4	-
Total	2	535		8	-
	31.03.2024				
Ground 1 ATM / Debit Cards	-	394	60	-	-
Ground 3 - Internet/Mobile/Electronic Banking	-	14	-	1	-
Ground 5 Mis-selling/Para-Banking	-	1	100	-	-
Ground 8 Loan and advances	-	8	-	-	-
Ground 9 Levy of charges of without prior notice / excessive charges / foreclosure charges	-	1	-	-	-
Ground 14- Staff Behavior	-	1	100	-	-
Ground 16- Others	-	98	3167	1	-
Total	-	517	89.38	2	-



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

No penalty has been imposed by Reserve Bank of India and other Banking regulatory bodies during the current/previous year.

11. Other Disclosures

a) Business Ratios

Sr.No.	Particulars	31.03.2025	31.03.2024
i.	Interest Income as a percentage to Working Funds	8.15%	8.09%
ii.	Non-interest income as a percentage to Working Funds	0.51%	0.61%
iii.	Cost of Deposits	6.22%	5.89%
iv.	Net Interest Margin	2.96%	3.26%
v.	Operating Profit as a percentage to Working Funds	0.86%	1.22%
vi.	Return on Assets	0.73%	0.52%
vii.	Business (deposits plus advances) per employee (in ₹ crore)	9.49	8.89
viii.	Profit per employee (in ₹ crore)	0.04	0.03

b) Bancassurance business

(₹ in Crore)

Income from other than Banking Business	31.03.2025	31.03.2024
Commission from selling of Non - Life Insurance Policies	0.13	0.11
Commission from selling of Life Insurance Policies	0.61	0.48
Total	0.74	0.59

c) Marketing and Distribution

(₹ in Crore)

Particulars	31.03.2025	31.03.2024
Commission on Tax Payment Services	0.01	0.01
Commission on Mutual Fund distribution service	0.06	0.03
Total	0.07	0.04

d) Disclosure regarding 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 fulfilment of priority sector obligation through RBI trading platform.

Details of PSLC's Purchased by the Bank are set out below

(₹ in Crore)

Particulars	31.03.2025	31.03.2024
PSLC - Small & Marginal Farmer	75.00	20.00

Details of PSLCs sold by the Bank are NIL

e) Provisions and contingencies

(₹ in Crore)

Sr. No.	Provisions debited to Profit & Loss A/c	31.03.2025	31.03.2024
a.	Provision For BDDR	12.60	2.11
b.	Provision For Standard Assets	0.00	0.00
c.	Special Reserve (Income Tax Act)	0.14	0.14
d.	Investment Depreciation Reserve(IDR)	0.00	0.00
e.	Provision for ARC bond Depreciation Reserve	0.00	4.62
f.	Income Tax Provision	5.30	6.50
g.	Provision for Unity SF PNCPs	0.00	6.66
h.	ARC Loan Provision	0.00	3.45
	TOTAL	18.04	23.48



The Vishweshwar Sahakari Bank Ltd., Pune (Multi-State Bank)

f) Payment of DICGC Insurance Premium

(₹ in Crore)

Particulars	31.03.2025	31.03.2024
i) Payment of DICGC Insurance Premium	2.73	2.42
ii) Arrears in payment of DICGC premium	0.00	0.00

g) Disclosure of facilities granted to directors and their relatives

(₹ in Crore)

Sr. No.	Particulars	31.03.2025	31.03.2024
a	Fund-based		
i	Outstanding at the beginning of the year	0.78	1.84
ii	Additions during the year	1.54	0.59
iii	Recovery during the year	0.78	1.66
iv	Outstanding at the end of the year (Including Interest)	1.54	0.77
b	Non-fund based (Guarantees, L/Cs etc.)		
i	Outstanding at the beginning of the year	0.10	0.09
ii	Additions during the year	0.00	0.01
iii	Recovery during the year	0.00	0.00
iv	Outstanding at the end of the year (Including Interest)	0.10	0.10

As per our Report of even date

M/s. S U N S V G & Associates, Chartered Accountants
FRN 118693W

For The Vishweshwar Sahakari Bank Ltd., Pune
Multi-State Bank

CA Satish Nade, Partner (M.No. 102758)

UDIN No. 25102758BMOC SY1487

Date : 29.05.2025

Place : Pune

Shriram V. Apte

Chief Executive Officer

Annual Progress of Bank

Sr. No	Particulars	31.03.2023	31.03.2024	31.03.2025
1	Shareholders (No)	23,705	25,941	30,136
2	Branches (No)	28	30	30
3	Staff (No)	379	392	397
4	Per Emp Business (₹ In Crore)	7.61	8.89	9.49
5	Paid up Share Capital (₹ In Crore)	45.48	49.09	61.30
6	CRAR (%)	16.25	15.20	15.13
7	Dividend (%)	10	10	*10
8	Total Reserve Fund (₹ In Crore)	187.13	215.09	227.01
9	Deposits (₹ In Crore)	1,743.86	2,138.62	2,230.52
10	Loans (₹ In Crore)	1,141.28	1,346.10	1,538.35
11	Total Business (₹ In Crore)	2,885.14	3,484.72	3,768.87
12	Priority Sector Advances (₹ In Crore)	587.54	701.40	852.42
13	Weaker Sector Advances (₹ In Crore)	109.40	120.29	148.98
14	Total Investments (₹ In Crore)	714.35	837.93	781.65
15	Total working Funds (₹ In Crore)	2,016.32	2,441.58	2,548.90
16	Gross profit (₹ In Crore)	45.69	40.01	35.15
17	Net Profit (₹ In Crore)	16.69	16.53	17.11
18	Gross NPA (%)	4.73	4.63	5.61
19	Net NPA (%)	1.18	1.59	2.38
20	Earning per share (₹ at actual)	16.13	12.36	15.61
21	Audit Class	A	A	A

* Subject to Approval of Annual General Meeting

** The Bank has fulfilled Financially Sound & Well Managed Criteria



Annual Progress of Branches as of 31 March, 2025

Sr. No	Branch	Deposits ₹ In Crore	Advances ₹ In Crore	Buiness ₹ In Crore	Net Profit / (Loss) ₹ In Lakh
1	Ganesh Peth	142.67	46.86	189.54	98.15
2	Fursungi	314.95	147.38	462.33	301.12
3	Market Yard	152.34	88.07	240.41	66.05
4	Dhankwadi	161.88	59.28	221.15	92.21
5	Baner Road	79.82	75.21	155.04	407.77
6	Yamuna Nagar	90.42	36.66	127.08	201.70
7	Paud Road	86.16	33.95	120.11	115.96
8	Barshi	173.23	87.99	261.22	248.84
9	Vijaya Nagar	129.15	79.38	208.53	274.84
10	Sinhagad Road	180.13	117.56	297.69	412.94
11	Erandwane	67.63	21.06	88.69	24.93
12	Somwar Peth	62.65	42.36	105.01	116.08
13	Budhwar Peth	64.61	20.53	85.14	6.24
14	Bhosari	53.68	69.98	123.67	214.64
15	Nagar Road	29.63	40.50	70.13	-116.99
16	Nipani,karnataka	18.34	22.42	40.76	41.39
17	Warje	54.24	29.63	83.86	43.46
18	Chakan	25.25	12.87	38.12	-39.15
19	Pimpale Saudagar	32.51	33.94	66.45	108.02
20	Vishrantwadi	35.51	49.19	84.70	19.74
21	Kolhapur	35.81	112.29	148.10	375.46
22	Vashi-turbhe	24.26	11.27	35.53	-39.01
23	Satara	33.64	39.97	73.61	-4.53
24	Pandharpur	27.19	24.93	52.12	32.38
25	Shivajinagar	26.98	45.83	72.80	87.43
26	Chinchwad	33.01	32.99	66.00	116.31
27	Sangli	43.34	61.41	104.76	79.89
28	Belagavi (Karnatak)	21.30	20.19	41.49	7.14
29	Ichalkaranji	11.62	22.16	33.78	3.67
30	Latur	18.57	52.49	71.06	12.83
31	Head Office	0.00	0.00	0.00	-1599.00
	Total	2,230.52	1,538.35	3,768.87	1,710.51



Annual Business Plan of F.Y. 2025-26 to F.Y. 2029-30							(₹ in Crore)
Particulars	Projection 31/03/2025	Actual 31/03/2025	Projections for				
			2025-26	2026-27	2027-28	2028-29	2029-30
Total Deposit Amount	2450.00	2230.52	2,500.00	2,707.00	3,013.00	3,313.00	3,668.00
CASA Deposit Amount	735.00	499.91	569.73	617.41	702.43	814.62	875.68
Total Advances	1550.00	1538.35	1,700.00	1,836.00	1,988.00	2,147.00	2,416.00
Total Business	4000.00	3768.87	4,200.00	4,543.00	5,001.00	5,460.00	6,084.00
CD Ratio %	63.27	68.97	68.00	67.82	66.00	64.80	65.86
Small Value Loans	620.00	657.97	850.00	918.00	994.00	1,074.00	1,208.00
Other Loans	930.00	880.38	850.00	918.00	994.00	1,073.00	1,208.00
Small Value Loan to Total Advances %	50.00	42.77	50.00	50.00	50.00	50.00	50.00
Advances Growth %	15.15	14.28	10.51	8.00	8.30	8.00	12.50
Priority Sector Loan Amount	800.00	852.42	1,020.00	1,102.00	1,193.05	1,288.00	1,450.00
Priority Sector Loans to Total Advances %	65.00	68.88	60.00	60.00	60.00	60.00	60.00
Micro Sector Loan Amount	190.00	192.66	127.50	137.70	149.10	161.02	181.20
Micro Sector Loan to Total Advances %	12.26	15.57	7.50	7.50	7.50	7.50	7.50
Weaker Sector Loan Amount	185.00	148.98	204.00	220.32	238.56	257.64	289.92
Weaker Sector Loans to Total Advances %	11.94	12.04	12.00	12.00	12.00	12.00	12.00



बँकेस शेड्युल दर्जा प्राप्त झाल्याचे निमित्ताने सर्व सेवकांना मार्गदर्शन करताना बँकिंग तज्ञ मा. विद्याधर अनास्कर व मा. रत्नाकर देवळे (Ex.CGM,RBI)



दिनदर्शिका 2025 प्रकाशन कार्यक्रम



आंतरराष्ट्रीय सहकार वर्षानिमित्त महाराष्ट्र राज्य सहकारी पतसंस्थेच्या वतीने आयोजित सहकार दिंडी



आंतरराष्ट्रीय सहकार दिनानिमित्त ध्वजारोहण



खासदार मा. मुरलीधरजी मोहोळ यांची केंद्रीय सहकार व नागरी विमान राज्यमंत्री निवड झाल्याबद्दल सत्कारप्रसंगी



NUCFDC चे भागधारक होण्यासाठीचा धनादेश पदाधिकाऱ्यांना प्रदान करतेवेळी



नागपूर जिल्हा मध्यवर्ती सहकारी बँकेवर, राज्य सहकारी बँकेचे प्रशासक म्हणून बँकिंग तज्ञ श्री. विद्याधरजी अनास्कर साहेब यांची महाराष्ट्र शासनाने नियुक्त केली असता त्यांचे अभिनंदन करताना

BRANCHES

Sr. No.	Branch Name		Postal Address	Phone No.	IFS Code
1	Ganesh Peth	(ATM)	45/46, Raviwar Peth, Kasture Chowk, Pune 411 002	(020) 2447 0026 / 2447 0027	VSBL0000099
2	Fursungi	(ATM)	S. No. 169, Satyapuram, Pune-Saswad Road., Fursungi, Tal. Haveli, Dist. Pune 412 308	87999 62650 87999 62651	VSBL0000002
3	Market Yard	(ATM)	395, Market Yard, Gultekdi, Pune 411 037	(020) 2426 3705 / 92260 43807 / 808	VSBL0000003
4	Dhankawadi	(ATM)	C. S. No. 20/2, Hissa No. 216, Hotel Ravikiran Building, Kashinath Patilnagar, Pune-Satara Road, Dhankwadi, Pune 411 043	(020) 2437 5138 / 83088 32618	VSBL0000004
5	Baner Road	(ATM)	Shriram Palace, S. No. 82 / 3, Opp. State Bank of India, Mahalunge-Baner Road, Pune 411 045	89830 20660 83800 20660	VSBL0000005
6	Yamunanagar	(ATM)	Sector No. 21, Scheme No. 23 / 4, Santkripa Commercial Complex, Yamunanagar, Behind Bajaj Auto, Nigdi, Pune 411 044	87999 62652 87999 62653	VSBL0000006
7	Paud Road		S. No. 89 / 90, Unnatti Bunglow, Lokmanya Colony, Near Kinara Hotel, Paud Road, Kothrud, Pune 411 029	98819 09218 92260 43806	VSBL0000007
8	Barshi	(ATM)	2219, Velapurkar Maharaj Math, Ganesh Road, Barshi, Dist. Solapur 413 401	92265 32841 / 92265 32842	VSBL0000008
9	Vijayanagar	(ATM)	2134, Sadashiv Peth, Vijayanagar Colony, Near Girija Hotel, Pune 411 030	(020) 2433 9963 / 2433 3702	VSBL0000009
10	Sinhgad Road	(ATM)	Sr. No. 35 / 2 / 2, Kalambe Complex, Opp. Indian Hume Pipe Co., Sinhgad Road, Vadgaon Bk., Pune 411 051	(020) 2435 4499 / 2435 2083	VSBL0000010
11	Erandawana	(ATM)	Patil Arcade, Plot No.15A, Shop No.16, Near Kalinga Hotel, Erandwana, Pune 411 004	(020) 2542 0506 / 2542 0507	VSBL0000011
12	Somwar Peth	(ATM)	558, Rasta Peth, Indraprastha Plus Building, Sardar Mudaliar Road, Pune 411 011	(020) 2612 9286 / 2614 0810	VSBL0000012
13	Budhwar Peth	(ATM)	691, Budhwar Peth, Opp. Dakshinabhimukhi Maruti Shani Mandir, Pune 411 002	91755 64947 91565 49477	VSBL0000013
14	Bhosari	(ATM)	Vishweshwar Industrial Premises Co. op. Soc. Ltd; Sector No. 7, 134 / 135, Pradhikaran, Opp. Times of India, Bhosari, Pune 411 026	92090 48243 92090 48244	VSBL0000014
15	Nagar Road	(ATM)	Platinum Classic, Unit 8, S. No. 50 / 2, Kharadi, Pune-Nagar Road, Pune 411 014	80870 02235 / 80870 02236	VSBL0000015
16	Nipani	(ATM)	Ashoknagar, Nipani, Tal. Chikodi, Dist. Belgavi, Karanataka State 591 237	(08338) 220 150 94493 21516	VSBL0000016
17	Warje	(ATM)	Shop No. 3, 4, B Wing, Kakade Plaza, Phase 2, Warje Road, Hingane, Pune 411 052	74474 21018 / 74474 20418	VSBL0000018
18	Chakan	(ATM)	S. No. 5443, Sangram Chowk, Opp. Chakan Nagar Parishad, Main Road, Chakan, Tal. Khed, Dist. Pune 410 501	89563 72547 / 89563 72548	VSBL0000019
19	Pimpale Saudagar	(ATM)	Shop No. 11, Divya Heights, S. No. 5, Opp. Sindhu Park Society, Jagtap Dairy Road, Rahatani, Pimpale Saudagar, Pune 411 017	90110 63969	VSBL0000020
20	Vishrantwadi	(ATM)	S. No. 113 / 4, Shop No. 4, Dattaram Bhavan, Aalandi Road, Vishrantwadi, Pune 411 015	77220 08893 / 83088 32619	VSBL0000021
21	Kolhapur	(ATM)	S. No. 1394 / 1 / 2 C, Nashte Complex, Laxmipuri, Near B. Parmale Cycle Mart, Kolhapur 416 002	(0231) 2640 112 / 2640 141	VSBL0000022
22	Vashi-Turbhe	(ATM)	Angan Co-op Hsg. Soc. Plot No. 46, Ground Floor, Sector No. 12, Vashi Koparkhairane Road, Vashi, Navi Mumbai 400703	92094 01704 / 92094 01705	VSBL0000023
23	Satara	(ATM)	188 / A, Prathamesh Heights, Devi Chowk, Satara 415 002	(02162) 226679 /	VSBL0000024
24	Pandharpur	(ATM)	3067 / 1, Suyog Shopping Centre, Opp. Gajanan Maharaj Math, Pandharpur 413 304	(02186) 226025 / 226026	VSBL0000025
25	Shivajinagar		Atithi Hotel, Opp. Sambhaji Park, J. M. Road, Shivajinagar, Pune 411 004	(020) 2553 5090 / 2553 5091	VSBL0000026
26	Chinchwad	(ATM)	S. No. 3460, C. S. No. 1814 / 1815, Shop No. 11, 12, 13, Kunal River Side, Chinchwad Gaon, Chinchwad, Pune 411 033	84596 12308 84596 11302	VSBL0000027
27	Sangli	(ATM)	Shop No. 1 to 3, Samarth Icon, C.T.S. No. 8899, 8900, 8901 & 8902 Vishrambaug, Sangli 416 415	(0233) 2302228 / 2301230	VSBL0000028
28	Belgavi	(ATM)	CTS. No. 1498 / 1, Paranjape Building, Deshpande Lane, Nargundkar Bhawe Chowk, Belgavi Market, Belgavi, Karnataka 590 001	09481532929 (0831) 2432929	VSBL0000029
29	Ichalkaranji	(ATM)	"Laxmi Market", CTS No. 7045, 7046 (Part), 7048 & 7051, Ground Floor, Gandhi Statue, Ichalkaranji, Tal. Hatkangangale, Dist. Kolhapur 416 115	09226043801 (0230) 2422029	VSBL0000030
30	Latur	(ATM)	79 A, Krushi Utpanna Bazar Samittee, Market Yard, Kavha Road, Tal. Latur, Dist. Latur 413 512	09881909731 (2382) 257231	VSBL0000031