



आ दा नं हि वि सर्ग य

वर्धा नागरी सहकारी अधिकोष (बँक) मर्यादित, वर्धा

Reg. No. - WDR/BNK/114 of 4 July 1969

मुख्यालय : 'माधव भवन', अष्टभुजा मंदिर चौक, डॉ. जे. सी. कुमारप्पा मार्ग, धंतोली, वर्धा - ४४२ ००१

दुरध्वनी : ०७१५२-२४०४६३, २४३४६६



५५ वा
वार्षिक अहवाल
२०२३-२४

आपली बँक
आता ...
4 जिल्ह्यात



आ दा नं हि वि स र्ग य

वर्धा नागरी सहकारी अधिकोष (बँक) मर्यादित, वर्धा



डॉ. विनय श्री. देशपांडे
अध्यक्ष



श्री. मंगेश सु. परसोडकर
उपाध्यक्ष



श्री. रजयकुमार डहाके
संचालक



श्री. नंदकिशोर उ. थोरात
संचालक



श्री. दामोदर रा. दरक
संचालक



श्री. अनिल पु. कावळे
संचालक



श्री. श्याम भा. भिमनवार
संचालक



श्री. गणेश तु. इंगळे
संचालक



श्री. हरिश ब. गांधी
संचालक



श्री. विनोदकुमार अ. मोहता
संचालक



श्री. गोपाल दि. पालीवाल
संचालक



श्री. राजु गो. लोंडेकर
संचालक



श्री. हितेश व. पैकिने
संचालक



श्री. जयंत चं. येरावार
संचालक



श्री. अतुल रा. चिलविलवार
संचालक



सौ. अनघा कि. आगवण
संचालिका



सौ. सिमा सा. परिमल
संचालिका



सौ. सुर्वणा प्र. काळे
तज्ज्ञ संचालिका



श्री. व्यंकटेश सोमलवार
तज्ज्ञ संचालक



वर्धा नागरी सहकारी अधिकोष (बँक) मर्यादित, वर्धा

५५ वा वार्षिक अहवाल २०२३-२४

५५ व्या वार्षिक सर्वसाधारण सभेची सूचना

वर्धा नागरी सहकारी अधिकोष (बँक) मर्यादित, वर्धा या संस्थेच्या सभासदांची ५५ वी वार्षिक सर्वसाधारण सभा रविवार, दिनांक १८.०८.२०२४ रोजी दुपारी १.०० वाजता माहेर मंगल कार्यालय, नगर पंचायतच्या बाजुला, सेलू, ता. सेलू, जि. वर्धा या ठिकाणी होईल. तरी सभेला अवश्य उपस्थित राहावे, ही विनंती.

सभेची विषय पत्रिका -

१. दिनांक १०.०५.२०२४ रोजी झालेल्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचुन कायम करणे.
२. संचालक मंडळाच्या ५५ व्या वार्षिक अहवालाचे वाचन.
३. दिनांक ३१.०३.२०२४ चा ताळेबंद व २०२३-२४ या वर्षाचे नफातोटा पत्रकास मंजुरी देणे.
४. वर्ष २०२३-२४ च्या अंदाज पत्रकातील आयव्ययाधिकाची नोंद घेणे.
५. आर्थिक वर्ष २०२३-२४ च्या वैधानिक अंकेक्षण अहवालाची नोंद घेणे.
६. आर्थिक वर्ष २०२३-२४ च्या नफ्याच्या विनियोजनास मंजुरी देणे.
७. आर्थिक वर्ष २०२४-२५ च्या अंदाजपत्रकास मंजुरी देणे.
८. आर्थिक वर्ष २०२४-२५ करीता वैधानिक अंकेक्षकाच्या नेमणुकीस मान्यता देणे.
९. अधिकोषाच्या पुलगांव शाखेकरीता नवीन इमारत खरेदी करण्यास मंजुरी देणे.
१०. बँकेचे कार्यक्षेत्र संपूर्ण महाराष्ट्र करण्याबाबत बँकेच्या उपविधीमध्ये सुधारणा करण्यास मंजुरी देणे.
११. ५५ व्या वार्षिक सर्वसाधारण सभेस जे सभासद उपस्थित राहू शकले नाही त्या सर्व सभासदांची अनुपस्थिती क्षमापित करण्यास मंजुरी देणे.
१२. मा. अध्यक्षांच्या अनुमतीने वेळेवर येणारे विषय.

टिप :

१. गणपूर्तीचे अभावी सभा स्थगित झाल्यास सदरहू स्थगीत सभा त्याच दिवशी, अर्ध्या तासानंतर पोटनियमातील तरतुदीनुसार घेतली जाईल व उपविधीप्रमाणे गणसंख्या नसली तरी कामकाज होईल.
२. ज्या सभासदांना काही सुचना करावयाच्या असतील अथवा प्रश्न विचारावयाचे असतील ते त्यांनी बँकेच्या मुख्यालयात कोणत्याही कामकाजाचे दिवशी मुख्य कार्यकारी अधिकारी यांचेकडे दिनांक. ९-८-२०२४ च्या दुपारी ४.०० वाजेपर्यंत किंवा तत्पूर्वी लेखी स्वरूपात द्यावेत.

(कांचन अ. केळकर)

मुख्य कार्यकारी अधिकारी
(संचालक मंडळाचे आदेशान्वये)

दिनांक : ०३-०८-२०२४

विशेष सूचना :

१. अधिकोषाच्या सभासदांकरीता वार्षिक सर्वसाधारण सभास्थानी दुपारी १२.०० वाजता सभासदांचे प्रशिक्षण आयोजित केले आहे. कृपया सदर प्रशिक्षण वर्गाला आपण उपस्थित राहावे, ही विनंती.
२. सन २०२३-२४ चा वार्षिक अहवाल बँकेची वेबसाईड www.wardhanagaribank.com वर प्रसिद्ध करण्यात आला आहे. तसेच सदर अहवाल बँकेच्या शाखामध्ये दिनांक ३-८-२०२४ पासून उपलब्ध राहील तो पोहोच देऊन प्राप्त करू शकता.
३. भारतीय रिझर्व्ह बँकेच्या निर्देशानुसार सर्व सभासदांनी KYC/Re-KYC ची पूर्तता करणे गरजेचे असल्याने कृपया सर्व सभासदांनी आपल्या आधार कार्ड / पॅन कार्ड ची झेरोक्स प्रत सभासद नंबर व खाते क्र. लिहून मुख्यालय किंवा बँकेच्या नजीकच्या शाखेत जमा करावी.
४. ज्या सभासदांचे बँकेमध्ये बचत खाते नसेल ते त्यांनी नजीकच्या शाखेत उघडून घ्यावे व त्या खात्यात लाभाषांची रक्कम जमा करण्याबाबत शाखेला पत्र द्यावे त्यामुळे संबंधीत सभासदांच्या खात्यात लाभाषांची रक्कम जमा करता येईल.
५. ज्या सभासदाना त्यांचा पत्ता अथवा वारसदार बदलायचा असेल त्यांनी मुख्यालयाच्या शेअर्स विभाग किंवा नजिकच्या शाखेमार्फत पत्राद्वारे तशी नोंद करून घ्यावी.



वर्धा नागरी सहकारी अधिकोष (बँक) मर्यादित, वर्धा

५५ वा वार्षिक अहवाल २०२३-२४

सन्माननीय सभासद बंधु-भगिनीनो,
सस्नेह नमस्कार !

बँकेचे संस्थापक संचालक व पदाधिकारी मा. प्रभाकरराव पांडे व मा. सर्वोत्तम केळकर यांचे दुःखःद निधन झाले. त्याचबरोबर आर्थिक वर्षात ज्ञात व अज्ञात खातेधारक व भागधारक यांचे दुःखःद निधन झाले त्यासर्वाना मी संचालक मंडळाच्या वतीने श्रद्धांजली अर्पण करतो.

आपणासमोर आर्थिक वर्ष २०२३-२४ च्या बँकेच्या प्रगतीचा अहवाल सादर करतांना मला अत्यंत आनंद होत आहे. बँकेच्या ठेवी दि. ३१.०३.२०२४ ला रु. ५५७२०.९४ लाख तर कर्जे रु. २८४३८.९४ लाख असून बँकेने लहान ठेवीदार व कर्जदारांना जास्तीत जास्त सेवा पुरविली आहे. सन २०२२-२३ व २०२३-२४ या दोन्ही आर्थिक वर्षात मोठ्या व्यावसायिक स्पर्धेमध्ये व्यवसाय करणे व तो टिकविणे हे मोठे आव्हान बँकेने यशस्वीपणे सांभाळले आहे.

बँकेचा दि. ३१.०३.२०२४ चा नेट एन.पी.ए. ०% असून बँक सुदृढ स्थितीत आहे. अहवाल वर्षात बँकेने रु. ५०८.३१ लाख नफा मिळविला असून मागील शिल्लक नफा रु. २९.३१ लाख असा एकुण रु. ५३७.६२ लाख आहे.

बँकेने रिझर्व बँक ऑफ इंडियाच्या निकषानुसार CRAR १७.३०% असून बँकेने सतत ऑडीट वर्ग अ कायम राखला आहे. रिझर्व बँक ऑफ इंडियाच्या मार्गदर्शक तत्वानुसार व बँकेने जोखीम व्यवस्थापनाचा भाग म्हणून एकुण कर्जापैकी ५०% कर्जे ही रु. २५.०० लाखापेक्षा कमी रकमेची असावी. त्यानुसार बँकेने ५०% कर्जे ही लहान व्यवसायिक, उद्योजकांना दिली असून बँकेची आदित्य सौरउर्जा कर्ज योजना अत्यंत यशस्वी झाली आहे. तसेच आत्मनिर्भर महिला वाहन योजना, सोने तारण कर्ज योजना यांना मोठा प्रतिसाद मिळाला आहे. बँकेने रु. २५.०० लाखापेक्षा कमी रकमेची कर्जे मंजूर करून वितरीत केली परिणामी रिझर्व बँकेच्या मार्गदर्शक तत्वानुसार हे प्रमाण ५०% ठेवणे शक्य झाले.

आनंदाची विशेष बाब म्हणजे मागील संचालक मंडळाचे चांगले निर्णय व केलेले प्रयत्न यामुळे बँकेला जिल्ह्याबाहेर म्हणजेच नागपूर, अमरावती व यवतमाळ अशा ३ शाखांची रिझर्व बँक ऑफ इंडियाकडून परवानगी मिळाली असून तिन्ही ठिकाणी लवकरच शाखा सुरू करण्यात येतील.

आपल्या सर्व सभासदांप्रमाणेच ज्ञात व अज्ञात व्यक्ती, हितचिंतक यांचे समवेत भारतीय रिझर्व बँक, नागपूर चे उपमहाप्रबंधक व शहरी बँक विभाग प्रमुख, तपासणी अधिकारी यांनी बँकेला मोलाचे मार्गदर्शन व सूचना केल्यात या मार्गदर्शनाबाबत बँक त्यांचे ऋणी आहे.

मा. जिल्हा उपनिबंधक, सहकारी संस्था, वर्धा व त्यांचे सहकारी तसेच वैधानिक अंकेक्षक मे. अनिल मारडीकर अँड कंपनी, नागपूर यांच्याही प्रती कृतज्ञता व्यक्त करणे मी माझे कर्तव्य समजतो. भागधारक, खातेदार, हितचिंतक, मार्गदर्शक, संचालक मंडळाचे सहयोगी तसेच बँकेचे अधिकारी, कर्मचारी यांच्या सहभागा बद्दल आभार व्यक्त करून भविष्यातही बँकेच्या विकासाकरीता सहकार्याचे आवाहन करीत माझे मनोगत समाप्त करतो.

धन्यवाद! जय सहकार !!

वर्धा
दि. ०१/०८/२०२४

डॉ. विनय देशपांडे
अध्यक्ष



वर्धा नागरी सहकारी अधिकोष (बँक) मर्यादित, वर्धा

५५ वा वार्षिक अहवाल २०२३-२४

विषय क्र. ३

WARDHA NAGARI SAHAKARI ADHIKOSH (BANK) MARYADIT, WARDHA

Head Office : "Madhav Bhavan", Devi Ashtabhuj Mandir Chowk,
Dr. J.C. Kumarappa marg, Dhantoli, WARDHA - 442 001

(Section 29 of Banking Regulation Act, 1949, as applicable to Co-operative Societies)

FORM A BALANCE SHEET As On 31st MARCH 2024

	Schedule	As on 31.03.2024	As on 31.03.2023
CAPITAL & LIABILITIES			
Capital	1	173693700.00	175025300.00
Reserves & Surplus	2	738276059.33	729407535.25
Deposits	3	5572093602.35	5501724776.17
Borrowing - Long Term (subordinate) Deposit	4	0.00	0.00
Other liabilities & provisions	5	661659162.53	531283764.75
Total		7145722524.21	6937441376.17
ASSETS			
Cash & Balances with Reserve Bank of India	6	117053023.19	110299026.00
Balances with banks and money at call & short notice	7	463399537.52	572713064.96
Investments	8	2953320214.00	2779101983.00
Advances	9	2843894370.80	2804895434.78
Fixed Assets	10	98911229.25	107116557.99
Other Assets	11	669144149.45	563315309.44
Total		7145722524.21	6937441376.17
Contingent Liabilities / DEAF Account	12	5540000.00	5320000.00

FOR - WARDHA NAGARI SAHAKARI ADHIKOSH (BANK) MARYADIT, WARDHA

(K. A. Kelkar)
C.E.O.

(R. J. Dahake)
Director

(M. S. Parsodkar)
Vice-Chairman

(V. S. Deshpande)
Chairman



वर्धा नागरी सहकारी अधिकोष (बँक) मर्यादित, वर्धा

५५ वा वार्षिक अहवाल २०२३-२४

FORM B FORM OF PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31st MARCH 2024

	Schedule	As on 31.03.2024	As on 31.03.2023
I. Income			
Interest earned	13	471515538.11	464558390.89
Other Income	14	44186344.65	85223856.55
		515701882.76	549782247.44
II. Expenditure			
Interest expended	15	282614138.79	253098044.78
Operating expenses			
Provisions & Contingencies	16	182256524.89	256368947.77
		464870663.68	509466992.55
III. Profit / Loss			
Net Profit / Loss (-) for the year		50831219.08	40315254.89
Profit / Loss (-) brought forward			
		50831219.08	40315254.89
IV. Appropriations			
Transfer to statutory reserves		0.00	0.00
Transfer to other resrves (BDDR)		0.00	0.00
Transfer to Government		0.00	0.00
Transfer to Income Tax Paid		0.00	0.00
Proposed dividend		0.00	0.00
Balance carried over to Balance Sheet		50831219.08	40315254.89

FOR - WARDHA NAGARI SAHAKARI ADHIKOSH (BANK) MARYADIT, WARDHA
(K. A. Kelkar) (R. J. Dahake) (M. S. Parsodkar) (V. S. Deshpande)
C.E.O. Director Vice-Chairman Chairman

SCHEDULE 1 - CAPITAL

	As on 31.03.2024	As on 31.03.2023
I. For Nationalised Banks		
Capital (Fully owned by Central Govt.)	0.00	0.00
II. For Banks Incorporated Outside India :		
Capital (The amount brought in by Bank by RBI Should be shown under this head	0.00	0.00
Amount of deposit kept with RBI u/s 11 (2)	0.00	0.00
III. For Other Banks		
Authorised Capital (8000000 shares of Rs. 50 each)	400000000.00	400000000.00
Issued Capital (3473874 shares of Rs. 50 each)	173693700.00	175025300.00
Total	173693700.00	175025300.00



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SCHEDULE 2 - RESERVES & SURPLUS

	As on 31.03.2024		As on 31.03.2023	
I. Statutory Reserves		126394207.34		115820570.82
Opening Balances	115820570.82		100428090.82	
Additions during the year	10573636.52		15392480.00	
Deductions during the year				
II. Capital Reserves (Building Fund)		31187611.59		26987611.59
Opening Balances	26987611.59		23893111.59	
Additions during the year	4200000.00		3094500.00	
Deductions during the year				
III. Revenue & Other Reserves		580694240.40		586599352.84
Bad & Doubtful Debt Reserve		222500000.67		222500000.67
Opening Balances	222500000.67		310000000.00	
Additions during the year	2500000.00		8183754.00	
Deductions during the year	2500000.00		95683753.33	
Special Reserve U/S 36 (1)		200000.00		200000.00
Opening Balances	200000.00		200000.00	
Additions during the year	000.00		000.00	
Deductions during the year	000.00		000.00	
Worker Welfare Fund		412281.66		422581.66
Opening Balances	422581.66		418581.66	
Additions during the year	14700.00		44000.00	
Deductions during the year	25000.00		40000.00	
Charity Fund		185710.00		85710.00
Opening Balances	85710.00		10710.00	
Additions during the year	100000.00		75000.00	
Deductions during the year	0.00		0.00	
Education Fund		60000.00		0.00
Opening Balances	0.00		0.00	
Additions during the year	60000.00		0.00	
Deductions during the year	0.00		0.00	
Share Holder Welfare Fund		1193019.00		693019.00
Opening Balances	693019.00		593019.00	
Additions during the year	500000.00		100000.00	
Deductions during the year	0.00		0.00	
General Provision on Standard Assets		13588000.00		12588000.00
Opening Balances	12588000.00		12588000.00	
Additions during the year	1000000.00		0.00	
Deductions during the year	0.00		0.00	
Investment Depreciation Reserve		46024100.00		63724100.00
Opening Balances	63724100.00		66224100.00	
Additions during the year	0.00		5000000.00	
Deductions during the year	17700000.00		7500000.00	
Provision For WDCC Investment		60005285.45		60005285.45
Opening Balances	60005285.45		60005285.45	
Additions during the year	0.00		0.00	
Deductions during the year	0.00		0.00	



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Revaluation Reserve		85443903.00		94937670.00
Opening Balances	94937670.00		105486300.00	
Additions during the year	0.00		0.00	
Deductions during the year	9493767.00		10548630.00	
Election Fund		0.00		3000000.00
Opening Balances	3000000.00		1000000.00	
Additions during the year	5891738.00		2000000.00	
Deductions during the year	8891738.00		0.00	
Investment Fluctuation Reserve		21000000.00		11000000.00
Opening Balances	11000000.00		5000000.00	
Additions during the year	10000000.00		6000000.00	
Deductions during the year	0.00		0.00	
Dividend equilisation Fund		2000000.00		2000000.00
Opening Balances	2000000.00		2000000.00	
Additions during the year	0.00		0.00	
Deductions during the year	0.00		0.00	
Social Welfare Fund		200000.00		0.00
Opening Balances	0.00		0.00	
Additions during the year	200000.00		0.00	
Deductions during the year	0.00		0.00	
Special IDR For SR		74120000.00		74120000.00
Opening Balances	74120000.00		0.00	
Additions during the year	0.00		74120000.00	
Deductions during the year	0.00		0.00	
IV. Balance in Profit & Loss		53761940.62		41322986.06
AccountPrevious Year Profit	2930721.54		1007731.17	
Current Year Profit	50831219.08		40315254.89	
Total (I, II, III & IV)		738276059.59		729407535.25



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SCHEDULE 3 - DEPOSITS

	As on 31.03.2024	As on 31.03.2023
A. I. Demand Deposits	172417454.63	170572836.23
(i) From Banks		
(ii) From Others		
Current Deposit	147397633.66	155063004.34
Credit Balance in Loan A/c.	25019820.97	15509831.89
II. Savings Bank Deposits	1691502410.82	1645206418.92
III. Term Deposits	3708173736.90	3685945521.02
(i) From Banks		
(ii) From Others		
ANMOL THEV YOJANA	578947.00	1686909.00
KALPARUKSHA RECURING DEPOSIT	2795924.00	2308837.00
MONEY MULTIPLE DEPOSIT	1065213893.00	998298289.00
SPECIAL FIXED DEPOSIT	141301473.00	157248361.00
FIXED DEPOSIT	1933448582.00	1965284651.00
MONTHLY RECURRING DEPOSIT DAILY	51954970.00	57211993.00
Daily RECURRING DEPOSIT	129560604.00	130272887.00
AMRUT THEV DEPOSIT	0.00	189881.00
STAFF SECURITY DEPOSIT	201.00	185.00
LOAN SECURITY DEPOSIT	12071.00	11601.00
OTHER SECURITY DEPOSITD	15537.00	14873.00
D R D AGENT COLLECTION	4000.00	79950.00
OVERDUE FIXED DEPOSIT	3849142.00	6281014.00
SECURITY DEPOSIT OF DRD / MRD AGENT	6319321.90	5865293.02
MONTHLY INCOME PLAN	63000.00	132942.00
ADHARWAD THEV YOJANA	10000.00	10000.00
SAMRUDDHI CASH CERTIFICATE	299976.00	299976.00
SECURITY DEPOSIT OF VALUER	712721.00	717458.00
LOAN SECURITY GOLD	955620.00	918939.00
YEARLY INCOME PLAN	5000.00	5000.00
NEW MONTHLY INCOME PLAN	342683353.00	329525060.00
NEW QUARTERLY INCOME PLAN	18459000.00	15905000.00
NEW HALF YEARLY INCOME PLAN	3665000.00	2985000.00
NEW YEARLY INCOME PLAN	6265401.00	5976401.00
SUVARNA MAHOTSAVI THEV YOJNA	0.00	4715021.00
Total (I, II & III)	5572093602.35	5501724776.17
B. (i) Deposits of Branches in India	0.00	0.00
(ii) Deposits of Branches outside India	0.00	0.00
Total	5572093602.35	5501724776.17

SCHEDULE 4 - BORROWINGS

	As on 31.03.2024	As on 31.03.2023
I. Borrowings in India		
I. Reserve Bank of India	0.00	0.00
ii. Other Banks	0.00	0.00
iii. Other Institutions & Agencies	0.00	0.00
Total (I,II)	0.00	0.00
Secured borrowings included in I & II above		



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SCHEDULE 5 - OTHER LIABILITIES AND PROVISIONS

	As on 31.03.2024		As on 31.03.2023	
I. Bills payable		0.00		0.00
II. Inter-Office adjustments (net)		373.00		373.00
III. Interest accrued		93627295.00		76781416.00
Recurring Deposits	1382551.00		1383773.00	
Fixed Deposits	92244744.00		75397643.00	
IV. Others (including provisions)		568031867.53		454501975.75
Overdue Interest Reserve (Contra)	536254745.76		431353658.50	
Professional Tax	26400.00		28400.00	
Sundry Creditors	1399953.49		6443495.63	
Share Suspense	1650800.00		894450.00	
D D Payable	1120940.37		1124940.37	
Suspense Account	692949.00		233717.00	
Dividend Payable	4358549.25		5206656.25	
Audit Fees Payable	1600000.00		1500000.00	
Rent Payable	238200.00		100400.00	
Bonus Payable	49000.00		88081.00	
Staff Provident Fund	1469256.00		1475758.00	
Legal Fees Payable	177457.45		334108.45	
Electricity Bill Payable	62970.00		104500.00	
Security Deposit Towards Construction	82507.00		82507.00	
Sundry Creditors on T.D.S.	167786.20		79744.00	
Clearing Suspense	537587.55		51787.55	
Index Verification Payable	104510.00		45500.00	
Tax Payable	49254.00		50643.00	
Telephone Bill Payable	6300.00		22927.00	
Recovery Charges Payable	4908.00		46200.00	
Recovery Surcharge Payable	28355.50		14567.50	
Trade Certificate Payable	7300.00		3500.00	
Stale Draft	2329243.31		2757544.12	
Gold Loan Security Payable	0.00		405.00	
Unclaimed Deposit	701621.65		123517.47	
TDS of Depositor	1370709.00		842856.00	
Demand Draft Issue Wardha	83100.00		83100.00	
CIBIL Charges	48234.00		0.00	
TDS on Transaction	195890.00		180604.91	
TDS on Staff	403100.00		531800.00	
Ex-Grata Ratia for Closed A/C	66946.00		69317.00	
Provision for Fraud	12743294.00		627290.00	
Total		661659162.53		531283764.75

SCHEDULE 6 - CASH & BALANCES WITH RESERVE BANK OF INDIA

	As on 31.03.2024		As on 31.03.2023	
I. Cash in hand (Including foreign Currency Notes)		117053023.19		110299026.00
II. Balances with Reserve Bank of India				
(I) in Current Account		0.00		0.00
(ii) in Other Accounts		0.00		0.00
Total (I & II)		117053023.19		110299026.00



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SCHEDULE 7 - BALANCES WITH BANKS & MONEY AT CALL & SHORT NOTICE

	As on 31.03.2024		As on 31.03.2023	
I. In India				
(I) Balances with Banks				
in current accounts				
I) For CRR		278022342.18		389526635.69
CA with State Bank of India	62307866.72		8351344.05	
CA with Central Bank of India	89037.09		48489.27	
CA with Bank of Maharashtra	378791.75		690618.10	
CA with Bank of Baroda	163230.13		271766.84	
CA with Bank of India	1609303.29		6316458.52	
CA with Canara Bank	27780242.20		1418049.20	
CA with Bank of India Ramnagar Branch	98019219.03		351619223.18	
CA with IDBI Bank, Nagpur	297100.49		304147.50	
CA with IDBI Bank, Wardha	86128014.99		19992088.02	
C.A. with Indian Bank	193851.01		514451.01	
CA with IDBI Bank RTGS/NEFT Collection	321978.54			
CA with IDBI RTGS/ NEFT Payment	733706.94			
ii) Other Current A/C		185377195.34		183186429.27
CA with M.S. Co-Op Bank, Mumbai	15301.65		15301.65	
CA with M.S. Co-Op Bank, Nagpur	49786.90		49786.90	
CA with Wardha D.C.C. Bank - 1282	526676.81		526676.81	
CA with Wardha D.C.C. Bank	993905.19		993905.19	
CA with YES Bank CTS A/c	60229630.29		24916104.78	
CA with ICICI Bank, Wardha	17595992.33		10492963.33	
CAATM with AXIS Bank Ltd.	17379723.31		13810539.34	
CA with AXIS Bank Ltd. (Demand Draft)	1173761.24		10353584.24	
CA with HDFC Bank Clearing A/c	7076085.02		4000000.00	
CA with YES Bank RTGS / NEFT Collect	328200.72		42959483.38	
CA with YES Bank RTGS / NEFT Payment	12223330.58		11814005.97	
SB with Wardha D.C.C. Bank	1661794.39		1661794.39	
CA with HDFC Bank, Nagpur	65777909.68		61437881.39	
ICICI Bank, Pulgaon	258963.25		92920.00	
BBPS Service Account	86251.98		61481.90	
Grand Total (i & ii)		463399537.52		572713064.96



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SCHEDULE 8 - INVESTMENTS

	As on 31.03.2024		As on 31.03.2023	
a) Investment In India in Goverement Security				
(I) Government securities		2133126597.00		2040262935.00
(ii) Other approved securities				
(iii) SharesThe M.S.Co-op Bank Bombay	59000.00	59050.00	59000.00	59050.00
Wardha District Central Coop. bank	50.00		50.00	
(iv) Debentures & Bonds		0.00		0.00
(v) Subsidiaries & / or joint ventures		0.00		0.00
(vi) Others (to be specified)		0.00		0.00
b) FDR		746014567.00		659,659,998.00
FD with WARDHA D C C BANK	5215715.00		5215715.00	
FD WITH BANK OF INDIA, WARDHA	0.00		10000000.00	
FD WITH CANARA BANK	73500000.00		67000000.00	
FD WITH IDBI BANK, WARDHA	59700000.00		59700000.00	
FD WITH SARASWAT BANK	87491628.00		81019996.00	
FD WITH ICICI BANK	89200000.00		62000000.00	
FD WITH HDFC BANK, NAGPUR	85000000.00		80200000.00	
FD WITH AXIS BANK	126100000.00		81900000.00	
FD WITH EQUITAS SF BANK	30000000.00		30000000.00	
INV OF RESERVE FUND WITH WDCC, Wardha	44262843.00		44262843.00	
INV OF BUIDLING FUND WITH D C C BAN	3437923.00		3437923.00	
INV GEN. PROV. ON STANDARD ASSETS	3856000.00		3856000.00	
INV OF RESERVE FUND WITH S B I	64928644.00		62163986.00	
INV OF BUILDING FUND WITH S B I	20978554.00		19285857.00	
SPECIAL RESERVE WITH SBI	52343260.00		49617678.00	
c) NON SLR SECURITY		74120000.00		79120000.00
INVESTMENT IN SR (CFM)	74120000.00		74120000.00	
MUTUAL FUND	0.00		5000000.00	
I Total		2953320214.00		2779101983.00
II. Investment Outside India in				
(I) Government securities (including local authorities)				
(ii) Subsidiaries and / or joint ventures abroad				
(iii) Other investments (to be specified)				
II Total				
Grand Total (I & II)		2953320214.00		2779101983.00

SCHEDULE 9 - ADVANCES

	As on 31.03.2024		As on 31.03.2023	
A. (i) Bills purchased & discounted		0.00		0.00
(ii) Cash credits, overdrafts & Loans repayable on demand		1216579783.66		1195723331.23
HYPOTHECATION LIMIT	646672756.94		640104186.60	
INDUSTRIAL LIMIT LOAN	43513807.00		51952525.97	
CASH CREDIT TO LAND AND BUILDERS	45844869.70		49332935.56	
SECURED CASH CREDIT LAND AND BUILD	337967688.48		359342300.35	
GOLD LOAN SECURED CASH CREDIT	40676684.36		41598072.04	
LIMIT AGAINST DEPOSIT	71951611.02		25475803.06	
CASH CREDIT TO STAFF MEMBER	10335926.84		11297671.94	
SECURED CASH CREDIT NSC KVP LIC	19616439.32		16619835.71	
(iii) Term Loans		1627314587.14		1609172103.55
GOLD LOAN BULLET REPAYMENT	179532567.50		160695802.00	
LOAN AGAINST DEPOSITS	65618296.00		72328108.50	
WARE HOUSE RECEIPTS	0.00		2244035.00	
SECURED PERSONAL LOAN	185046564.82		216012987.40	
VEHICLE LOAN	76580125.50		70455705.50	
HOUSE MORTGAGE	56446971.54		59404331.84	
UNSECURED PERSONAL LOAN	2338222.50		2838633.50	
LOAN AGAINST LAND AND BUILDING	437537948.46		473077101.16	
HYPOTHECATION OF GOODS	121969543.88		121492935.88	
AGAINST GOVERNMENT SECURITIES	4599568.50		2281001.00	
EDUCATION LOAN	4223665.50		2058070.00	
HARI KRISHNA NIWAS YOJANA	209315279.54		189679919.87	
INDUSTRIAL TERM LOAN	86633307.00		62330006.00	
INDUSTRIAL (W.C.L.)	-10680.00		-6000.00	
INDUSTRIAL (PLANT & MACHINERY)	5083817.20		10314240.00	
AGRICULTURE ALLIED ACTIVITY	1366369.00		1304587.00	
ADVANCE TO DRD AGENT	351893.00		245897.00	
GOLD LOAN EMI	7315837.00		10979681.00	
PERSONAL LOAN TO PROFESSIONALS	1446683.00		1875442.00	
RENT DISCOUNTING LOAN	982329.00		1238008.00	
SWAPNAPURTI NIWAS LOAN	12695543.00		10876984.00	
ADITYA SOLAR POWER LOAN	47076566.50		20781383.00	
AGAINST LIC POLICY	686337.00		171049.00	
ADVANCE TO LAND LORD	91679.00		100000.00	
SWAPNAPURTI GURUKUL NIWAS LOAN	52154267.70		41195578.90	
LOAN & ADVANCES TO STAFF	66924263.00		75196616.00	
GRUHSOBHA LOAN	1307622.00			
		2843894370.80		
B. (i) Secured by tangible assets	2841556148.30		2802056801.28	
(ii) Covered by bank/Government	0.00		0.00	
(iii) Unsecured Loans	2338222.50		2838633.50	
		2843894370.80		2804895434.78
C. (I) Advances in India				
(I) Priority sectors		2133214427.50		2098168000.00
(ii) Public sectors		0.00		0.00
(iii) Banks		0.00		0.00
(iv) Others		710679943.30		706727434.78
		2843894370.80		2804895434.78
(II) Advances outside India				
(I) Due from banks		0.00		0.00
(ii) Due from others		0.00		0.00
(a) Bills purchased & Discounted		0.00		0.00
(b) Syndicated loans		0.00		0.00
© Others		0.00		0.00
Total C I & C II		2843894370.80		2804895434.78
Grand Total (A = B+C)		2843894370.80		2804895434.78



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SCHEDULE 10 - FIXED ASSETS

	As on 31.03.2024		As on 31.03.2023	
I. Premises		962933.03		1069925.03
At cost as on 31st March of the preceding year	1069925.03		1188805.03	
Additions during the year	0		0	
Deduction during the year	0		0	
Depreciation to date	106992.00		118880.00	
II. Revaluation of Assets		85443903.00		94,937,670.00
Additions during the year	94937670.00		105486300.00	
Deduction during the year	0.00		0.00	
Depreciation to date	9493767.00		10548630.00	
II. Other Fixed Assets (including furniture & fixtures)		12504393.22		11,108,962.96
At cost as on 31st March of the preceding year	11108962.96		8772256.72	
Additions during the year	5551503.16		6385189.40	
Deduction during the year	29400.00		149786.00	
Depreciation to date	4126672.90		3898697.16	
Total (I & II)		98911229.25		107116557.99

SCHEDULE 11 - OTHER ASSETS

	As on 31.03.2024		As on 31.03.2023	
I. Inter-Office adjustments (net)		0.00		0.00
II. Interest accrued (Receivable)		597835174.98		489299926.94
Commission Receivable on Insurance	125000.00		27000.00	
Overdue Interest receivable (Contra)	536254745.76		431353658.50	
Receivable on Investment	30657692.00		28073434.00	
Receivable on Govt. Security	30797737.22		29845834.44	
III. Tax paid in Advance/T. D. S.		0		0
IV. Stationery and Stamps		2023440.79		1455269.91
V. Non-banking assets acquired in		3870000.00		12284914.00
VI. Others		65415533.68		60275198.59
Bills Receivable	0.00		0.00	
ADVANCE TAX RECEIVABLE	42140297.00		40140297.00	
DEPOSIT WITH BSNL	102936.00		102936.00	
DEPOSIT WITH ELECTRICITY BOARD	224471.00		224471.00	
SUNDRY DEBITOR	4241623.00		1541070.00	
ADVANCE TO STAFF	660000.00		560118.00	
PREPAID EXPENSES	1390337.25		2531040.75	
BOND AND STAMP	805430.00		28095.00	
SECURITY DEPOSIT FOR BSNL COLLECTION	26795.00		26795.00	
BSNL BILL COLLECTION	20981.00		20981.00	
I T REFUND RECEIVABLE EARLIER YEAR	4135683.00		4135683.00	
I T REFUNDE RECEIVABLE CURRENT YEAR	5640271.00		4757822.00	
Tax Paid on Regular Assesment Appeal	3000000.00		3000000.00	
Goods and Service Tax Receivable	97706.34		2633732.48	
GST PAYABLE / RECEIVABLE	2720025.09		371157.36	
Unclaim Deposit Receivable	7978.00		0.00	
TDS REFUND RECEIVABLE	201000.00		201000.00	
Total		669144149.45		563315309.44



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SCHEDULE 12 - CONTINGENT LIABILITIES

	As on 31.03.2024		As on 31.03.2023	
I. Claims against the Bank not acknowledgment as debts	0.00	0.00	0.00	0.00
II. Liability for partly paid investments	0.00		0.00	
III. Liability on account of outstanding forward exchange contracts	0.00		0.00	
IV. Guarantees given on behalf of Constituents		5540000.00		5320000.00
(a) In India	5540000.00		5320000.00	
(b) Outside India	0.00		0.00	
V. Acceptances, endorsements & Other Obligations	0.00		0.00	
VI. Other items for which the bank is contingently liable	43433868.00	43433868.00	21312381.00	21312381.00
Total		48973868.00		26632381.00

SCHEDULE 13 - INTEREST EARNED

	As on 31.03.2024	As on 31.03.2023
I. Interest / discount on advances / bills	290322273.23	288012897.18
II. Income Interest on Investments	181193264.88	176545493.71
III. Interest on balances with Reserve Bank of India	0.00	0.00
IV. Others	0.00	0.00
Total	471515538.11	464558390.89

SCHEDULE 14 - OTHER INCOME

	As on 31.03.2024	As on 31.03.2023
I. Commission, Exchange & Brokerage	964259.99	959213.55
II. Profit on sale of investments	4646636.00	15315999.66
III. Profit on revaluation of investments	0.00	0.00
IV. Profit on sale of land, buildings & other assets	0.00	0.00
V. Profit on exchange transactions	0.00	0.00
VI. Income earned by way of dividends etc	0.00	5900.00
VII. Miscellaneous Income.	38575448.66	68942743.34
TOTAL	44186344.65	85223856.55

SCHEDULE 15 - INTEREST EXPENDED

	As on 31.03.2024	As on 31.03.2023
I. Interest on deposits	282614138.79	253098044.78
II. Interest on Reserve Bank of India/inter-bank borrowing	0.00	0.00
III. Others	0.00	0.00
Total	282614138.79	253098044.78



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SCHEDULE 16 - OPERATING EXPENSES

(Amt. in Lakh)

Particular	As on 31.03.2024	As on 31.03.2023
I. Payments to Employees	114820357.00	116326918.00
II. Rent, Taxes and Lighting	5532478.00	6178370.00
III. Printing & Stationery	932221.42	901048.85
IV. Advertisement and publicity	861519.14	899914.64
V. Depreciation on bank's property	4233664.90	4018533.16
VI. Directors' fees, allowances and expenses	783361.00	602440.50
VII. Auditors' fees and expenses	1794909.46	1964807.00
VIII. Law charges	697550.00	106200.00
IX. Postage, telegrams, telephones, Leased Line etc.	664950.44	424631.42
X. Repairs & Maintenance	0.00	0.00
XI. Insurance	7825252.50	8027341.00
XII. Other Expenses	44110261.03	116918743.20
TOTAL	182256524.89	256368947.77

a) Composition of Regulatory Capital

(Amt. in Lakh)

Sr. No.	Particulars	Current yr. 2024	Previous yr. 2023
i)	Common Equity Tier 1 capital (CET 1)* / Paid up share capital and reserves@ (net of deductions, if any)	1736.94	1750.25
ii)	Additional Tier 1 capital*/ Other Tier 1 capital@	2113.44	1841.31
iii)	Tier 1 capital (i + ii)	3850.37	3591.56
iv)	Tier 2 capital	730.38	663.10
v)	Total capital (Tier 1+Tier 2)	4580.75	4254.66
vi)	Total Risk Weighted Assets (RWAs)	26466.78	26694.28
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs)* / Paid-up share capital and reserves as percentage of RWAs@	11.08	10.64
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)		
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)		
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	17.30	15.93
xi)	Leverage Ratio*		
xii)	Percentage of the shareholding of a) Government of India b) State Government (specify name)\$ c) Sponsor Bank		
xiii)	Amount of paid-up equity capital raised during the year		
xiv)	Amount of non-equity Tier 1 capital raised during the year, of which: Give list7 as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.		
xv)	Amount of Tier 2 capital raised during the year, of which Give list8 as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.		



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b) Maturity pattern of certain items of assets and liabilities

(Amt. in Lakh)

	Day 1	2 to 7 days	8 to 14 days	15 days to 30 Days	31 days to 2 months	over 2 months & up to 3 months	over 3 months & up to 6 months	over 6 months & up to 1 years	Over 1 years & up to 3 years	Over 3 years & up to 5 years	Over 5 years	Total
Deposits	-	-	140.51	154.12	72.46	103.38	750.48	5980.51	15667.58	11634.29	2578.41	37081.74
Advances	-	-	126.76	126.76	203.00	304.05	760.57	1521.14	17184.49	6941.02	1271.15	28438.94
Investments	-	-	930.17	390.00	-	-	2140.46	5267.72	7052.37	2807.34	10945.14	29533.20
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency assets	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency liabilities	-	-	-	-	-	-	-	-	-	-	-	-

c) Investment in government Securities

(Amt. in Lakh)

	Investment in India							Investment outside India				
	government securities	other approved securities	shares	debentures & bonds	Subsidiaries and/or joint ventures	others (SR. Ets.)	Total investments in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total Investments outside India	Total Investments
Held to Maturity												
Gross	10292.66		0.59				10293.25					
Less: Provision for non-performing investments (NPI)												
Net												
Available for Sale												
Gross	11038.60						11038.60					
Less: Provision for depreciation and NPI	460.24						460.24					
Net												
Held for Trading												
Gross												
Less: Provision for depreciation and NPI												
Net												
Total Investments	21331.26		0.59				21331.26					
Less: Provision for non- performing investments and NPI			0.05									
Less: Provision for depreciation & NPI												
Net												



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d) Movement of Provisions for Depreciation and Investment Fluctuation Reseve

(Amt. in Lakh)

Particulars	Current Year	Current Year
i) Movement of provisions held towards depreciation on investments	460.24	637.24
a) Opening balance	637.24	712.24
b) Add: Provisions made during the year		
c) Less: Write off / write back of excess provisions during the year	(177.00)	(75.00)
d) Closing balance	460.24	637.24
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	110.00	50.00
b) Add: Amount transferred during the year	100.00	60.00
c) Less: Drawdown		
d) Closing balance	210.00	110.00
iii) Closing balance in IFR as a percentage of closing balance of investments ¹³ in AFS and HFT/Current category		

e) Non-SLR Investment Portfolio I) Non-performing non-SLR investment

(Amt. in Lakh)

Sr. NO.	Particulars	Current Year	Previous Year
a)	Opening Balance	741.20	741.20
b)	Additions during the year since 1st April		
c)	Reductions during the above period		
d)	Closing balance	741.20	741.20
e)	Total provisions held	741.20	741.20

ii) Issuer composition of non-SLR investments

(Amt. in Lakh)

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of Below Investment Grade Securities		Extent of "Unrated" Securities		Extent of "Unlisted" Securities	
		Current year	Previous year	Current year	Previous year	Current year	Previous year	Current year	Previous year	Current year	Previous year
a)	PUSs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b)	FIs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c)	Banks	0.00	0.00	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 S.R. CFM	741.20	741.20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
g)	Provision held towards deprecaion	741.20	741.20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	741.20	741.20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00



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f) Repo transactions (in face value terms) 14

(Amt. in Lakh)

	Minimum outstanding during the year	Maximum outstanding during the year	Daily average Outstanding during the year	Outstanding as on March 31
I) Securities sold under repo	0.00	0.00	0.00	0.00
a) Government securities	0.00	0.00	0.00	0.00
b) Corporate debt securities	0.00	0.00	0.00	0.00
c) Any other securities	0.00	0.00	0.00	0.00
ii) Securities purchased under reverse repo	0.00	0.00	0.00	0.00
a) Government securities	0.00	0.00	0.00	0.00
b) Corporate debt securities	0.00	0.00	0.00	0.00
c) Any other securities	0.00	0.00	0.00	0.00

g) Classificaion of advances and provisions held

(Amt. in Lakh)

	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Daubtful	Loss	Total Non-performing Advance	
Gross Standard Advances and NPAs						
Opening Balance	25589.45	192.96	1120.23	1146.31	2459.50	28048.95
Add: Additions during the year	13858.65	161.94	47.86	35.01	244.81	14103.46
Less: Reductions during the year*	13136.75	153.48	311.65	111.59	576.72	13713.47
Closing balance	26311.35	201.42	856.44	1069.73	2127.59	28438.94
*Reductions in Gross NPAs due to:						
Upgradation						
Recoveries (excluding recoveries from upgraded accounts)						
Write-offs						
Provisions (excluding Floating Provisions)						
Opening balance of provisions held						2225.00
Add: Fresh provisions made during the year						25.00
Less: Excess provision reversed/ Write-off loans						25.00
Closing balance of provisions held						2225.00
Net NPAs						
Opening Balance						
Add: Fresh additions during the year						
Less: Reductions during the year						
Closing Balance						
Floating Provisions						
Opening Balance						
Add: Additional provisions made during the year						
Less: Amount drawn down ¹⁵ during the year						
Closing balance of floating provisions						



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H) Sector wise Advances and Gross NPAs

(Amt. in Lakh)

Sr.No.	Sector	Current Year			Previous Year		
		Outstanding Total Advances	Gross NPSs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total advances	Gross NPSs	Percentage of Gross NPAs to Total Advances in that sector
I)	Priority Sector						
a)	Agriculture and allied activities	2544.41	0.89	0.03	2366.09	7.29	0.31
b)	advances to industries sector eligible as priority sector lending	7819.1	576.81	7.38	7647.01	588.72	7.70
c)	Services	9103.69	925.62	10.17	7910.66	767.58	9.70
d)	Personal loans	1864.94	114.95	6.16	2199.46	114.07	5.19
	Subtotal (I)	21332.14	1618.27	23.74	20123.22	1477.66	22.90
ii)	Non-priority Sector						
a)	Agriculture and allied activities						
b)	Industry						
c)	Services						
d)	Personal loans	7106.91	509.32	7.17	7925.79	981.83	12.39
	Sub-total (ii)	7106.91	509.32	7.17	7925.79	981.83	12.39
	Total (I+II)	28439.05	2127.59	30.91	28049.01	2459.49	35.28

I) Fraud Accounts

(Amt. in Lack)

Particular	Current year	Previous year
Number of frauds reported	1	0
Amount involved in fraud	121.16	0
Amount of provision made for such frauds	121.16	0
Amount of Unamortised provision debited from 'other reserves' as at the end of the year.	-	-



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j) Exposure to real Estate sector

Category	Current Year	Previous Year
i) Direct exposure		
a) Residential Mortgages –		
Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented.		
Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.		
b) Commercial Real Estate –		
Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits;		
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures –		
i. Residential		
ii. Commercial Real Estate		
ii) Indirect Exposure	614.15	613.25
Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.		
Total Exposure to real Estate Sector	614.15	613.25

k) Unsecured advance

Perticulars	Current Year	Previous Year
Total unsecured advances of the bank	23.38	23.39
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority etc. have been taken		
Estimated value of such intangible securities		

l) Concentration of Deposits

Perticulars	Current Year	Previous Year
Total deposits of the twenty largest depositors	1728.69	1578.95
Percentage of deposits of twenty largest depositors to total deposits of the bank	3.10	2.87

Concentration of Advance

Perticulars	Current Year	Previous Year
Total advances to the twenty largest borrowers	4525.08	4909.01
Percentage of advances to twenty largest borrowers to total advances of the bank	15.91	17.50



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m) Concentration of NPAs

	Current Year	Previous Year
Total Exposure to the top twenty NPA accounts	1653.54	1939.21
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	77.72	78.84

Transfers to Depositor Education and Awareness Fund (DEA Fund)

Sr No.	Particulars	Current Year	Previous Year
i)	Opening balance of amounts transferred to DEA Fund	21312381.00	9705973.00
ii)	Add: Amounts transferred to DEA Fund during the year	22279075.00	11740065.00
iii)	Less: Amounts reimbursed by DEA Fund towards claims	157588.00	133657.00
iv)	Closing balance of amounts transferred to DEA Fund	43433868.00	21312381.00

n) Disclosure of Complaints

Sr. No.	Particulars	Previous Year	Current year
	Complaints received by the bank from its customers	NIL	
1	Number of complaints pending at beginning of the year		
2	Number of complaints received during the year		
3	Number of complaints disposed during the year		
3.1	Of which, number of complaints rejected by the bank		
4	Number of complaints pending at the end of the year		
	Maintainable complaints received by the bank from OBOs		
5	Number of maintainable complaints received by the bank from OBOs		

o) Business Ratios

Particular	Current Year	Previous Year
i) Interest Income as a percentage to Working Funds	8.43	8.12
ii) Non-interest income as a percentage to Working Funds	0.68	1.33
iii) Cost of Deposits	5.12	4.5
iv) Net Interest Margin	2.92	3.23
v) Operating Profit as a percentage to Working Funds	0.98	1.87
vi) Return on Assets	0.78	0.63



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p) Provisions and Contingencies

Provision debited to Profit and Loss Account	Current Year	Previous Year
i) Provisions for NPI		
ii) Provision towards NPA	2225.00	2225.00
iii) Provision made towards Income tax		
iv) Other Provisions and Contingencies (with details)	121.16	741.20

q) Payment of DICGC Insurance Premium

Sr No. Particulars	For Half Year ended September 2023	For Half year ended March 2023
1) Payment of DICGC Insurance Premium	4014822.00	3952643.00
2) Arrears in Payment of DicGC Premium	-	-

Farmat for disclosures to be made half yearly starting March 31st 2024

Type of borrower	Exposure to accounts classified as standard consequent to implementataion of resolution plan-position as at the end of the previous half year (31/03/2023)	Of(A) Aggregate debt that stepped into NPA during the half-year	of(A) amount written off during the half-year	of(A)amount paid by borrowers during the half year (01-04-2023-30-09-2023)	Exposure to accounts classified as standard consequent to implementation of resolution plan-position as at the end of the half year
Personal Loan	226.62	18.84	0	26.18	29.15
Corporate Persons*	569.45	0	0	112.86	129.37
of which MEME's	0	0	0	0	0
Others	0	0	0	0	0
Total	796.07	18.84	0	139.04	158.52



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विषय क्र. ४

Excess Income & Expenditure for 2023-24

Sr. No.	Particulars of Income & Expenditure	Budgeted Income & Expenditure	Actual Income/Expenditure	Excess Income/Expenditure
1	Interest Received on Investment	178000000.00	181193264.88	3193264.00
2	Other Receipts	40000000.00	43150034.66	3150034.66
3	Other Expenses	54000000.00	44110261.03	-9887738.97
4	Audit Fee	2000000.00	1794909.46	-205090.54

विषय क्र. ५

वर्ष २०२३-२४ च्या वैधानिक अंकेक्षण अहवालाची नोंद घेणे.

विषय क्र. ६

आर्थिक वर्ष २०२३-२४ च्या नफ्याच्या विनियोजनास मंजूरी देणे.

As per Board of Director's Resolution No. 10 (2)

Particulars		Amount
Previous Year Carried Over Profit		2930721.54
Current Year Profit FY 2023-24		50831219.08
Total Profit		53761940.62
Sr. No.	Appropriation recommended as Below	
1	Statutory Reserve 25 %	13440485.00
2	Building Fund 11%	5914000.00
3	Dividend 8%	13896000.00
4	Investment Fluctuation Reserve	20000000.00
5	Election Fund	300000.00
6	Education Fund	50000.00
7	Charity Fund	50000.00
8	Social Welfare fund	100000.00
9	Profit Carried Forward	11455.62
		53761940.62



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विषय क्र. ७ आर्थिक वर्ष २०२४-२५ च्या अंदाजपत्रकास मंजूरी देणे.

२०२४-२५ मध्ये ठेवी रु. ६००००.०० लक्ष व कर्ज रु. ३००००.०० लक्ष होतील असे अपेक्षिले आहे. ठेवी व कर्जाच्या अनुषंगाने २०२४-२५ या सहकार वर्षात उत्पन्न व खर्चाचे अंदाज पत्रक तयार केले आहे. कृपया याची नोंद घ्यावी, ही विनंती.

Budget of 2023-24	Actual Expenses 2023-24	Particulars	Budget of 2024-25
2670.00	2826.14	Interest on Deposits	3060.00
1.00	1.58	Commission paid to Bank	2.00
1150.00	1059.24	Employee Salary & Allowances	1060.00
90.00	88.96	Bank Contribution to P F	90.00
3.00	7.83	Director Seeting Fees	15.00
7.00	9.97	Traveling Expenses	11.00
53.00	55.32	Rent and Taxes	75.00
30.00	6.65	Postage, Telephone	9.00
20.00	17.94	Printing, Stationary & Advertisement	20.00
20.00	17.95	Audit Fees	20.00
5.00	2.97	A G M Expenses	5.00
200.00	0.00	Bad and Doubtful Debt	0.00
47.00	42.34	Deprecation	70.00
540.00	511.82	Other Expenses	550.00
406.00	508.31	Profit	400.00
5242.00	5157.02	Grand Total	5387.00
Budget of 2023-24	Actual Income 2023-24	Particulars	Budget of 2024-25
3050.00	2903.23	Interest Received on Loan & Advances	3000.00
1780.00	1811.93	Interest Received on Investment	1930.00
12.00	9.64	Commission	7.00
400.00	432.22	Other Receipts	450.00
0.00	0.00	Loss	0.00
5242.00	5157.02	Grand Total	5387.00

विषय क्र. ८

आर्थिक वर्ष २०२४-२५ करिता वैधानिक अंकेक्षकाच्या नेमणुकीस मान्यता देणे.

बँकेच्या सन २०२४-२५ या आर्थिक वर्षाच्या लेखापरिक्षणाकरीता वैधानिक अंकेक्षकांच्या नियुक्तीकरीता चर्चा करण्यात येऊन वैधानिक अंकेक्षणाकरीता रिझर्व बँकेच्या परिपत्रकानुसार अहर्ताप्राप्त खालील दोन सनदी लेखापालांची नावे रिझर्व बँकेच्या परवानगी करिता पाठविण्यात आली आहे. त्यास मान्यता द्यावी.

१) मे. भुतडा, जैन अँड गटागट सी. ए. कारंजा (लाड), जि. वाशिम

२) मे. कासट तोतला ऑचलीया अँड असोसिएटस्

विषय क्र. ९

अधिकोषाच्या पुलगांव शाखेकरीता नविन इमारत खरेदी करण्यास मंजूरी देणे.



वर्धा नागरी सहकारी अधिकोष (बँक) मर्यादित, वर्धा

५५ वा वार्षिक अहवाल २०२३-२४

विषय क्र. १०

बँकेचे कार्यक्षेत्र संपूर्ण महाराष्ट्र करण्याबाबत बँकेच्या उपविधीमध्ये सुधारणा करण्यास मंजूरी देणे.

Bye-Law Amendment

Existing Bye Laws No.	The wording of Existing Bye-Law	The wording of after Amendment	Reason for Amendment
3	<u>Area of operation</u> The area of operation of the Bank shall be confined to the districts of Wardha, Amravati, Chandrapur, Nagpur, Yavatmal within the State of Maharashtra. For any revision in this regard, the prior approval in writing of the Reserve Bank of India and also the Registering Authority shall be necessary.	<u>Area of operation</u> The area of operation of the Bank shall be entire State of Maharashtra subject to prior permission of the Reserve Bank of India and also the approval from Co-operative Commissioner and Registrar Co-operative Society Maharashtra State, Pune.	<u>Area of operation</u> The Amendment is proposed to extend Banks, Branches network in all District of Maharashtra State.

बँकेचे कार्यक्षेत्र संपूर्ण महाराष्ट्र करण्याबाबत रिझर्व बँकेकडून परवानगी प्राप्त झाल्यानंतर मा. सहकार आयुक्त व निबंधक सहकारी संस्था महाराष्ट्र राज्य पुणे, यांच्याकडे उपविधी सुधारणा करण्यास प्रस्ताव पाठविण्यात येईल

विषय क्र. ११

५५ व्या वार्षिक सर्वसाधारण सभेस जे सभासद उपस्थित राहू शकले नाही त्या सर्व सभासदांची अनुपस्थिती क्षमापित करण्यास मंजूरी देणे.



वर्धा नागरी सहकारी अधिकोष (बँक) मर्यादित, वर्धा

५५ वा वार्षिक अहवाल २०२३-२४

NDEPENDENT AUDITOR'S REPORT

TO,
THE MEMBERS,
WARDHA NAGARI SAHAKARI ADHIKOSH (BANK) MARYADIT,
WARDHA

Report On Financial Statements –

1. We have audited the attached Balance Sheet of The WARDHA NAGARI SAHAKARI ADHIKOSH (BANK) MARYADIT, WARDHA as at 31st March 2024, and The Profit and Loss Account for the year ended on that date and a summary of significant accounting policies and other explanatory information and the Cash Flow Statement as on that date, incorporated in these financial statements along with H. O. & all the 13 branches audited by us for period 01.04.2023 to 31.03.2024.

Management's Responsibility for the Financial Statements –

2. Management is responsible for the preparation of these financial statements in accordance with Maharashtra State Co-operative Societies Act 1960, Banking Regulation Act, 1949 & RBI CIRCULARS issued from time to time. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation of the financial statements that are free from material misstatements, whether due to fraud or error.

Auditor's Responsibility –

1. Our responsibility is to express an opinion on these financial statements prepared as per Maharashtra State Co-operative Societies Act 1960, BR Act & RBI CIRCULARS issued from time to time based on our audit. We conducted our audit in accordance with "Standards on Auditing" issued by the "Institute of Chartered Accountants of India" and MCS ACT, BR ACT and RBI Guidelines. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatements, whether due to fraud or error.
3. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on auditor's judgment, including the assessment of the risk of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to bank's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting



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policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

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

Emphasis of Matters -

Without qualifying our opinion, we bring to your attention the following:

1. The bank has, represented that all documentation in respect of the advances outstanding are being maintained properly and no further impact is expected on the financial performance of the bank for the year ended March 31, 2024 other than those included in the trial balance of the bank.
2. The financial performance of the bank has been thus prepared and presented by the bank and audited by us in the aforesaid conditions.
3. Accounting of certain items like locker rent, dividend on Investment, commission on guarantees, incidental charges, service charges & processing fees is done in the year of receipt, thereby deviating the principles of the Accounting Standard 9 on "Revenue Recognition" according to which income relating to current year should be recognized on accrual basis if there is no uncertainty regarding the ultimate collectability and measurability.

Opinion –

4. We have observed that –

(i) Provision for Income tax not made due to loss assessed in last year.

(ii) Bank has not followed AS-10 which resulted in decrease in Profit, which shown in Annexure Audit-1

Subject to our observations above, in our opinion as shown by the books of the bank, and to the best of our information and according to the explanations given to us:

- i. The balance sheet, read with the notes thereon is a full and fair Balance Sheet containing all the necessary particulars, is properly drawn up so as to exhibit a true and fair view of the state of affairs of the Bank as at 31st March, 2024 in conformity with accounting principles generally accepted in India;
- ii. The Profit and Loss Account, read with the notes thereon shows a true Balance of Profit, in conformity with the accounting principles generally accepted in India, for the year covered by the Audit; and



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iii. In the case of cash flow statement, of the cash flows for the year ended on that date.

Report on Other Legal & Regulatory Requirements

5. The Balance Sheet and Profit & Loss Account have been drawn up in accordance with the provisions of section 29 of Banking Regulation Act, 1949, RBI Direction read with the provisions of MSC Act, 1960 and MCS Rules, 1961 (Forms 'A' and 'B' respectively of the Third Schedule to the Banking Regulation Act, 1949).
6. We report that,
Subject to the limitations of audit indicated in paragraph 1 to 5 above and as required by the Maharashtra State Co-operative Societies Act, 1960 and Banking Regulation Act 1949 and also subject to the limitations of disclosure required therein.
 - a. We have obtained all the information and explanations, which to the best of our knowledge and belief, were necessary for the purposes of our audit and have found them to be satisfactory.
 - b. The transactions of the Bank, which have come to our notice, have been, in our opinion, within the powers of the Bank except as mentioned in the Head Office Memorandum and Serious irregularities forming part of Head Office Memorandum.
7. The details as required by the Rule 69(6) of Maharashtra Co-operative Societies Rules 1961 are given in the audit memorandum.
8. In our opinion, the Balance Sheet, Profit and Loss Account complies with the applicable Accounting Standards subject to those mentioned above.
9. The appointment of Auditor is made by Bank Management under Maharashtra State Co-operative Societies Act 1960 and approval from RBI as per RBI Circular dated 27.04.2021.
10. We further report that,
 - i. The Balance Sheet and Profit and Loss Account dealt with by this report, are in agreement with the books of account.
 - ii. In our opinion, proper books of account as required by law have been kept by the Bank so far as appears from our examination of those books.
 - iii. The reports on the accounts of the branches audited by us have been dealt with in



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preparing our report in the manner considered necessary by us.

The Bank has been awarded "A" Audit Classification for the financial year 2023-2024.

UDIN: 24032778BKAGPP6582

For Anil Mardikar& Co.
Chartered Accountants
FRN No.100454W
DATE: 18.04.2023
PLACE: NAGPUR

CA Anil Mardikar
(Partner)
MRN: 032778
UDIN:22032778AJIMKR8870

संचालक व त्यांचे नातेवाईकांना कडील कर्ज दिनांक ३१.०३.२०२४

अ. क्र.	विवरण	वर्षाच्या सुरवातीला येणे रक्कम रुपये	सहकारी वर्षात कर्जाऊ दिलेली रक्कम रुपये उलाढाल	सहकारी वर्षात परतफेड केलेली रक्कम रुपये उलाढाल	सहकारी वर्षा अखेर येणे रक्कम रुपये	येणे रक्कम पैकी थकीत
१	संचालकांना दिलेली कर्ज	०.००	०.००	०.००	०.००	०.००
२	संचालकांचे नातेवाईकांना दिलेली कर्ज	५१६१४४.००	२६७३५.००	८९१२५.००	६९४२५४.००	०.००

३१/०३/२०२४ चा तपशिल

नोंदणी दिनांक व क्रमांक ४ जुलै १९६९ WDA/BNK/114 of 1969

भारतीय रिझर्व बँकेकडून मिळालेल्या परवान्याचा क्रमांक व तारीख यु.बी.डी./एम.एच. १०५९ पी. ३०.११.१९९३

कार्यक्षेत्र - वर्धा, नागपूर, चंद्रपूर, यवतमाळ, अमरावती हे जिल्हे

(रु. लाखात)

१ मुख्यालयासह शाखांची संख्या	१४	अग्रक्रम क्षेत्राला दिलेल्या कर्जाचे एकूण	९ थकबाकी प्रमाण	७.४८%
२ सभासदत्व सामान्य	४७५५६	कर्जाशी शेकडा प्रमाण	१० ऑडिट वर्ग	"अ"
नामधारी	१३६९	कमकुवत घटकाला दिलेल्या कर्जाचे	११ अधिकारी	१८
३ वसूल भागभांडवल	१७३६.९४	अग्रक्रम क्षेत्राच्या कर्जाशी शेकडा प्रमाण	१२ अन्य कर्मचारी	११९
४ राखीव व इतर निधी	६८४५.१४	७ घेतलेली कर्जे	१३ एकूण कर्मचारी	१३७
५ ठेवी	५५७२०.९४	८ गुंतवणूक	१४ खेळते भांडवल	६५२४०.४१
बचत	१६९१५.०२	सरकारी व इतर रोखे	२९५३२.६१	
मुदती	३७०८१.७४	जिल्हा मध्यवर्ती बँकेत	५६७.७२	
चालू	१४७३.९८	राज्य सहकारी बँकेत	०.००	
कर्जातील अतिरीक्त भरणा	२५०.२०	इतर गुंतवणूक	७६३३.६२	
६ कर्जे	२८४३८.९४			
सुरक्षीत	२८४१५.५६			
असुरक्षीत	२३.३८			

आदित्य सौरऊर्जा कर्ज योजना



- ₹ १ ते ५ लाखापर्यंत कर्ज
- सौरऊर्जा ची संपूर्ण सिस्टम गहाण राहिल
- परफेडीचा कालावधी ६० महीने



सौरऊर्जेचा वापर करून स्वतःला व देशाला संपन्न करूया.

आत्मनिर्भर महिला वाहन योजना

खास महिला करीता वाहन तारण कर्ज

- वाहनांचा प्रकार - ज्युपिटर, प्लेझर, डिवो, अॅक्टीव्हा
इत्यादी मोपेड वाहनांकरीता
- डाऊन पेमेंट - एक्स शोरूम किंमतीच्या ९०%
- रिपेमेंट कालावधी - ३६ महिने
- व्याज दर - द.सा.द.शे. १०%



अधिकोषातील ५ लाखापर्यंतच्या ठेवींना D.I.C.G.C. अंतर्गत विमाकवच प्राप्त आहे.
तसेच अधिकोषातील लॉकरला विमाकवच प्राप्त आहे.

आपल्या सेवेतील शाखा

मुख्यालय	07152-243466	देवळी शाखा	07158-254547
मुख्य शाखा	07152-243635	पुलगांव शाखा	07158-282096
कुमारप्पा शाखा	07152-243464	आर्वी शाखा	07157-222095
शिवाजी शाखा	07152-243566	कारंजा शाखा	07156-245691
गांधी नगर शाखा	07152-247066	सिंदी (रेल्वे) शाखा	07155-266258
बोरगांव शाखा	07152-242372	सेलू शाखा	07155-220343
सेवाग्राम शाखा	07152-284186	हिंगणघाट शाखा	07153-244165



वर्धा नागरी सहकारी अधिकोष (बँक) मर्यादित, वर्धा.

स्वप्नपूर्ती घरकुल कर्ज योजना



व्याजाचा वार्षिक दर



कर्जाची रक्कम २५ लाख पर्यंत
परतफेडीचा कालावधी १० ते २० वर्ष राहिल.

सोने तारण कर्ज

वर्धा नागरी सहकारी अधिकोषाद्वारे
फक्त **9%** द.सा.द.शे. व्याज दराने कर्ज उपलब्ध.
शुन्य प्रोसेसिंग शुल्क व कमी वेळेत कर्ज वितरण.



या संधीचा लाभ घेण्याकरीता
वर्धा नागरी बँकेच्या नजीकच्या शाखेशी संपर्क साधा.



वर्धा नागरी सहकारी अधिकोष (बँक) मर्यादित, वर्धा.

Book-Post

प्रेषक :

मुख्य कार्यकारी अधिकारी
वर्धा नागरी सहकारी अधिकोष (बँक) मर्यादित, वर्धा
माधव भवन, अष्टभुजा मंदिर चौक,
डॉ. जे. सी. कुमारप्पा मार्ग, धंतोली, वर्धा - ४४२ ००१
दुरध्वनी :- ०७१५२-२४०४६३, २४३४६६