



आपल्या आर्थिक आरोग्याची काळजी घेणारी फॅमिली बँक // **AMS BANK**

अण्णासाहेब मगर सहकारी बँक मर्यादित

६८०/४ ब, लांडेवाडी, भोसरी, पुणे - ४११ ०३९.

फोन : ०२०-२९८६०५६३, टेलिफॅक्स : ०२० - २९८६०५६२

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एक विश्वसनिय आधार

२६ वा
वार्षिक अहवाल
सन २०२४-२५

आमचे प्रेरणास्थान



सहकार महर्षी



स्वर्गीय खासदार अण्णासाहेब मगर

विद्यमान संचालक मंडळ



श्री. नंदकुमार विठोबा लांडे
चेअरमन



सी.ए. अमेय सदानंद दुर्वे
व्हा. चेअरमन



प्रा. श्री. राजेश सस्ते
(संचालक)



सीए चेतन आहरे
(संचालक)



श्री. गणेश पवळे
(संचालक)



श्री. विजय गवारे
(संचालक)



सौ. सोनल लांडगे
(संचालिका)



श्री. रामदास काळजे
(संचालक)



श्री. राजाराम डेरंगे
(संचालक)



श्री. संतोष भांगरे
(संचालक)



सौ. सुगंधा लांडे
(संचालिका)



सौ. राजश्री हुलावडे
(संचालिका)



श्री. मनोज बोरसे
(संचालक)



श्री. शंकर मेटकरी
(संचालक)



श्री. दिपक डोलस
(संचालक)



सी.ए. मयुर शेंडगे
(तज्ञ संचालक)



अॅड. फखड साकोरे
(तज्ञ संचालक)



श्री. विलास लांडगे
(व्यवस्थापन समिती सदस्य)



श्री. भाऊसाहेब कोकाटे
(व्यवस्थापन समिती सदस्य)



अॅड. संदेश थोपटे
(व्यवस्थापन समिती सदस्य)



श्री. माणिक येळवंडे
(प्रभारी मुख्य कार्यकारी अधिकारी)



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विद्यमान संचालक मंडळ

* सन २०२४-२५ *

| संचालक | पद | संचालक | पद |
|-----------------------------------|---------------|---------------------------------|---------------------------------|
| श्री. नंदकुमार विठोबा लांडे | - अध्यक्ष | सीए. श्री. अमेय सदानंद दर्वे | - उपाध्यक्ष |
| प्रा. श्री. राजेश दत्तात्रय सस्ते | - संचालक | सीए श्री. चेतन सिताराम आहेर | - संचालक |
| श्री. गणेश तुकाराम पवळे | - संचालक | श्री. विजय बाजीराव गवारे | - संचालक |
| सौ. सोनल राहूल लांडगे | - संचालिका | श्री. रामदास आनंदा काळजे | - संचालक |
| श्री. राजाराम रामचंद्र ढेरंगे | - संचालक | श्री. संतोष रामदास भांगरे | - संचालक |
| सौ. सुगंधा रोहिदास लांडे | - संचालिका | सौ. राजश्री सुनिल हुलावळे | - संचालिका |
| श्री. मनोज रघुनाथ बोरसे | - संचालक | श्री. शंकर नामदेव मेटकरी | - संचालक |
| श्री. दिपक मारूती डोळस | - संचालक | सीए. श्री. मयूर शत्रूघ्न शेंडगे | - तज्ञ संचालक |
| अॅड. श्री. फक्कड पिराजी साकोरे | - तज्ञ संचालक | श्री. माणिक भोलेनाथ येळवंडे | प्र. मुख्य कार्यकारी आधिकारी |

व्यवस्थापन मंडळ - २०२४-२५

| | | | |
|-----------------------------------|-----------|----------------------------------|---------|
| सीए. श्री. अमेय सदानंद दर्वे | - अध्यक्ष | श्री. नंदकुमार विठोबा लांडे | - सदस्य |
| प्रा. श्री. राजेश दत्तात्रय सस्ते | - सदस्य | श्री. विलास सुदाम लांडगे | - सदस्य |
| श्री. भाऊसाहेब संभाजी कोकाटे | - सदस्य | अॅड. श्री. संदेश बाळासाहेब थोपटे | - सदस्य |



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वार्षिक सर्वसाधारण सभेची नोटीस (सुचना फक्त सभासदांसाठी)

अण्णासाहेब मगर सहकारी बँक मर्यादित, भोसरी, पुणे ४११ ०३९ या बँकेची २६ वी वार्षिक सर्वसाधारण सभा गुरुवार दिनांक १९/०६/२०२५ रोजी सकाळी ठिक १०.३० वा. अंकुशराव लांडगे नाट्यगृह, पुणे-नाशिक हायवे, भोसरी, पुणे-४११ ०३९. या ठिकाणी बँकेचे अध्यक्ष मा.श्री. नंदकुमार विठोबा लांडे यांचे अध्यक्षतेखाली खालील विषयांचा विचार करण्यासाठी आयोजित केलेली आहे.

* सभेपुढील विषय *

- ०१) मागील दिनांक ११/०८/२०२४ रोजी झालेल्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून कायम करणे.
- ०२) मा.संचालक मंडळाने केलेल्या बँकेच्या सन २०२४-२०२५ या वर्षाच्या कार्याबद्दलची माहिती घेणे व लेखापरिक्षण झालेल्या ताळेबंद व नफा-तोटा पत्रकावर विचार विनीमय करणे व स्विकृत करणे.
- ०३) मा. संचालक मंडळाने शिफारस केलेल्या दि. ३१ मार्च २०२५ अखेरच्या नफा विभागणीस मान्यता देणे.
- ०४) बँकेचा सन २०२४-२५ या आर्थिक वर्षाचा वैधानिक लेखापरिक्षण अहवाल स्विकृत करणे व सन २०२३-२४ च्या वैधानिक लेखापरिक्षण दोष दुरुस्ती अहवालास मान्यता देणे.
- ०५) रिझर्व्ह बँक ऑफ इंडिया यांचेकडील मार्गदर्शक सुचनांनुसार सन २०२५-२६ या वर्षासाठी वैधानिक व अंतर्गत लेखापरिक्षकांची नियुक्ती संदर्भात बँकेने केलेल्या कार्यवाहीची माहिती घेऊन त्यास मान्यता देणे.
- ०६) सन २०२५-२६ या आर्थिक वर्षासाठीचे अंदाजपत्रकाची माहिती घेणे व मागील वर्षाचे अंदाज पत्रकापेक्षा जादा झालेल्या खर्चास मान्यता देणे.
- ०७) मा. संचालक मंडळाचे सदस्य आणि त्यांचे नातेवाईक यांना दिलेल्या कर्जाची महाराष्ट्र सहकारी संस्था अधिनियम १९६० कलम ७५ (२) नुसार माहिती घेणे.
- ०८) सन २०२४-२५ या वर्षामध्ये एकरकमी/सामोपचार समितीद्वारे सुट दिलेल्या खात्यांची माहिती घेऊन त्यास मान्यता देणे.
- ०९) रिझर्व्ह बँक ऑफ इंडिया यांचे पुर्वपरवानगीने बँकेच्या शाखा स्थलांतर करणे व शाखांसाठी नवीन बांधकाम केलेली जागा खरेदी करणेबाबतचा निर्णय घेणे.
- १०) मा. संचालक मंडळाने शिफारस केलेल्या स्टॉफिंग पॅटर्नला (सेवक रचना आराखडा) मंजुरी देणे.
- ११) बँकेच्या सभासदांना शिक्षण व प्रशिक्षण या करिता बँकेने केलेल्या योजनांची माहिती घेणे. या बाबतच्या पुढील वर्षाच्या योजनांची नोंद घेणे.
- १२) सभेस अनुपस्थित असलेल्या सभासदांची रजा क्षमापित करणे.
- १३) मा. अध्यक्ष यांचे परवानगीने आयत्यावेळी येणाऱ्या विषयांचा विचार करणे.

स्थळ : भोसरी

दिनांक : ०२ जून २०२५

मा. संचालक मंडळाचे आज्ञेवरून

श्री. माणिक भोलेनाथ येळवंडे
प्रभारी मुख्य कार्यकारी अधिकारी

सभासदांना विशेष सुचना :-

- १) गणसंख्येअभावी सदर सभा तहकुब झाल्यास सदर वार्षिक सर्वसाधारण सभा त्याच दिवशी, त्याच ठिकाणी अर्ध्या तासानंतर घेण्यात येईल. त्यात वरील विषयांचा विचार होईल. अशा तहकुब सभेस गण संख्येचे बंधन राहणार नाही.
- २) सभासदांस केवळ सभेची नोटीस पाठविली आहे. बँकेचा अहवाल, ताळेबंद पत्रक, नफातोटा पत्रक बँकेच्या मुख्य कार्यालयात व सर्व शाखा कार्यालयात कार्यालयीन कामकाजाच्या वेळेत पहावयास मिळतील.
- ३) अहवालाविषयी किंवा आर्थिक पत्रकांविषयी सभासदांना काही सुचना करावयाच्या असल्यास त्यांनी दिनांक १२/०६/२०२५ पूर्वी बँकेच्या कामकाजाच्या वेळेत मुख्य कार्यालयात प्रभारी मुख्य कार्यकारी अधिकारी यांचेकडे लेखी स्वरूपात सादर कराव्यात.
- ४) ज्या सभासदांची किमान भाग रक्कम रुपये १०००/- पेक्षा कमी आहे अशा सभासदांनी त्यांची उर्वरीत भाग रक्कम बँकेकडे जमा करावी.
- ५) ज्या सभासद खातेदारांची केवायसी अद्यापही अपूर्ण आहे अशा सभासदांनी नजिकच्या शाखेत जाऊन आपली केवायसी बाबतची कागदपत्रे सादर करावीत.





सहकार संजीवनी

अण्णासाहेब मगर सहकारी बँक मर्यादित

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अध्यक्षीय मनोगत

सन्माननीय सभासद बंधू भगिनीनो.

आपल्या बँकेच्या सन २०२४-२५ या आर्थिक वर्षाच्या वार्षिक सर्वसाधारण सभेसाठी आपण मोठ्या संख्येने उपस्थित राहिलात याबद्दल मी आपणा सर्वांचे मनःपूर्वक स्वागत करतो.

आपणा सर्व सभासद बंधू-भगिनींना सांगण्यास मला विशेष आनंद होत आहे की, रिझर्व्ह बँक ऑफ इंडिया यांनी त्यांचेकडील दिनांक ०७/०५/२०२५ रोजीचे पत्रानुसार बँकेवर सुपरवायझरी अॅक्शन नुसार लावलेली बंधने मागे घेतली आहेत, यामुळे बँकेच्या सर्वांगीण विकासाच्या वाटा आता मोकळ्या झाल्या आहेत.

सद्या असलेले संचालक मंडळ पूर्ण क्षमतेचे आहे. यामुळे बँकेची ध्येय धोरणे उत्तम रितीने राबविण्यास निश्चीत मदत होत असून बँक सध्या सुस्थितीत आहे. मला खात्री आहे की यापुढे आपल्या बँकेला मागे वळून पाहण्याची गरज कधीही भासणार नाही.

मला सर्व सभासदांना सांगावयास आनंद होत आहे की, यावर्षीपासून आपण सभासदांना लाभांश देण्यास सुरुवात करत आहोत. याबाबत नफा विभागणी या विषयामध्ये सविस्तर माहिती अहवालात दिलेली आहे. त्यास सर्व सभासदांनी मान्यता द्यावी अशी मी सभासदांना विनंती करतो. मागील बरेच वर्ष आपण रिझर्व्ह बँकेच्या बंधनामुळे लाभांश देऊ शकलो नाही, अशा कठीण प्रसंगी आपण सर्व सभासदांनी बँकेवर आणि संचालक मंडळावर जो विश्वास दाखविला त्याबद्दल मी आपणा सर्वांचे आभार मानतो. आणि असेच सहकार्य आपण सर्व सभासदांनी यापुढेही करावे, अशी मी त्यांना विनंती करतो.

माहे मार्च २०२५ अखेर बँकेच्या ठेवी १७३ कोटी ८४ लाख असून कर्जवाटप ११० कोटी ४५ लाख आहेत. बँकेची सरकारी कर्जरोखे व अन्य बँकातील गुंतवणुक ७६ कोटी ६४ लाख असून वसुल भाग भांडवल ९ कोटी ८३ लाख झालेले आहे. बँकेस मागील आर्थिक वर्षामध्ये सर्व प्रकारच्या तरतुदी करून व मागील संचित तोटा वजा जाता अहवाल वर्षामध्ये बँकेस १ कोटी २० लाख निव्वळ नफा झालेला आहे. मार्च २०२५ अखेर बँकेचे एकूण एनपीए चे प्रमाण ६.२०% असून निव्वळ एनपीएचे प्रमाण ०.५१% झालेले आहे. अहवाल वर्षामध्ये बँकेस वसुलीचे वसुलीमध्ये लक्षणीय वाढ झालेली असलेने एनपीएचे प्रमाण कमी झालेले आहे. माझी सर्व कर्जदार सभासद बंधू भगिनींना विनंती आहे की, आपण आपल्या कर्जाचे हमे नियमीत व वेळेवर भरावेत जेणेकरून कोणाही कर्जदारावर कायदेशीर कारवाई करण्याची वेळ बँकेवर येऊ नये.

चालू आर्थिक वर्षामध्ये आपल्या बँकेच्या संगमनेर व मांजरी या दोन शाखा स्थलांतर करणेबाबतचा प्रस्ताव विचाराधिन आहे. या शाखांकडे होत असलेली व्यवसाय वाढ व नमाक्षमता ही अपेक्षित प्रमाणात होत नाही. म्हणून रिझर्व्ह बँकेच्या पुर्व परवानगीने आपण सदर शाखा स्थलांतरीत करत आहोत. शाखा स्थलांतर करणेसाठीच्या प्रस्तावास मंजुरी आलेनंतर या दोन शाखांसाठी स्थलांतरासाठी निश्चीत केलेल्या ठिकाणी बँकेकडे उपलब्ध असलेल्या इमारत निधीमधून आपण बांधकाम केलेली जागा विकत घेण्याचा संचालक मंडळाचा मानस आहे. शाखेकडे अपेक्षित व्यवसाय वाढ व नफा क्षमता यामध्ये वाढ होत नसलेने व शाखेकडील भाडेरकमेचा खर्च विचारात घेता या दोन्ही ठिकाणी शाखास्थलांतराचे विषयास व बांधकाम केलेली जागा खरेदी करण्याचे संदर्भात आपण सर्वानुमते मान्यता द्यावी, अशी मी आपणांस विनंती करतो.

तसेच आपण बँकेच्या मुख्य कार्यालयालाचे इमारतीवर वाढत्या वीजदराचा आणि सातत्याने खंडीत होणाऱ्या वीजपुरवठ्याचा विचार करता सोलर सिस्टीम सुरु करत आहोत, सदरची सिस्टीम लवकरच चालू होत आहे.

अहवाल वर्षामध्ये बँकेचे वैधानिक लेखापरिक्षण मे. मनोहर अयलाने आणि कंपनी, नांदेड, यांनी पुर्ण केलेले आहे. तसेच अहवाल वर्षात रिझर्व्ह बँक ऑफ इंडिया यांचेकडील अधिकारी वर्ग, सहकार खात्याकडील अधिकारी वर्ग, कायदेशीर सल्लागार, तसेच संचालक व सेवक वर्ग यांचे उत्तम सहकार्य व मार्गदर्शन बँकेस लाभले आहे. या सर्वांचे मी मनःपूर्वक आभार मानतो. आपणा सर्व सभासदांचा बँकेवर असलेला विश्वास असाच वृद्धीगत व्हावा, अशी मी आशा बाळगतो. पुन्हा एकदा सर्व उपस्थितांचे आभार मानतो.

यानंतर बँकेचे व सभेचे अध्यक्ष श्री. नंदकुमार विठोबा लांडे यांनी २०२४-२५ चा वार्षिक कामकाजाचा अहवाल २०२४-२५ या आर्थिक वर्षाचा अखेरचा ताळेबंद, दिनांक ३१/०३/२०२५ या दिनांक अखेरचा नफा-तोटा पत्रक सभेपुढे माहितीसाठी व मंजुरीसाठी सादर केले. या ताळेबंद पत्रातील व नफा तोटा पत्रातील आकडेवारी बाबत सर्व सभासदांनी सविस्तर चर्चा करून व सविस्तर माहिती सभासदांनी घ्यावी. यानंतर या विषयांस सर्वानुमते मान्यता देण्याबाबत व सदर विषय सर्वानुमते मंजूर करण्याबद्दल सभा अध्यक्षांनी सर्व उपस्थिताना आवाहन करीत आहे.

आपला स्नेहांकीत,

नंदकुमार विठोबा लांडे (अध्यक्ष)





सहकार संजीवनी

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६८०/४ ब, लांडेवाडी, भोसरी, पुणे - ४११ ०३९.

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AMS BANK

Balance Sheet as on 31st March 2025

(000's omitted)

| Capital and Liabilities | Schedule | As on 31.03.2025 (Current year) | As on 31.03.2024 (Previous Year) |
|---|----------|------------------------------------|-------------------------------------|
| Capital | 1 | 98,283.68 | 95,856.28 |
| Reserves and Surplus | 2 | 1,56,300.58 | - 1,30,596.19 |
| Deposits | 3 | 17,38,447.26 | 17,41,813.17 |
| Borrowings | 4 | - | - |
| Other liabilities and provisions | 5 | 1,71,219.41 | 1,58,868.36 |
| Total Liabilities | | 2,164,250.93 | 2,127,134.00 |
| Assets | | As on 31.03.2025 (Current year) | As on 31.03.2024 (Previous Year) |
| Cash and balances with Reserve Bank of India | 6 | 23,026.34 | 28,728.95 |
| Balance with banks and Money at call and short notice | 7 | 1,09,692.02 | 1,33,044.02 |
| Investments | 8 | 7,66,464.70 | 7,56,364.70 |
| Advances | 9 | 11,04,581.62 | 10,58,736.06 |
| Fixed Assets | 10 | 62,505.85 | 70,191.25 |
| Other Assets | 11 | 97,980.40 | 80,069.01 |
| Total Assets | | 2,164,250.93 | 2,127,134.00 |
| Contingent liabilities | 12 | 5,146.00 | 4,360.21 |
| Bills for collection | | - | - |

The Notes to accounts referred to above form an integral part of Balance Sheet
This is the Balance Sheet referred to in our report of even date.

For M/s. Manohar Ayalane & Co,
Chartered Accountants

Firm's Registration No. 116195W

FRN NO.
116195W

CA Manohar Ayalane
Partner

Membership No. : 100740

Nanded : 22nd May, 2025

UDIN: 25100740BMMAMU4639

For ANNASAHAB MAGAR SAHAKARI BANK MARYADIT

N.V. Chairman
Vice Chairman
Director

Pro. Chief Executive Officer

Pune : 22nd May, 2025

MR NANDKUMAR VITHOBA LANDE
CHAIRMAN

CA CHETAN SITARAM AHER
DIRECTOR

MRS SONAL RAHUL LANDGE
DIRECTOR

MR SANTOSH RAMDAS BHANGARE
DIRECTOR

MR MANOJ RAGHUNATH BORASE
DIRECTOR

MR MAYUR SHATRUGHAN SHENDAGE
EXPERT DIRECTOR

CA AMEY SADANAND DARVE
VICE CHAIRMAN

MR PAWALE GANESH TUKARAM
DIRECTOR

MR RAMDAS ANANDA KALJE
DIRECTOR

MRS SUGANDHA ROHIDAS LANDE
DIRECTOR

MR SHANKAR NAMDEV METKARI
DIRECTOR

MR FAKKAD PIRAJI SAKORE
EXPERT DIRECTOR

MR RAJESH DATTATRAY SASTE
DIRECTOR

MR VIJAY BAJIRAO GAWARE
DIRECTOR

MR RAJARAM RAMCHANDRA DHERANGE
DIRECTOR

MRS RAJSHREE SUNIL HULAWALE
DIRECTOR

MR DEEPAK MARUTI DOLAS
DIRECTOR

Mr. MANIK BHOLENATH YELWANDE
Pro. Chief Executive Officer





सहकार संजीवनी

अण्णासाहेब मगर सहकारी बँक मर्यादित

६८०/४ ब, लांडेवाडी, भोसरी, पुणे - ४११ ०३९.

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AMS BANK

Profit and Loss Account for the year ended on 31st March 2025

(000's omitted)

| Income & Expenditure | | Schedule | As on 31.03.2025 (Current year) | As on 31.03.2024 (Previous Year) |
|----------------------|--|----------|------------------------------------|--|
| I | Income: | | | |
| | Interest earned | 13 | 1,80,167.86 | 1,69,347.42 |
| | Other Income | 14 | 8,964.35 | 14,146.00 |
| | Total | | 189,132.21 | 1,83,493.42 |
| II | Expenditure: | | | |
| | Interest expended | 15 | 86,942.30 | 93,786.00 |
| | Operating Expenses | 16 | 69,020.49 | 67,832.86 |
| | Provisions and contingencies | 17 | 1,000.00 | 500.00 |
| | Total | | 156,962.79 | 1,62,118.86 |
| III | Profit/Loss: | | | |
| | Net Profit/loss(-) for the year | | 32,169.42 | 21,374.56 |
| | Net Profit/loss(-) brought forward | | -11,753.34 | (26,709.00) |
| | Income Tax* | | -8,324.09 | (5,290.00) |
| | *(Addition of Rs. 200.00 through MOC) | | | |
| | Deferred Tax* | | -46.28 | (1,123.53) |
| | *(Addition of Rs. 1123.53 through MOC) | | | |
| | Reversal of Appropriations | | - | |
| | Total | | 12,045.72 | (11,747.98) |
| IV | Appropriations | | | |
| | Transfer to statutory reserves | - | | - |
| | Transfer to other reserves | - | | - |
| | Transfer to Government/proposed dividend | - | | - |
| | Balance carried over to balance sheet | - | | - |

The Notes to accounts referred to above form an integral part of Profit and Loss Account.

This is the Profit and Loss Account referred to in our report of even date.

For M/s. Manohar Ayalane & Co,
Chartered Accountants

Firm's Registration No. 116195W

FRN NO.
116195W

CA Manohar Ayalane
Partner

Membership No. : 100740

Nanded : 22nd May, 2025

UDIN : 25100740BMMAMU4639

For ANNASAHEB MAGAR SAHAKARI BANK MARYADIT

N.V. Chairman
Vice Chairman
Director

Pro. Chief Executive Officer

Pune : 22nd May, 2025

MR NANDKUMAR VITHOBA LANDE
CHAIRMAN

CA CHETAN SITARAM AHER
DIRECTOR

MRS SONAL RAHUL LANDGE
DIRECTOR

MR SANTOSH RAMDAS BHANGARE
DIRECTOR

MR MANOJ RAGHUNATH BORASE
DIRECTOR

MR MAYUR SHATRUGHAN SHENDAGE
EXPERT DIRECTOR

CA AMEY SADANAND DARVE
VICE CHAIRMAN

MR PAWALE GANESH TUKARAM
DIRECTOR

MR RAMDAS ANANDA KALJE
DIRECTOR

MRS SUGANDHA ROHIDAS LANDE
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MR RAJESH DATTATRAY SASTE
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MR VIJAY BAJIRAO GAWARE
DIRECTOR

MR RAJARAM RAMCHANDRA DHERANGE
DIRECTOR

MRS RAJSHREE SUNIL HULAWALE
DIRECTOR

MR DEEPAK MARUTI DOLAS
DIRECTOR

Mr. MANIK BHOLENATH YELWANDE
Pro. Chief Executive Officer





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| Schedule 1 - Capital | | (000's omitted) | |
|----------------------|---|------------------------------------|-------------------------------------|
| Sr. No. | Particulars | As on 31.03.2025 (Current year) | As on 31.03.2024 (Previous Year) |
| I | Authorised Capital (150000 Shares of Rs.1000 each) | 150,000.00 | 150,000.00 |
| II | Subscribed Capital (98284 Shares of Rs. 1000 each) | 98,283.68 | 95,856.28 |
| | Total | 98,283.68 | 95,856.28 |

| Schedule 2 - Reserves and Surplus | | Rs. in (000) | |
|-----------------------------------|--|------------------------------------|-------------------------------------|
| Sr. No. | Particulars | As on 31.03.2025 (Current year) | As on 31.03.2024 (Previous Year) |
| I | Statutory Reserves | 63,416.00 | 63,321.00 |
| | Opening Balance | 63,321.00 | 63,154.17 |
| | Additions during the year | 94.50 | 167.00 |
| | Deductions during the year | - | - |
| II | Capital Reserves | 60,000.00 | 60,000.00 |
| | Opening Balance | 60,000.00 | 60,000.00 |
| | Additions during the year | - | - |
| | Deductions during the year | - | - |
| III | Share Premium | - | - |
| | Opening Balance | - | - |
| | Additions during the year | - | - |
| | Deductions during the year | - | - |
| IV | Revenue and Other Reserves (specify nature) | 20,838.87 | 19,023.10 |
| | Opening Balance | 19,023.10 | 18,960.17 |
| | Additions during the year | 2034.69 | 91.12 |
| | Deductions during the year | -218.07 | (28.19) |
| V | Other Reserves (specify nature) | 12,045.72 | (11,747.91) |
| | Balance in Profit and Loss Account | 12045.72 | (11,747.91) |
| | Total (I, II, III, IV and V) | 156,300.58 | 130,596.19 |

| Schedule 3 - Deposits | | Rs. in (000) | |
|-----------------------|---|------------------------------------|-------------------------------------|
| Sr. No. | Particulars | As on 31.03.2025 (Current year) | As on 31.03.2024 (Previous Year) |
| AI | Demand Deposits | 219,114.09 | 221,266.06 |
| | (i) From banks | - | - |
| | (ii) From others | 219114.09 | 221,266.06 |
| AII | Savings Bank Deposits | 449412.32 | 393,000.00 |
| AIII | Term Deposits | 1,069,920.85 | 1,127,547.11 |
| | (i) From banks | - | - |
| | (ii) From others | 1069920.85 | 1127547.11 |
| | Total (I, II and III) | 1,738,447.26 | 1,741,813.17 |
| B | (i) Deposits of branches in India | 1,738,447.26 | 1,741,813.17 |
| | (ii) Deposits of branches outside India | - | - |
| | Total (i and ii) | 1,738,447.26 | 1,741,813.17 |





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| Schedule 4 - Borrowings | | Rs. in (000) | |
|---|---------------------------------------|------------------------------------|-------------------------------------|
| Sr. No. | Particulars | As on 31.03.2025 (Current year) | As on 31.03.2024 (Previous Year) |
| I | Borrowings in India | - | - |
| | (i) Reserve Bank of India | - | - |
| | (ii) Other banks | - | - |
| | (iii) Other institutions and agencies | - | - |
| II | Borrowings outside India | - | - |
| Total (I and II) | | NIL | NIL |
| Secured borrowings included in I and II above | | NIL | NIL |

| Schedule 5 - Other Liabilities and Provisions | | Rs. in (000) | |
|---|---|------------------------------------|-------------------------------------|
| Sr. No. | Particulars | As on 31.03.2025 (Current year) | As on 31.03.2024 (Previous Year) |
| I | Bills payable | 816.10 | 3,425.50 |
| II | Inter-office adjustments (net) | - | - |
| III | Interest accrued | 1660.05 | 1,887.27 |
| IV | Deferred Tax Liabilities | - | - |
| V | Others (including provisions)* | 95101.41 | 98,677.33 |
| | * (Addition of Rs. 320098-00 as Per MOC) | | |
| VI | Overdue Interest reserve* | 65317.77 | 54,878.26 |
| VII | Provision for income tax | 8324.09 | - |
| | * (Addition of Rs. 8324085.00 as Per MOC) | | |
| Total | | 171,219.41 | 158,868.36 |

| Schedule 6 - Cash and Balances with Reserve Bank of India | | Rs. in (000) | |
|---|---|------------------------------------|-------------------------------------|
| Sr. No. | Particulars | As on 31.03.2025 (Current year) | As on 31.03.2024 (Previous Year) |
| I | Cash in hand (including foreign currency notes) | 23026.34 | 28,728.95 |
| II | Balances with Reserve Bank of India | - | - |
| | (i) In Current Account | - | - |
| | (ii) In Other Accounts | - | - |
| Total (I and II) | | 23,026.34 | 28,728.95 |

| Schedule 7 - Balances with Banks and Money at Call and Short Notice | | Rs. in (000) | |
|---|--------------------------------------|------------------------------------|-------------------------------------|
| Sr. No. | Particulars | As on 31.03.2025 (Current year) | As on 31.03.2024 (Previous Year) |
| I | in India | - | - |
| | (i) Balances with banks | - | - |
| | (a) In Current accounts | 109,692.02 | 133,044.02 |
| | (ii) Money at call and short notice | - | - |
| | (a) With banks | - | - |
| | (b) With other institutions | - | - |
| Total (i and ii) | | 109,692.02 | 133,044.02 |
| II | Outside India | NIL | NIL |
| | (i) In Current Account | - | - |
| | (ii) In Other Deposit Accounts | - | - |
| | (iii) Money at call and short notice | - | - |
| Total (i, ii and iii) | | - | - |
| Grand Total (i and II) | | 109,692.02 | 133,044.02 |





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६८०/४ ब, लांडेवाडी, भोसरी, पुणे - ४११ ०३९.

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| Schedule 8 - Investments | | Rs. in (000) | |
|--------------------------|---|------------------------------------|-------------------------------------|
| Sr. No. | Particulars | As on 31.03.2025 (Current year) | As on 31.03.2024 (Previous Year) |
| I | Investments in India in | | |
| | (i) Government securities | 430,827.00 | 430,827.00 |
| | (ii) In Other Deposit Accounts | 315,100.00 | 305,000.00 |
| | (iii) Shares | 20,537.70 | 20,537.70 |
| | (iv) Debentures and Bonds | - | - |
| | (v) Associates | - | - |
| | (vi) Others (to be specified) | - | - |
| | Total | 766,464.70 | 756,364.70 |
| II | Investments outside India in | | |
| | (i) Government securities (including local authorities) | | |
| | (ii) Subsidiaries and/or Joint ventures aborad | | |
| | (iii) Other investments (to be specified) | | |
| | Total | | |
| | Grand Total (I and II) | 766,464.70 | 756,364.70 |

| Schedule 9 - Advances | | Rs. in (000) | |
|-----------------------|---|------------------------------------|-------------------------------------|
| Sr. No. | Particulars | As on 31.03.2025 (Current year) | As on 31.03.2024 (Previous Year) |
| A | (i) Bills purchased and discounted | - | - |
| | (ii) Cash credits, overdrafts and loans repayable on demand | 270,057.74 | 307,702.27 |
| | (iii) Term loans* | 732,329.09 | 639,571.41 |
| | <i>*(Deduction of Rs.--- through MOC)</i> | | |
| | Total (i, ii and iii) | 1,002,386.83 | 947,273.68 |
| B | (i) Secured by tangible assets (includes advances against book debts) | | |
| | (ii) Covered by Bank/Government Guarantees | | |
| | (iii) Unsecured* | 102,194.79 | 111,462.38 |
| | Total (i, ii and iii) | 102,194.79 | 111,462.38 |
| C.I | Advances in India | | |
| | (i) Priority sector | 749,759.00 | 660,237.00 |
| | (ii) Public sector | | |
| | (iii) Banks | | |
| | (iv) Others | 354,822.62 | 398,499.06 |
| | Total (I, ii, iii and iv) | 1,104,581.62 | 1,058,736.06 |
| C.II | Advances outside India | | |
| | (i) Due from banks | | |
| | (ii) Due from others | | |
| | (a) Bills purchased and discounted | | |
| | (b) Syndicated Loans | | |
| | (c) Others | | |
| | Total (i and ii) | | |
| | Grand Total (C.I. and C.II.) | 1,104,581.62 | 1,058,736.06 |





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| Schedule 10 - Fixed Assets | | Rs. in (000) | |
|----------------------------|---|------------------------------------|-------------------------------------|
| Sr. No. | Particulars | As on 31.03.2025 (Current year) | As on 31.03.2024 (Previous Year) |
| I | Premises | 14,478.29 | 16,086.99 |
| | At cost as on 31st March of the preceding year | 16,086.99 | 17,844.67 |
| | Additions during the year | - | - |
| | Deductions during the year | - | - |
| | Depreciation to date | 1,608.70 | 1,784.00 |
| IA | Premises under construction | 13,475.08 | 21,259.26 |
| | At cost as on 31st March of the preceding year | 21,259.26 | - |
| | Additions during the year | - | - |
| | Deductions during the year | 2,784.18 | - |
| II | Other Fixed Assets (including furniture and fixtures) | 29,552.48 | 32,845.00 |
| | At cost (as on 31 March of the preceding year) | 32,845.00 | 32,775.00 |
| | Additions during the year (Addition of Rs.221717.00 thru MOC) | 826.31 | 4,534.66 |
| | Deductions during the year | - | 87.14 |
| | Depreciation to date | 4,118.83 | 4,351.00 |
| IIA | Leased Assets | - | - |
| | At cost as on 31st March of the preceding year | - | - |
| | Additions during the year including adjustments | - | - |
| | Deductions during the year including provisions | - | - |
| | Depreciation to date | - | - |
| | Total (I, IA,II and IIA) | 62,505.85 | 70,191.25 |

| Schedule 11 - Other Assets | | Rs. in (000) | |
|----------------------------|---|------------------------------------|-------------------------------------|
| Sr. No. | Particulars | As on 31.03.2025 (Current year) | As on 31.03.2024 (Previous Year) |
| I | Inter-office adjustments (net) | - | - |
| II | Interest accrued | 20296.23 | 19,527.80 |
| III | Tax paid in advance/tax deducted at source *(Addition of Rs. 6308561.00 through MOC) | 7311.56 | 1,003.00 |
| IV | Stationery and stamps | 780.70 | 1,133.56 |
| V | Non-banking assets acquired in satisfaction of claims | 0.00 | - |
| VI | Deferred Tax Assets* *(Deduction of Rs.46280.00 through MOC) | 1157.37 | 1,203.65 |
| VII | Others* *(Addition of Rs. - through MOC) | 2336.85 | 2,322.74 |
| VIII | Interest Receivable NPA* *(Addition of Rs. - through MOC) | 65317.77 | 54,878.26 |
| IX | Prepaid AMC Charges *(Addition of Rs. 7837.00 through MOC) | 7.84 | - |
| X | Prepaid Insurance Charges *(Addition of Rs. 772100.00 through MOC) | 772.10 | - |
| | Total | 97980.40 | 80,069.01 |

| Schedule 12 - Contingent Liabilities | | Rs. in (000) | |
|--------------------------------------|---|------------------------------------|-------------------------------------|
| Sr. No. | Particulars | As on 31.03.2025 (Current year) | As on 31.03.2024 (Previous Year) |
| I | Claims against the bank not acknowledged as debts | - | - |
| II | Liability for partly paid investments | - | - |
| III | Liability on account of outstanding forward exchange contracts | - | - |
| IV | Guarantees given on behalf of constituents (a) In India (b) Outside India | - | - |
| V | Acceptances, endorsements and other obligations | - | - |
| VI | Other items for which the bank is contingently liable | 5,146.00 | 4,360.21 |
| | Total | 5,146.00 | 4,360.21 |





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| Schedule 13 - Interest Earned | | Rs. in (000) | |
|-------------------------------|---|---|--|
| Sr. No. | Particulars | Year ended 31.3.2025 (current year) | Year ended 31.3.2024 (previous year) |
| I | Interest/discount on advances/bills* <i>*(Addition of Rs. --- through MOC)</i> | 126,031.57 | 116,209.42 |
| II | Income on investments (Including dividend) | 54,136.30 | 53,138.00 |
| III | Interest on balances with Reserve Bank of India and other inter-bank funds | - | - |
| IV | Others | - | - |
| | Total | 180,167.86 | 169,347.42 |

| Schedule 14 - Other Income | | Rs. in (000) | |
|----------------------------|--|---|--|
| Sr. No. | Particulars | Year ended 31.3.2025 (current year) | Year ended 31.3.2024 (previous year) |
| I | Commission, exchange and brokerage | 5,034.58 | 794.00 |
| II | Profit on sale of investments (net) Less: Loss on sale of investments | - | 2,608.00 |
| III | Profit on revaluation of investments Less: Loss on revaluation of investments | - | - |
| IV | Profit on sale of land, buildings and other assets (TDR) Less: Loss on sale of land, buildings and other Other assets | 915.82 | 115.00 |
| V | Profit on exchange transactions Less: Loss on exchange transactions | - | - |
| VI | Income earned by way of dividends, etc., form subsidiaries/companies and/or joint ventures abroad/in india | - | - |
| VII | Miscellaneous income | 3,013.95 | 10,630.00 |
| | Total | 8,964.35 | 14,146.00 |





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| Schedule 15 - Interest Expended | | Rs. in (000) | |
|---------------------------------|---|---|--|
| Sr. No. | Particulars | Year ended 31.3.2025 (current year) | Year ended 31.3.2024 (previous year) |
| I | Interest on deposits | 86,942.30 | 93,786.00 |
| II | Interest on Reserve Bank of India/inter-bank borrowings | - | - |
| III | Others | - | - |
| Total | | 86,942.30 | 93,786.00 |

| Schedule 16 - Operating Expenses | | Rs. in (000) | |
|----------------------------------|---|---|--|
| Sr. No. | Particulars | Year ended 31.3.2025 (current year) | Year ended 31.3.2024 (previous year) |
| I | Payments to and provisions for employees | 37,290.40 | 36,215.00 |
| II | Rent, taxes and lighting | 8,436.59 | 8,524.00 |
| III | Printing and stationery | 647.45 | 1,762.00 |
| IV | Advertisement and publicity | 160.52 | 958.00 |
| V | Depreciation on bank's property other than Leased Assets *(Deduction of Rs. 221.717 through MOC) | 5,505.81 | 6,135.00 |
| VI | Directors' fees, allowances and expenses | 285.85 | - |
| VII | Auditors' fees and expenses (including branch auditors' fees and expenses) | 1,252.81 | 1,501.00 |
| VIII | Law charges | - | - |
| IX | Postage, telegrams, telephones, etc. | 585.75 | 635.00 |
| X | Repairs and maintenance | 576.28 | 989.00 |
| XI | Insurance* *(Deduction of Rs. 772.100 through MOC) | 3,938.85 | 3,349.78 |
| XII | Pigmy Commission paid | 1,521.93 | 1,178.00 |
| XIII | Other expenditure* *(Addition of Rs. 304619.00 through MOC) *(Deduction Rs. 6316398.00 through MOC) | 8,818.25 | 6,585.08 |
| Total | | 69,020.49 | 67,831.86 |

| Schedule 17 Provisions and contingencies | | Rs. in (000) | |
|--|--|---|--|
| Sr. No. | Particulars | Year ended 31.3.2025 (current year) | Year ended 31.3.2024 (previous year) |
| I | Provision for BDDR | - | 500.00 |
| II | Provision for Depreciation in Investment | - | - |
| III | SMA PROVISION | 1,000.00 | - |
| Total | | 1,000.00 | 500.00 |



CA Manohar Ayalane

Partner

Membership No. : 100740

Nanded : 22nd May, 2025

UDIN : 25100740BMMAMU4639

For ANNASHAHEB MAGAR SAHAKARI BANK MARYADIT

Chairman

Vice-Chairman

Director

CEO

MR NANDKUMAR VITHOBA LANDE
CHAIRMAN
CA CHETAN SITARAM AHER
DIRECTOR
MRS SONAL RAHUL LANDGE
DIRECTOR
MR SANTOSH RAMDAS BHANGARE
DIRECTOR
MR MANOJ RAGHUNATH BORASE
DIRECTOR
MR MAYUR SHATRUGHAN SHENDAGE
EXPERT DIRECTOR

CA AMEY SADANAND DARVE
VICE CHAIRMAN
MR PAWALE GANESH TUKARAM
DIRECTOR
MR RAMDAS ANANDA KALJE
DIRECTOR
MRS SUGANDHA ROHIDAS LANDE
DIRECTOR
MR SHANKAR NAMDEV METKARI
DIRECTOR
MR FAKKAD PIRAJI SAKORE
EXPERT DIRECTOR

MR RAJESH DATTATRAY SASTE
DIRECTOR
MR VIJAY BAJIRAO GAWARE
DIRECTOR
MR RAJARAM RAMCHANDRA DHERANGE
DIRECTOR
MRS RAJSHREE SUNIL HULAWALE
DIRECTOR
MR DEEPAK MARUTI DOLAS
DIRECTOR
Mr. MANIK BHOLENATH YELWANDE
Pro. Chief Executive Officer



२६वा वार्षिक अहवाल सन २०२४-२५

११



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FORM No. N-1.

[See section 81 and rule 69 (3)]

INDEPENDENT AUDITOR'S REPORT

To,
Hon. Members of
Annasaheb Magar Sahakari Bank Maryadit,
640/4B, Landewadi, Bhosari,
Pune, Pin -411039

Ref. :- Appointment Letter Ref. No. AMSB/ADMIN/150 & 151/2024-25 dated 19th, 2024-25
RBI letter Ref. No. CO.DOS.RPD.NO.53102/08.02.007/2024-25, dated 24.07.2024

1. Report on the Financial Statements as a Statutory Auditor

We have audited the accompanying financial statements of the **Annasaheb Magar Sahakari Bank Maryadit** which comprise the Balance Sheet as at 31st March 2025 and the Statement of Profit and Loss for the year ended, and a summary of significant accounting policies and other explanatory information incorporated in these financial statements of the Bank along with its Branches audited by us for the period 1st April 2024 to 31st March 2025.

2. Management's Responsibility for the Financial Statements

Management of the Bank is responsible for the preparation of these Financial Statements that give true and fair view of the financial position and financial performance and Cash Flows of the Bank in accordance with the accounting principles generally accepted in India including the Accounting Standards as issued by the ICAI read with guidelines issued by the Reserve Bank of India in so far as they are applicable to the Bank and in conformity with the provisions of the Banking Regulation Act, 1949 as applicable, complying with Reserve Bank of India Guidelines from time to time in accordance with the Banking Regulation 2 Act, 1949 as applicable to Co-Operative Societies and the Maharashtra Co-Operative Societies Act, 1960 (as amended by Maharashtra Co-Operatives Societies (Amendment) Ordinance, 2013 (Mah. Ord. No. II Of 2013) and the Maharashtra Co-Operatives Rules, 1961. This responsibility includes the design, implementation and maintenance of internal control 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.

3. Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the applicable Standards by The Institute of Chartered Accountants of India and under the MCS Act / BR Act / 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 misstatement.





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4. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks 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 the 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 policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.
5. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

6. Opinion

Subject to our **comments and observations contained in LFAR. Audit memorandum Part A, B and C and annexures thereto** enclosed herewith and para 9 below, In our opinion and to the best of our information and according to the explanations given to us, the said accounts together with the notes thereon give the information required by the Banking Regulation Act, 1949 (A.A.C.S.) as well as the Maharashtra Co-operative Societies Act, 1960, the Maharashtra Co-operative Societies Rules 1961, and any other applicable Acts, and or circulars issued by the Registrar, in the manner so required for the bank and give a true and fair view in conformity with the accounting principles generally accepted in India:

- (i) in the case of the Balance Sheet, of the state of affairs of the Bank as at 31st March, 2025;
- (ii) in the case of the Statement of profit and loss of the **profit/loss** for the year ended on that date;

7. Report on Other Legal and Regulatory Matters

The Balance Sheet and the Profit and Loss Account have been drawn up in accordance with the provisions of Section 29 of the Banking Regulation Act, 1949 read with provisions of the Maharashtra Co-operative Societies Act, 1960 & Maharashtra Co-operative Societies Rules 1961.

8. Subject to our comments and observations contained in **LFAR, Audit memorandum Part A, B & C and annexures thereto** enclosed herewith and para 9 below, 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 and have found them to be satisfactory.
 - b) The transactions of the Bank, which have come to our notice, have been within the powers of the Bank.
 - c) The returns received from the offices and branches of the Bank have been found adequate for the purposes of our audit.





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9. In our opinion, the Balance Sheet and Profit and Loss Account comply with applicable Accounting Standards **subject to our comments and observations contained in Notes to Accounts and Audit Memorandum Part A, B and C annexed thereto..**

10. We further report that:

- The Balance Sheet and Profit and Loss Accounts dealt with by this report are in agreement with the books of account and the returns.
- 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.
- The reports on the accounts of the branches audited by us/internal auditors have been dealt with in preparing our report in the manner considered necessary by us.

11. The details as required by Rules 69 (6) of MCS Rules 1961 are given in the Audit Memorandum separately.

12. The Bank has been awarded "B" audit classification for the Financial Year 2024-2025.

For M/s. Manohar Ayalane & Co,
Chartered Accountants
Firm's Registration No. 116195W
FRN NO.
116195W
CA Manohar Ayalane
Partner
Membership No. : 100740
Nanded : 22nd May, 2025
UDIN: 25100740BMMAMU4639





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ANNASAHEB MAGAR SAHAKARI BANK MARYADIT, BHOSARI, PUNE

Financial Year: 2024-25

NOTES FORMING PART OF THE PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2025 AND BALANCE SHEET AS ON 31ST MARCH, 2025:

I. BACKGROUND:

Annasaheb Magar Sahakari Bank Maryadit was started its business on 29.12.1998 at Bhosari Pune. The Bank has expanded its business within Pune & Ahmednagar districts.

The Bank is a non-schedule co-operative bank registered under MCS Act 1960 on 29th December 1998 vide Registration No. PNA/BNK/128/98--99 & as permission given by RBI on 1st June 1999 vide License No UBD /MAH/MUM/004P/98—99. The existing area of operation of the Bank is in Pune District its adjoining Thane, Ahmednagar, Raigad, Satara and Solapur districts.

II. SIGNIFICANT ACCOUNTING POLICIES:

1. Accounting Convention:

The accompanying Financial statements have been prepared and presented under the historical cost convention on an accrual basis, unless otherwise stated, on a going concern basis and comply with the generally accepted accounting principles, statutory requirements prescribed under The Banking Regulation Act, 1949 and The Maharashtra Co-operative Societies Act, 1960 (As amended by the Maharashtra Cooperative Societies (Amendment) Act, 2013), Circulars and Guidelines issued primarily by Reserve Bank of India from time to time, the applicable Accounting Standards ('AS') as issued by the Institute of Chartered Accountants of India ('ICAI') and the current practices prevailing amongst the Co-operative Banks in India. Accounting Policies adopted in the current year are consistent with those of previous year except otherwise stated.

2. Use of Estimates:

The presentation of financial statements is in conformity with generally accepted accounting principles, requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities, revenues and expenses, and disclosure of contingent liabilities at the date of the financial statements. Actual results could differ from those estimated. Management believes that the estimates used in the preparation of the financial statements are prudent and reasonable. Any revisions to the accounting estimates are recognized prospectively in the current and future periods.

3. Investments:

- Investments other than in those held as term Deposits with Banks/Mutual Fund and shares of Co-operative Institutions are classified into Held to Maturity (HTM), Held for Trading (HFT), and Available for Sale (AFS) categories in accordance with Reserve bank of India (RBI) Guidelines on Classification and Valuation of investments for Primary (Urban) Cooperative Banks.
- Investments under HTM category carried at Book Value. The premium paid, if any, on the investments under this category amortized over the residual life of the security.
- Investments under Available for Sale category are valued scrip - wise at lower of Cost or Market Value. Net depreciation, if any under each classification have provided for, and net appreciation if any, is ignored.
- Broken period interest, Brokerage and commission if any in respect of investments purchased is treated as an item of expenditure under the profit and loss account.





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e) Investments where Principal / Interest remains overdue for more than 90 days are classified as Non-performing and Provision is made in line with the Guidelines of Reserve Bank of India from time to time.

4. **Advances:**

The classification of advances into standard, substandard, doubtful and loss assets as well as provisioning and overdue interest reserve on standard advances and non-performing advances has been arrived at on-going basis which is accordance with the income recognition, assets classification and provisioning norms prescribed by the reserve bank of India from time to time.

5. **Fixed Assets & Depreciation:**

6. The depreciation on fixed assets is calculated based on methods and rates as mentioned below -

| Sr. No. | Description of the Assets | Depreciation Rates (p.a.) | Method of Depreciation |
|---------|------------------------------|---------------------------|------------------------|
| 1 | Dead Stock | 10% | Written Down Value |
| 2 | Computers & Allied Machinery | 40% | Written Down Value |
| 3 | Electrical Fittings | 10% | Written Down Value |
| 4 | Vehicles | 15% | Written Down Value |
| 5 | Furniture | 10% | Written Down Value |
| 6 | Building & Construction | 10% | Written Down Value |

- Depreciation on fixed assets purchased during the year charged as per norms.
- If the asset purchased and retained for 180 days or less, it charged at 50% of the prescribed rates, as mentioned above.

7. **Share Capital:**

As per approval of the Registrar of Co-operative Societies and the Bye-Laws, the Authorized Share Capital of the Bank is 15 Crores and Subscribed Capital is Rs. 9,82,83,675/- (98284 shares of Rs. 1000 each). Amounts towards Membership are initially collected as Application Money and transferred to Capital only after Board approval.

8. **Recognition of Income and Expenditure:**

Revenue is recognized to the extent that it is probable that the economic benefits will flow to the Bank and the revenue can be reliably measured. Items of income and expenditure are accounted for on accrual basis except the following items: -

- a) Interest income on advances is recognized on receipts basis.
- b) Income from locker rent, Commission, Interest on Income tax refunds, dividend income are accounted on receipts basis.
- c) Income from processing fees is accounted after issuance of the sanction letter.
- d) Realized gains on investments under HTM category is recognized in the Profit and Loss Account.
- e) Gains on Sale of Asset is recognized in the Profit and Loss Account.

9. **Summary of significant accounting standards:**

1) **Net Profit or Loss for the period, Prior Period items and changes in Accounting Policies:**

Accounting Policies generally followed have been consistently applied over the years and no material departures have taken place during the year.

Prior period items if not material are not recognized in the financial statement.





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2) Revenue Recognition (AS 9):

As per RBI directives, in respect of performing assets, interest and other income recognized on accrual basis as and when the same is earned. However, income on Non-Performing Assets were recognize on realization. Bank has accounted commission on bank guarantees on a receipt basis.

3) Employee Benefits (AS 15):

- The retirement benefits in the form of provident fund are a defined contribution scheme. The contributions to PF were charged to profit and loss account for the year.
- Bank has taken Insurance Policy from LIC of India and is maintaining fund under trust deed with LIC of India for gratuity payments to employees. The premium contribution paid to LIC to meet gratuity liability was debited to Profit and Loss Account.
- Leave encashment provision is made by the bank on an estimated basis.

4) Segment Reporting (As 17):

Primary segment i.e. Business segment: The operations of the bank fall in the banking Segment alone therefore; separate segment-wise disclosure is not required.

5) Related Party Disclosure (As 18):

The Bank has extended finance to the members of the Board of Directors and their relative. The details of the same is disclosed in the disclosures part.

6) Impairment of Assets (As 28):

There is no material impairment of any assets.

7) Internal Audit:

Quarterly audit of Ten branches was conducted by the Audit Department of the Bank by its own staff and concurrent audit of ten branches and Head office was conducted by Chartered Accounts appointed by the bank. All such audits were complete up to March 31, 2025.

8) Penalties for Disclosure:

The Reserve Bank of India has imposed a penalty of Rs. 4 lakh on October 12th 2023 during the financial year 2023-24

Reason: Section 47-A of the Banking Regulation Act, 1949 read with Section 56 of the Banking Regulation Act, 1949 – Violation of RBI directions etc. Non-compliance with Master Circular issued by RBI on 'Maintenance of Deposits Account', 'IRAC Norms' and 'know Your Customer (KYC)'.

9) Taxes on Income :

The provision for Current Tax is made on the basis of estimated taxable income for the year in accordance with various provisions of Income Tax Act 1961.

10) Accounting for Taxes on Income (AS 22):

The bank has accounted and provided during the year Deferred Tax arising due to time differences as under:





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| <u>Deferred Tax Asset</u> | Amount | Amount |
|---------------------------------------|-----------------|------------------|
| Opening Balance of Deferred Tax Asset | | 12,03,649 |
| | | |
| | | |
| Depreciation as per Income Tax Act | 57,27,527 | |
| Depreciation as per Books | 55,17,161 | |
| | 2,10,366 | 46,280 |
| | | |
| | | |
| Net Deferred Tax Asset | | 11,57,370 |

11) Provisions, Contingent Liabilities and Contingent assets (AS 29):

A provision has recognized when the present obligation as result of past events and it is probable that, an outflow of resources will be required to settle the obligation, in respect of which a reliable estimate made.

12) Depositor Education and Awareness Fund (DEAF) :

All amounts outstanding in respect of liability accounts standing in credit in any account by whatever name called and remaining unclaimed for a period of more than 10 years, are transferred to DEAF account in accordance with guidelines of the RBI.

Figures are regrouped or rearranged wherever necessary to conform to the presentation.

For M/s. Manohar Ayalane & Co,
Chartered Accountants

Firm's Registration No. 116195W

FRN NO.
116195W

CA Manohar Ayalane
Partner

Membership No. : 100740

Nanded : 22nd May, 2025

UDIN: 25100740BMMAMU4639

For ANNASAHEB MAGAR SAHAKARI BANK MARYADIT

N.V.
Chairman

Vice-Chairman

Director

CEO





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DISCLOSURES AS PER RESERVE BANK OF INDIA'S GUIDELINES FINANCIAL YEAR 2024-25

1. Regulatory Capital :

a) Composition of Regulatory Capital

(Amount in ₹ crore)

| Sr.No. | Particulars | 31.03.2025 | 31.03.2024 |
|--------|--|------------|------------|
| i) | Paid up share capital and reserves (net of deductions, if any) | 9.83 | 9.59 |
| ii) | Other Tier 1 capital | 12.39 | 10.01 |
| iii) | Tier 1 capital (i + ii) | 22.22 | 19.60 |
| iv) | Tier 2 capital | 1.86 | 1.72 |
| v) | Total capital (Tier 1+Tier 2) | 24.08 | 21.32 |
| vi) | Total Risk Weighted Assets (RWAs) | 109.70 | 98.36 |
| vii) | CET 1 Ratio (CET 1 as a percentage of RWAs)* / Paid-up share capital and reserves as percentage of RWAs@ | 20.25% | 19.93% |
| viii) | Tier 1 Ratio (Tier 1 capital as a percentage of RWAs) | 20.25% | 19.93% |
| ix) | Tier 2 Ratio (Tier 2 capital as a percentage of RWAs) | 1.70% | 1.75% |
| x) | Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs) | 21.95% | 21.68% |
| xi) | Leverage Ratio* | N.A. | N.A. |
| | Percentage of the shareholding of | N.A. | N.A. |
| xii) | a) Government of India | N.A. | N.A. |
| | b) State Government (specify name)\$ | N.A. | N.A. |
| | c) Sponsor Bank\$ | N.A. | N.A. |
| xiii) | Amount of paid-up equity capital raised during the year | N.A. | N.A. |
| xiv) | Amount of non-equity Tier 1 capital raised during the year, Of which: Givelist7 as per instrument type (perpetual non-cumulative preferenceshares,perpetualdebtinstruments,etc.).Commercial banks (excluding RRBs) shall also specify ifthe instruments are Basel II or Basel III compliant | N.A. | N.A. |
| xv) | Amount of Tier 2 capital raised during the year, of which : Givelist8 as per instrument type (perpetual non-cumulativepreferenceshares,perpetualdebtinstruments,etc.). Commercial banks (excluding RRBs) shall also specify ifthe instruments are Basel II or Basel III compliant | N.A. | N.A. |





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2. Asset liability management :

Maturity pattern of certain items of assets and liabilities as on 31.03.2025

(Amount in ₹ crore)

| | 1 to 14 days | 15 to 28 days | 29 days to & up to 3 months | Over 3 Months and upto 6 Months | Over 6 Months and upto 1 Year | Over 1 Year and upto 3 Years | Over 3 Years and upto 5 Years | Over 5 Years | TOTAL |
|------------------------------|--------------|---------------|-----------------------------|---------------------------------|-------------------------------|------------------------------|-------------------------------|--------------|--------|
| Deposits | 18.62 | 1.30 | 8.41 | 15.40 | 28.66 | 96.68 | 3.87 | 0.90 | 173.84 |
| Advances | 3.29 | 0.72 | 7.71 | 7.76 | 17.14 | 30.12 | 18.91 | 24.81 | 110.46 |
| Investments | - | - | 11.01 | 7.90 | 10.00 | 9.45 | - | 38.29 | 76.65 |
| Borrowings | - | - | - | - | - | - | - | - | - |
| Foreign Currency Assets | - | - | - | - | - | - | - | - | - |
| Foreign Currency liabilities | - | - | - | - | - | - | - | - | - |

Maturity pattern of certain items of assets and liabilities as on 31.03.2024.

(Amount in ₹ crore)

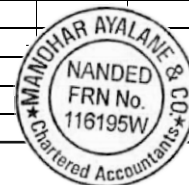
| | 1 to 14 days | 15 to 28 days | 29 days to & up to 3 months | Over 3 Months and upto 6 Months | Over 6 Months and upto 1 Year | Over 1 Year and upto 3 Years | Over 3 Years and upto 5 Years | Over 5 Years | TOTAL |
|------------------------------|--------------|---------------|-----------------------------|---------------------------------|-------------------------------|------------------------------|-------------------------------|--------------|--------|
| Deposits | 12.49 | 2.20 | 10.84 | 17.17 | 37.85 | 90.40 | 2.47 | 0.76 | 174.18 |
| Advances | 2.32 | 0.50 | 7.94 | 7.55 | 20.59 | 25.94 | 18.12 | 22.91 | 105.87 |
| Investments | 5.15 | 1.00 | 9.50 | 6.90 | 7.00 | 3.00 | 7.41 | 35.68 | 75.63 |
| Borrowings | - | - | - | - | - | - | - | - | - |
| Foreign Currency Assets | - | - | - | - | - | - | - | - | - |
| Foreign Currency liabilities | - | - | - | - | - | - | - | - | - |

3. Investments :

a) Composition of Investment Portfolio As on 31.03.2025.

(Amount in ₹ crore)

| | Investments in India | | | | | | | Investments outside India | | | | | |
|--|-----------------------|---------------------------|--------|----------------------|---|-----------------------------------|------------------------|----------------------------|---|-----------------------------------|--------|---------------------------------|-------------------|
| | Government Securities | Other Approved Securities | Shares | Debentures and Bonds | | Subsidiaries and/or jointventures | Others Bank Investment | Total investments in India | Government securities (including local authorities) | Subsidiaries and/or jointventures | Others | Total Investments outside India | Total Investments |
| Held to Maturity | | | | | | | | | | | | | |
| Gross | 38.29 | - | - | - | - | - | 31.51 | 69.80 | - | - | - | - | 69.80 |
| Less: Provision for non-performing investments (NPI) | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Net | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Available for Sale | | | | | | | | | | | | | |
| Gross | 4.80 | - | 2.05 | - | - | - | - | 6.85 | - | - | - | - | 6.85 |
| Less: Provision for depreciation and NPL | 0.76 | - | 1.64 | - | - | - | - | 2.40 | - | - | - | - | 2.40 |
| Net | 4.04 | - | 0.41 | - | - | - | - | 4.45 | - | - | - | - | 4.45 |
| Held for Trading | | | | | | | | | | | | | |
| Gross | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Less: Provision for depreciation and NPL | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Net | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Total Investments | 43.09 | - | 2.05 | - | - | - | 31.51 | 76.65 | - | - | - | - | 76.65 |
| Less: Provision for non-performing investments (NPI) | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Less: Provision for depreciation and NPL | 0.76 | - | 1.64 | - | - | - | - | 2.40 | - | - | - | - | 2.40 |
| Net | 42.33 | - | 0.41 | - | - | - | 31.51 | 74.25 | - | - | - | - | 74.25 |





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a) Composition of Investment Portfolio As on 31.03.2024.

(Amount in ₹ crore)

| | Investments in India | | | | | | | Investments outside India | | | | |
|--|-----------------------|---------------------------|-------------|----------------------|-----------------------------------|------------------------|----------------------------|---|-----------------------------------|----------|---------------------------------|-------------------|
| | Government Securities | Other Approved Securities | Shares | Debentures and Bonds | Subsidiaries and/or jointventures | Others Bank Investment | Total investments in India | Government securities (including local authorities) | Subsidiaries and/or jointventures | Others | Total Investments outside India | Total Investments |
| Held to Maturity | | | | | | | | | | | | |
| Gross | 38.29 | - | - | - | - | 30.50 | 68.79 | - | - | - | - | 68.79 |
| Less: Provision for non-performing investments (NPI) | - | - | - | - | - | - | - | - | - | - | - | - |
| Net | - | - | - | - | - | - | - | - | - | - | - | - |
| Available for Sale | | | | | | | | | | | | |
| Gross | 4.80 | - | 2.05 | - | - | - | 6.85 | - | - | - | - | 6.85 |
| Less: Provision for depreciation and NPI. | 0.76 | - | 1.64 | - | - | - | 2.40 | - | - | - | - | 2.40 |
| Net | 4.04 | - | 0.41 | - | - | - | 4.45 | - | - | - | - | 4.45 |
| Held for Trading | | | | | | | | | | | | |
| Gross | - | - | - | - | - | - | - | - | - | - | - | - |
| Less: Provision for depreciation and NPI. | - | - | - | - | - | - | - | - | - | - | - | - |
| Net | - | - | - | - | - | - | - | - | - | - | - | - |
| Total Investments | 43.09 | - | 2.05 | - | - | 30.50 | 75.64 | - | - | - | - | 75.64 |
| Less: Provision for non-performing investments (NPI) | - | - | - | - | - | - | - | - | - | - | - | - |
| Less: Provision for depreciation and NPI. | 0.76 | - | 1.64 | - | - | - | 2.40 | - | - | - | - | 2.40 |
| Net | 42.33 | - | 0.41 | - | - | 30.50 | 73.24 | - | - | - | - | 73.24 |

b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve:

(Amount in ₹ crore)

| Particulars | Current year FY 2024-25 | Previous year FY 2023-24 |
|--|-------------------------|--------------------------|
| i) Movement of provisions held towards depreciation on the investments. | | |
| a) Opening balance | 0.76 | 0.76 |
| b) Add. Provisions made during the year | - | - |
| c) Less: Write off / write back of excess provisions during the year | - | - |
| d) Closing balance | 0.76 | 0.76 |
| ii) Movement of Investment Fluctuation Reserve | | |
| a) Opening balance | 0.50 | 0.50 |
| b) Add. Amount transferred during the year | - | - |
| c) Less: Drawdown (Reversal) | - | - |
| d) Closing balance | 0.50 | 0.50 |
| iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category. | 10.42% | 10.42% |





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c) Sale and transfer to from HTM Category:

During the year ended March 31,2025 and previous year ended March 31,2024 the value of sales/transfers of securities to/from HTM category (Excluding one-time transfer of securities,sales to RBI under pre-announced open market operation auctions,repurchase of government securities by Government of India and repurchase of the state development loans by concerned state government , as permitted by RBI guidelines) exceeded 5.0% of the book value of investments held in HTM category at the beginning of the year.However, the transfer of securities from AFS to HTM category were one time transfer with the approval of the Board of Directors and hence same has been excluded for reporting here.

d) Non-SLR investment portfolio:

i) Non-performing non-SLR investments

(Amount in ₹ crore)

| Sr.No. | Particulars | Current year FY 2024-25 | Previous year FY 2023-24 |
|--------|---|-------------------------|--------------------------|
| a) | Opening balance | 2.05 | 2.05 |
| b) | Additions during the year since 1st April | - | - |
| c) | Reductions during the above period | - | - |
| d) | Closing balance | 2.05 | 2.05 |
| e) | Total provisions held | 1.64 | 1.64 |

ii) Issuer composition of non-SLR investments:

(Amount in ₹ crore)

| Sr.No. | Issuer | Amount | | Extent of Private Placement | | Extent of 'Below Investment Grade' Securities | | Extent of 'Unrated' Securities | | Extent of 'Unlisted' Securities | |
|--------|-------------------------------------|-------------------------|--------------------------|-----------------------------|--------------------------|---|--------------------------|--------------------------------|--------------------------|---------------------------------|--------------------------|
| | | Current year FY 2024-25 | Previous year FY 2023-24 | Current year FY 2024-25 | Previous year FY 2023-24 | Current year FY 2024-25 | Previous year FY 2023-24 | Current year FY 2024-25 | Previous year FY 2023-24 | Current year FY 2024-25 | Previous year FY 2023-24 |
| 1 | -2 | -3 | -4 | -5 | -6 | -7 | | | | | |
| a) | PSUs | - | - | - | - | - | - | - | - | - | - |
| b) | FIs | - | - | - | - | - | - | - | - | - | - |
| c) | Banks | 33.56 | 32.55 | - | - | - | - | - | - | - | - |
| d) | Private Corporates | - | - | - | - | - | - | - | - | - | - |
| e) | Subsidiaries/ Joint Ventures | - | - | - | - | - | - | - | - | - | - |
| f) | Others | - | - | - | - | - | - | - | - | - | - |
| g) | Provision held towards depreciation | 1.64 | 1.64 | - | - | - | - | - | - | - | - |
| | Total * | 31.92 | 30.91 | - | - | - | - | - | - | - | - |

e) Statement of Securities sold/purchased under REPO transaction:

(Amount in ₹ crore)

| | 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 | Nil | Nil | Nil | Nil |
| a) Government securities | | | | |
| b) Corporate debt securities | | | | |
| c) Any other securities | | | | |
| ii) Securities purchased under reverse repo | Nil | Nil | Nil | Nil |
| a) Government securities | | | | |
| b) Corporate debt securities | | | | |
| c) Any other securities | | | | |





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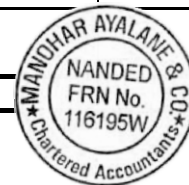
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4. Asset quality:

a) Classification of Advances and provisions held as on 31.03.2025

(Amount in ₹ crore)

| | Standard | Non-Performing | | | | Total |
|--|-------------------------|----------------|----------|------|-------------------------------|--------|
| | Total Standard Advances | Sub- standard | Doubtful | Loss | Total Non-Performing Advances | |
| Gross Standard Advances and NPAs | | | | | | |
| Opening Balance | 96.39 | 1.75 | 7.73 | - | 9.48 | 105.87 |
| Add: Additions during the year | 12.24 | 0.02 | 4.41 | - | 4.43 | 16.67 |
| Less: Reductions during the year | 5.02 | 1.54 | 5.52 | - | 7.06 | 12.08 |
| Closing balance | 103.61 | 0.23 | 6.62 | - | 6.85 | 110.46 |
| *Reductions in Gross NPAs due to: | | | | | | |
| i) Upgradation | | | | | | |
| ii) Recoveries (excluding recoveries from upgraded accounts) | | | | | | |
| iii) Technical/ Prudential Write-offs | | | | | - | - |
| iv) Write-offs other than those under (iii) above | | | | - | - | - |
| | | | | | | |
| Provisions (excluding Floating Provisions) | | | | | | |
| Opening balance of provisions held | 0.65 | | | | - | 0.65 |
| Add: Fresh provisions made during the year | - | | | | - | - |
| Less: Excess provision reversed/ Write-off loans | - | | | | - | - |
| Closing balance of provisions held | 0.65 | | | | - | 0.65 |
| | | | | | | |
| Net NPAs | | | | | | |
| Opening Balance | 96.39 | | | | 6.32 | 105.87 |
| Add: Fresh additions during the year | 12.24 | | | | - | 16.67 |
| Less: Reductions during the year | 5.02 | | | | - | 12.08 |
| Closing Balance | 103.61 | | | | 6.32 | 104.14 |
| | | | | | | |
| Floating Provisions | | | | | | |
| Opening Balance | | | | | | |
| Add: Additional provisions made during the year | | | | | | |
| Less: Amount drawn down during the year | | | | | | |
| Closing balance of floating provisions | | | | | | |
| | | | | | | |
| Technical write-offs and the recoveries made thereon | | | | | | |
| Opening balance of Technical/ Prudential written-off accounts | | | | | | |
| Add: Technical/ Prudential write-offs during the year | | | | | | |
| Less: Recoveries made from previously technical/ prudential written-off accounts during the year | | | | | | |
| Closing balance | | | | | | |





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b) Classification of Advances and provisions held as on 31.03.2024

(Amount in ₹ crore)

| | Standard | Non-Performing | | | | Total |
|--|-------------------------|----------------|----------|------|-------------------------------|-------|
| | Total Standard Advances | Sub- standard | Doubtful | Loss | Total Non-Performing Advances | |
| Gross Standard Advances and NPAs | | | | | | |
| Opening Balance | 0.51 | 10.72 | 5.69 | - | 16.41 | 16.92 |
| Add: Additions during the year | 17.37 | 1.73 | 2.82 | - | 4.55 | 21.92 |
| Less: Reductions during the year | 0.51 | 10.72 | 5.69 | - | 16.41 | 16.92 |
| Closing balance | 17.37 | 1.73 | 2.82 | - | 4.55 | 21.92 |
| *Reductions in Gross NPAs due to: | | | | | | |
| i) Upgradation | | | | - | - | - |
| ii) Recoveries (excluding recoveries from upgraded accounts) | | | | | | |
| iii) Technical/ Prudential Write-offs | | | | | - | - |
| iv) Write-offs other than those under (iii) above | | | 1.83 | | 1.83 | 1.83 |
| Provisions (excluding Floating Provisions) | | | | | | |
| Opening balance of provisions held | 0.60 | | | | - | 8.15 |
| Add: Fresh provisions made during the year | 0.05 | | | | - | - |
| Less: Excess provision reversed/ Write-off loans | - | | | | 1.83 | 1.83 |
| Closing balance of provisions held | 0.65 | | | | -1.83 | 6.32 |
| Net NPAs | | | | | | |
| Opening Balance | 79.53 | | | | - | 92.72 |
| Add: Fresh additions during the year | 17.37 | | | | 4.55 | 23.75 |
| Less: Reductions during the year | 0.51 | | | | 14.59 | 16.92 |
| Closing Balance | 96.39 | | | | -10.04 | 99.55 |
| Floating Provisions | | | | | | |
| Opening Balance | | | | | | |
| Add: Additional provisions made during the year | | | | | | |
| Less: Amount drawn down during the year | | | | | | |
| Closing balance of floating provisions | | | | | | |
| Technical write-offs and the recoveries made thereon | | | | | | |
| Opening balance of Technical/ Prudential written-off accounts | | | | | | |
| Add: Technical/ Prudential write-offs during the year | | | | | | |
| Less: Recoveries made from previously technical/ prudential written-off accounts during the year | | | | | | |
| Closing balance | | | | | | |

(Amount in ₹ crore)

| Ratios (in per cent) | Current year FY 2024-25 | Previous year FY 2023-24 |
|-----------------------------|----------------------------|-----------------------------|
| Gross NPA to Gross Advances | 6.20% | 8.95% |
| Net NPA to Net Advances | 0.51% | 3.17% |
| Provision coverage ratio | 92.27% | 66.70% |





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b) Sector-wise Advances and Gross NPAs :

(Amount in ₹ crore)

| Sr.No. | Sector* | Current Year FY - 2024-25 | | | Previous Year FY - 2023-24 | | |
|--------------------------------|---|----------------------------|-------------|---|----------------------------|-------------|---|
| | | Outstanding Total Advances | Gross NPAs | Percentage of Gross NPAs to Total Advances in that sector | Outstanding Total Advances | Gross NPAs | Percentage of Gross NPAs to Total Advances in that sector |
| i) Priority Sector | | | | | | | |
| a) | Agriculture and allied activities | 0.82 | 0 | 0.00% | 0.99 | 0 | 0.00% |
| b) | Advances to industries sector eligible as priority sector lending | 52.12 | 3.09 | 4.12% | 47.66 | 4.73 | 7.15% |
| c) | Services | | | | | | |
| d) | Personal loans | | | | | | |
| e) | Other priority sector | 22.04 | 3.28 | 4.38% | 17.43 | 4.26 | 6.45% |
| | Subtotal (i) | 74.98 | 6.37 | 8.50% | 66.08 | 8.99 | 13.60% |
| ii) Non-priority Sector | | | | | | | |
| a) | Agriculture and allied activities | | | | | | |
| b) | Industry | | | | | | |
| c) | Services | | | | | | |
| d) | Personal loans | | | | | | |
| e) | Other Non-priority sector | 35.48 | 0.48 | 0.43% | 39.79 | 0.48 | 0.46% |
| | Sub-total (ii) | 35.48 | 0.48 | 0.43% | 39.79 | 0.48 | 0.46% |
| | Total (i + ii) | 110.46 | 6.85 | 6.20% | 105.87 | 9.48 | 8.95% |

c) Divergence in asset classification and provisioning

The Reserve Bank of India has not assessed Bank as at 31.03.2024 hence Not applicable.

d) Fraud accounts:

The details information of frauds as well as the provisioning during the financial year 2024-25 below:

(Amount in ₹ crore)

| | Current year FY 2024-25 | Previous year FY 2023-24 |
|---|-------------------------|--------------------------|
| Number of frauds reported | NIL | NIL |
| Amount involved in fraud (₹ crore) | NIL | NIL |
| Amount of provision made for such frauds (₹ crore) | NIL | NIL |
| Amount of Unamortized provision debited from 'other reserves' as at the end of the year (₹ crore) | NIL | NIL |



5. Exposure: a) Exposure to real estate sector :

(Amount in ₹)

| Category | Current year FY | Previous year FY 2023-24 |
|---|-----------------|--------------------------|
| 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. | 4.42 | 3.17 |
| 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; | 13.70 | 22.65 |
| c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures – | | |
| i. Residential | - | - |
| ii. Commercial Real Estate | - | - |
| ii) Indirect Exposure | | |
| Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies. | - | - |
| Total Exposure to Real Estate Sector | 18.12 | 25.82 |

e) Disclosure under Resolution Framework for COVID-19-related Stress:

Disclosure with respect to respect of Stressed Assets' as per RBI circular DOR.No.BP.BC/3/21.04.048/2020-21 dated August 6, 2020

(Amount in ₹ crore)

| Type of borrower | Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the previous half-year (A) | Of (A), aggregate debt that slipped into NPA during the half-year | Of (A) amount written off during the half-year | Of (A) amount paid by the borrowers during the half-year | Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year |
|--------------------|--|---|--|--|--|
| Personal Loans | NIL | NIL | NIL | NIL | NIL |
| Corporate persons* | NIL | NIL | NIL | NIL | NIL |
| Of which MSMEs | NIL | NIL | NIL | NIL | NIL |
| Others | NIL | NIL | NIL | NIL | NIL |
| Total | NIL | NIL | NIL | NIL | NIL |

**As defined in section 3(7) of the Insolvency and Bankruptcy Code, 2016





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b) Unsecured advances:

(₹ cror

(Amount in ₹ crore)

| Particulars | Current year FY 2024-25 | Previous year FY 2023-24 |
|--|----------------------------|-----------------------------|
| Total unsecured advances of the bank | 10.22 | 11.15 |
| 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 | NIL | NIL |

6. Concentration of deposits, advances, exposures and NPAs:

a) Concentration of deposits:

(Amount in ₹ crore)

| Particulars | Current year FY 2024-25 | Previous year FY 2023-24 |
|---|----------------------------|-----------------------------|
| Total deposits of the twenty largest depositors | 22.25 | 24.07 |
| Percentage of deposits of twenty largest depositors to total deposits of the bank | 12.77% | 13.82% |

b) Concentration of advances:

(Amount in ₹ crore)

| Particulars | Current year FY 2024-25 | Previous year FY 2023-24 |
|--|----------------------------|-----------------------------|
| Total advances to the twenty largest borrowers | 23.23 | 20.98 |
| Percentage of advances to twenty largest borrowers to total advances of the bank | 21.03% | 18.99% |

b) Concentration of exposures:

(Amount in ₹ crore)

| Particulars | Current year FY 2024-25 | Previous year FY 2023-24 |
|--|----------------------------|-----------------------------|
| Total exposure to the twenty largest borrowers/customers | 23.47 | 22.76 |
| Percentage of exposures to the twenty largest borrowers/customers to the total exposure of the bank on borrowers/customers | 21.25% | 20.61% |

c) Concentration of NPAs:

| Particulars | Current year FY 2024-25 | Previous year FY 2023-24 |
|---|----------------------------|-----------------------------|
| Total Exposure to the top twenty NPA accounts | 5.62 | 7.93 |
| Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs. | 82.01 | 115.72 |

7. Transfers to Depositor Education and Awareness Fund (DEA Fund):

(Amount in ₹ crore)

| Sr. No. | Particulars | Current year FY 2024-25 | Previous year FY 2023-24 |
|---------|--|----------------------------|-----------------------------|
| i) | Opening balance of amounts transferred to DEA Fund | 0.13 | 0.13 |
| ii) | Add: Amounts transferred to DEA Fund during the year | 0.23 | - |
| iii) | Less: Amounts reimbursed by DEA Fund towards claims | - | - |
| iv) | Closing balance of amounts transferred to DEA Fund | 0.36 | 0.13 |





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8) Disclosure of complaints:

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

| Sr. No | Particulars | Current year FY 2024-25 | Previous year FY 2023-24 |
|--------|--|----------------------------|-----------------------------|
| | Complaints received by the bank from its customers | | |
| 1 | Number of complaints pending at beginning of the year | Nil | Nil |
| 2 | Number of complaints received during the year | Nil | Nil |
| 3 | Number of complaints disposed during the year | Nil | Nil |
| 3.1 | Of which, number of complaints rejected by the bank | Nil | Nil |
| 4 | Number of complaints pending at the end of the year | Nil | Nil |
| | Maintainable complaints received by the bank from Office of Ombudsman | | |
| 5 | Number of complaints pending at beginning of the year (OBO) | Nil | Nil |
| | Number of maintainable complaints received by the bank from OBOs | Nil | Nil |
| 5.1. | Of 5, number of complaints resolved in favor of the bank by OBOs | Nil | Nil |
| 5.2 | Of 5, number of complaints resolved through conciliation/mediation/advisories issued by OBOs | Nil | Nil |
| 5.3 | Of 5, number of complaints resolved after passing of Awards by OBOs against the bank. | Nil | Nil |
| 6 | Number of Awards unimplemented within the stipulated time (other than those appealed) | Nil | Nil |

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.





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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 | Nil | Nil | Nil | Nil | Nil |
| Ground - 2 | Nil | Nil | Nil | Nil | Nil |
| Ground - 3 | Nil | Nil | Nil | Nil | Nil |
| Ground - 4 | Nil | Nil | Nil | Nil | Nil |
| Ground - 5 | Nil | Nil | Nil | Nil | Nil |
| Others | Nil | Nil | Nil | Nil | Nil |
| Total | Nil | Nil | Nil | Nil | Nil |
| 31.03.2024 | | | | | |
| Ground - 1 | Nil | Nil | Nil | Nil | Nil |
| Ground - 2 | Nil | Nil | Nil | Nil | Nil |
| Ground - 3 | Nil | Nil | Nil | Nil | Nil |
| Ground - 4 | Nil | Nil | Nil | Nil | Nil |
| Ground - 5 | Nil | Nil | Nil | Nil | Nil |
| Others | Nil | Nil | Nil | Nil | Nil |
| Total | Nil | Nil | Nil | Nil | Nil |

*As per Master List for identifying grounds of complaints as provided in Appendix 1 to circular CEPD.CO.PR.D.Cir.No.01/13.01.013/2020-21 dated January 27, 2021 on 'Strengthening the Grievance Redress Mechanism of Banks'

c) Disclosure of penalties imposed by the Reserve Bank of India:

The Reserve Bank of India has imposed penalty of Rs. 4 lakh on October 12th 2023 during the financial year 2023-24.

Reason :Section 47-A of the Banking Regulation Act, 1949 read with Section 56 of the Banking Regulation Act, 1949 – Violation of RBI directions etc. Non compliance with Master Circular issued by RBI on 'Maintenance of Deposits Account', 'IRAC Norms' and 'Know Your Customer (KYC)'.

d) Disclosure requirement as per Accounting Standards (AS-5):

Net Profit or Loss for the period, prior Period items and Changes in Accounting Standards (AS-5):

1) Prior Period items: During the year, there were no material prior period income/expenditure items.

Income & expenditure are generally accounted on accrual basis except in the following cases:

- 1) Interest received on Non Performing Advances is accounted on actual recovery of interest as stipulated by RBI Guidelines.
- 2) Interest on Matured Deposit provided as per current saving account rate up to provisioning quarter. Actual interest payable is accounted at the time of payment as per the policy of the bank prevailing at that time.
- 3) Dividend on Investment in shares or receipt basis.

e) Change in Accounting Policy:

Change in Accounting Policy: There is no change in the Significant Accounting Policies adopted during the year ended as compared to those followed in the previous financial year.

9) Other Disclosures:

a) Business ratios

(Amount in ₹ crore)

| Particular | Current year FY 2024-25 | Previous year FY 2023-24 |
|--|-------------------------|--------------------------|
| i) Interest Income as a percentage to Working Funds | 8.58 | 8.12 |
| ii) Non-interest income as a percentage to Working Funds | 0.43 | 0.68 |
| iii) Cost of Deposits | 5.12 | 5.39 |
| iv) Net Interest Margin | 6.41 | 3.79 |
| v) Operating Profit as a percentage to Working Funds | 1.53 | 0.68 |
| vi) Return on Assets | 0.57 | -0.56 |
| vii) Business (deposits plus advances) per employee (in ₹ crore) | 418.09 | 394.35 |
| viii) Profit per employee (in ₹ crore) | 1.97 | -1.65 |
| Working Capital | 209.89 | 207.23 |
| Interest Income | 18.00 | 16.93 |
| Non-Interest Income | 0.91 | 1.41 |
| Operating Profit | 3.22 | 2.19 |
| Profit | 1.20 | -1.17 |
| No.of Staff | 68 | 71 |
| Business | 284.30 | 279.99 |





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AMS BANK

ANNASAHEB MAGAR SAHAKARI BANK MARYADIT, BHOSARI, PUNE

Financial Year: 2024-25

AUDIT RATING FOR THE YEAR 2024-25

Based on CAMELS rating guidelines issued by Commissioner of Co-operation, Maharashtra State, we have classified the Bank in **"B"** Class. All the factors have taken into account mentioned in Rating, which is divided in 6 main headings. Also, we have observed that banks has followed RBI guidelines.

Making is not only dependent on any single factor. After calculating all factors, the bank has earned **425.50** Marks. (For details See Annexure 9) The summary is given as under:

COMPOSITE RATING

For assigning a composite rating, based on the marks allotted to the components, marks for each component is to be worked out based on the weights given below :-

| Sr.No. | CAMELS Mode | Standard Weighted | Marks As per Secured | Average Weighted |
|--------|---------------------|-------------------|----------------------|------------------|
| I. | Capital Adequacy | 15% | 85.00 | 12.75 |
| II. | Asset Quality | 25% | 84.50 | 21.13 |
| III. | Management | 15% | 76.50 | 11.48 |
| IV. | Earnings | 20% | 34.00 | 6.80 |
| V. | Liquidity Appraisal | 15% | 77.00 | 11.55 |
| VI. | Systems and Control | 10% | 68.50 | 6.85 |
| | Total | 100% | 425.50 | 70.55 |

Conclusion:

The bank should take into accounts all irregularities, deficiencies pointed out in the report. BOD should personally look in the matter. All deficiencies should remove and rectified as early as possible. The rectification should be done in its letter and spirit and not only for formality. The deficiencies should not be repeated. The rectification report should be placed before Audit committee and BOD.

We are thankful to the Chairman, Vice Chairman, members of the board, CEO and Staff members for co-operation rendered by them during the audit.

For M/s. Manohar Ayalane & Co,
Chartered Accountants
Firm's Registration No. 116195W



CA Manohar Ayalane
Partner

Membership No. : 100740

Nanded : 22nd May, 2025

UDIN: 25100740BMMAMU4639





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सन २०२५-२६ चे अंदाज पत्रक :-

उत्पन्न/उत्पन्नाच्या बाबी

(आकडे रुपये लाखात)

| अ. क्र. | तपशिल | सन २०२४-२५ चा अंदाजे उत्पन्न | प्रत्यक्ष उत्पन्न | सन २०२५-२०२६ चे अंदाजे उत्पन्न |
|---------|---------------------|---------------------------------|-------------------|-----------------------------------|
| १ | कर्जावरील व्याज | १३३३.२४ | १२६०.३१ | १३९१.७७ |
| २ | गुंतवणूकीवरील व्याज | ५३५.४० | ५३९.७२ | ५३६.५३ |
| ३ | इतर उत्पन्न | १५४.७९ | ९१.२९ | १००.४२ |
| | एकुण | २०२३.४३ | १८९१.३२ | २०२८.७२ |

खर्च/खर्चाच्या बाबी

| अ. क्र. | तपशिल | सन २०२४-२०२५ चा अंदाजे खर्च | सन २०२४-२०२५ प्रत्यक्ष खर्च | सन २०२५-२०२६ चे अंदाजे खर्च |
|---------|-----------------|--------------------------------|--------------------------------|--------------------------------|
| १ | ठेवीवरील व्याज | ९८३.६३ | ८६९.४२ | ९१७.५४ |
| २ | संचालक खर्च | ०.८० | ०.६१ | ०.७० |
| ३ | सेवकांवरील खर्च | ३६४.०० | ३७२.९० | ४१०.०० |
| ४ | प्रशासकीय खर्च | २६७.५७ | १९८.२३ | २१८.१६ |
| ५ | तरतुदी | ४०.०० | ७९.०० | ६५.०० |
| ६ | आयकर | १३३.७९ | ६२.०० | १०६.३९ |
| ७ | घसारा | ६२.०० | ५७.२७ | ६२.७० |
| ८ | निव्वळ नफा | १७१.६४ | २५१.७९ | २४८.२३ |
| | एकुण | २०२३.४३ | १८९१.३२ | २०२८.७२ |

सन २०२५-२६ या आर्थिक वर्षामध्ये बँकेस साधारण ०२ कोटी ४८ लाख नफा होईल असा अंदाज आहे. सन २०२४-२५ या आर्थिक वर्षामध्ये अंदाजपत्रकापेक्षा जास्तीच्या झालेल्या खर्चाचा तपशिल खालीलप्रमाणे.

- ०१) सेवक खर्च :- सेवकांची ग्रुप ग्रॅज्युएटी व लिव्ह इनकॅशमेंटची रक्कम एलआयसीकडे जमा केलेमुळे अहवाल वर्षाच्या अंदाजापेक्षा सेवकखर्च जास्तीचा झालेला आहे.
- ०२) तरतुदी :- सेवकांची बोनस क्लोजिंग अलौन्सची तरतुद केलेमुळे मागील अहवाल वर्षाच्या अंदाजापेक्षा तरतुदी जास्तीच्या झालेल्या आहेत.

महाराष्ट्र सहकारी संस्था अधिनियम १९६० कलम ७५(०२) नुसार

मा. संचालक मंडळाचे सदस्य व त्यांचे नातेवाईक यांना दिलेल्या कर्जाचा ३१ मार्च २०२५ अखेरचा तपशिल

| तपशील | खाते संख्या | येणे बाकी रुपये | पैसे | थकबाकी रुपये | पैसे | एकुण कर्जाची येणेबाकी प्रमाण |
|--------------------------|-------------|--------------------|------|-----------------|------|---------------------------------|
| संचालक कर्ज | ०१ | ४४,०१,५८६.४२ | | १७,८३,३४३.०० | | ०.४०% |
| संचालकांचे नातेवाईक कर्ज | ०३ | ६३,६०,९३९.४२ | | ००.०० | | ०.७६% |
| एकुण | ०४ | १,२७,६२,५२५.८४ | | १७,८३,३४३.०० | | १.१६% |





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☎ : ०२०-२९८६०५६३ टेलिफॅक्स : ०२०-२९८६०५६२

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आपल्या आर्थिक आरोग्याची काळजी घेणारी फॅमिली बँक

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नफा विभागणी :-

सन २०२४-२५ या आर्थिक वर्षामध्ये बँकेस निव्वळ नफा रु. १,२०,४५,७२०.०० एवढा झालेला आहे. झालेल्या एकूण ढोबळ नफ्यातून कायदानुसार आवश्यक त्या तरतुदी करून निव्वळ नफ्याची विभागणी करताना आवश्यकते अन्य निर्धींची तरतूद करीत असून सभासदांना ८% लाभांश जाहिर करण्याची शिफारस करण्यात येत आहे. सभासदांनी या नफा विभागणीस मंजुरी द्यावी ही विनंती.

नफा विभागणी २०२४ - २५

| तपशिल | % | नफा विभागणी |
|------------------------------------|-----|----------------|
| चालू आर्थिक वर्षात झालेला एकूण नफा | | ३,२१,६९,४२९.०० |
| वजा मागील वर्षाचा तोटा | | १,१७,५३,३४०.०० |
| वजा एम ओ सी | | ८३,७०,३६९.०० |
| नफा विभागणी साठी उपलब्ध नफा | | १,२०,४५,७२०.०० |
| १२. राखीव निधी | २५% | ३०,१४,८३९.०० |
| १३. इमारत निधी | -- | -- |
| १५. निवडणुक निधी | -- | २,८५,०००.०० |
| १८. गुंतवणुक घसारा निधी | -- | -- |
| २२. गृहकर्ज व्याज निधी | -- | -- |
| ३०. विशेष राखीव निधी | १०% | १२,०५,०००.०० |
| ३१. शिक्षण निधी | ५ % | -- |
| ५४. गुंतवणुक चढउतार निधी | | -- |
| ५५. सभासद कल्याण निधी | | -- |
| ५६. सेवक कल्याण निधी | | -- |
| ५७. आपल्कालीन निधी | | -- |
| लाभांश २०२४-२५ देणे | ८% | ७५,४०,०००.०० |
| | | १,२०,३९,८३९.०० |
| पुढील वर्षासाठी वर्ग | | ८८९.०० |

Supervisory Action Framework (SAF) बाबत :-

रिझर्व्ह बँक ऑफ इंडिया यांचेकडील दिनांक ०७/०५/२०२५ रोजीचे पत्रानुसार बँकेवर Supervisory Action Framework (SAF) अंतर्गत चालू असलेली कारवाई विनाअट मागे घेतली आहे. रिझर्व्ह बँक ऑफ इंडिया यांचेमार्फत आपल्या बँकेस SAF अंतर्गत कारवाई सुरु करण्यात आली होती.

आपल्या बँकेचे सन २०२२-२३ आणि २०२३-२४ या आर्थिक वर्षाची रिझर्व्ह बँक ऑफ इंडिया यांचेकडील तपासणी बँकींग रेग्यलेशन अॅक्ट १९४९ सेक्शन ३५ अन्वयेझाली. मार्च २०२४ अखेरच्या आपल्या आर्थिक स्थितीचा आढावा घेऊन रिझर्व्ह बँक ऑफ इंडियाने त्यांचेकडील दिनांक ०७/०५/२०२५ रोजीचे पत्रानुसार बँकेवर Supervisory Action Framework (SAF) अंतर्गत चालू असलेली कारवाई मागे घेतलेली आहे.





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☎ : ०२०-२९८६०५६३ टेलिफॅक्स : ०२०-२९८६०५६२

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या कालावधीत बँकेचे सभासद, ठेवीदार, खातेदार सर्व संचालक मंडळाचे सदस्य व सेवक वर्ग यांनी अतिशय संयमाने या कठीण परिस्थितीमध्ये साथ दिली दिली याबद्दल सर्वांचे अध्यक्ष या नात्याने मी अभिनंदन करतो आणि आभार मानतो. बँकेवरील कारवाई मागे घेतल्यामुळे बँकेच्या प्रगतीच्या वाटा खुल्या झालेल्या आहेत, यात शंका नाही.

निधी उभारणी व गुंतवणुक :

बँकेस बँकींग रेग्युलेशन अॅक्ट १९४९ मधील तरतुदीनुसार कायद्याच्या मान्य प्रमाणानुसार होत असलेल्या उत्पन्नातून निधी उभारणी करणे आवश्यक आहे. सदरचा निधी होणाऱ्या नफ्याची विभागणी करून करावी लागते. या मध्ये प्रामुख्याने राखीव निधी, विशेष राखीव निधी, गुंतवणुक चढउतार निधी, शिक्षण निधी, निवडणुक निधी यांचा समावेश होतो. मागील वर्षी बँकेस तोटा असलेने नवीन निधी उभारणी झालेली नाही. सन २०२४-२५ या आर्थिक वर्षामध्ये बँकेस नफा झालेला असलेने बँकेने कायद्याचे मान्य प्रमाणानुसार निधी उभारणी केली आहे.

बँकेस वेळोवेळी गुंतवणुकीसाठी उपलब्ध असलेल्या निधीतून अन्य बँकांकडे व सरकारी कर्जरोख्यात गुंतवणुक केलेली आहे. अहवाल वर्षामध्ये बँकेकडे HTM मधून AFS मध्ये कोणतीही रक्कम वर्ग केलेली नाही. यामुळे नवीन सरकारी रोख्याचे खरेदी विक्रीचे व्यवहार बँकेने केलेले नाहीत. यामुळे मार्च २०२४ अखेर असलेली ४३०८.२७ लाख रुपयांची सरकारी कर्जरोख्यातील गुंतवणुक मार्च २०२५ अखेर कायम राहिली आहे.

एकूण व्यवसाय :

अहवाल वर्षअखेर बँकेच्या ठेवी १७३ कोटी ८४ लाख असून कर्जवाटप ११० कोटी ४७ लाख झालेले आहे. सन २०२४-२५ मध्ये बँकेचा एकूण व्यवसाय २८४ कोटी ३१ लाख आहे. अहवाल वर्षअखेर बँकेची एकूण गुंतवणुक ७६ कोटी ६४ लाख आहे. अहवाल वर्षअखेर बँकेची एकूण सेवक संख्या ६८ आहे बँकेचा प्रति कर्मचारी व्यवसाय ४ कोटी १८ लाख आहे.

संचालक मंडळ :-

बँकेच्या संचालक मंडळावर सन २०२३ ते २०२८ या कालावधीसाठी निवडणुकीद्वारे मंजूर पोटनियमातील तरतुदीनुसार निवडणुण आलेले १५ सदस्य असून त्याची वर्गवारी खालील प्रमाणे आहे.

| अ.क्र. | प्रवर्गाचे नांव | पोटनियमानुसार आवश्यक संचालक संख्या | निवडणुकीद्वारे निवडणुण अलेली संचालक संख्या |
|--------|---|------------------------------------|--|
| ०१ | खुला गट/सर्वसाधारण गट | १० | १० |
| ०२ | अनुसुचित जाती जमाती | ०१ | ०१ |
| ०३ | इतर मागास वर्ग | ०१ | ०१ |
| ०४ | भटक्या व विमुक्त जाती किंवा विशेष मागासवर्ग | ०१ | ०१ |
| ०५ | महिला राखीव | ०२ | ०२ |
| | एकूण | १५ | १५ |

पोटनियमातील तरतुदीनुसार बँकेने ०२ तज्ञ संचालकांची नियुक्ती केलेली आहे.





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☎ : ०२०-२९८६०५६३ टेलिफॅक्स : ०२०-२९८६०५६२

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व्यवस्थापन मंडळ :-

पोटनियमातील तरतुदीनुसार बँकेच्या संचालक मंडळातील ०३ सदस्य व अन्य सभासदांपैकी ०३ सदस्य असे एकूण ०६ सदस्यांची निवड बँकेच्या व्यवस्थापन मंडळावर केलेली आहे. व्यवस्थापन मंडळाचे मार्गदर्शनाचा बँकेस उत्तम फायदा होत आहे.

संचालक मंडळ व समिती सभा

अहवाल वर्षामध्ये बँकेच्या संचालक मंडळाच्या व समितीच्या सभा खातील तपशिलाप्रमाणे पार पडल्या.

| अ.क्र. | तपशिल | वर्षभरातील सभा | सदस्य | अ.क्र. | तपशिल | वर्षभरातील सभा | सदस्य |
|--------|-----------------|----------------|--------|--------|-------------------------|----------------|-------|
| ०१ | संचालक मंडळ | १५ | १५ + २ | ०७ | सेवक समिती | ०५ | ०५ |
| ०२ | व्यवस्थापन मंडळ | १२ | ०६ | ०८ | लेखापरिक्षण समिती | ०४ | ०५ |
| ०३ | कर्ज समिती | १३ | ०५ | ०९ | एकरकमी / सामोपचार समिती | ०६ | ०८ |
| ०४ | वसुली समिती | ११ | ०५ | १० | संगणक समिती | ०३ | ०५ |
| ०५ | गुंतवणूक समिती | ०९ | ०५ | ११ | जिदगी देयता समिती | १२ | ०७ |
| ०६ | कार्यकारी समिती | ०३ | ०५ | | एकूण सभा | ९३ | |

सेवक रचना आराखडा

मा. सहकार आयुक्त व निबंधक, सहकारी संस्था, महाराष्ट्र राज्य, पुणे यांनी दिनांक १७/०३/२०११ चे परिपत्रकाद्वारे नागरी सहकारी बँकांनी स्टाफिंग पॅटर्न मंजूर करून घेणेबाबत मार्गदर्शक सुचना दिलेल्या आहेत. या नुसार आपल्या बँकेची सद्याची आर्थिक स्थिती, सध्याचा शाखा विस्तार, भविष्यातील शाखा विस्तार, सद्या असलेली सेवक रचना व संख्या याचा विचार करून सेवक रचना आराखडा तयार करावा व सदरचा सेचक रचना आराखडा सभासदांचे माहितीसाठी व मंजुरीसाठी वार्षिक सर्वसाधारण सभेपुढे ठेवावा असे सुचिले आहे. यानुसार आपल्या बँकेचा स्टाफिंग पॅटर्न बँकेने तयार केलेला असून त्यास सर्वानुमते मंजुरी द्यावी.

बँकेची ३१ मार्च २०२५ अखेरची सेवक रचना खालील प्रमाणे आहे.

| अ.क्र. | पदनाम | संख्या |
|--------|---------------------------------|-----------|
| ०१ | प्रभारी मुख्य कार्यकारी अधिकारी | ०१ |
| ०२ | असिस्टंट जनरल मॅनेजर | ०४ |
| ०३ | व्यवस्थापक | ०१ |
| ०४ | सहाय्यक व्यवस्थापक - वर्ग १ | ०४ |
| ०५ | सहाय्यक व्यवस्थापक - वर्ग २ | १२ |
| ०६ | लेखनिक | १३ |
| ०७ | सहाय्यक लेखनिक | २४ |
| ०८ | शिपाई | ०७ |
| ०९ | शिपाई कम ड्रायव्हर | ०२ |
| | एकूण | ६८ |

सभासद शिक्षण व प्रशिक्षण तपशिल

अहवाल वर्षामध्ये केंद्र शासनाचे ९७ व्या घटना दुरुस्तीच्या अनुषंगाने संचालक, सभासद व सेवक यांना प्रशिक्षण देणे आवश्यक असल्याचे नमुद केले आहे. सहकाराची व्याप्ती तळागाळापर्यंत पोहोचवणे हा यामागील उद्देश आहे. यादृष्टीने अहवाल वर्षामध्ये आपण वेळेनुसार संचालक, सभासद व सेवकांचे प्रशिक्षण आयोजित केले असून चालू आर्थिक वर्षामध्येही जास्तीत जास्त प्रशिक्षण घेण्याचा प्रयत्न करणार आहे. संचालक, सभासद व सेवकांना या बाबतची पुर्वकल्पना देणेत येईल.





अण्णासाहेब मगर सहकारी बँक मर्यादित

६८०/४ ब, लांडेवाडी, भोसरी, पुणे - ४११ ०३९.

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आर्थिक स्थिती

(आकडे रुपये लाखात)

| अ.नं. | तपशिल | २०२१ | २०२२ | २०२३ | २०२४ | २०२५ |
|-------|----------------------------------|----------|----------|----------|----------|----------|
| १ | वसुल भाग भांडवल | ८६५.१३ | ८६५.७३ | ९१९.७१ | ९५८.५६ | ९८२.८४ |
| २ | भांडवली निधी (OWN FUND) | २२१२.०८ | २२४६.१४ | १४२१.१५ | २११९.१२ | २४८४.३८ |
| ३ | ठेवी | १७२१७.२६ | १७०३५.७१ | १७१८५.६५ | १७४१८.१३ | १७३८४.४७ |
| ४ | सभासद कर्जे | १११७७.९६ | १०३८२.२६ | १००८६.६३ | १०५८७.३६ | ११०४५.८२ |
| ५ | गुंतवणूक | ७३४४.०९ | ७५३२.२१ | ८१४२.१३ | ७५६३.६५ | ७६६४.६५ |
| ६ | उत्पन्न | १९८०.४८ | १९०२.३५ | १६५८.९० | १८३४.९३ | १८९१.३२ |
| ७ | खर्च | १९४७.७८ | १८५६.६४ | २२१०.४७ | १७१७.४५ | १५६९.६३ |
| ८ | निव्वळ नफा | ३२.७३ | ४५.७१ | (५१२.७४) | (११७.४८) | १२०.४६ |
| ९ | भरलेला आयकर | २२.९८ | ००.०० | १२४.४२ | ५२.९० | ८३.२४ |
| १० | निव्वळ निष्क्रिय जिंदगी प्रमाण | ४.८३% | ०३.६६ | १४.२२ | ८.९५ | ०.५१ % |
| ११ | भागभांडवल पर्याप्त प्रमाण (CRAR) | २०.१४% | ३०.४४% | २३.३६ | २१.६७ | २१.९६ % |
| १२ | भागभांडवलाचे नक्त मूल्य (NW) | २१७०.६६ | २३७४.९२ | १७३९.३९ | २४२१.५९ | २४८४.३८ |
| १३ | भागांची दर्शनी किंमत | १०००/- | १०००/- | १०००/- | १०००/- | १०००/- |
| १४ | भागाचे नक्त मुल्य (PSV) | २५०९.०५ | २७४५.१६ | १८९१.२४ | २३१९.४४ | २५२७.७६ |
| १५ | सभासद संख्या | ७५९२ | ७४१५ | ७४५२.०० | ७६५१ | ७६९३ |
| १६ | ठेवीदार संख्या | ४२९३८ | ३९७९७ | ४०३१९ | ४१३०७ | ३८६३१ |
| १७ | कर्जदार संख्या | १७७४ | १५४८ | १५४९ | १७०० | १६९४ |
| १८ | निष्क्रिय जिंदगी खातेदार संख्या | ५७ | ५३ | १४१ | ६५ | ५३ |
| १९ | ऑडीट वर्ग | 'ब' | 'ब' | 'क' | 'ब' | 'ब' |



अण्णासाहेब मगर सहकारी बँक मर्यादित

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२६ वा वार्षिक अहवाल

| | | |
|-----------------------|---|--|
| मुख्य कार्यालय | ६८०/४ ब, लांडेवाडी, भोसरी, पुणे ४११ ०३९. | ☎ : ०२०-२९८६०५६३ / २९८६०५६२ (टेलिफॅक्स) ☎ : ९०९६०५४८५१ Email : ceo@amsbank.in / admin@amsbank.in |
| भोसरी | ६८०/४ ब, लांडेवाडी, भोसरी, पुणे ४११ ०३९. | ☎ : ०२०-२९८६०५७६ / २९८६०५७७ ☎ : ९५६९०६५९६८ Email : bhosari@amsbank.in |
| चाकण | शिवाजी चौक, रामकृष्ण बिल्डींग, नाणेकरवाडी, चाकण, पुणे ४१२ १०५. | ☎ : ०२१३५-२४९५२९ / २४९५२२ ☎ : ९५६९०६५९६५ Email : chakan@amsbank.in |
| चिखली | पवार बिल्डींग, चिखली-पिंपरी रोड, कुदळवाडी, चिखली, पुणे - ४१२ ११४. | ☎ : ०२०-२७४९३९६४ / २७४९३९६५ ☎ : ९५६९०६५९६६ Email : chikhali@amsbank.in |
| कोरेगाव भिमा | यशराज टॉवर, नगररोड, कोरेगाव भिमा, ता. शिरूर, जि. पुणे - ४१२ २१६. | ☎ : ०२१३७-२५२२८८ / २५२२९९ ☎ : ९०९६०५४८५३ Email : koregaonbhima@amsbank.in |
| राजगुरुनगर | टाकळकर बिल्डींग, मि. क्र.४४६, राक्षेवाडी, पाबळ रोड, राजगुरुनगर, पुणे ४१० ५०५. | ☎ : ०२१३५-२२२०३६ / २२२०३७ ☎ : ९८६००९७०४४ Email : rajgurunagar@amsbank.in |
| आकुर्डी | सर्व्हे.नं. ४९/८५, गाळा नं.९ व १०, एन.बी.आर्केड, मेन रोड, आकुर्डी, पुणे ४११ ०३५. | ☎ : ०२०- २७२४९२९२ / २७२४९२९३ ☎ : ८६०००९९८५७ Email : akurdi@amsbank.in |
| शिंदे वासुली | करण कॉम्प्लेक्स, शिंदे वासुली फाटा, ता. खेड, जि. पुणे ४१० ५०१. | ☎ : ०७७५७०६२२९० ☎ : ९०९६०६९१०६ Email : shindevasuli@amsbank.in |
| संगमनेर | स. नं. १४३, वीर सावरकर रोड, ता. संगमनेर, जि. अहमदनगर ४२२ ६०५. | ☎ : ०२४२५-२२२३२५ / २२२१७१ ☎ : ९०९६०००६९१ Email : sangamner@amsbank.in |
| दिघी | रोडे हॉस्पिटल जवळ, दिघी, पुणे ४११ ०१५. | ☎ : ०२०-२७१५१२२१ / ६५६९६०६१ ☎ : ९५६९०६५९६९ Email : dighi@amsbank.in |
| मांजरी बु ॥ | राऊत सदन महादेव नगर, मांजरी बु ॥ ता. हवेली, जि. पुणे ४१२ ३०७. | ☎ : ७०२८०३१५०९ / ७०२८०३१५०२ Email : manjari@amsbank.in |

शाखा विस्तार

* आमची वैशिष्ट्ये *

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- टेवीवर आकर्षक व्याजदर
- भारत बील पे सुविधा उपलब्ध
- NEFT व RTGS सुविधा
- कोअर बँकिंग सुविधा
- कर्जाच्या विशेष व सुलभ योजना
- स्वप्नपूर्ती गृहकर्ज योजना
- सोने तारण, राष्ट्रीय बचतपत्रे,
आयुर्विमा पॉलीसीजवर त्वरीत कर्ज
- पाच लाखपर्यंतच्या टेवीवर विमा संरक्षण
- सर्व शाखामार्फत लॉकर्स सुविधा उपलब्ध
- चालू खातेदारांसाठी क्युआर कोड सुविधा

मुख्य कार्यालय अधिकारी वर्ग



सौ.संध्या द्विवेदी
(अकॉउंट विभाग प्रमुख)



श्री. संजय सालुंके
(प्रशासन विभाग प्रमुख)



श्री. धनाजी मोझर
(कर्ज व ऑडिट विभाग प्रमुख)



श्री. तुषार मखामले
(वसुली विभाग प्रमुख)
कार्यकाल ३१.३.२०२५ पर्यंत



श्री. नितीन तापकीर
(वसुली विभाग व्यवस्थापक)



श्री. नितीन मोरे
(टॅक्सेशन विभाग व्यवस्थापक)



श्री. अमित फुगे
(समाशोधन विभाग व्यवस्थापक)



श्री. तानाजी रोडे
(संगणक विभाग व्यवस्थापक)

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श्री. प्रशांत भोसले
(शाखाव्यवस्थापक - कोरेगाव भिमा)



श्री. शशिकांत पोतदार
(शाखाव्यवस्थापक - राजगुरुनगर)



श्री. धोंडिराम पाटील
(शाखाव्यवस्थापक - आकुर्डी)



श्री. स्वप्निल कौंटकर
(शाखाव्यवस्थापक - शिंदे वासुली)



श्री. गणेश गांडोळे
(शाखाव्यवस्थापक - संगमनेर)



श्री. निलेश चव्हाण
(शाखाव्यवस्थापक - दिधी)



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(शाखाव्यवस्थापक - मांजरी बु.)



आमदार महेशदादा लांडगे यांनी बँकेस सदिच्छा भेट दिली असता सत्कार करताना बँकेचे चेअरमन मा.श्री.नंदकुमार लांडे आणि संचालक मंडळ



मा. आमदार दिलीप मोहिते पाटीले यांनी बँकेस सदिच्छा भेट दिली असता सत्कार करताना बँकेचे चेअरमन मा.श्री.नंदकुमार लांडे आणि संचालक मंडळ



पांढरपुर देवस्थानचे विश्वस्त ह.भ.प. शिवणीकर महाराज यांची वर्धापन दिनानिमित्त बँकेस सदिच्छा भेट दिली असता सत्कार करताना बँकेचे अध्यक्ष मा. श्री. नंदकुमार लांडे व संचालक मंडळ



बँकेच्या २५ व्या वर्धापन दिनानिमित्त मा. नगरसेवक शंकरराव पांढरकर यांनी बँकेस व संचालक मंडळास शुभेच्छा देताना