



सभासदांना सूचना


वैश्य सहकारी बँक लि., मुंबई या बँकेची ८० वी वार्षिक सर्वसाधारण सभा बुधवार, दिनांक १३ ऑगस्ट २०२५ रोजी सायंकाळी ठीक ५.०० वा., प्राचार्य बी.एन.वैद्य सभागृह, २ रा मजला, इंडियन एज्युकेशन सोसायटीचे राजा शिवाजी विद्या संकुल, गेट नं. १२, पाटकर गुरुजी चौक, हिंदू कॉलनी, दादर (प.), मुंबई - ४०० ०१४, येथे होणार आहे. तरी सर्व सभासदांनी वेळेवर उपस्थित रहावे, ही विनंती. सभेतील कामकाजाचे विषय खालील प्रमाणे आहेत :

- १) दिनांक २८ सप्टेंबर २०२४ रोजी झालेल्या वार्षिक सर्वसाधारण सभेचे इतिवृत वाचणे आणि त्यास मंजूरी देणे.
- २) संचालक मंडळाने सादर केलेला दिनांक ३१ मार्च २०२५ अखेरच्या आर्थिक वर्षाच्या अहवालाची नोंद घेणे व स्विकृत करणे.
- ३) दिनांक ३१ मार्च २०२५ अखेरच्या आर्थिक वर्षाचा लेखापरिक्षण केलेला ताळेबंद, नफा-तोटा पत्रक व वैधानिक लेखापरीक्षकांनी सादर केलेल्या लेखापरिक्षण अहवालाची नोंद घेणे व स्विकृत करणे.
- ४) आर्थिक वर्ष २०२३-२०२४ च्या दोष दुरुस्ती अहवालाची नोंद घेणे व स्विकृत करणे.
- ५) आर्थिक वर्ष २०२५-२०२६ च्या अंदाजपत्रकाची व पुढील विकासाच्या योजनांची नोंद घेणे व त्यास मंजूरी देणे.
- ६) आर्थिक वर्ष २०२६-२०२७ साठी समावर्ती / अंतर्गत लेखापरीक्षकांची नेमणूक करणे व त्यांचा मेहनताना ठरविण्याचा अधिकार संचालक मंडळाला देणे.
- ७) आर्थिक वर्ष २०२५-२०२६ करिता वैधानिक लेखापरिक्षणासाठी संचालक मंडळाने मेसर्स एन.बि.एस. आणि कंपनी, सनदी लेखापाल यांच्या पुर्ननियुक्तीचा प्रस्ताव रिझर्व्ह बँकेकडे मंजूरीसाठी पाठविला आहे, त्याची नोंद घेऊन मंजूरी देणे.
- ८) वार्षिक सर्वसाधारण सभेतील अनुपस्थित सभासदांची अनुपस्थिती क्षमापित करणे.
- ९) माननीय अध्यक्षांच्या संमतीने येणारे इतर विषय.

मा. संचालक मंडळाच्या आदेशावरून

ठिकाण : मुंबई

दिनांक : २४/०७/२०२५


(भारत अं. साळवी)

मुख्य कार्यकारी अधिकारी

सूचना : सदर सभा गणसंख्येच्या अभावी स्थगित झाल्यास उपविधी क्र. ३५(iii) प्रमाणे त्याच ठिकाणी त्याच दिवशी सायंकाळी ५.३० वाजता वरील कामांचा विचार करण्याकरीता सभेचे कामकाज सुरु होईल आणि त्या सभेस गणसंख्येची आवश्यकता असणार नाही.

सभेसंबंधी विशेष सूचना :

- १) वार्षिक सर्वसाधारण सभेत संचालकांचा अहवाल आणि ताळेबंद, नफा-तोटा पत्रकाबाबत काही सूचना किंवा जे प्रश्न विचारावयाचे असतील ते सभेपूर्वी सात दिवस म्हणजेच दि. ०५ ऑगस्ट २०२५ पर्यंत बँकेच्या लोअर परेल येथील मुख्य कार्यालयात कामकाजाच्या वेळेत लेखी आणून द्यावेत किंवा बँकेच्या अधिकृत ई-मेल ho@vaishyabank.in वर पाठवावेत. आयत्यावेळी विचारलेल्या प्रश्नांची दखल घेण्याचे बंधन संचालक मंडळावर राहणार नाही, याची कृपया नोंद घ्यावी.
- २) उपविधी क्र. ३४ (ड) नुसार बँकेच्या वार्षिक अहवालाच्या प्रती सर्व सभासदांना बँकेच्या नजीकच्या शाखेतून अथवा मुख्य कार्यालयातून उपलब्ध केल्या जातील. तसेच सदर अहवाल बँकेच्या www.vaishyabank.com या संकेत स्थळावर उपलब्ध असेल.
- ३) आर्थिक वर्ष २०२४-२०२५ चा वैधानिक लेखापरीक्षकांनी लेखापरीक्षण केलेला अहवाल सभासदांसाठी बँकेच्या लोअर परेल येथील मुख्य कार्यालयात कामकाजाच्या वेळेत वाचण्यासाठी उपलब्ध असेल.
- ४) सभासदांनी सभेला येते वेळी नोटीस बरोबर दिलेला उपस्थिती अर्ज सभेच्या प्रवेशासाठी भरून सभेच्या ठिकाणी देणे बंधनकारक आहे.
- ५) भाग प्रमाणपत्रातील नांव, पत्ता अथवा वारसदार बदल असल्यास संबंधीचे पत्र बँकेच्या शेअर विभागास लोअर परेल येथील मुख्य कार्यालयात पाठवावे, त्यानुसार योग्य नोंद करणे शक्य होईल.
- ६) ज्या सभासदांनी K.Y.C./C.K.Y.C. पूर्तता केली नाही, अशा सभासदांनी दि. ३० सप्टेंबर २०२५ रोजी पर्यंत पूर्तता करावी.



संचालकांचा अहवाल

सन्माननीय सभासद बंधू - भगिनिंनो:

बँकेच्या ८०व्या वार्षिक सर्वसाधारण सभेसाठी संचालक मंडळाच्या वतीने मी आपले मनःपूर्वक हार्दिक स्वागत करतो. आपल्या बँकेने सामाजिक बांधिलकीला प्राधान्य देऊन ग्राहकाभिमुखता व सातत्याने विकसीत होत असलेले तंत्रज्ञान आत्मसात करून अहवाल वर्षात साधलेल्या व्यवसायवृद्धीचा लेखाजोखा दर्शविणारा ३१ मार्च २०२५ अखेरचा ताळेबंद, नफा-तोटा पत्रक आणि वैधानिक लेखा परिक्षकांचा अहवाल बँकेच्या संचालक मंडळाच्या वतीने आपणासमोर मांडतो.

(रक्कम लाखात)

तपशील	२०२४-२५	२०२३-२४
१) उत्पन्न :		
(अ) कर्जे व गुंतवणुकीवरील व्याज	१४६३.०८	१४०३.७०
(ब) इतर उत्पन्न	२३१.८७	१३१.५८
एकुण उत्पन्न	१६९४.९५	१५३५.२८
२) खर्च :		
(अ) ठेवीवरील व्याज	९३७.२९	८४३.५३
(ब) पगार व भत्ते	३१६.७३	३२१.७७
(क) आस्थापना व इतर खर्च	३५३.०८	३०८.७६
एकुण खर्च	१६०७.१०	१४७४.०६
३) तरतूदीपूर्व नफा (१-२)	८७.८५	६१.२२
४) घसारा व इतर तरतूद	५१.६१	३६.९०
५) करपूर्व नफा (३-४)	३६.२४	२४.३२
६) आयकर	-	-
७) नक्त नफा (५-६)	३६.२४	२४.३२
८) पुनर्मूल्यांकन राखीव निधीतून मिळणारा अधिशेष (Revaluation Reserve)	१७.२२	-
९) सन २०२० ते २०२३ या कालावधीचे रिझर्व्ह बँकेने केलेल्या तपासणीनंतर पंजाब महाराष्ट्र बँकेतील ठेवींवर करावयास आदेशीत केलेली तरतूद	-	२६५.६०
१०) नक्त (तोटा)/नफा	(-१८७.८०)	(-२४१.२६)



१) बँकेच्या आर्थिक प्रगतीचा आढावा :

(रक्कम लाखात)

तपशील	३१/०३/२०२५ अखेर	३१/०३/२०२४ अखेर	वाढ/घट
सभासद संख्या	१५९८०	१५५९६	३८४
एकुण व्यवसाय	२६४०९.५०	२६०४७.६९	३६१.८१
वसूल भाग भांडवल	६५८.७७	६२६.८०	३१.९७
वैधानिक राखीव निधी	३९४.३२	३९३.६०	०.७२
इतर निधी	१२५२.००	२३६.१०	१०१५.९०
एकुण ठेवी	१५६६४.९०	१५४८१.९५	१८२.९५
एकुण कर्जे	१०७४४.६०	१०५६५.७४	१७८.८६
गुंतवणुक	४४६७.७१	४३६०.५५	१०७.१६
खेळते भांडवल	१७२३६.४९	१७२३३.६०	२.८९
ढोबळ नफा	३६.२४	२४.३२	११.९२
पुनर्मूल्यांकन राखीव निधीतून मिळणारा अधिशेष (Revaluation Reserve)	१७.२२	-	
निव्वळ नफा / तोटा	(-१८७.८०)	(-२४१.२६)	५३.४६
ढोबळ अनुत्पादित कर्जे	३६३.९८	३७६.११	(-१२.१३)
निव्वळ अनुत्पादित कर्जे	१८५.४२	१९३.८१	(-८.३९)
भांडवल पर्याप्तता	१३.६५%	९.२३%	४.४२%

२) सभासद संख्या व भाग भांडवल :

गतवर्षी आपल्या बँकेचे १५५९६ नियमित तर ६५४ नाममात्र सभासद होते. अहवालवर्षात १९५ सभासदांनी राजीनामा दिला तर ५७९ सभासद नव्याने दाखल झाले. वर्षाअखेर आपल्या बँकेचे १५९८० नियमित व ५७० नाममात्र सभासद आहेत. या आकडेवारीवरून बँकेच्या सभासद संख्येत वाढ होत असून बँकेच्या कामकाजात सभासदांचा वाढता सहभाग हे बँकेच्या विकासाचे तसेच बँकेचा भांडवली पाया मजबूत असल्याचे द्योतक आहे.

आपल्या बँकेच्या अधिकृत भाग भांडवलाची मर्यादा रु. १०.०० कोटी असून गतवर्षी बँकेचे वसूल भाग भांडवल रु. ६२६.८० लाख इतके होते. अहवाल वर्षात रु. २२.५८ लाख भाग भांडवल परत करण्यात आले. बँकेकडे दाखल झालेल्या नवीन सभासदांकडून तसेच अधिक भागमागणीद्वारे रु. ५४.५५ लाख इतके भाग भांडवल वसूल झाल्याने वर्षाअखेर बँकेचे वसूल भाग भांडवल रु. ६५८.७७ लाख झालेले असून अहवाल वर्षाअखेर बँकेच्या भाग भांडवलात रु. ५.१०% वृद्धी झाली आहे. तसेच मागील वर्षी PMC बँकेच्या ठेवीसाठी RBI च्या निर्देशानुसार बँकेला रु. २६५.६० लाख एवढी तरतूद करावी लागल्याने बँकेला तोटा झाला तरीसुद्धा सभासदांच्या बँकेवरील विश्वासामुळे बँकेच्या भागभांडवलामध्ये वाढ झालेली आहे. त्यामुळे सभासदांनी केलेल्या सहकार्याबद्दल जेवढे आभार मानावे तेवढे कमीच ठरतील.



३) राखीव व इतर निधी :

गतवर्षी अखेर आपल्या बँकेचे राखीव व इतर निधी रु. ६२९.७० लाख होते. अहवाल वर्षात सदर निधीमध्ये रु. १०१६.६२ लाख एवढी वाढ होऊन वर्षाअखेर राखीव व इतर निधी रु. १६४६.३२ लाख इतके झालेले आहेत. अहवालवर्षात बँकेने दिंडोशी शाखा व बोरीवली शाखा या दोन्ही प्रिमायसेसचे मुल्यांकन करून रिझर्व्ह बँकेच्या परिपत्रकानुसार Revaluation Reserve तयार केले. रिझर्व्ह बँकेच्या सुधारित परिपत्रकानुसार बँकांनी त्यांचे भांडवल पर्याप्तता प्रमाण हे किमान ११% राखणे आवश्यक असल्याचे सुचित केले असून, मार्च २०२५ अखेर बँकेचे भांडवल पर्याप्तता प्रमाण (CRAR) १३.६५% आहे. तसेच रिझर्व्ह बँकेने सन २०२८ अखेर बँकेचा स्वनिधी रु. ५.०० कोटी पर्यंत असावा असे निर्देश दिले आहेत. परंतु आपल्या बँकेचा स्वनिधी रु. ९.६८ कोटी आहे जो रिझर्व्ह बँकेनी निर्देशित केलेल्या रकमेपेक्षा जास्त आहे.

४) ठेवी :

सभासद व ग्राहकांचा विश्वास हीच आपल्या बँकेची जमापुंजी आहे. अहवाल वर्षातही बँकेने आपल्या जिंदगी-देयतांचे (Assets Liability Management) सुयोग्य व्यवस्थापन केले आहे. बँकांमध्ये ठेव संकलन करण्यामध्ये तीव्र स्पर्धा असतानाही अहवाल साली आपल्या बँकेच्या ठेवीमध्ये १.१८% वृद्धी झाली आहे हे बँकेच्या विश्वासाहतेचे द्योतक आहे.

(रक्कम लाखात)

ठेवींचा प्रकार	३१-०३-२०२५	टक्केवारी	३१-०३-२०२४	टक्केवारी
बचत ठेवी	३७७८.१२	२४.१२	३६४९.९४	२३.५८
चालू ठेवी	९६६.६९	६.१७	८३३.११	५.३८
मुदत ठेवी	१०९२०.०९	६९.७१	१०९९८.९०	७१.०४
एकूण ठेवी	१५६६४.९०	१००	१५४८१.९५	१००.००

५) कर्जव्यवहार :

गतवर्षी ३१/०३/२०२४ अखेर बँकेची एकूण कर्जे रु. १०५६५.७४ लाख एवढी होती. या तुलनेत ३१/०३/२०२५ अखेर एकूण कर्जे रु. १०७४४.६० लाख एवढी झाली आहेत. म्हणजे रु. १७८.८६ लाखाने कर्जव्यवहारामध्ये वाढ झालेली आहे. कोणत्याही आर्थिक संस्थेच्या उत्पन्नाचा मोठा स्रोत हा दिलेल्या कर्जावर व त्यावर मिळणाऱ्या व्याजरूपी उत्पन्नावर अवलंबून असतो. कर्ज देताना बँकेला रिझर्व्ह बँक आफ इंडिया चे या संदर्भातील सर्व निकष पाळूनच कर्ज वितरण करावे लागते. संचालक मंडळाकडून रिझर्व्ह बँकेच्या मार्गदर्शक निकषांचे पालन करून बँकेच्या मंजूर कर्जधोरणांतर्गतच कर्जवाटप केले जाते. अहवाल साली बँकेचा C.D. Ratio ६३.७६% आहे.

कर्जाचे कारणसापेक्ष वर्गीकरण खालीलप्रमाणे आहे :

(रक्कम लाखात)

क्षेत्र	२०२४-२५	टक्केवारी	२०२३-२४	टक्केवारी
लघु उद्योग	६७४२.६३	६२.७५	६६३६.५१	६२.८१
वाहने	३६४.५९	३.३९	३५४.०५	३.३५
शैक्षणिक	१३९.०५	१.३०	११८.०७	१.१२
वैयक्तिक	१३४१.६९	१२.४९	१४९६.१८	१४.१६
गृह	२१५६.६४	२०.०७	१९६०.९३	१८.५६
एकूण	१०७४४.६०	१००	१०५६५.७४	१००



ग्राहकांना रास्त दराने कर्ज पुरवठा होण्याकरीता बँकेने अनेक कर्ज योजनांचा अवलंब केलेला आहे. बँकेने मोठ्या कर्जा एवजी लहान-लहान कर्ज पुरवठा करण्याचे धोरण ठेवलेले आहे. तसेच एकुण येणे कर्जापैकी अग्रक्रम क्षेत्रासाठी व दुर्बल घटकांसाठीचे निकष बँकेने पूर्ण केले आहेत. अग्रक्रम क्षेत्रासाठी दिलेल्या कर्जाची सरासरी येणे रु. ७५३३.२३ लाख असून त्याचे एकुण कर्जाशी शेकडा प्रमाण ७१.३०% इतके आहे. आणि दुर्बल घटकांना दिलेल्या सरासरी कर्जाची येणे बाकी रु. १३१८.९४ लाख इतके आहे. त्याचे येणे कर्जाचे प्रमाण १२.४८% इतके आहे. रिझर्व्ह बँकेच्या नियमाप्रमाणे मार्च २०२५ साली हे प्रमाण अनुक्रमे ६०% व ११.७५% इतके असणे आवश्यक आहे. बँकेने त्याची पूर्तता केलेली आहे.

६) संचालक मंडळ व त्यांचे नातेवाईक यांना दिलेल्या कर्जाची माहिती (३१ मार्च २०२५ अखेर) :

(महाराष्ट्र सहकारी कायदा कलम ७४ (२) अन्वये सादर)

(रक्कम लाखात)

संचालक मंडळ सदस्य संख्या व त्यांचे नातेवाईक ज्यांनी बँकेकडून कर्ज घेतलेले आहे त्यांची संख्या	वर्षाच्या सुरुवातीला वाटप केलेल्या कर्जापैकी येणे असलेल्या कर्जाची रक्कम (१-४-२०२४ रोजीची)	दि. १-४-२०२४ ते दि. ३१-३-२०२५ या कालावधीत वाटप केलेले कर्ज	दि. १-४-२०२४ ते दि. ३१-३-२०२५ या कालावधीत वसुल झालेली कर्ज रक्कम	वर्षाच्या अखेर येणे असलेली कर्जाची रक्कम ३१-३-२०२५ अखेर	येणे कर्ज पैकी थकबाकी असलेली रक्कम (रुपये लाखात)	शेरा
अ) संचालक-०३	एकूण रु १६.७०	१.९६	३.०१	१५.६५	काही नाही
ब) संचालकांचे नातेवाईक -०१		०.६१	०.०२	०.५९	काही नाही

७) अनुत्पादित कर्जे, वसुली व तरतूद :

कर्ज देताना सर्व बाजू तपासून त्या निकषांवर आधारीत कर्ज देण्यासाठी बँक कटीबद्ध आहे. अशा सर्व कर्ज खात्यांवर त्याचे वितरण झालेल्या दिवसांपासून देखरेख केली जाते. अनेक वेळा अशी काळजी घेऊन देखील विविध कारणांनी काही कर्ज थकीत होतात. अशावेळी कर्ज वसुली करताना सदर कर्ज थकीत का झाले याचा अभ्यास करून त्याच्या वसुलीसाठी वसुली विभागाद्वारे पाठपुरावा केला जातो. यावर्षी देखील बँकेने SMA-1 आणि SMA-2 या श्रेणीत येणाऱ्या कर्ज खात्यांवर विशेष लक्ष ठेवून ती NPA होणार नाही, यादृष्टीने थकीत हफता वसुलीची शाखा स्तरावर व वसुली विभागातून मोहीम राबवीली जाते. भारतीय रिझर्व्ह बँकेने निव्वळ अनुत्पादक कर्जाचे प्रमाण ३% पेक्षा कमी असा मार्गदर्शक मापदंड घालून दिलेला आहे. यानुसार अनुत्पादित कर्जाची स्थिती खालीलप्रमाणे असून चालू अहवालवर्षात बँकेने सदर प्रमाण राखलेले आहे.

(रक्कम लाखात)

तपशील	३१-०३-२०२५ अखेर	टक्केवारी	३१-०३-२०२४ अखेर	टक्केवारी
एकूण कर्जे	१०७४४.६०	-	१०५६५.७४	-
ढोबळ अनुत्पादित कर्जे	३६३.९८	३.३९	३७६.११	३.५६
निव्वळ अनुत्पादित कर्जे	१८५.४२	१.७५	१९३.८१	१.८७
केलेली तरतूद	-	-	-	-

८) गुंतवणूक :

बँक अधिनियम १९४९ (सहकारी बँकाना लागू असणारा) च्या तरतूदीस अधिन राहून रोख मर्यादा व तरलता यांचे पूर्ण पालन करून भारतीय रिझर्व्ह बँकेच्या मार्गदर्शक सूचनेनुसार बँकेची एकूण गुंतवणूक रु. ४४६७.७१ लाख असून त्यापैकी रु. ३०३९.४६ लाख एसएलआर सेक्युरिटीज म्हणजेच शासकीय रोखे, राज्य सरकारचे बॉण्ड मध्ये गुंतवणूक केली आहे. उर्वरित गुंतवणूक रु. १४२८.२५ लाख ठेवी रुपात राज्य सहकारी बँक, राष्ट्रीयकृत बँका व शेड्युल सहकारी बँकांमध्ये गुंतवलेली आहे. तसेच काही गुंतवणूक शेअर्स आणि इक्विटी वॉरंट मध्ये आहे. भारतीय रिझर्व्ह बँकेने एसएलआर सेक्युरिटीजसाठीचा मापदंड १८.०० % इतका ठरविला आहे, त्या अनुषंगाने आपल्या बँकेचे एसएलआर सेक्युरिटीजचे प्रमाण २४.१६ % आहे.

९) संचालक मंडळ व समिती सभा :

बँकेच्या संचालक मंडळात आर्थिक, सामाजिक, कामगार व औद्योगिक क्षेत्रात कार्यरत असलेले सदस्य असून त्यांच्यात असलेला व्यावसायिक दृष्टीकोन व दूरदर्शीपणा बँकेच्या विकासात महत्त्वपूर्ण भूमिका बजावत असतो. अहवाल वर्षात संचालक मंडळाच्या सभांना संचालकांची उपस्थिती समाधानकारक राहिलेली आहे. बँकेचे सर्व संचालक सभासद, ग्राहक व कर्मचारी वर्गास सदैव मार्गदर्शन करतात व बँकेच्या कामकाजात सहभागी होऊन कामकाजात गतिमानता राखण्याचे प्रयत्न करतात. बँकेतील विविध विभागांचे कामकाज जलदगतीने व सुलभतेने होण्यासाठी संचालक मंडळातर्गत असलेली कर्ज उपसमिती, कार्यकारी उपसमिती, कर्मचारी उपसमिती, लेखापरिक्षण उपसमिती, कर्ज वसुली उपसमिती, गुंतवणूक व व्यवसाय वृद्धी उपसमिती, आयटी स्ट्रॅटेजी आणि स्टेरींग उपसमिती यांच्या वेळोवेळी आयोजित करण्यात आलेल्या सभांनाही समिती सदस्यांची उपस्थिती समाधानकारक राहिलेली आहे.

	संचालक मंडळ सभा	व्यवस्थापन संचालक मंडळ सभा (BOM)	कर्ज उपसमिती सभा	कर्मचारी उपसमिती सभा	कर्ज वसुली उपसमिती सभा	लेखापरिक्षण उपसमिती सभा	गुंतवणूक उपसमिती सभा	कार्यकारी उपसमिती सभा	आयटी स्ट्रॅटेजी आणि स्टेरींग उपसमिती सभा	ALCO उपसमिती सभा
झालेल्या एकूण सभा	१४	१८	१७	३	१२	१०	६	६	३	४

१०) बँक व्यवस्थापन मंडळ (Board of Management) :

भारतीय रिझर्व्ह बँकेचे दिनांक ३१ डिसेंबर, २०१९ चे परिपत्रक No.RBI/2019-20/128 DOR (PCB) BPD Cir No. 8/12 .05.002/2019-20 आणि बँकेच्या उपविधीतील सुधारीत कलम क्र. ४९अ नुसार दि. २६ जून २०२१ पासून बँकेच्या व्यवस्थापन मंडळाची रचना करण्यात आली. व्यवस्थापन मंडळ सदस्यांचे सहकार्य व त्यांचे बँकींग क्षेत्रातील अनुभव व योगदान हे बँकेच्या विकासाच्या दृष्टीने मोलाचे ठरत आहे.

११) जोखीम व्यवस्थापन :

जोखीम व्यवस्थापन हे बँकेचे एक अविभाज्य अंग आहे. रिझर्व्ह बँकेच्या मार्गदर्शक तत्त्वानुसार व्यवसायात वाढ करताना त्याचे जोखीमीशी ताळमेळ राखणे अत्यंत गरजेचे असते. विविध प्रकारच्या जोखीमा यांचा अभ्यास करून त्याचे मूल्यमापन व व्यवस्था करणे व त्याअनुरूप गुणात्मक व संख्यात्मक निर्णय घेणे, हे संचालकांचे कर्तव्य आहे. यासाठी बँकेने विविध उपसमित्या स्थापन केल्या आहेत. तसेच जोखीम व्यवस्थापनासाठी वरिष्ठ व्यवस्थापकांची जिंदगी व देयता उपसमिती (ALCO) कार्यरत आहे. या उपसमितीच्या सभा नियमितपणे होत असतात.



१२) मनुष्यबळ विकास :

बँकींग क्षेत्रातील तीव्र स्पर्धात्मक वातावरणामुळे आपले ग्राहक टिकविणे व वाढविणे हे फार महत्वाचे आहे. याची जबाबदारी सर्वस्वी कर्मचाऱ्यांवर येते. कर्मचाऱ्यांना बँकींगमध्ये नित्य नव्या बदलांना सामोरे जाण्यासाठी बँकेतर्फे बँकींग क्षेत्रातील तज्ञ मंडळींकडून कर्मचाऱ्यांना प्रशिक्षण दिले जाते. बँकेतील कर्मचाऱ्यांचे बँकींग ज्ञान व निर्णय घेण्याची क्षमता वाढून ग्राहक सेवेमध्ये वृद्धी होण्याकरीता रिझर्व्ह बँक व इतर सहकारी प्रशिक्षण संस्थांनी Online / Offline द्वारे आयोजित केलेल्या प्रशिक्षण कार्यक्रमांमध्ये सर्व कर्मचारी व संचालक भाग घेत असतात. तसेच कर्मचाऱ्यांना बँकींग मधील सुधारणा, नियम याची माहिती व्हावी आणि त्यांची कार्यक्षमता वाढून अधिक चांगल्या रितीने ग्राहकसेवा देता यावी या उद्देशाने वेळोवेळी मुख्य कार्यालयातून Online व परिपत्रकाद्वारे संवाद साधून माहिती दिली जाते.

१३) नॉन बँकींग व्यवसाय :

बँकींग व्यवसायातून मिळणाऱ्या उत्पन्नाव्यतिरिक्त इतर उत्पन्न वाढविण्यासाठी बँकेने जीवन विम्यासाठी लाईफ इन्शुरन्स कारपोरेशन ऑफ इंडिया लिमिटेड तसेच श्रीराम लाईफ इन्शुरन्स कं. लिमिटेड बरोबर Corporate Agency करार, तसेच सर्वसाधारण विम्यासाठी श्रीराम जनरल इन्शुरन्स कं. लिमिटेड बरोबर Corporate Agency करार केला आहे. तसेच न्यु इंडिया अॅश्युरन्स कंपनी मार्फत प्रधानमंत्री सुरक्षा विमा योजना व L.I.C. मार्फत प्रधानमंत्री जीवन ज्योती विमा योजना कार्यान्वित आहेत. या व्यवसायाद्वारे बँकेला अहवालवर्षी रु. ५.६२ लाख कमिशन मिळाले आहे. आपण आपला व आपल्या कुटुंबियांचा जीवन विमा व इतर सर्वसाधारण विमा आपल्या बँकेमार्फतच करावा, अशी आपणांस विनंती करतो.

१४) डिजिटल बँकींग :

बँकींग क्षेत्रातील सध्याची स्पर्धा व आव्हाने लक्षात घेता ग्राहकांना अद्यावत तंत्रज्ञानाचा अधिकाधिक वापर वैविध्यपूर्ण व नाविन्यपूर्ण डिजिटल सेवा पुरवणे शक्य झाले आहे. नवीन तंत्रज्ञानाने आर्थिक व्यवहार अधिक स्वस्त व वेगाने होत आहेत. सध्याच्या काळात ग्राहकांकडून मोठ्या प्रमाणावर डिजिटल पेमेंट पध्दतीचा अवलंब होत आहे. यामुळे डिजिटल व्यवहारांमध्ये वाढ झालेली आहे. आपली बँक आयएमपीएस, पीओएस, बीबीपीएस, युपिआय पेमेंट सिस्टिम, भिम अॅप अशा प्रकारच्या डिजिटल सेवा ग्राहकांना प्रदान करीत आहे. जसे ग्राहकांना आपल्या नोंदणीकृत e-mail वर आपल्या खात्याची मासिक, त्रैमासिक किंवा वार्षिक स्टेटमेंट मिळणार आहे. तसेच बँकेने QR Code ची सुविधा ग्राहकांसाठी उपलब्ध केली आहे.

१५) सायबर सिक्युरिटी :

आपल्या बँकेने आपली माहिती व सायबर सुरक्षा मजबूत करण्यासाठी प्राधान्यक्रम दिला आहे. चीफ इन्फॉर्मेशन सिक्युरिटी ऑफिसर (CISO) यांची नियुक्ती केली असून त्यांच्या मार्गदर्शनाखाली आपला इन्फॉर्मेशन टेक्नॉलॉजी विभाग बँकेच्या संपूर्ण व्यवसायाची सायबर सुरक्षा सांभाळण्याबरोबरच सायबर सुरक्षिततेचे उपाय प्रस्तावित करून त्या विषयातील तज्ञांकडून या उपायांचे काटेकोर पालन होत असल्याची खात्री करत असतो. तसेच, बँकेने सायबर सुरक्षा विमा उतरविलेला आहे. तसेच रिझर्व्ह बँकेच्या निर्देशानुसार वेळोवेळी आवश्यक ते बदल / कार्यवाही केली जाते.



१६) वैधानिक लेखा परिक्षण :

आपल्या बँकेचे सन २०२४-२५ चे वैधानिक लेखापरिक्षण रिझर्व्ह बँकेच्या मान्यतेने नेमणूक केलेले मे. एन.बी.एस. अँड कं. - चार्टर्ड अकाउंटंट यांनी केले. त्यांनी लेखापरिक्षण पूर्ण करून बँकेच्या कामकाजाबाबत समाधान व्यक्त केले आणि बँकेचा ऑडीट "अ" वर्ग कायम ठेवला आहे.

१७) रिझर्व्ह बँक तपासणी :

बँकिंग नियंत्रण अधिनियम १९४९ च्या कलम ३५ अन्वये (सहकारी बँकाना लागू असणारा) भारतीय रिझर्व्ह बँकेच्या बँक पर्यवेक्षण विभागामार्फत आपल्या बँकेच्या सन २०२० ते २०२३ या कालावधीची तपासणी पूर्ण झाली आहे. रिझर्व्ह बँकेच्या तपासणी अहवालाचा दोष दुरुस्ती अहवाल विहीत कालावधीत बँकेमार्फत सादर केलेला आहे. बँकेच्या तपासणी कालावधीमध्ये भारतीय रिझर्व्ह बँकेच्या तपासणी अधिकाऱ्यांनी बँकेच्या कामकाजाबाबत केलेल्या सुचना व मार्गदर्शनाबद्दल बँक त्यांचे आभार व्यक्त करीत आहे.

१८) सामाजिक बांधिलकीचे उपक्रम :

आपली बँक विविध सामाजिक बांधिलकीच्या उपक्रमांद्वारे आपले योगदान देण्याचा प्रयत्न करीत असते.

१९) कर्मचारी वर्ग :

बँकेच्या प्रगतीत व कार्यात कर्मचारी वर्गाचे योगदान मोलाचे आहे. बँकेने कर्मचाऱ्यांना आवश्यक सोयी, प्रशिक्षण, संरक्षण अशाबाबींकडे नेहमीच आत्मीयतेने लक्ष दिले आहे, तसेच कर्मचाऱ्यांच्या सुरक्षेसाठी बँकेने आरोग्य, नैसर्गिक व अपघाती मृत्युसाठी विमा संरक्षणांचा लाभही दिला आहे. आजच्या स्पर्धात्मक युगात टिकून राहण्यासाठी सर्वच कर्मचाऱ्यांना अहवाल वर्षात इन-हाऊस तसेच बाहेरील तज्ञ व्यक्तींकडून व RBI College of Agriculture, Pune बँक असोसिएशन, बँक फेडरेशन - मुंबई, इत्यादी ठिकाणी प्रशिक्षण देण्याते आलेले आहे.

२०) श्रध्दांजली :

सन २०२४-२०२५ मध्ये आपल्या ज्या भागधारकांचे, ठेवीदारांचे, खातेदारांचे, हितचिंतकांचे निधन झाले, त्यांच्या कुटुंबियांच्या शोकात आम्ही सहभागी आहोत.

२१) आभार :

बँक आपले सभासद, ठेवीदार, खातेदार, कर्मचारी, हितचिंतक, विभिन्न संस्था पदाधिकारी, सन्माननीय व्यक्ती यांचे त्यांनी वेळोवेळी दिलेल्या सहयोग, मार्गदर्शन आणि सल्ल्याविषयी कृतज्ञतापूर्वक आभारी आहे.



विशेष आभार

- १) भारतीय रिझर्व्ह बँक, सहकारी बँक पर्यवेक्षण विभाग, मुंबई क्षेत्रीय कार्यालय.
- २) सहकार आयुक्त, पुणे.
- ३) जिल्हा उपनिबंधक सहकारी संस्था-मुंबई शहर.
- ४) विशेष लेखा परिक्षक - सहकारी संस्था मुंबई शहर
- ५) मे. सुनिल गुजर अँड असोसिएटस् - चार्टर्ड अकाउंटंट (कनकरंट ऑडीटर)
- ६) कायदा सल्लागार - अँड. विलास नाईक, अँड. नितीन उजगरे, अँड. पी. के. जैन,
अँड. एन. एन. भद्रशेटे, अँड. अजय मसणे, अँड. प्रकाश शेणॉय, अँड. श्रीराम रेडीज
- ७) बँकर्स - महाराष्ट्र राज्य सहकारी बँक, मुंबई जिल्हा मध्यवर्ती सहकारी बँक, सारस्वत बँक,
आय. डी. बी. आय. बँक, बँक ऑफ इंडिया, शामराव विठ्ठल को. ऑ. बँक, ठाणे जनता सहकारी बँक,
- ८) महाराष्ट्र अर्बन को. ऑप. बँक फेडरेशन, मुंबई
- ९) दि. बृहमुंबई नागरी सहकारी बँक असोसिएशन लि., मुंबई
- १०) महाराष्ट्र राज्य सहकारी बँक असोसिएशन
- ११) नॅशनल फेडरेशन ऑफ अर्बन को ऑप. बँक्स अण्ड क्रेडिट सोसायटी लि.
- १२) मा. श्री. आनंदराव अडसूळ - माजी खासदार, माजी केंद्रीय अर्थ राज्य मंत्री व
अध्यक्ष - को. ऑप. बँक एम्प्लॉईज युनियन व युनियनचे सर्व पदाधिकारी
- १३) कोंकणस्थ वैश्य समाज, एम. व्ही. टी. व्ही. सहकारी पतसंस्था मर्यादित, मुंबई विडी तंबाखु व्यापारी संघ व इतर
सर्व वैश्यवाणी समाज संस्था
- १४) भोईवाडा पोलिस स्टेशन, व्ही. पी. रोड पोलिस स्टेशन, ना. म. जोशी मार्ग पोलिस स्टेशन, माटुंगा (पू.)
पोलिस स्टेशन

सद्यःस्थितीत रिझर्व्ह बँक ही प्रत्येक नागरी सहकारी बँकेच्या प्रगतीकडे लक्ष ठेवून आहे. आज जरी आपली बँक ही आर्थिक स्थैर्याकडे वाटचाल करत असली तरी या पुढे आपल्याला अधिक व्यावसायिक दृष्टीकोन ठेवणे आवश्यक ठरणार आहे. त्यादृष्टीने सर्व सभासदांचे सहकार्य मिळत आहे असेच सहकार्य यापुढेही मिळेल अशी संचालक मंडळास खात्री आहे.

जय हिंद! जय महाराष्ट्र!! जय सहकार!!!

संचालक मंडळाच्या आदेशावरून

(अनिरुद्ध पुरुषोत्तम शेट्टे)
अध्यक्ष

मुंबई दिनांक : २४-०७-२०२५



लेखापरीक्षकांचा स्वतंत्र अहवाल

प्रति,

सभासद,

वैश्य सहकारी बँक लि., मुंबई.

आर्थिक विवरणपत्रांच्या लेखापरीक्षणाचा अहवाल

अभिमत:

आम्ही वैश्य सहकारी बँक लि., मुंबई (यास पुढे बँक म्हणून संदर्भित) या बँकेच्या दिनांक ३१ मार्च २०२५ रोजीच्या आर्थिक विवरणांचे लेखापरीक्षण करून सोबत अहवाल संलग्न केला आहे. ज्यामध्ये ३१ मार्च २०२५ रोजीचा ताळेबंद पत्रक, नफा आणि तोटा खाते, त्यावेळेस संपलेल्या वर्षासाठी रोख प्रवाह विवरणपत्र आणि आर्थिक विवरणपत्रांच्या लेखा, ज्यात महत्त्वपूर्ण लेखा धोरणांचा सारांश आणि इतर स्पष्टीकरणात्मक माहिती (आर्थिक विवरणपत्रे) समाविष्ट आहेत.

आमच्या मते आणि आमच्या सर्वोत्तम माहितीनुसार आणि आम्हाला दिलेल्या स्पष्टीकरणानुसार, आर्थिक विवरणपत्रे, महाराष्ट्र सहकारी संस्था कायदा, १९६० आणि त्याअंतर्गत बनवलेले नियम आणि बँकिंग नियमन कायदा, १९४९ (सहकारी संस्थांना लागू असलेली) बँकिंग नियमन (सुधारणा) कायदा, २०२० आणि रिझर्व्ह बँकेने जारी केलेल्या मार्गदर्शक तत्त्वानुसार, सुधारित केलेली माहिती आवश्यक असलेल्या पद्धतीने देतात आणि भारतात सामान्यतः स्वीकारलेल्या जाणाऱ्या लेखा तत्त्वांच्या अनुरूप एक खरे आणि निष्पक्ष दृष्टिकोन देतात :-

- ताळेबंद पत्रकाच्या बाबतीत, दि. ३१ मार्च २०२५ रोजी बँकेच्या कामकाजाच्या स्थितीबद्दल.
- नफा आणि तोटा खात्याच्या बाबतीत, त्या तारखेला संपलेल्या वर्षाच्या नफ्याबद्दल, आणि
- रोख प्रवाह विवरणपत्राच्या बाबतीत, त्या तारखेला संपलेल्या वर्षाच्या रोख प्रवाहबद्दल.

अभिमताचा आधार

आम्ही आमचे लेखापरीक्षण इन्स्टिट्यूट ऑफ चार्टर्ड अकाउंटंट्स ऑफ इंडिया (ICAI) ने जारी केलेल्या ऑडिटिंग स्टँडर्ड्स ऑन ऑडिट (SAs) नुसार केले. त्या (SAs) अंतर्गत आमच्या जबाबदाऱ्या आमच्या अहवालाच्या "फायनान्शियल स्टेटमेंट्सच्या ऑडिटसाठी ऑडिटरच्या जबाबदाऱ्या" विभागात पुढे वर्णन केल्या आहेत. ICAI ने जारी केलेल्या नैतिकतेच्या संहितेनुसार आणि महाराष्ट्र सहकारी संस्था कायदा, १९६० आणि त्याअंतर्गत बनवलेल्या नियमानुसार आणि बँकिंग नियमन (सुधारणा) कायदा, २०२० आणि रिझर्व्ह बँकेने जारी केलेल्या मार्गदर्शक तत्त्वानुसार सुधारित बँकिंग नियमन कायदा, १९४९ (सहकारी संस्थाना लागू) च्या तरतुदीनुसार आर्थिक विवरणांच्या आमच्या लेखापरीक्षणाशी संबंधित नैतिक आवश्यकतांनुसार आम्ही बँकेपासून स्वतंत्र आहोत आणि आम्ही या आवश्यकता आणि (ICAI) ने जारी केलेल्या नीतिमत्ता संहितेनुसार आमच्या इतर नैतिक जबाबदाऱ्या पूर्ण केल्या आहेत. आम्हाला विश्वास आहे की आम्हाला मिळालेले ऑडिट पुरावे आमच्या मतासाठी आधार देण्यासाठी पुरेसे आणि योग्य आहोत.

महत्वाच्या बाबी :

आर्थिक विवरणपत्रांशी जोडलेल्या खात्यांच्या नोंदसमध्ये खालील गोष्टीचा समावेश असलेल्या खुलाशांकडे आम्ही लक्ष वेधतो :-

टीप क्रमांक III (B) (4) :- सीबीएस सॉफ्टवेअर स्थलांतरित करताना नोंदवलेल्या त्रुटीमुळे, आर्थिक वर्ष २०२३-२४ मध्ये जमा झालेल्या दोन महिन्यांच्या अतिरिक्त बचत बँक व्याजासाठी बँकेने १७.५८ लाख रुपयांच्या १/१० व्या भागाचे १.७६ लाख रुपये परिशोधन केले आहेत. वरील बाबीबाबत आमचे मत बदललेले नाही.

आर्थिक विवरणपत्रांच्या लेखापरीक्षणासाठी लेखापरीक्षकांच्या जबाबदाऱ्या :

आमचे उद्दिष्ट म्हणजे आर्थिक विवरणपत्रे फसवणूक किंवा त्रुटीमुळे असली तरी ती भौतिक चुकीच्या विधानांपासून मुक्त आहेत की नाही याबद्दल वाजवी खात्री मिळवणे आणि आमचे मत समाविष्ट करणारा लेखापरीक्षकाचा अहवाल जारी करणे. वाजवी आश्वासन ही उच्च पातळीची हमी आहे. परंतु (SAs) नुसार केलेल्या लेखापरीक्षणात नेहमी एखादी महत्वाची चुकीची विधाने आढळतील याची हमी नाही. चुकीची विधाने फसवणूक किंवा त्रुटीमुळे उद्भवू शकतात आणि जर वैयक्तिकरित्या किंवा एकत्रितपणे, या वित्तीय विवरणांच्या आधारे वापरकर्त्यांनी घेतलेल्या आर्थिक निर्णयांवर त्यांचा प्रभाव पडण्याची अपेक्षा केली जाऊ शकते तर ती महत्त्वाची मानली जातात.

SAs नुसार ऑडिटचा भाग म्हणून, आम्ही व्यावसायिक निर्णय घेतो आणि संपूर्ण लेखापरिक्षणा दरम्यान व्यावसायिक संशयवाद राखतो :

- आर्थिक विवरणपत्रांमध्ये फसवणूक किंवा त्रुटीमुळे झालेल्या महत्वाच्या चुकीच्या विधानांचे धोके ओळखणे आणि त्यांचे मूल्यांकन करणे, त्या जोखमींना प्रतिसाद देणारे ऑडिट प्रक्रिया डिझाइन करणे आणि अंमलात आणणे आणि आमच्या मताला आधार देण्यासाठी पुरेसे आणि योग्य ऑडिट पुरावे मिळवणे. फसवणुकीमुळे उद्भवलेल्या महत्वाचे चुकीचे विधान शोधून न येण्याचा धोका चुकीमुळे उद्भवणाऱ्यापेक्षा जास्त असतो, कारण फसवणुकीत संगनमत, खोटेपणा, हेतुपुरस्सर चुका, चुकीचे सादरीकरण किंवा अंतर्गत नियंत्रणाचे उल्लंघन यांचा समावेश असू शकतो.
- लेखापरीक्षाशी संबंधित अंतर्गत नियंत्रणाचे संक्षिप्त वर्णन मिळवा जेणेकरून परिस्थितीनुसार योग्य असलेल्या ऑडिट प्रक्रिया तयार करता येतील परंतु संस्थेच्या अंतर्गत नियंत्रणाच्या प्रभावीतेवर मत व्यक्त करण्याच्या उद्देशाने नाही.
- वापरलेल्या लेखा धोरणांची योग्यता, लेखा अंदाजांची वाजवीपणा आणि व्यवस्थापनाने केलेल्या संबंधित खुलाशांचे मूल्यांकन करणे.
- व्यवस्थापनाच्या लेखाविषयक आधाराच्या वापराच्या योग्यतेवर आणि प्राप्त झालेल्या लेखापरीक्षण पुराव्यांच्या आधारावर, अशा घटना किंवा परिस्थितीशी संबंधित एखादी सामग्री अनिश्चितपणे अस्तित्वात आहे का, ज्यामुळे व्यवस्थापनाच्या क्षमतेवर लक्षणीय शंका निर्माण होऊ शकते यावर निष्कर्ष काढणे. जर आम्हाला असे आढळून आले की एखादी महत्वाची अनिश्चितता अस्तित्वात आहे, तर आम्हाला आमच्या असे आढळून आले की एखादी महत्वाची अनिश्चितता अस्तित्वात आहे, तर आम्हाला आमच्या लेखापरीक्षकाच्या अहवालात आर्थिक विवरणांमधील संबंधित खुलाशांकडे लक्ष वेधावे लागे किंवा जर असे खुलासे अपुरे असतील तर आमचे मत सुधारवे लागेल. आमचे निष्कर्ष आमच्या लेखापरीक्षकांच्या अहवालाच्या तारखेपर्यंत मिळालेल्या लेखापरीक्षण पुराव्यांवरील लेखापरीक्षणावर आधारित आहेत. तथापि, भविष्यातील घटना किंवा परिस्थिती बँकेचे काम सुरू ठेवण्यास थांबवू शकतात.
- आर्थिक विवरणपत्रांचे एकूण सादरीकरण, रचना आणि आशय, ज्यामध्ये खुलासे समाविष्ट आहेत, यांचे मूल्यांकन करा आणि वित्तीय विवरणपत्रे अंतर्निहित व्यवहार आणि घटनांचे योग्य सादरीकरण साध्य करण्यासाठी अशा प्रकारे प्रतिनिधित्व करतात का.

आम्ही प्रशासनाची जबाबदारी असलेल्यांशी, इतर बाबींबरोबर, लेखापरीक्षणाची नियोजित व्याप्ती आणि वेळ आमच्या लेखापरीक्षणादरम्यान आढळलेल्या अंतर्गत नियंत्रणातील कोणत्याही महत्त्वपूर्ण कमतरतांसह महत्त्वपूर्ण लेखापरीक्षण निष्कर्षाबद्दल संवाद साधतो.

आम्ही प्रशासनाची जबाबदारी असलेल्यांना स्वातंत्र्याबाबत संबंधित नैतिक आवश्यकतांचे पालन केल्याचे विधान देखील प्रदान करतो आणि त्यांच्याशी आमच्या स्वातंत्र्यावर आणि लागू असल्यास, संबंधित सुरक्षा उपायांवर वाजवीपणे परिणाम करणारे सर्व संबंध आणि इतर बाबींबद्दल संवाद साधतो.

आर्थिक विवरणपत्रे आणि लेखापरीक्षकांच्या अहवालाव्यतिरिक्त इतर माहिती :

बँकेचे व्यवस्थापन आणि संचालक मंडळ इतर माहिती तयार करण्याची जबाबदारी घेतात. इतर माहितीमध्ये बँकेच्या वार्षिक अहवालात

समाविष्ट असलेली माहिती, ज्यामध्ये इतर स्पष्टीकरणात्मक माहिती समाविष्ट आहे. परंतु त्यात आर्थिक विवरणपत्रे आणि आमच्या लेखापरीक्षकांचा अहवाल समाविष्ट नाही. या लेखापरीक्षकांच्या अहवालाच्या तारखेनंतर वार्षिक अहवाल आम्हाला उपलब्ध करून देणे अपेक्षित आहे.

आर्थिक विवरणपत्रांवरील आमचे मत इतर माहिती समाविष्ट करत नाही आणि आम्ही त्यावर कोणत्याही प्रकारचे आश्वासन निष्कर्ष व्यक्त करत नाही.

आर्थिक विवरणपत्रांच्या आमचा लेखापरीक्षणासंदर्भात, वर ओळखली गेलेली इतर माहिती उपलब्ध झाल्यावर ती वाचण्याची आमची जबाबदारी आहे आणि असे करताना, इतर माहिती आर्थिक विवरणपत्रांशी किंवा लेखापरीक्षणात मिळालेल्या आमच्या ज्ञानाशी भौतिकदृष्ट्या विसंगत आहे का किंवा इतर स्पष्टीकरणात्मक माहितीसह वार्षिक अहवाल वाचताना भौतिकदृष्ट्या चुकीची असल्याचे दिसून येते का याचा विचार करणे, जर आम्हाला असे वाटले की त्यात काही महत्वाची चूक आहे, तर आम्हाला प्रशासनाच्या जबाबदारी असलेल्यांना ही बाब कळवावी लागेल.

आर्थिक विवरणपत्रांसाठी व्यवस्थापन आणि प्रशासनाची जबाबदारी असलेल्यांच्या जबाबदाऱ्या:

बँकेचे व्यवस्थापन आणि संचालक मंडळ हे भारतात सामान्यतः स्वीकारल्या जाणाऱ्या लेखा तत्वांनुसार, ज्यामध्ये ICAI ने जारी केलेल्या लेखा मानकांचा समावेश आहे, बँकेच्या आर्थिक स्थिती, आर्थिक कामगिरी आणि रोख प्रवाहाचे खरे आणि निष्पक्ष दृश्य देणारे हे आर्थिक विवरणपत्रे तयार करण्याची जबाबदारी घेतात. या जबाबदारीमध्ये महाराष्ट्र राज्य सहकारी संस्था कायदा, १९६० आणि त्याअंतर्गत बनवलेल्या नियमांच्या तरतुदींनुसार आणि बँकिंग नियमन (सुधारणा) कायदा, २०२० आणि रिझर्व्ह बँकेने जारी केलेल्या मार्गदर्शक तत्वांद्वारे आणि



बँकिंग नियमन कायदा, १९४९ (सहकारी संस्थांना लागू) यांच्यानुसार पुरेसे लेखा रेकॉर्ड राखणे देखील समाविष्ट आहे. बँकेच्या मालमतेचे संरक्षण करण्यासाठी आणि फसवणूक आणि इतर अनियमितता रोखण्यासाठी आणि शोधण्यासाठी; योग्य लेखा धोरणांची निवड आणि अंमलबजावणी; वाजवी आणि विरेकपूर्ण निर्णय आणि अंदाज घेणे; आणि लेखा नोंदींची अचूकता आणि पूर्णता सुनिश्चित करण्यासाठी प्रभावीपणे कार्यरत असलेल्या पुरेशा अंतर्गत वित्तीय नियंत्रणांची रचना, अंमलबजावणी आणि देखभाल, जे खरे आणि निष्पक्ष दृष्टिकोन देणाऱ्या आणि फसवणूक किंवा त्रुटीमुळे असले तरी, भौतिक चुकीच्या विधानांपासून मुक्त असलेल्या वित्तीय विवरणांच्या तयारी आणि सादरीकरणाशी संबंधित आहेत.

आर्थिक विवरणपत्रे तयार करताना, व्यवस्थापन आणि संचालक मंडळ हे बँकेच्या चालू कंपनी म्हणून चालू ठेवण्याच्या क्षमतेचे मूल्यांकन करण्यासाठी, लागू असलेल्यास चालू कंपनीशी संबंधित बाबी उघड करण्यासाठी आणि लेखांकनाच्या चालू कंपनीच्या आधाराचा वापर करण्यासाठी जबाबदार असतात, जोपर्यंत व्यवस्थापन बँकेला लिक्विडेट करण्याचा किंवा ऑपरेशन्स थांबवण्याचा विचार करत नाही किंवा तसे करण्याशिवाय कोणताही वास्तववादी पर्याय उपलब्ध नाही.

बँकेच्या आर्थिक अहवाल प्रक्रियेवर देखरेख करण्यासाठी देखील संचालक मंडळ जबाबदार आहे.

इतर कायदेशीर आणि नियामक आवश्यकतांवरील अहवाल :

- ताळेबंद आणि नफा आणि तोटा खाते हे बँकिंग नियमन कायदा, १९४९ आणि महाराष्ट्र सहकारी संस्था अधिनियम, १९६०, महाराष्ट्र सहकारी संस्था अधिनियम, १९६० व १९६१ च्या तिसऱ्या अनुसूचीच्या अनुक्रमे फॉर्म "अ" आणि "ब" मध्ये तयार केले आहेत.
- महाराष्ट्र राज्य सहकारी संस्था अधिनियम, १९६० च्या कलम ८१ (१) (सुधारणा) अधिनियम २०२० द्वारे सुधारित बँकिंग नियमन कायदा, १९४९ (सहकारी संस्थांना लागू) द्वारे आवश्यकतेनुसार आम्ही अहवाल देतो की:
 - आमच्या लेखापरीक्षणाच्या उद्देशाने आवश्यक असलेली सर्व माहिती आणि स्पष्टीकरणे आम्हाला मिळाली आहेत आणि ती समाधानकारक असल्याचे आम्हाला आढळले आहे.
 - आमच्या मते, बँकेने सदर कायदे, त्याअंतर्गत तयार केलेले नियम आणि उपनियमांनुसार आवश्यक असलेली योग्य हिशोबाची पुस्तके ठेवली आहेत, जी आम्ही त्या पुस्तकांच्या तपासणीवरून दिसून येतात आणि आमच्या लेखापरीक्षणासाठी पुरेसे योग्य परतावे शाखा / कार्यलयांकडून प्राप्त झाले आहेत.
 - महाराष्ट्र राज्य सहकारी संस्था कायदा, १९६० अंतर्गत शाखांचे स्वतंत्र लेखापरीक्षण केले गेलेले नाही आणि म्हणूनच आम्हाला इतर कोणत्याही लेखापरीक्षकांचा अहवाल आम्हाला प्राप्त झालेला नाही.
 - या अहवालात हाताळलेले ताळेबंद, नफा आणि तोटा खाते आणि रोख प्रवाह विवरण हे लेखापरीक्षणपुस्तके आणि परतावांशी करारबद्ध आहेत.
 - आमच्या निदर्शनास आलेले बँकेचे व्यवहार बँकेच्या अधिकारात आहेत.
 - नफा आणि तोटा पत्रक समाविष्ट केलेल्या कालावधीसाठी योग्य नफा दर्शवतो..
- महाराष्ट्र राज्य सहकारी संस्थांचा नियम, १९६१ मधील नियम ६९ (४) च्या आवश्यकतेनुसार आम्ही असा अहवाल देतो की -
 - आमच्या मते आणि आम्हाला दिलेल्या माहिती आणि स्पष्टीकरणानुसार, बँकेच्या देय रकमेच्या खर्चात किंवा वसूलीत कोणतीही महत्त्वाची अनुचितता किंवा अनियमितता आढळलेली नाही.
 - आमच्या मते आणि आम्हाला दिलेल्या माहितीनुसार आणि स्पष्टीकरणानुसार, रिझर्व्ह बँकेने जारी केलेल्या मार्गदर्शक तत्वांचे, बँकेला लागू असलेल्या प्रमाणात, सर्वसाधारणपणे पालन केले गेले आहे.
- महाराष्ट्र राज्य सहकारी संस्थांचा नियम, १९६१ च्या नियम ६९(६) नुसार, आम्ही बँकेला लागू असलेल्या मर्यादेपर्यंत सदर नियमाच्या कलम (i) ते (v) मध्ये निर्दिष्ट केलेल्या बाबींवर खालीलप्रमाणे अहवाल देतो:
 - आमच्या लेखापरीक्षणादरम्यान, आम्हाला सामान्यतः असे कोणतेही व्यवहार आढळले नाहीत जे महाराष्ट्र सहकारी संस्था अधिनियम, १९६० च्या तरतुदी, त्याअंतर्गत बनवलेले नियम किंवा बँकेच्या नियमांच्या व उपविधीतील नुसार विरुद्ध असलेले दिसून येते.
 - आमच्या लेखापरीक्षणादरम्यान, आम्हाला असे कोणतेही महत्त्वाचे आणि महत्त्वाचे व्यवहार आढळले नाहीत जे बँकेला लागू असलेल्या मर्यादेपर्यंत भारतीय रिझर्व्ह बँकेने जारी केलेल्या मार्गदर्शक तत्वांच्या विरुद्ध असल्याचे दिसून येते.



क. आम्ही केलेल्या हिशेबपुस्तकांच्या आणि इतर नोंदींच्या तपासणीवरून आणि आम्हाला दिलेल्या माहिती आणि स्पष्टीकरणानुसार, बँकेचे खालील देय पैसे वसूल होण्यास संशयास्पद असल्याचे दिसून येते ज्यासाठी खात्यांमध्ये १६०.३७ लाख रुपयांची तरतूद करण्यात आली आहे. (भारतीय रिझर्व्ह बँकेने घालून दिलेल्या विवेकी नियमानुसार संशयास्पद आणि तोटा मालमत्ता म्हणून वर्गीकृत केलेल्या आगाऊ रकमा वसूल होण्यास संशयास्पद मानल्या जातात)

प्रवर्ग	दि. ३१-०३-२०२५ रोजी प्रवर्गातील थकबाकी (रु. लाखांत)
संशयास्पद मालमत्ता	११०.७८
तोटा मालमत्ता	४९.५९

- ड. आम्हाला दिलेल्या माहितीनुसार आणि आमच्या माहितीनुसार, बँकेने संचालक मंडळाच्या सदस्यांना त्यांच्या स्वतःच्या ठेवी/मालमत्तेवर बँकेकडून कर्ज सुविधा मंजूर केलेल्या आहेत परंतु ३१ मार्च २०२५ पर्यंत थकीत रक्कम नाही;
- इ. आमच्या लेखापरीक्षणादरम्यान, बँकेला लागू असलेल्या मर्यादेपर्यंत, आम्हाला सामान्यतः रिझर्व्ह बँकेने जारी केलेल्या मार्गदर्शक तत्वांचे, अटीचे इत्यादींचे कोणतेही उल्लंघन आढळले नाही.
- ई. आमच्या माहितीनुसार, या नियमांतर्गत अहवाल देणे आवश्यक असलेल्या इतर कोणत्याही बाबी राज्य निबंधकांनी निर्दिष्ट केलेल्या नाहीत.

इतर बाबी

३१ मार्च २०२४ रोजी संपलेल्या मागील वर्षाच्या बँकेच्या आर्थिक विवरणांचे लेखापरीक्षण RAV & Co., चार्टर्ड अकाउंटंट्स द्वारे करण्यात आले असून ते एकमेव लेखापरीक्षक होते आणि २४ जून २०२४ रोजीच्या त्यांच्या अहवालात अशा आर्थिक विवरणांवर त्यांनी एक अपरिवर्तित मत व्यक्त केले होते.

या बाबीबाबत आमचा निष्कर्ष बदललेला नाही.

मेसर्स एनबीएस अँड कंपनीसाठी

लेखापरीक्षक

सी.ए. देवदास भट

M. No. 048094

भागीदार

RCS Empanelment No. 1016989

मुंबई दिनांक : २५ जून २०२५

UDIN : 25048094BMLYBG3397



Independent Auditor's Report

To,
The Members,
VAISHYA SAHAKARI BANK LTD., Mumbai.

Report on the Audit of Financial Statements

Opinion

We have audited the accompanying financial statements of **VAISHYA SAHAKARI BANK LTD., Mumbai** (hereinafter referred to as "the Bank"), which comprise the Balance sheet as at 31st March 2025, the Profit and Loss Account, the cash Flow Statement for the year then ended and notes to the financial statements, including a summary of the significant accounting policies and other explanatory information (the "financial statements").

In our opinion and to the best of our information and according to the explanations given to us, the financial statements, give the information required by the Maharashtra Co-operative Societies Act, 1960 and the Rules made thereunder and the Banking Regulation Act, 1949 (as applicable to Co-operative Societies) as amended by the banking Regulation (Amendment) Act, 2020 and the guideline issued by the Reserve Bank of India, in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India :-

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

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing ("the SAs") issued by the Institute of Chartered Accountants of India ("the ICAI"). Our responsibilities under those SAs are further described in the "Auditor's Responsibilities for the Audit of the Financial Statements" section of our report. We are independent of the Bank in accordance with the code of Ethics issued by the ICAI together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Maharashtra Co-operative Societies Act, 1960 and the Rules made thereunder and the Banking Regulation Act, 1949 (as applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020 and the guidelines issued by the Reserve Bank of India, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics issued by the ICAI. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matters:

We draw attention to the disclosure made in the Notes to accounts Annexed to the financial statements to include the following :-

Note No. III(B)(4):- Bank has amortised Rs. 1.76 Lacs being 1/10th of Rs. 17.58 Lacs towards additional Saving bank Interest of two months credited during FY 2023-24, due to reported error while migrating CBS software.

Our opinion is not modified in respect of the above.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatements, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with the SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economics decisions of users taken on the basis of these financial statements.



As part of an audit in accordance with the SAs, we exercise professional judgement and maintain professional skepticism throughout the audit we also:

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

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

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

Information Other than the financial Statements and Auditor's Report Thereon

The Bank's management and Board of Directors are responsible for the preparation of the Other Information. The Other Information comprises the information included in the Bank's Annual report, including other explanatory information, but does not include the financial statements and our auditor's report thereon. The Annual Report is expected to be made available to us after the date of this auditor's report.

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

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

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

The Bank's management and Board of Directors are responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with the accounting principles generally accepted in India, including the accounting standards issued by the ICAI. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Maharashtra State Co-operative Societies Act, 1960 and the Rules made thereunder and the Banking Regulation Act, 1949 (as applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020 and the guidelines issued by the Reserve Bank of India, for



safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgements and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial statements the management and Board of Directors are responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the Bank's financial reporting process.

Report on Other Legal and Regulatory Requirements.

1. Balance Sheet and the Profit and Loss Account have been drawn up in Forms "A" and "B" respectively of the Third Schedule to the Banking regulation Act, 1949 and the Maharashtra State Co-operative Societies Act, 1960, the Maharashtra State co-operative Societies Rules, 1961
2. As required by Section 81(1) of the Maharashtra State Co-operative Societies Act, 1960 and the Banking Regulation Act, 1949 (As applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act 2020 we report that:
 - a. We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and have found to be satisfactory.
 - b. In our opinion, proper books of account as required by the said Acts, Rules framed thereunder and the Bye-laws, have been kept by the Bank so far as appears from our examination of those books and proper returns adequate for the purpose of our audit have been received from the branches/Offices.
 - c. No separate audit of the Branches has been conducted under the Maharashtra State Co-operative Societies Act, 1960 and therefore no other auditor's report has been received by us;
 - d. The Balance Sheet, the Profit and Loss Account and the Cash Flow Statement dealt with by this Report are in agreements with the books of account and returns.
 - e. The transactions of the Bank, which have come to our notice, have been within the powers of the Bank;
 - f. The profit and loss account shows a true balance of profit for the period covered by such account
3. As required by Rule 69(4) of the Maharashtra State Co-operative Societies Rules, 1961 we report that
 - a. In our opinion and according to information and explanations given to us, there has been no material impropriety or irregularity in the expenditure or in the realization of money due to the bank;
 - b. In our opinion and according to information and explanations given to us, the guidelines issued by the Reserve Bank, to the extent applicable to the bank, have generally been adhered to.
4. As required by the Rule 69(6) of the Maharashtra State Co-operative Societies Rules, 1961, we report on the matters specified in clauses (i) to (v) of the said Rule to the extent applicable to the Bank as under:
 - a. During the course of our audit, we have generally not come across transactions which appear to be contrary to the provisions of the Maharashtra State Co-operative Societies Act, 1960, the Rules made thereunder or the Bye-Laws of the Bank.
 - b. During the course of our audit we have not come across material and significant transactions which appear to be contrary to the guidelines issued by the Reserve Bank of India, to the extent applicable to the Bank;
 - c. Based on our examination of the Books of Accounts and the other records and as per the information and explanations given to us, the following monies due to the bank appear to be doubtful of recovery against which a provision of Rs. 160.37 Lakhs is made in the accounts(Advances categorized as doubtful and loss assets as per prudential norms laid down by Reserve Bank of India are considered as doubtful of recovery)



Category	Principal Outstanding as on 31.03.2025 (Rs./Lakhs)
Doubtful Assets	110.78
Loss Assets	49.59

- d. As per the information provided to us and to the best of our knowledge, there are credit facilities sanctioned by the Bank to the members of the Board against their own deposits/property with the Bank but no amount overdue as on March 31, 2025;
- e. During the course of our audit, we have generally not come across any violations of guidelines, conditions etc. issued by the Reserve Bank of India, to the extent applicable to the Bank;
- f. To the best of our knowledge, no other matters have been specified by the State Registrar, which require reporting under this Rule.

Other Matters

The financial statements of the Bank for the previous year ended March 31, 2024 were audited by RAV & CO, Chartered Accountants being the sole auditors and had expressed an unmodified opinion vide their report dated 24th June 2024 on such financial Statements. Our conclusion is not modified in respect of these matters.

For M/s NBS & Co.
Chartered Accountants

CA. Devdas Bhat
M. No. 048094
Partner
RCS Empanelment No. 1016989

Mumbai dated : 25th June, 2025
UDIN :- 25048094BMLYBG3397



वैश्य सहकारी बँक लि., मुंबई

८० वा वार्षिक अहवाल

Vaishya Sahakari Bank Ltd., Mumbai

Balance Sheet as on 31st March, 2025

दिनांक ३१ मार्च २०२५ रोजीचे ताळेबंद पत्रक

(Amount in ₹.)

Sr. No.	CAPITAL AND LIABILITIES भांडवल व देणी	Schedule	As on 31.03.2025	As on 31.03.2024
1	CAPITAL भाग भांडवल	A	6,58,77,325	6,26,79,825
2	RESERVE FUND AND OTHER RESERVES गंगाजळी व इतर निधी	B	16,46,32,329	6,29,69,585
3	DEPOSITS AND OTHER ACCOUNTS ठेवी आणि इतर खाती	C	156,64,89,835	154,81,95,082
4	BORROWINGS कर्जे	D	-	-
5	BILLS FOR COLLECTION संकलनासाठी बिले		-	-
6	OVERDUE INTEREST RESERVE थकीत व्याज निधी	-	2,92,89,600	8,74,30,753
7	INTEREST PAYABLE देणे व्याज	-	12,81,044	15,93,112
8	OTHER LIABILITIES & PROVISIONS इतर देणी आणि तरतुदी	E	5,81,88,172	7,67,46,226
9	PROFIT & LOSS नफा-तोटा	F	(1,87,79,725)	(2,41,25,764)
	GRAND TOTAL एकूण	-	186,69,78,580	181,54,88,819
	CONTINGENT LIABILITIES संभाव्य देणी	N	1,41,99,713	1,33,17,194

For N B S & CO.
Chartered Accountants (FRN 110100W)

CA DEVDAS BHAT

M. No. 048094

Partner

RCS No.1016989

Date : 25th June, 2025

B. A. Salvi
Chief Executive Officer

S. B. Apishte
Dy. Chief Executive Officer

V. B. Gangan
Director

J. B. Gangan
Director

S. S. Narkar
Vice Chairman

A. P. Shetye
Chairman



वैश्य सहकारी बँक लि., मुंबई

८० वा वार्षिक अहवाल

Vaishya Sahakari Bank Ltd., Mumbai

Balance Sheet as on 31st March, 2025

दिनांक ३१ मार्च २०२५ रोजीचे ताळेबंद पत्रक

(Amount in ₹.)

Sr. No.	PROPERTY AND ASSETS मालमत्ता व येणी	Schedule	As on 31.03.2025	As on 31.03.2024
1	CASH रोख	G	2,17,64,086	2,96,57,523
2	BALANCES WITH OTHER BANKS बँकेतील शिल्लक	H	12,34,71,995	13,68,60,549
3	MONEY AT CALL AND SHORT NOTICE मागणी योग्य व शॉर्ट नोटीस	-	-	-
4	INVESTMENTS गुंतवणूक	I	44,67,70,997	43,60,54,644
5	ADVANCES कर्ज येणे	J	107,44,60,302	105,65,74,138
6	INTEREST RECEIVABLE येणे व्याज	K	3,51,06,374	9,40,35,175
7	BILLS RECEIVABLE बिल येणे	-	-	-
8	FIXED ASSETS स्थावर मालमत्ता	L	14,97,87,217	4,48,04,187
9	OTHER ASSETS इतर मालमत्ता	M	1,56,17,609	1,75,02,603
	GRAND TOTAL एकूण		186,69,78,580	181,54,88,819

For N B S & CO.
Chartered Accountants (FRN 110100W)

CA DEVDAS BHAT
M. No. 048094
Partner

RCS No.1016989
Date : 25th June, 2025

B. A. Salvi
Chief Executive Officer

S. B. Apishte
Dy. Chief Executive Officer

V. B. Gangan
Director

J. B. Gangan
Director

S. S. Narkar
Vice Chairman

A. P. Shetye
Chairman



वैश्य सहकारी बँक लि., मुंबई

८० वा वार्षिक अहवाल

Vaishya Sahakari Bank Ltd., Mumbai
Profit and Loss Account for the year ended 31st March 2025

दिनांक ३१ मार्च २०२५ अखेरचे नफा - तोटा पत्रक

(Amount in ₹.)

Sr. No.	EXPENDITURE खर्च	Year Ended 31.03.2025	Year Ended 31.03.2024
1	Interest on Deposits, Borrowings, etc ठेवी व कर्जावरील व्याज	9,37,29,512	8,43,52,879
2	Salary & Allowances पगार व भत्ता	3,16,72,880	3,21,77,142
3	Rent, Taxes, Insurance & Lighting भाडे, कर, विमा आणि प्रकाशयोजना	88,12,341	87,37,369
4	Printing & Stationery छपाई आणि स्टेशनरी	4,79,939	6,80,748
5	Security Guard Charges सुरक्षा रक्षक शुल्क	14,91,410	15,73,501
6	Bank Charges बँक शुल्क	1,90,971	1,03,043
7	Advertisement & Publicity जाहिरात आणि प्रसिद्धी	2,18,006	2,98,787
8	Depreciation on Bank's Property बँकेच्या मालमत्तेवरील घसारा	50,90,985	33,94,908
9	Amortisation of Tenancy Rights - Parel Branch परळ शाखा - भाडेकरू हक्काचे खर्च	3,56,800	3,56,800
10	Directors' Fees (Sitting Allowance) संचालकांचे शुल्क (बैठक भत्ता)	1,44,290	1,94,850
11	Auditors Fees लेखापरीक्षक शुल्क	8,26,874	9,09,747
12	Law Charges कायदा शुल्क	48,500	37,130
13	Repairs & Maintenance दुरुस्ती आणि देखभाल	7,48,496	7,32,920
14	Insurance (DICGC) विमा (DICGC)	18,64,476	17,61,200
15	Telephone Charges दूरध्वनी खर्च	5,27,285	3,70,200
16	Postage & Telegram टपाल आणि टेलीग्राम	21,323	26,914
17	Other Expenditure इतर खर्च	1,59,42,517	1,27,61,675
18	Expenses towards CBS सी बी एस खर्च	32,92,816	17,62,187
19	a) Amortisation of Premium on Govt. Securities अ) सरकारी रोखेवरील कर्जमाफी	341,647	3,51,159
	b) Amortisation of Interest on Investment ब) गुंतवणुकीतील व्याजदरात घट	-	2,17,534
20	Other Provisions & Contingencies इतर तरतूदी आणि आकस्मित खर्च		
	i) Provision for Standard Assets उत्पादीत कर्ज तरतूद	70,000	2,75,000
	ii) Provision towards PNCPs PNCPs साठी तरतूद	-	2,65,59,950
21	Income Tax Expenses Current Income Tax चालू आयकर	-	-
	Deferred Tax स्थगित कराची अल्प / अतिरिक्त तरतूद	-	20,000
		16,58,71,068	17,76,55,643
22	Net Profit for the year transfer to Appropriation वर्षाचा निव्वळ नफा ताळेबंदात हस्तांतरित	36,24,216	
	TOTAL	16,94,95,284	17,76,55,643

For N B S & CO.

Chartered Accountants (FRN 110100W)

CA DEVDAS BHAT

M. No. 048094

Partner

RCS No.1016989

Date : 25th June, 2025

B. A. Salvi
Chief Executive Officer

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Dy. Chief Executive Officer

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Director

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Vice Chairman

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वैश्य सहकारी बँक लि., मुंबई

८० वा वार्षिक अहवाल

Vaishya Sahakari Bank Ltd., Mumbai

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

दिनांक ३१ मार्च २०२५ अखेरचे नफा - तोटा पत्रक

(Amount in ₹.)

Sr. No.	INCOME उत्पन्न	Year Ended 31.03.2025	Year Ended 31.03.2024
1	Interest/Discount on Advances/Bills कर्जे / बिलांवर व्याज / सवलत	12,04,67,510	10,93,39,457
2	Interest on Investment गुंतवणुकीवर व्याज	2,58,40,575	3,10,31,020
3	Commission, exchange and brokerage कमिशन, एक्सचेंज आणि ब्रोकरेज	8,48,523	3,30,899
4	Other Income इतर उत्पन्न	1,46,54,511	1,10,38,963
5	Rent on Safe Deposit Locker सुरक्षित ठेव लॉकर भाडे	11,28,460	14,56,576
6	Dividend on Shares भाग लाभांश	2,66,200	2,66,453
7	Written off Bad Debts Recovered निलेखित बुडीत कर्ज वसुली	36,70,666	64,000
8	Excess provision for IDR Reversal गुंतवणूक घसान्यावरील जादा तरतूद जमा	12,75,000	-
9	Excess provision for IFR Reversal गुंतवणूक चढ-उतार निधी जादा तरतूद जमा	10,01,000	-
10	Excess provision for BDDR बुडीत कर्जावरील जादा तरतूद जमा	3,42,839	-
		16,94,95,284	15,35,27,368
11	Loss transfer to Balance Sheet तोटा ताळेबंदात हस्तांतरित	-	2,41,28,275
	Total	16,94,95,284	17,76,55,643

For N B S & CO.

Chartered Accountants (FRN 110100W)

CA DEVDAS BHAT

M. No. 048094

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RCS No.1016989

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वैश्य सहकारी बँक लि., मुंबई

८० वा वार्षिक अहवाल

Vaishya Sahakari Bank Ltd., Mumbai

Balance Sheet as on 31st March, 2025

(Amount in ₹.)

Sr. No.	CAPITAL AND LIABILITIES	Schedule	As on 31.03.2025	As on 31.03.2024
1	CAPITAL	A	6,58,77,325	6,26,79,825
2	RESERVE FUND AND OTHER RESERVES	B	16,46,32,329	6,29,69,585
3	DEPOSITS AND OTHER ACCOUNTS	C	156,64,89,835	154,81,95,082
4	BORROWINGS	D	-	-
5	BILLS FOR COLLECTION		-	-
6	OVERDUE INTEREST RESERVE	-	2,92,89,600	8,74,30,753
7	INTEREST PAYABLE	-	12,81,044	15,93,112
8	OTHER LIABILITIES & PROVISIONS	E	5,81,88,172	7,67,46,226
9	PROFIT & LOSS	F	(1,87,79,725)	(2,41,25,764)
	GRAND TOTAL	-	186,69,78,580	181,54,88,819
	CONTINGENT LIABILITIES	N	1,41,99,713	1,33,17,194

For N B S & CO.
Chartered Accountants (FRN 110100W)

CA DEVDAS BHAT
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Partner

RCS No.1016989
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वैश्य सहकारी बँक लि., मुंबई

८० वा वार्षिक अहवाल

Vaishya Sahakari Bank Ltd., Mumbai

Balance Sheet as on 31st March, 2025

(Amount in ₹.)

Sr. No.	PROPERTY AND ASSETS	Schedule	As on 31.03.2025	As on 31.03.2024
1	CASH	G	2,17,64,086	2,96,57,523
2	BALANCES WITH OTHER BANKS	H	12,34,71,995	13,68,60,549
3	MONEY AT CALL AND SHORT NOTICE	-	-	-
4	INVESTMENTS	I	44,67,70,997	43,60,54,644
5	ADVANCES	J	107,44,60,302	105,65,74,138
6	INTEREST RECEIVABLE	K	3,51,06,374	9,40,35,175
7	BILLS RECEIVABLE	-	-	-
8	FIXED ASSETS	L	14,97,87,217	4,48,04,187
9	OTHER ASSETS	M	1,56,17,609	1,75,02,603
	GRAND TOTAL		186,69,78,580	181,54,88,819

For N B S & CO.
Chartered Accountants (FRN 110100W)

CA DEVDAS BHAT
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Chairman



Vaishya Sahakari Bank Ltd., Mumbai

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

(Amount in ₹.)

Sr. No.	EXPENDITURE	Year Ended 31.03.2025	Year Ended 31.03.2024
1	Interest on Deposits, Borrowings, etc	9,37,29,512	8,43,52,879
2	Salary & Allowances	3,16,72,880	3,21,77,142
3	Rent, Taxes, Insurance & Lighting	88,12,341	87,37,369
4	Printing & Stationery	4,79,939	6,80,748
5	Security Guard Charges	14,91,410	15,73,501
6	Bank Charges	1,90,971	1,03,043
7	Advertisement & Publicity	2,18,006	2,98,787
8	Depreciation on Bank's Property	50,90,985	33,94,908
9	Amortisation of Tenancy Rights - Parel Branch	3,56,800	3,56,800
10	Directors' Fees (Sitting Allowance	1,44,290	1,94,850
11	Auditors Fees	8,26,874	9,09,747
12	Law Charges	48,500	37,130
13	Repairs & Maintenance	7,48,496	7,32,920
14	Insurance (DICGC)	18,64,476	17,61,200
15	Telephone Charges	5,27,285	3,70,200
16	Postage & Telegram	21,323	26,914
17	Other Expenditure	1,59,42,517	1,27,61,675
18	Expenses towards CBS	32,92,816	17,62,187
19	a) Amortisation of Premium on Govt. Securities	341,647	3,51,159
	b) Amortisation of Interest on Investment	-	2,17,534
20	Other Provisions & Contingencies		
	i) Provision for Standard Assets	70,000	2,75,000
	ii) Provision towards PNCPS	-	2,65,59,950
21	Income Tax Expenses		
	Current Income Tax	-	-
	Deferred Tax	-	20,000
		16,58,71,068	17,76,55,643
22	Net Profit for the year transfer to Appropriation	36,24,216	
	TOTAL	16,94,95,284	17,76,55,643

For N B S & CO.
Chartered Accountants (FRN 110100W)

CA DEVDAS BHAT
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वैश्य सहकारी बँक लि., मुंबई

८० वा वार्षिक अहवाल

Vaishya Sahakari Bank Ltd., Mumbai

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

(Amount in ₹.)

Sr. No.	INCOME	Year Ended 31.03.2025	Year Ended 31.03.2024
1	Interest/Discount on Advances/Bills	12,04,67,510	10,93,39,457
2	Interest on Investment	2,58,40,575	3,10,31,020
3	Commission, exchange and brokerage	8,48,523	3,30,899
4	Other Income	1,46,54,511	1,10,38,963
5	Rent on Safe Deposit Locker	11,28,460	14,56,576
6	Dividend on Shares	2,66,200	2,66,453
7	Excess provision for IDR Reversal	12,75,000	-
8	Excess provision for IFR Reversal	10,01,000	-
9	Excess provision for BDDR	3,42,839	-
10	Written off Bad Debts Recovered	36,70,666	64,000
		16,94,95,284	15,35,27,368
11	Loss transfer to Balance Sheet	-	2,41,28,275
	Total	16,94,95,284	17,76,55,643

For N B S & CO.
Chartered Accountants (FRN 110100W)

CA DEVDAS BHAT
M. No. 048094
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Vaishya Sahakari Bank Ltd., Mumbai

Schedules To Balance Sheet - 31st March, 2025

Schedule - A

CAPITAL

(Amount in ₹.)

	As on 31.03.2025 ₹.	As on 31.03.2024 ₹.
Authorised Capital (40,00,000 Shares of ₹ 25 Each)	1 0,00,00,000	10,00,00,000
	10,00,00,000	10,00,00,000
Issued, called up, Subscribed and Paid-up Capital (26,35,093 Shares of ₹ 25 Each)	6,58,77,325	6,26,79,825
TOTAL	6,58,77,325	6,26,79,825

Schedule - B

RESERVE FUND AND OTHER RESERVES

	As on 31.03.2025 ₹.	As on 31.03.2024 ₹.
a Statutory Reserves		
Opening Balance	3,93,60,222	3,79,51,856
Additions during the year	71,900	14,08,366
Deductions during the year	-	-
TOTAL	3,94,32,122	3,93,60,222
b Building Fund	1,01,27,879	1,49,27,879
Additions during the year	-	2,00,000
Deductions during the year	-	50,00,000
TOTAL	1,01,27,879	1,01,27,879
c Special Reserve 36 I.T.	7,03,560	7,03,560
Additions during the year	-	-
Deductions during the year	7,03,560	-
TOTAL	-	7,03,560
d Staff Welfare Fund	24,454	1,24,454
Additions during the year	-	54,00,000
Deductions during the year	-	55,00,000
TOTAL	24,454	24,454
e Staff Gratuity Fund	12,51,000	5,00,000
Additions during the year	5,80,000	12,51,000
Deductions during the year	12,51,000	5,00,000
TOTAL	5,80,000	12,51,000
f Revaluation Reserve	46,98,218	52,20,242
Additions during the year	11,10,63,227	-
Deductions during the year	-	-
Less: Depreciation recovered on increase in the value of premises	17,21,823	5,22,024
TOTAL	11,40,39,622	46,98,218

Cont....



	As on 31.03.2025 ₹.	As on 31.03.2024 ₹.
g Investment Depreciation Reserve	12,75,000	16,25,000
Additions during the year	-	-
Deductions during the year	12,75,000	3,50,000
TOTAL	-	12,75,000
h Member Welfare Fund	30,345	1,24,425
Additions during the year	-	1,10,000
Deductions during the year	-	2,04,080
TOTAL	30,345	30,345
i Election Fund	3,16,066	66,066
Additions during the year	-	2,50,000
Deductions during the year	-	-
TOTAL	3,16,066	3,16,066
j Technology Development Fund	9,384	1,27,000
Additions during the year	-	75,000
Deductions during the year	-	1,92,616
TOTAL	9,384	9,384
k Investment Fluctuation Reserve	10,01,000	10,01,000
Additions during the year	-	-
Deductions during the year	10,01,000	-
TOTAL	-	10,01,000
l Education Fund (T)	10,250	10,250
Additions during the year	-	50,000
Deductions during the year	-	50,000
TOTAL	10,250	10,250
m Reserve for Contingencies	41,62,207	36,54,421
Additions during the year	-	5,07,786
Deductions during the year	41,00,000	-
TOTAL	62,207	41,62,207
GRAND TOTAL (a to m)	16,46,32,329	6,29,69,585

Schedule - C
DEPOSITS AND OTHER ACCOUNTS

	As on 31.03.2025 ₹.	As on 31.03.2024 ₹.
A I. CURRENT DEPOSITS		
i) From Banks	-	-
ii) From Others	9,66,68,436	8,33,11,181
B II. SAVING BANK DEPOSITS		
i) From Banks	-	-
ii) From Others	37,78,12,152	36,49,94,094
C III. TERM DEPOSITS		
(i) From Banks	-	-
(ii) From Others	1,09,20,09,247	1,09,98,89,807
TOTAL I, II AND III	1,56,64,89,835	1,54,81,95,082



**Schedule - D
BORROWINGS**

	As on 31.03.2025 ₹.	As on 31.03.2024 ₹.
I. Borrowings in India		
(i) From Reserve Bank of India	-	-
(i) From Other Banks	-	-
(ii) From Institution & Agencies	-	-
TOTAL	-	-

**Schedule - E
OTHER LIABILITIES AND PROVISIONS**

	As on 31.03.2025 ₹.	As on 31.03.2024 ₹.
Audit Fees Payable A/c	4,55,251	7,06,125
Bad And Doubtful Debts Reserve	1,78,56,000	1,75,26,143
Branch BBPS PARKINT A/c.	8,280	-
Current Suspence A/c.	3,000	3,000
Deferred Tax	-	20,000
DIVPAY Dividend Payable	4,56,784	6,23,623
Dividend Sundry	-	120
Elect Electric Charges Payable	1,45,760	1,50,500
Excess Cash	1,620	620
Excess Cash ATM	97,900	1,00,000
Head Office Pay Order	70,963	70,963
ISMP Settlement Account	3,18,166	96,185
Loan Suspence	78,000	-
NFS Parkingissuer Transaction	2,000	2,000
NFS Pos & Ecom Settlment	3,94,054	1,79,400
NPA Charges Credit	78,631	8,204
NFS Issuer & Acquirer Settlement	-	3,58,296
Other Expense Payable	-	73,048
Other Liabilities (share Capital)	-	6,140
Pay Order	27,20,105	1,96,42,932
Prov. For Education Cess	60,000	30,000
Prov. For Income Tax	7,67,044	7,67,044
Provision Against Standard Ass	42,00,000	41,30,000
Provision For PNCPS With Unity	2,65,59,950	2,65,59,950
RBI NFS Charge Back Acquire Tr	56,415	-
RBI NFS Chargeback Issuer Trxn	1,931	1,932
Rent & Taxes Payable	85,000	-
Rent Received In Advance From	5,40,000	12,60,000
Saving Suspence A/c.	2,000	2,000
Security Deposit From VDDS Age	40,198	10,072
Stale Pay Order	1,04,015	1,29,953
Sundry Deposite A/c.	15,14,638	19,01,839
Suspence A/c.	5,803	-
Sundry Deposit For Rtgs And Neft	-	2
T.D.S	9,16,390	11,14,004
T.D.S Deductedon Cash Withdrawal	24,020	28,525
T.D.S On Commission	-	212
TELBILLP Telephoen Bill Paya	12,000	54,500
VPAY Vendors Payable A/c.	6,12,254	11,88,894
TOTAL	5,81,88,172	7,67,46,226



Schedule - F
PROFIT AND LOSS

	As on 31.03.2025 ₹.	As on 31.03.2024 ₹.
Profit as per last Balance Sheet	(2,41,25,764)	50,77,863
Less: Appropriations	-	50,75,352
		2,511
Add : Profit for the Year b/fd	36,24,216	(2,41,28,275)
Add : Surplus from Revaluation Reserve	17,21,823	-
	(1,87,79,725)	(2,41,25,764)

Schedule - G
CASH & BALANCE WITH RESERVE BANK OF INDIA

	As on 31.03.2025 ₹.	As on 31.03.2024 ₹.
I Cash In Hand	2,17,64,086	2,96,57,523
II Balance with Reserve Bank of India		
a) In Current Account	-	-
b) In Other Accounts	-	-
Total	2,17,64,086	2,96,57,523

Schedule - H
BALANCES WITH OTHER BANKS

	As on 31.03.2025 ₹.	As on 31.03.2024 ₹.
I In India		
i) Balances with Banks		
<u>a) In Current Account</u>		
i) MDCC Bank, Goregaon Branch	10,71,951	72,895
ii) Maharashtra State Co-op. Bank H.O.	2,48,11,314	3,48,53,039
iii) Saraswat Bank, Lower Parel Branch (ATM)	22,49,730	41,13,107
iv) Saraswat Bank (IMPS) Lower Parel Branch	34,52,995	57,05,934
v) Saraswat Bank (UPI)	24,94,841	19,31,436
vi) Bank of India, Parel Branch	1,50,626	4,07,41,886
vii) IDBI Bank-Dadar (W) Branch	1,64,81,785	2,88,20,038
viii) IDBI Bank-Inward RTGS / NEFT	2,71,53,239	74,09,070
ix) IDBI CPS - RTGS/NEFT	23,58,071	13,64,477
x) IDBI Bank, Kalwa Branch	5,29,925	25,29,944
xi) IDBI Bank, Goregaon (E) Branch	33,574	33,576
xii) IDBI Bank, Borivali (E) Branch	50,76,183	86,36,309
xiii) Thane Janta Sahakari Bank	1,51,234	4,09,799
xiv) CA with Unity Small Finance Bank	2,39,040	2,39,039
xv) CA with Bank of Baroda	3,72,17,487	-
TOTAL	12,34,71,995	13,68,60,549



b) In Other Deposit Accounts		
ii) Money with calls & Short Notice		
a) With Banks	-	-
b) With Other Institutions	-	-
TOTAL		
GRAND TOTAL (a+b)	12,34,71,995	13,68,60,549

Schedule - I
INVESTMENTS

	As on 31.03.2025 ₹.	As on 31.03.2024 ₹.
I. Investments in India in		
(i) Government securities	30,39,46,057	31,92,29,704
a) Face Value Rs. 3022.40 lakhs (P.Y. Rs. 3172.40 Lakhs)		
b) Market Value Rs. 2976.94 Lakhs (P.Y. Rs. 3058.76 Lakhs)		
(ii) Other approved securities	-	-
Fixed Deposit with MSC Bank	1,45,00,000	2,45,00,000
Fixed Deposit with Bank of Baroda	50,00,000	-
Fixed Deposit with IDBI Bank	45,00,000	1,35,00,000
Fixed Deposit with Bank of India	15,00,000	65,00,000
Fixed Deposit with Shamrao Vithal Co-op bank	3,50,00,000	2,50,00,000
Fixed Deposit with Saraswat Co-op Bank	3,75,00,000	75,00,000
Thane Janata Sahakari Bank	1,00,00,000	50,00,000
(iii) Shares (MSC Bank & MDCC Bank)	11,000	11,000
(iv) Shares of National Urban Cooperative Finance and Development Corporation (NUCFDC)	16,14,000	16,14,000
(v) Perpetual non-cum Preference Shares - Unity Small Finance Bank	2,65,59,950	2,65,59,950
(vi) Equity Warrant - Unity Small Finance Bank	66,39,990	66,39,990
Total	44,67,70,997	43,60,54,644

Schedule - J
ADVANCES

	As on 31.03.2025 ₹.	As on 31.03.2024 ₹.
A (i) Bills purchased and discounted		
(ii) Cash credits, overdrafts and loans repayable on demand	18,15,28,000	16,72,35,313
(iii) Term loans	89,29,32,302	88,93,38,825
Total (i, ii and iii)	107,44,60,302	105,65,74,138



B (i) Secured by tangible assets (includes advances against book debts)	94,02,91,376	90,29,94,644
(ii) Covered by Bank / Government Guarantees	-	-
(iii) Unsecured	13,41,68,926	15,35,79,494
Total (i, ii and iii)	107,44,60,302	105,65,74,138

Schedule - K
INTEREST RECEIVABLE

	As on 31.03.2025 ₹.	As on 31.03.2024 ₹.
i) Interest Receivable on Investment	58,16,774	66,04,422
ii) Interest Receivable on Advances (NPA)	2,92,89,600	8,74,30,753
Total	3,51,06,374	9,40,35,175

Schedule - L
FIXED ASSETS

	As on 31.03.2025 ₹.	As on 31.03.2024 ₹.
I. a) Premises		
At cost as on 31st March of the preceding year	92,11,333	89,45,037
Additions during the year	11,10,63,227	9,88,332
Deductions during the year	-	-
Less: Depreciation during the year	2,25,655	2,00,012
Less: Depreciation recovered on increase in the value of premises	17,21,823	5,22,024
Net Value	11,83,27,082	92,11,333
I. b) Parel Branch Premises Tenancy Rights		
At cost as on 31st March of the preceding year	35,68,000	39,24,800
Additions during the year	-	-
Deductions during the year	-	-
Less: Amortisation during the year	3,56,800	3,56,800
Net Value	32,11,200	35,68,000
I. Total Net Value	12,15,38,282	1,27,79,333
II. OTHER ASSETS		
a) Furniture & Fixture	1,62,79,763	1,45,48,536
Additions during the year	3,51,100	24,96,376
Deductions during the year	7,27,320	-
Less: Depreciation during the year	7,94,968	7,65,149
Net Value	1,51,08,575	1,62,79,763



b) Encoding Machine	74,997	78,944
Additions during the year	-	-
Deductions during the year	-	-
Less: Depreciation during the year	3,750	3,947
Net Value	71,247	74,997
c) Car	22,06,567	13,63,515
Additions during the year	-	14,29,664
Deductions during the year	-	2,08,936
Less: Depreciation during the year	3,30,985	3,77,676
Net Value	18,75,582	22,06,567
d) Computer	28,40,480	28,47,581
Additions during the year	5,12,920	18,19,877
Deductions during the year	-	-
Less: Depreciation during the year	17,34,634	18,26,978
Net Value	16,18,766	28,40,480
e) System Security	10,16,330	7,38,183
Additions during the year	3,450	3,18,010
Deductions during the year	30,363	-
Less: Depreciation during the year	49,428	39,863
Net Value	9,39,989	10,16,330
f) Fax Machine	7,730	8,137
Additions during the year	-	-
Deductions during the year	-	-
Less: Depreciation during the year	387	407
Net Value	7,343	7,730
g) Note Counting Machine	1,54,978	1,63,135
Additions during the year	13,500	-
Deductions during the year	4,210	-
Less: Depreciation during the year	8,168	8,157
Net Value	1,56,100	1,54,978
h) ATM Machine	44,19,563	33,45,282
Additions during the year	-	12,47,000
Deductions during the year	-	-
Less: Depreciation during the year	2,20,978	1,72,719
Net Value	41,98,585	44,19,563
i) Leasehold Improvement	50,24,446	12,72,453
Additions during the year	-	47,47,301
Deductions during the year	-	-
Less: Amortisation during the year	7,51,698	9,95,308
Net Value	42,72,748	50,24,446
II. Total Net Value	2,82,48,935	3,20,24,854
Grand Total (I and II)	14,97,87,217	4,48,04,187



Schedule - M
OTHER ASSETS

	As on 31.03.2025 ₹.	As on 31.03.2024 ₹.
I. Inter - Office Adjustments (net)	-	-
II. Stationery and Stamps	10,53,872	9,08,060
III. Non - Banking Assets acquired in satisfaction of claims	-	-
IV. Others	1,45,63,737	1,65,94,543
Total	1,56,17,609	1,75,02,603

Schedule - N
CONTINGENT LIABILITIES

	As on 31.03.2025 ₹.	As on 31.03.2024 ₹.
I Claims against bank not acknowledged as debts	-	-
II Liability for partly paid Investments	-	-
III Liability on account of forward exchange contracts	-	-
IV Guarantees given on behalf of Constituents		
(a) In India	6,83,000	11,58,000
(b) Outside India		
V Acceptances, Endorsements and Other Obligations		
DEAF – Scheme 2014	1,35,16,713	1,21,59,194
VI Other Assets for Bank is contingently liable		
Total	1,41,99,713	1,33,17,194



VAISHYA SAHAKARI BANK LTD., MUMBAI

SIGNIFICANT ACCOUNTING POLICIES AND NOTES TO THE ACCOUNTS FORMING PART OF THE FINANCIAL STATEMENTS FOR THE FINANCIAL YEAR ENDED 31ST MARCH, 2025.

I. Overview:

1. Background:

VAISHYA SAHAKARI BANK LTD., MUMBAI was incorporated on 12th November 1945 and provides services through Six Branches in Mumbai Metropolitan and Thane District and wide range of corporate and retail banking products.

2. Basis of Preparation:

The financial statements of the Bank have been prepared and presented in accordance with the generally accepted accounting principles in India. The Bank has prepared these financial statements as stipulated under the Reserve Bank of India (Financial Statements - Presentation and Disclosures) Directions 2021, to comply in all material respects with the accounting standards issued by the Institute of Chartered Accountants of India (ICAI) to the extent applicable, applicable statutory provisions under the Banking Regulation Act, 1949 (as applicable to Co - operative Societies) & the Maharashtra Co-operative Societies Act, 1960, the Maharashtra Co-operative Societies Rules, 1961, circulars and guidelines issued by the Reserve Bank of India ('RBI') from time to time and current practices prevalent in the co-operative banking sector in India.

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

3. Use of Estimates:

The preparation of financial statements, 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 end of the reporting period. Actual results could differ from those estimates. Although these estimates are based on management's best knowledge of current events and actions, uncertainty about these assumptions and estimates could result in outcomes requiring a material adjustment to the carrying amounts of assets or liabilities in future periods. Management believes that the estimate used in the preparation of financial statements are prudent and reasonable. Any Revision in the accounting estimates is recognised prospectively.

II) Significant Accounting Policies :

1. Accounting Convention :

The accompanying financial statements have been prepared in accordance with the historical cost convention and on "going concern" basis.

2. Investments:

- a) Investments are classified into "Held for Trading" (HFT), "Available for Sale" (AFS), and "Held to Maturity" (HTM) categories in accordance with the Reserve Bank of India (RBI) guidelines on Classification and Valuation of Investments for Primary (Urban) Cooperative Banks.
- b) For the purpose of disclosure in the Balance sheet, Investments have been classified under following groups as - Government Securities, Other approved securities, Shares, Bonds of PSU and Others (Non-convertible debentures, Mutual Funds and Security Receipts).



- c) Investments under HTM category are carried at Acquisition cost. The premium paid, if any, on the investments under this category is amortized over the residual life of the security as per guidelines of RBI and Policy adopted by Bank.
- d) Transfers from/to HTM category are done once in a year preferably at the beginning of the year, at acquisition cost or book value or market value on the date of transfer, whichever is least and scrip-wise depreciation, if any, is debited to Profit and Loss account and appreciation, if any, is ignored.
- e) Investments under HFT and AFS category are valued scrip-wise at lower of Cost or Market Value. Net depreciation, if any, under each classification is provided for. Net appreciation, if any, is ignored.
- f) In case of shares & other investments, the scrip-wise appreciation is ignored. Market value of government securities (excluding treasury bills) is determined on the basis of the prices periodically declared by PDAI jointly with FIMMDA/FBIL. Net appreciation/depreciation are aggregated for each class of securities and net depreciation in aggregate for each category, if any, is charged to Profit and Loss account. Net appreciation, if any, is ignored.
- g) Broken period interest on investments is treated as a revenue item. Brokerage, commission, stamp duty etc. pertaining to investments paid at the time of acquisition is charged to revenue.

3. Provisioning for Advances and Overdue Interest Reserve:

- a) The classification of advances into Standard, Sub- standard, Doubtful and Loss assets as well as provisioning on Standard Advances and Non Performing Advances has been arrived at on an on-going basis in accordance with the Income Recognition, Assets Classification and Provisioning Norms prescribed by the Reserve Bank of India from time to time. The bank also in compliance with RBI circular dated November 12, 2021 in this regard.
- b) The unrealized interest in respect of advances classified as Non-Performing Advances is disclosed as "Overdue Interest Reserve" as per RBI directives.
- c) In addition to provisions on Non-Performing Advances, general provisions are made on following categories of standard assets as per RBI guidelines, as under:

SN	Category	Provision %
1	Direct Advances to Agriculture and SME Sector	0.25%
2	Commercial and Real Estate Loan	1.00%
3	Commercial and Real Estate Loan - Residential Housing	0.75%
4	Other Standard Advances	0.40%

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

4. Cash and Cash Equivalents (for purpose of Cash Flow Statement):

Cash and cash equivalents comprises cash on hand, balances with other banks (excluding term deposits), money at call and short notice and highly liquid time deposits that are readily convertible into known amounts of cash and which are subject to insignificant risk of changes in value.

5. Cash Flow Statement (AS-3):

Cash flows are reported using the indirect method, whereby profit/(loss) before tax is adjusted for the effects of transactions of non-cash nature and deferrals or accruals of past or future cash receipts or payments. The cash flows from operating, investing and financing activities of the Bank are segregated based on the available information.



6. Revenue recognition (AS - 9):

- Income from advances - As per RBI directives, in respect of accounts classified as Standard, interest and other income is recognized on accrual basis; income from Non-Performing Assets is recognized on realization.
- Income from Investments – Interest income from investments is recognised on a time proportion basis considering the face value of investment and the rate applicable.
- Commission on sale of life insurance products by the Bank is recognized as and when the products are sold.
- All other Income is recognised on accrual basis unless specified otherwise. The commission on Guarantees, Locker rent, Dividends received from shares of co-operative and other service charges levied by the Bank are recognized as income in the year in which it is received.

7. Property, Plant & Equipment (AS - 10)

- Fixed Assets, other than those that have been revalued, are carried at historical cost less amortization / depreciation accumulated thereon. Cost comprises of purchase price, including non-refundable taxes and any directly attributable cost of bringing the asset to its working condition for intended use. Any trade discount, rebates are deducted in arriving at the purchase price.
- Gains or Losses arising from de-recognition of fixed assets are measured as difference between the net proceeds on disposal and carrying amount of the assets and are recognized in the Profit and Loss account when the asset is derecognized.
- Impairment: The Carrying amounts of assets are reviewed at each balance sheet date for any indication of impairment based on internal/external factors. An impairment loss is recognized wherever the carrying amount of an asset exceeds its recoverable amount. The recoverable amount is the greater of the asset's net selling price and value in use.

d) Depreciation on Fixed Assets:

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

Assets	Method	Rate of Depreciation
Computer	Straight Line Method	33.33%
Furniture and Fixture & Office Equipment	Written Down Value	5%
Premises	Written Down Value	5%
Vehicles	Written Down Value	15%
ATM	Written Down Value	5%

- Computer and Peripherals used for providing technological services are depreciated on a straight line basis over the period of contract.
- The depreciation on assets acquired prior to October 1st, is provided for the whole year otherwise the same are depreciated at 50% of the normal rates except depreciation on vehicles which is provided for full year in the year of acquisition, irrespective of date of acquisition.

8. Employee Benefits (AS- 15):

- The retirement benefits in the form of provident fund are a defined contribution scheme. The contributions to the provident fund are charged to Profit and Loss account for the year when the contributions are due.



- b) The management has entered into tri-partite agreement between Bank employees, co-operative bank employees union, Mumbai and bank as on 30th March, 2020 to forgo the unearned leave encashment facility which could be availed at the time of retirement/termination from employment. Accordingly, no provision for leave encashment has been made.
- c) The Bank operates defined benefit plan for its employees, viz. gratuity liability. The cost of providing benefits under these plans is determined on the basis of gratuity valuation at each year-end. The Bank has obtained and maintaining fund under trust deed with Life Insurance Corporation of India (LIC) for gratuity payments to employees. The shortfall, if any, between the present value of the benefit obligation and the fair value of plan assets as on 31st March is paid / provided for and recognized as expense in the Profit and Loss account.
- d) Salaries and Allowances include an amount of Rs. 45.53 lakhs & previous year Rs. 53.78 lakhs contributed by the Bank on account of contribution towards Provident Fund. Actuarial assessment of Gratuity Fund & Leave Encashment is as under:

(Rs. In lakhs)

Sr. No.	Particulars	2024 - 25	2023 - 24
1	Gratuity Paid	5.80	12.51
2	Leave Encashment	---	---
	TOTAL	5.80	12.51

9. Borrowing Costs (AS-16) :

Borrowing costs that are attributable to the acquisition or construction of qualifying assets, as defined in Accounting Standard 16 on Borrowing Costs, are capitalised as part of the cost of the asset upto the date when the asset is ready for its intended use. Other borrowing costs are recognized as an expense in the period in which they are incurred. No borrowing cost has been incurred during the year requiring capitalisation.

10. Segment Reporting (AS-17) :

- a) The Bank's operating businesses are organized and managed separately according to the nature of the services provided, with each segment representing a different business unit.
- b) Income and expenses in relation to the segments are categorized based on the items that are individually identifiable to the segments.
- c) Deposits, interest paid/payable on deposits, Borrowings and interest paid/payable on borrowings are allocated in the ratio of average investments to average advances in the segments Treasury, Corporate/Wholesale Banking, Retail Banking and other banking operations respectively.
- d) Unallocated expenses include general corporate income and expense items which are not allocated and specifically identified to any business segment.
- e) Assets and liabilities that cannot be allocated to specifically identifiable segments are grouped under unallocated assets and liabilities.



f) Segment Reporting as at March 31, 2025

1. Business Segment (Rs. in Lakh)

Particulars	Treasury	Wholesale Banking	Other Banking Operations	Total
Segment Revenue	258.40	1204.67	231.88	1694.95
	(310.31)	(1093.39)	(131.57)	(1535.27)
Segment Result	258.40	267.39	(485.43)	40.36
	310.31	249.86	(527.21)	(32.96)
Unallocated Expenses				4.12
				(271.36)
Operating Profit				40.36
				(32.94)
Income Tax (including Deferred Tax)				-
				(0.20)
Net Profit				36.24
				-
Other Information:				
Segment Assets	4467.71	10744.60	3457.47	18669.78
	(4360.55)	(10565.75)	(3228.59)	(18154.89)
Unallocated Assets				
Total Assets				18669.78
				(18154.89)
Segment Liabilities	-	15664.90	3192.68	18857.58
	-	(15481.95)	(2493.71)	(18396.14)
Unallocated Liabilities				(187.80)
				(241.26)
Total Liabilities				18669.78
				(18154.89)

- The Bank operates as a single unit in India, hence separate information regarding geographical segment is not given.
- The previous year's figures are indicated in brackets.



11. Related Party Disclosure (AS - 18):

The Bank is co-operative society under the MCS Act, 1960 and there are no related parties requiring a disclosure under the Accounting Standard – 18, issued by ICAI, other than Key Management personnel, viz Shri Bharat A. Salvi the Chief Executive Officer (MD & CEO) of the Bank for F. Y. 2024– 25.

12. Operating Leases (AS - 19):

- a) Operating lease payments are recognized as an expense in the Profit and Loss account on a straight line basis over the lease term.

13. Earnings per share (AS - 20): -

Basic earnings per share is calculated by dividing the net profit or loss for the year by the weighted average number of shares outstanding during the year.

14. Taxes on Income (AS - 22):

- a) Tax expense comprises of current and deferred tax. Current Income Tax is measured on the basis of estimated taxable income for the year in accordance with the provisions of Income Tax Act, 1961 and rules framed thereunder.
- b) Deferred income tax reflects the impact of timing differences between taxable income and accounting income originating during the current year and reversal of timing differences for earlier year. Deferred tax is measured using tax rates and tax laws enacted or substantively enacted at reporting date. Deferred tax assets are recognized for only to the extent that there is reasonable certainty that sufficient future taxable income will be available against which such deferred tax assets can be realized.
- c) Deferred Tax Assets are reassessed at each reporting date, based upon management's judgement as to whether the realization is reasonably certain.
- d) The deferred tax assets / liabilities as at March 31, 2025 and break-up of its components is as follows:

(Rs. in Lakh)

Account Head	As Per Books	As Per Income Tax	Difference	DTA / (DTL)
Depreciation	33.69	35.17	(1.48)	(0.46)
Amortization – Parel Br.	3.57	0.60	2.97	0.93
	37.26	35.77	1.49	0.47

15. Discontinuing Operations (AS - 24):

Principles of recognition and measurement as set out in the Accounting Standards are considered for the purpose of deciding as to when and how to recognise and measure the changes in assets and liabilities and the revenue, expenses, gains, losses and cash flows relating to a discontinuing operation. There was no discontinuing operations as defined in the standard which need to be separately disclosed.

16. Intangible Assets (AS - 26):

The fixed asset block for “Computer peripherals” includes Computer Software, the details of which are as follows :

Sr. No.	Particulars	Rs. In Lakhs
1	Branches	-
2	Head Office	4.87
	Total	4.87



17. Impairment of Assets (AS – 28) :

The Bank assesses at each balance sheet date whether there is any indication that an asset may be impaired. Impairment loss, if any, is provided in the Profit and Loss Account to the extent the carrying amount of assets exceeds their estimated recoverable amount. There is no indication of any material impairment of any of asset in the opinion of the bank and as such provision under Accounting Standard – 28 issued by ICAI is required.

18. Deposits for utilities:

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

19. Foreign Currency Transactions:

The bank has not carried any foreign exchange transactions during the year under audit.

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

A provision is recognised when the Bank has a present obligation as result of past events and it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation, in respect of which a reliable estimate can be made. Provisions are not discounted to their present value and are determined based on best estimate required to settle the obligation at the Balance sheet date, supplemented by experience of similar transactions. These are reviewed at each Balance sheet date and adjusted to reflect the current management estimates.

Where there is a possible or present obligation in respect of which the likelihood of outflow of resources is remote, no provision or disclosure is made.

Contingent Assets, if any, are not recognized in the financial statements. However, contingent assets are assessed continually and it is virtually certain that an inflow of economic benefits will arise, the asset and related income are recognized in the period in which the change occurs.

Contingent liabilities are disclosed when there is a possible obligation arising from a past event, the existence of which will be confirmed by occurrence or non-occurrence of one or more uncertain future events not within the control of the Bank or any present obligation arising from past event which is not recognised since it is not probable that an outflow of resources will be required to settle the obligation or a reliable estimate of the amount of such obligation cannot be made.

The following information is furnished with provision as required by AS – 29.

(Rs. in Lakh)

PARTICULARS	2024 – 25	2023 – 24
Opening Balance	182.30	190.00
Less: Reduction During Year	3.74	7.70
Less: Write Off During Year	-	-
	178.56	182.30
Add: Addition During The Year	-	-
Closing Balance of NPA	178.56	182.30

All Guarantees are sanctioned to customers with approved credit limit in place. The liability is dependent on terms of contractual obligations, development, raising demand by concerned parties and the amount being called up. These amounts are collateralised by margins, counter – guarantees and secured charges. The quantum of contingent liabilities in respect of Bank Guarantees, as per Schedule “N” of the Balance Sheet are as under:

(Rs. in Lakh)

	2024-25	2023-24
Bank Guarantee	6.83	11.58
DEAF Scheme	135.16	121.59
Total	141.99	133.17

※ Forward Exchange contracts Purchase/ Sell are revalued automatically in system on monthly basis.



III **Notes to Accounts :**

A. Disclosure as per RBI MASTER DIRECTION DOR.ACC.REC.NO. 45/21.04.018/2021-22 DATED 30-08-2021

1) REGULATORY CAPITAL

a) COMPOSITION OF REGULATORY CAPITAL

(Rs. In lakhs)

Sr. No.	Particulars	31-03-2025	31-03-2024
i)	Common Equity Tier 1 capital (CET 1)* / Paid up share capital and reserves [®] (net of deductions, if any)	470.97	385.54
ii)	Additional Tier 1 capital*/ Other Tier 1 capital [®]	1009.40	536.50
iii)	Tier 1 capital (i + ii)	1480.37	922.04
iv)	Tier 2 capital	42.74	73.18
v)	Total capital (Tier 1 + Tier 2)	1523.11	995.22
vi)	Total Risk Weighted Assets (RWAs)	11161.18	10785.76
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs)* / Paid-up share capital and reserves as percentage of RWAs [®]	4.22%	5.81%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	13.26%	8.55%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	0.39%	0.68%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	13.65%	9.23%
xi)	Leverage Ratio*	-	-
xii)	Percentage of the shareholding of a) Government of India b) State Government (specify name) [§] c) Sponsor Bank [§]	-	-
xiii)	Amount of paid-up equity capital raised during the year	31.97	40.88
xiv)	Amount of non-equity Tier 1 capital raised during the year, of which: Give list ¹ as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	-	-
xv)	Amount of Tier 2 capital raised during the year, of which Give list ² as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	-	-



2. Asset liability management
a) Maturity pattern of certain items of assets and liabilities

(Rs. In lakhs)

	Day 1	2 to 7 days	8 to 14 days	15 to 30 days	31 days to 2 months	Over 2 months and to 3 months	Over 3 months and up to 6 Months	Over 6 months and up to 1 year	Over 1 year and up to 3 years	Over 3 year and up to 5 years	Over 5 years	Total
Deposits	-	-	1296.52	334.88	-	1580.36	1705.87	4201.95	6521.11	16.02	8.19	15664.90
Advances	-	-	293.69	16.00	-	1146.18	286.81	474.73	1043.84	2106.38	5376.97	10744.60
Investments	-	-	549.22	310.28	-	384.33	572.06	921.87	774.85	57.86	897.24	4467.71
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency assets	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency liabilities	-	-	-	-	-	-	-	-	-	-	-	-



3. Investments

a) Composition of Investment Portfolio as at 31.03.2025

(Rs. In lakhs)

	Investments in India							Investments outside India				Total Invest-ments
	Govern-ment Secur-ities	Other Approved Securities	Shares	Deben-tures and Bonds	Subsid-iaries and/or joint ventures	Others	Total invest-ments in India	Govern-ment secur-ities (including local authorities)	Subsid-iaries and/or joint ventures	Others	Total Invest-ments outside India	
Held to Maturity												
Gross	3039.46	-	348.25	-	-	-	3387.71	-	-	-	-	3387.71
Less: Provision for non-performing investments (NPI)	-	-	-	-	-	-	-	-	-	-	-	-
Net	3039.46	-	348.25	-	-	-	3387.71	-	-	-	-	3387.71
Available for Sale												
Gross	-	-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-	-	-	-	-	-

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८० वा वार्षिक अहवाल

(Rs. In lakhs)

Investments in India							Investments outside India				Total Invest-ments
	Government Secur-ities	Other Approved Securities	Shares	Deben-tures and Bonds	Subsid-iar-ies and/or joint ventures	Others	Total invest-ments in India	Govern-ment secur-ities (including local authorities)	Subsid-iar-ies and/or joint ventures	Others	Total Invest-ments outside India
Held for Trading											
Gross	-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-	-	-	-	-
Net	-										
Total Investments	3039.46	-	348.25	-	-	-	3387.71	-	-	-	3387.71
Less: Provision for non-performing investments	-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-	-	-	-	-
Net	3039.46	-	348.25	-	-	-	3387.71	-	-	-	3387.71



3. Investments

a) Composition of Investment Portfolio as at 31.03.2024

(Rs. In lakhs)

	Investments in India							Investments outside India				Total Investments
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total Investments outside India	
Held to Maturity												
Gross	2992.10	-	348.25	-	-	-	3340.35	-	-	-	-	3340.35
Less: Provision for non-performing investments (NPI)	-	-	-	-	-	-	-	-	-	-	-	-
Net	2992.10	-	348.25	-	-	-	3340.35	-	-	-	-	3340.35
Available for Sale												
Gross	203.71	-	-	-	-	-	203.71	-	-	-	-	203.71
Less: Provision for depreciation and NPI	3.51	-	-	-	-	-	3.51	-	-	-	-	3.51
Net	200.20	-	-	-	-	-	200.20	-	-	-	-	200.20

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८० वा वार्षिक अहवाल

(Rs. In lakhs)

Investments in India								Investments outside India				Total Invest-ments
	Govern-ment Secur-ities	Other Approved Securities	Shares	Deben-tures and Bonds	Subsid-aries and/or joint ventures	Others	Total invest-ments in India	Govern-ment secur-ities (including local authorities)	Subsid-aries and/or joint ventures	Others	Total Invest-ments outside India	
Held for Trading												
Gross	-	-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-	-	-	-	-	-
Net	-											
Total Investments	3195.81	-	348.25	-	-	-	3544.06	-	-	-	-	3544.06
Less: Provision for non-performing investments	-	-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	3.51	-	-	-	-	-	3.51	-	-	-	-	3.51
Net	3192.30	-	348.25	-	-	-	3540.47	-	-	-	-	3540.55



b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve
(Rs. In lakhs)

	Particulars	Current Year 2025	Previous Year 2024
i)	Movement of provisions held towards depreciation on investments		
a)	Opening balance	12.75	16.25
b)	Add: Provisions made during the year	-	-
c)	Less: Write off / write back of excess provisions during the year	12.75	3.50
d)	Closing balance	-	12.75
ii)	Movement of Investment Fluctuation Reserve		
a)	Opening balance	10.01	10.01
b)	Add: Amount transferred during the year	-	-
c)	Less: Drawdown	10.01	10.01
d)	Closing balance	-	-
iii)	Closing balance in IFR as a percentage of closing balance of investments ⁴ in AFS and HFT/Current category	5%	5%

c) Sale and transfers to/from HTM category -

During the period under audit i.e., during F.Y. 2024-25, one security "7.18% GOI 2037" have been shifted from HTM to AFS category on 10th May, 2024. However, it has not impacted on the profitability.

Further, two securities have been sold during the F.Y. 2024-25 viz., "7.18% GOI 2023" amounting to ₹. 1 crore on 28.05.2024 from which profit incurred ₹. 1.42 lakhs & "5.79% GOI 2030" amounting to ₹. 2 crore on 24.03.2025 from which bank had incurred a loss of ₹. 7.38 lakhs.

d) Non-SLR investment portfolio

i) Non-performing non-SLR investments

(Rs. In lakhs)

Sr. No.	Particulars	Current Year 2025	Previous Year 2024
a)	Opening balance	348.25	332.11
b)	Additions during the year since 1 st April	-	16.14
c)	Reductions during the above period	-	-
d)	Closing balance	348.25	348.25
e)	Total provisions held	-	-

Note : As per the directions of the Reserve Bank of India vide their circular No. RBI/2022-23/70 DOR.MRG.REC.46/00-00-011/2022-23 dated 10.06.2022, the deposits held with Punjab & Maharashtra Co-operative Bank Limited (amalgamated with Unity Small Finance Bank Limited), are converted into Perpetual Non-Cumulative Preference Shares (PNCPS) and Equity Warrants. Accordingly, the bank has opted to convert the said deposit of Rs. 300,00,000/- and current account balance of Rs. 36,35,008/- into Perpetual Non-Cumulative Preference Shares (PNCPS) of 26,55,995 at the rate Rs. 10 Each and Equity Warrants of 66,39,990 at the face value of Re. 1 each. The above PNCPS and Equity Warrants are classified as Non-SLR investments under Investments as per the directions of the above circular. Shares of MSC & MDCC amounting ₹. 6000/- & ₹. 5000/-. Shares of National Urban Cooperative Finance & Development Corporation (NUCFDC) amounting to ₹. 16.14 lakhs.



ii) Issuer composition of non-SLR investments

(Rs. In lakhs)

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
(1)	(2)	(3)		(4)		(5)		(6)		(7)	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
a)	PSUs	-	-	-	-	-	-	-	-	-	-
b)	FIs	-	-	-	-	-	-	-	-	-	-
c)	Banks	-	-	-	-	-	-	-	-	-	-
d)	Private Corporates	-	-	-	-	-	-	-	-	-	-
e)	Subsidiaries/ Joint Ventures	-	-	-	-	-	-	-	-	-	-
f)	Others	348.25	348.25	-	-	-	-	-	-	-	-
g)	Provision held towards depreciation	-	-	-	-	-	-	-	-	-	-
	Total	348.25	348.25	-	-	-	-	-	-	-	-

e) Repo transactions (in face value terms)

(Rs. In lakhs)

		Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Outstanding as on March 31-03-2025
i)	Securities sold under repo	NIL			
a)	Government securities				
b)	Corporate debt securities				
c)	Any other securities				
ii)	Securities purchased under reverse repo	NIL			
a)	Government securities				
b)	Corporate debt securities				
c)	Any other securities				



4. Asset quality

a) Classification of advances and provisions held

(Rs. In lakhs)

	Standard	Non-Performing				Total
	Total Standard Advances	Substandard	Doubtful	Loss	Total Non Performing Advances	
Gross Standard Advances and NPAs	10380.62	203.61	110.78	49.59	363.98	10744.60
Opening Balance	10189.63	214.57	115.43	46.11	376.11	10565.74
Add: Additions during the year	190.99	-	-	3.48	3.48	194.47
Less: Reductions during the year*	-	(10.96)	(4.65)	-	(15.61)	(15.61)
Closing balance	10,380.62	203.61	110.78	49.59	363.98	10744.60
*Reductions in Gross NPAs due to :						
i) Upgradation	-	-	-	-	-	-
ii) Recoveries (excluding recoveries from upgraded accounts)	-	-	-	-	-	-
iii) Technical/ Prudential ¹⁶ Write-offs	-	-	-	-	-	-
iv) Write-offs other than those under (iii) above	-	-	-	-	-	-
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	41.30	21.46	112.63	48.21	182.30	223.60
Add: Fresh provisions made during the year	0.70	-	-	3.28	-	3.98
Less: Excess provision reversed/ Write-off loans	-	(1.10)	(5.92)	-	(3.74)	(7.02)
Closing balance of provisions held	42.00	20.36	106.71	51.49	178.56	220.56
Net NPAs						
Opening Balance	-	-	-	-	193.81	193.81
Add: Fresh additions during the year	-	-	-	-	-	-
Less: Reductions during the year	-	-	-	-	(8.39)	(8.39)
Closing Balance	-	-	-	-	185.42	185.42



(Rs. In lakhs)

	Standard	Non-Performing			Total
	Total Standard Advances	Substandard	Doubtful	Loss	Total Non Performing Advances
Floating Provisions					
Opening Balance	41.30	-	-	-	182.30
Add: Additional provisions made during the year	0.70	-	-	-	-
Less: Amount drawn down ⁵ during the year	-	-	-	-	(3.74)
Closing balance of floating provisions	42.00	-	-	-	178.56
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	-	-	-	-	-
Ratios⁶ (in per cent)		Current Year 2025	Previous Year 2024		
Gross NPA to Gross Advances		3.39%	3.56%		
Net NPA to Net Advances		1.75%	1.87%		
Provision coverage ratio		49.05%	48.47%		



b) Sector-wise Advances and Gross NPAs

(Rs. In lakhs)

Sr. No.	Sector*	Current Year 2025			Previous Year 2024		
		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	-	-	-	-	-	-
b)	Advances to industries sector eligible as priority sector lending	4578.19	171.18	3.75%	4414.88	97.86	2.22%
c)	Services	2585.33	64.10	2.48%	2599.65	42.95	1.65%
d)	Personal loans	369.71	22.82	6.17%	315.27	23.86	7.57%
	Subtotal (i)	7533.23	258.73	3.43%	7329.80	164.67	2.25%
ii)	Non-priority Sector						
a)	Agriculture and allied activities	-	-	-	-	-	-
b)	Industry	-	-	-	-	-	-
c)	Services	2997.76	67.70	2.26%	2919.25	182.74	6.26%
d)	Personal loans	213.61	37.55	17.58%	316.69	28.70	9.06%
	Sub-total (ii)	3211.37	105.25	3.28%	3235.94	211.44	6.53%
	Total (I + ii)	10744.60	363.98	3.39%	10565.74	376.11	3.56%



c) Particulars of resolution plan and restructuring

i) Details of accounts subjected to restructuring

(Rs. In lakhs)

		Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Standard		-	-	-	-	-	-	-	-	-	-
	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount (₹ crore)	-	-	-	-	-	-	-	-	-	-
	Provision held (₹ crore)	-	-	-	-	-	-	-	-	-	-
Substandard	Number of borrowers	-	-	-	-	-	-	-	-	-	-
Doubtful		-	-	-	-	-	-	-	-	-	-
	Gross Amount (₹ crore)	-	-	-	-	-	-	-	-	-	-
	Provision held (₹ crore)	-	-	-	-	-	-	-	-	-	-
	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount (₹ crore)	-	-	-	-	-	-	-	-	-	-
	Provision held (₹ crore)	-	-	-	-	-	-	-	-	-	-
	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount (₹ lakhs)	-	-	-	-	-	-	-	-	-	-
	Provision held (₹ lakhs)	-	-	-	-	-	-	-	-	-	-
		-	-	-	-	-	-	-	-	-	-
Total		-	-	-	-	-	-	-	-	-	-



d) Fraud accounts

	Current year 2025	Previous year 2024
Number of frauds reported	Nil	Nil
Amount involved in fraud (₹ crore)	Nil	Nil
Amount of provision made for such frauds (₹ crore)	Nil	Nil
Amount of Unamortised provision debited from 'other reserves' as at the end of the year (₹ crore)	Nil	Nil

5. Exposures

a) Exposure to real estate sector

(Rs. In lakhs)

Category	Current year 2025	Previous year 2024
i) Direct exposure		
a) Residential Mortgages Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.	2156.64	1961.92
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;	43.98	79.91
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	2200.62	2041.83

b) Unsecured advances

(Rs. In lakhs)

Particulars	2024-25	2023-24
Total unsecured advances of the bank	1341.69	1535.79
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	71.44	76.89
Estimated value of such intangible securities	130.83	212.89



6. Concentration of deposits, advances, exposures and NPAs

a) Concentration of deposits

(Rs. In lakhs)

Particulars	Current year 2025	Previous year 2024
Total deposits of the twenty largest depositors	2264.58	2283.03
Percentage of deposits of twenty largest depositors to total deposits of the bank	14.45%	14.75%

b) Concentration of advances

(Rs. In lakhs)

Particulars	Current year 2025	Previous year 2024
Total advances to the twenty largest borrowers	2397.30	2268.08
Percentage of advances to twenty largest borrowers to total advances of the bank	22.31%	21.47%

c) Concentration of exposures

(Rs. In lakhs)

Particulars	Current year 2025	Previous year 2024
Total exposure to the twenty largest borrowers/customers	635.05	733.25
Percentage of exposures to the twenty largest borrowers/customers to the total exposure of the bank on borrowers/ customers	5.91%	6.94%

d) Concentration of NPAs

(Rs. In lakhs)

Particulars	Current year 2025	Previous year 2024
Total Exposure to the top twenty NPA accounts	193.92	242.93
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	53.27%	64.59%



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

The following table sets forth, for the period indicated, the movement in amount transferred to the Fund :
(Rs. In lakhs)

Sr. No.	Particulars	2024 - 25	2023 - 24
i)	Opening balance of amounts transferred to DEA Fund	121.59	40.84
ii)	Add: Amounts transferred to DEA Fund during the year	15.36	80.75
iii)	Less: Amounts reimbursed by DEA Fund towards claims	1.78	-
iv)	Closing balance of amounts transferred to DEA Fund	135.17	121.59

8. Disclosure of complaints

a) Summary information on complaints received by the bank from customers and from the Offices of Ombudsman⁶

Sr. No.	Particulars	2024 - 25	2023 - 24
	Complaints received by the bank from its customers		
1.	Number of complaints pending at beginning of the year	-	-
2.	Number of complaints received during the year	14	11
3.	Number of complaints disposed during the year	14	11
3.1	Of which, number of complaints rejected by the bank	-	-
4.	Number of complaints pending at the end of the year Maintainable complaints received by the bank from Office of Ombudsman	-	-
5.	Number of maintainable complaints received by the bank from Office of Ombudsman	2	2
5.1.	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	2	2
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Office of Ombudsman	-	-
5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	-	-
6.	Number of Awards unimplemented within the stipulated time (other than those appealed)	-	-



b) Top five grounds of complaints received by the bank from customers

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase / decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
Current Year - 2025					
Ground - 1	Complaints received from bank's account holders regarding their FD accounts, Loan Accounts etc.				
Ground - 2					
Ground - 3					
Ground - 4					
Ground - 5					
Others	Nil	14	--	0	0
Total					
Previous Year - 2024					
Ground - 1	Complaints received from bank's account holders regarding their FD accounts, Loan Accounts etc.				
Ground - 2					
Ground - 3					
Ground - 4					
Ground - 5					
Others					
Total	Nil	11	--	0	0

9. Other Disclosures

a) Business ratios

	Particular	2024 - 25	2023 - 24
i)	Interest Income as a percentage to Working Funds	8.49%	8.15%
ii)	Non-interest income as a percentage to Working Funds	1.35%	0.76%
iii)	Cost of Deposits	6.10%	5.70%
iv)	Net Interest Margin	3.46%	3.78%
	Particular	2024 - 25	2023 - 24
v)	Operating Profit as a percentage to Working Funds	0.23%	0.43%
vi)	Return on Assets	0.31%	-
vii)	Business (deposits plus advances) per employee (in ₹ lakhs)	447.62	400.73
viii)	Profit per employee (₹ In lakhs)	0.91	-

b) Bancassurance business

(Rs. In lakhs)

Particular	2024 - 25	2023 - 24
Bancassurance Business	5.63	1.82



c) Provisions and contingencies

(Rs. In lakhs)

		31-03-2025	31-03-2024
i)	Provisions for NPI	-	-
ii)	Provision towards NPA	178.56	182.30
iii)	Provision made towards Income Tax	-	-
iv)	Other Provisions and Contingencies (with details)	4.12	6.26
	I. Amortisation on Investment-HTM	3.42	3.51
	II. Provision for Depreciation on Investment-AFS	-	-
	III. Provision for Standard Assets	0.70	2.75
	iv) Provision for Bad and Doubtful Debt Reserve (Covid -19)	-	-
	v. Provision For BDDR	-	-

d) Payment of DICGC Insurance Premium

(Rs. In lakhs)

Sr. No.	Particulars	2024 – 25	2023 – 24
i)	Payment of DICGC Insurance Premium	18.64	17.61
ii)	Arrears in payment of DICGC premium	-	-

e) Disclosure regarding Priority Sector Lending Certificates (PSLCs)

No sale purchase transaction in PSLCs conducted during the F.Y. 2024-25.

10) Penalty Imposed by RBI

(Rs. In lakhs)

Sr. No.	Particulars	2024 – 25	2023 – 24
i)	Penalty Imposed by RBI	5.96	-

* Penalty paid by bank for violation of RBI direction on account of Priority Sector Lending shortfall.

11) Loan of Directors & Relatives

(Rs. In lakhs)

Sr. No.	Particulars	2024 – 25	2023 – 24
i)	Advance to Directors, their relatives, companies firms in which they are interested Fund Based (Against Fixed Deposit & Flat)	16.24	16.70



A. Others :

1. Claims against Bank not acknowledged as Debts:

This includes liability on account of Income Tax, Service Tax, Goods & Service Tax, and other legal cases filed against the bank. No such claims during the period under audit. Except that two case has been filed by ex-employee against the bank in the 8th Labour court and Industrial court in connection with the ongoing case against him for negligence and irregularity at work.

2. Capital Commitments:

Estimated amount of contracts remaining to be executed on Capital account as at March 31, 2025 aggregate to Rs. Nil Crore (Previous year Nil)

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

Bank as a process obtains information from suppliers / service providers cover under Micro, Small, Medium Enterprises Development Act, 2006, regarding filling of necessary Memorandum with the appropriate authority. Accordingly, no delay has been noted and no interest is payable under the said Act.

4. Amortization:

Amortization of Saving bank interest:

During the year Bank has amortised Rs. 1.76 Lacs being 1/10th of Rs. 17.58 Lacs towards additional Saving bank interest of two months credited during FY 2023-24, due to reported error while migrating CBS software.

Amortization of Tenancy Right:

Since 2011 Bank has been amortizing Rs. 8,92,000 towards purchase of Tenancy right for Parel Branch, amounting to Rs. 133,80,750(which includes tenancy right and stamp duty) for over 20 years. From 2020 bank has extended the period for amortisation to next 15 years with written down value of Rs. 53,52,000 and amortization amounts to Rs. 3,56,800 for the balance years.

5. Deferred Revenue Expenditure:

During the year bank has incurred Rs. 8,35,098 as deferred revenue expenditure on furniture of Girgaon, Parel, Thane branch and Head office, with balance of Rs. 3,50,000 remaining to be written off

6. TDS(tax deducted at sources) receivable amounting to Rs. 5,74,945 and Advance tax amounting to Rs. 8,99,688 is yet to be reconciled.

7. GST as on 31/03/2025 with the balance appeared on assets side has CGST 9% input account amounting to Rs. 48,776 and SGST 9% input account amounting to Rs. 48,776 is yet to be Reconciled.

8. Revaluation of Premises:

During the Financial year. 2024-25, the bank vide circular RBI/2022 23/146 DOR.CAPREC.No.86/09.18.201/2022-23 dated 1st December 2022 has revalued its own assets & enhanced its reserve by Rs. 11,10,63,227/-. Revalued assets are carried at revalued amounts less amortization/depreciation amounting to Rs. 17,21,823/- The surplus arising out of revaluation is reflected under Revaluation Reserve in the Balance Sheet. The revaluation reserve is amortised over the balance life of the revalued asset i.e. amortised value Rs 17,21,823/- is transferred and credited to Profit & Loss Appropriation Account as prescribed under Accounting standard 10 of the Institute of Chartered Accountants of India.

B. Previous year's figures have been regrouped/rearranged wherever necessary to conform to those of the current year.

For N B S & CO.
Chartered Accountants
(FRN 110100W)

CA DEVDAS BHAT
Partner
M. No. 048094

Date : 25th June, 2025

For Vaishya Sahakari Bank Ltd., Mumbai
For and on behalf of Board of Directors

B. A. Salvi **S. B. Apishte**
Chief Executive Officer Dy. Chief Executive Officer

A. P. Shetye **S. S. Narkar**
Chairman Vice Chairman

J. B. Gangan **V. B. Gangan**
Director Director



वैश्य सहकारी बँक लि., मुंबई

८० वा वार्षिक अहवाल

Vaishya Sahakari Bank Ltd., Mumbai
Cash Flow Statement for the year ended 31st March, 2025

(₹. in Lakh)

No.	Particulars	2024-25		2023-24	
I	Operating Activity				
Add	Net Profit after Tax as per Profit and Loss Account		36.24		-241.26
	Provision for Income Tax	---		---	
	Provision for Deferred Tax	---		0.20	
	Amortisation of Premium on Govt. Securities	3.42		3.51	
	Depreciation	50.91		33.95	
	Amortisation of Tenancy Rights	3.57		3.57	
	Amortisation of Interest on Investment	---		2.17	
	Deferred Revenue	8.35		11.38	
	Education Cess paid	0.30		0.30	
	Loss on sale of Asset/ Written off	11.62		1.09	
	Other Expenses (Non Cash)	9.98		---	
	Provision for BDDR and Standard Assets	0.70		2.75	
	Staff Gratuity	5.80		12.51	
	Rent Paid to Developer	1.27	95.92	---	71.43
			132.16		-169.83
Less	Excess provision for IDR Reversal	-12.75		---	
	Excess provision for IFR Reversal	-10.01		---	
	Excess provision for BDDR	-3.43		---	
	Staff Welfare Fund	---		-55.00	
	Member welfare	---		-2.04	
	Education fund	---		-0.50	
	Technology Development Fund	---		-1.93	
	Last Year Deferred Tax	-0.20		---	
	Misc. Income (Non Cash)	-1.41		---	
	Profit on sale of asset	-1.42		---	
	Rent Received from Developer	-7.20		---	
	Reversal of Contingency Reserv	-41.00		---	
	Staff Gratuity	-12.51	-89.93	-5.00	-64.47
			42.23		-234.30
	Change in Working Capital				
	(Increase)/Decrease in Advance	-178.86		-987.84	
	(Increase)/Decrease in other Assets	14.00		95.40	
	Increase/(Decrease) in Deposits	182.95		1028.62	
	Increase/(Decrease) in other liabilities	-189.88	-171.79	252.41	388.59
	Cashflow from Operating Activities		-129.56		154.29
II	Investing Activity				
	Purchahse of Fixed Assets	-8.81		-75.68	
	Sale of Fixed Assets	0.02		1.00	
	Increase/Decrease in Investment	-107.16		512.92	
	Cash flow from Investment Activities		-115.95		438.24
III	Financial Activity				
	Increase in Share CapitL	31.98		40.88	
	Nominal Member & Entrance Fess	0.72		0.39	
	Cash flow from Financial Activities		32.69		41.27
	Cashflow from I, II, III		-212.82		633.80
	Cash & Cash Equivalent at beginning of year		1665.18		1031.39
	Cash & Cash Equivalent at end of year		1452.36		1665.19
	Particulars				
	Cash in hand		217.64		296.58
	Cash with bank		1234.72		1368.61
	Total Cash and Cash Equivalents at the end of the year		1452.36		1665.19

Note: Cash flow statement is prepared according to the indirect method prescribed in AS-3

For and on behalf of Board of Directors

For N B S & CO.
Chartered Accountants
(FRN 110100W)
CA DEVDAS BHAT
M. No. 048094
Partner
RCS No.1016989
Date : 25th June, 2025

B. A. Salvi
Chief Executive Officer
V. B. Gangan
Director
S. S. Narkar
Vice -Chairman

S. B. Apishte
Dy. Chief Executive Officer
J. B. Gangan
Director
A. P. Shetye
Chairman



वैश्य सहकारी बँक लि., मुंबई

८० वा वार्षिक अहवाल

Vaishya Sahakari Bank Ltd., Mumbai
PROJECTED DEPOSITS, ADVANCES AND PROFITABILITY
FOR THE YEAR 2025-2026

(₹. in Lakh)

	Projection for 2024-2025	Actual for 2024-2025	Projection for 2025-2026
DEPOSITS	17,500.00	15,664.89	18,000.00
ADVANCES	12,500.00	10,744.60	12,500.00
INCOME			
Int. on Loans & Advances	1,380.00	1,204.67	1,400.00
Int. on Investments	350.00	258.41	300.00
Other Income	180.00	231.87	180.00
TOTAL	1,910.00	1,694.95	1,880.00
EXPENSES			
Interest on Deposits	1,030.00	937.30	1,000.00
Interest on Borrowings	-	-	-
Establishment Exp.	324.00	310.93	325.00
Rent & Taxes, Lighting & Insurance	90.00	88.12	90.00
Printing & Stationery	8.00	4.80	8.00
Advertisement Expenses	3.50	2.18	2.50
Depreciation on Bank's Property	35.00	50.91	35.00
Sitting Allowances	2.00	1.44	1.50
Auditor's Fees & Expenses	10.00	8.27	10.00
Legal Charges	2.00	0.43	1.00
Postage & Telephone Exp	5.00	5.48	5.00
Repairs & Maintenance	10.00	7.48	8.00
Expenses towards CBS	25.00	32.93	30.00
DICGC (Insurance)	20.00	18.64	16.00
Travelling Expenses	12.00	16.36	12.00
Entertainment	12.00	9.12	10.00
Bank Charges	1.50	1.91	2.00
Subscription	1.50	3.22	3.00
Professional Consultancy Fees	5.00	6.35	5.00
Regional Ins. P.G.	2.00	1.36	2.00
A.G.M. Expenses	8.00	9.05	9.00
Salary of Security	16.00	14.91	15.00
Car Expenses	10.00	7.91	9.00
Provision for BDDR	7.00	---	10.00
Deferred Revenue Exp	12.00	8.35	10.00
Tenancy Right Amortisation	3.50	3.57	3.50
Prov. For Staff Gratuity	15.00	5.80	10.00
Other Expenses	72.00	101.19	80.00
Prov. For Dep. On AFS / HTM	5.00	-	-
Provision for Standard Assets	3.00	0.70	2.50
Profit Before Income Tax	160.00	36.24	165.00
TOTAL	1,910.00	1,694.95	1,880.00

(₹. in Lakh)

PARTICULARS	2024-25	2025-26
ACCUMULATED LOSS BROUGHT DOWN	-241.26	-187.80
ADD:-		
PROFIT FOR THE YEAR	36.24	165.00
SURPLUS FROM REVALUATION RESERVE	17.22	-
ACCUMULATED LOSS	-187.80	-22.80



तपशील :-

बँकेचे नांव

नोंदणीकृत व प्रशासकीय कार्यालय

नोंदणी क्र. व दिनांक

आर. बी. आय. चे लायसन्स क्र. व दिनांक

कार्यक्षेत्र

वैश्य सहकारी बँक लि., मुंबई

युनिट नं. २५-ए (पार्ट), अध्यारु इंडस्ट्रीयल प्रिमायसेस,
एस्. जे. रोड, सन मिल कंपाउंड, लोअर परेल (प),
मुंबई - ४०० ०९३.

९४७५ दिनांक : १२ नोव्हेंबर १९४५

UBD.MH598P दिनांक : १० ऑक्टोबर १९८६

मुंबई मेट्रोपॉलिटन व ठाणे, पालघर,
रायगड व रत्नागिरी जिल्हे.

(₹ लाखात)

		२०२४-२५
मुख्य कार्यालयासहित शाखा सभासद		६+१
	नियमित	१५९८०
	नाममात्र	५७०
वसुल भाग भांडवल		६५८.७७
एकूण राखीव व इतर निधी		१६४६.३२
ठेवी	बचत ठेवी	३७७८.१२
	चालु ठेवी	९६६.६९
	मुदत ठेवी	१०९२०.०९
कर्जे	तारण कर्जे	९४०२.९१
	जामिनकी कर्जे	१३४१.६९
	अग्रक्रम कर्जाची टक्केवारी	७१.३०%
	दुर्बल घटक कर्जाची टक्केवारी	१२.४८%
गुंतवणूक		४४६७.७१
थकबाकी टक्केवारी		३.६४%
ऑडिट वर्ग		अ
वर्ष अखेर नफा		(-१८७.८०)
एकूण कर्मचारी	पर्यवेक्षीय कर्मचारी	२५
	इतर कर्मचारी	३४
खेळते भांडवल		१७२३६.४९



वैश्य सहकारी बँक लि., मुंबई

स्थापना - १२-११-१९४५ नोंदणी क्रमांक ९४७५

नोंदणीकृत व प्रशासकीय कार्यालय

युनिट नं. २५-ए (पार्ट), अध्यारु इंडस्ट्रीयल प्रिमायसेस, एस्. जे. रोड,
सन मिल कम्पाउंड, लोअर परेल (प), मुंबई - ४०० ०९३. दूरध्वनी : ०२२ - ६९८९ ४६६६
ई-मेल : ho@vaishyabank.in वेबसाईट : www.vaishyabank.com

गिरगांव शाखा

शॉप नं. ७, मेहता सनशार्इन हार्ईट्स, सदाशिव लेन,
खाडिलकर रोड, गिरगांव, मुंबई - ४०० ००४.
दूरध्वनी : ०८०६९३८ ७९७९

परळ शाखा

१/२, श्याम भुवन, जे. बी. भातनकर मार्ग, परेल टी. टी., परेल, मुंबई - ४०० ०१२.
दूरध्वनी : ०८०६९३ ८७९७२

दिंडोशी शाखा

१९/१९ ए, गोकुळधाम शॉपिंग सेन्टर,
दिंडोशी, गोरगांव (पूर्व), मुंबई - ४०० ०६३.
दूरध्वनी : ०८०६९३ ८७९७४

बोरीवली शाखा

शॉप नं. ९, समेत सिकर महल, हरिभाई पटेल रोड,
व्हिलेज कान्हेरी, ४, कार्टर रोड, बोरीवली (पूर्व),
मुंबई - ४०० ०६६.
दूरध्वनी : ०८०६९३ ८७९७६

डोंबिवली शाखा

दुकान नं. १/२, राम जानकी निवास को.ऑ.हौ.सो.लि.
चित्तरंजनदास रोड, राम नगर, डोंबिवली (पूर्व),
जि. ठाणे- ४२१ २०१
दूरध्वनी : ०८०६९३ ८७९७८

ठाणे शाखा

दुकान नं. १, प्रणव को.ऑ.हौ.सो.लि.,
हजारनीस वाडी, गांवदेवी क्रॉस लेन,
शिवाजी पथ, ठाणे (प), ठाणे - ४०० ६०१.
दूरध्वनी : ०८०६९३ ८७९७९

संचालक मंडळ कार्यालय

३/१२, अब्दुल्ला बिल्डींग, पहिला माळा, डॉ. आंबेडकर रोड, परळ टी. टी., मुंबई - ४०० ०१२.