



International Year
of Cooperatives

Cooperatives Build
a Better World

74th ANNUAL REPORT
वार्षिक अहवाल
2024-2025

SINDOOR

As we have trust in our soldiers
Depositors have a Trust
in our Trusteeship

विश्वास ठेवावा असे विश्वस्त



पुणे पीपल्स को.ऑप बँक लि., पुणे
(मल्टीस्टेट बँक)

मुख्य कार्यालय: ४७७ व ४७८, मार्केटयार्ड, गुलटेकडी, गेट नं ४, पुणे ४११०३७.

फोन: ७०६६०५०९९९/७०६६०५१९९९

Website: www.punepeoplesbank.com

संचालक मंडळ



सी.ए. श्री.जनार्दन जिजाबा रणदिवे
अध्यक्ष



डॉ.रमेश किसनराव सोनवणे
उपाध्यक्ष



अॅड.श्री. सुभाष विठ्ठल मोहिते
संचालक



श्री.बबनराव बळवंतराव भेगडे
संचालक



श्री.श्रीधर भिमराव गायकवाड
संचालक



श्री. सुभाष मारूतराव नडे
संचालक



श्री. बिपीनकुमार हिरालाल शहा
संचालक



श्री. सुभाष विष्णूदास गांधी
संचालक



श्री. मिलिंद रमेश वाणी
संचालक



सौ. वैशाली संजय छाजेड
संचालिका



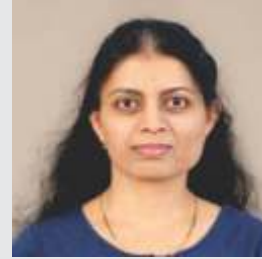
सौ. निशा यशवंत करपे
संचालिका



श्री. संजीव नाथा असवले
संचालक



श्री. विश्वनाथ गणपत जाधव
संचालक



सौ. श्वेता किशोर ढमाल
स्वीकृत तज्ञ संचालिका



श्री. कालीदास जगन्नाथ शेलार
स्वीकृत संचालक
१८/०१/२०२५ पर्यंत



श्री. संजय भोंडवे
मुख्य कार्यकारी अधिकारी (प्र)

व्यवस्थापकीय मंडळ



अॅड. सुभाष मोहिते
अध्यक्ष, व्यवस्थापकीय मंडळ



सीए श्री. अर्जुन रणदिवे
सदस्य



श्री. कौस्तुभ भेगडे
सदस्य



श्री. उदय जगताप
सदस्य



श्री. राजेंद्र गांगर्डे
सदस्य



श्री. अरुण डहाके
सदस्य

बँकेचे वरिष्ठ अधिकारी



श्री. अजय रजपूत
उप सरव्यवस्थापक



श्री. कैलास पवार
उप सरव्यवस्थापक



श्री. मोहन थोरात
उप सरव्यवस्थापक



श्री. संदीप आंग्रे
अध्यक्ष, कर्मचारी संघटना

पुणे पीपल्स को-ऑपरेटिव्ह बँक लि., पुणे

(मल्टीस्टेट बँक)

मुख्य कार्यालय : पहिला मजला, ४७७/४७८ गुलटेकडी, मार्केट यार्ड, पुणे ४११०३७

बँकेच्या सभासदांना वार्षिक सर्वसाधारण सभेची नोटीस

पुणे पीपल्स को-ऑप. बँक लि., पुणे या संस्थेची ७४वी वार्षिक सर्वसाधारण सभा रविवार दिनांक २८ सप्टेंबर २०२५ रोजी सकाळी १०.०० वाजता दि पुना मर्चंट्स चेंबर, व्यापार भवन सी -५०, मार्केट यार्ड, पुणे ४११०३७ येथे खालील विषयांचा विचार करून निर्णय घेण्यासाठी होणार आहे. सदर सभेस आपण उपस्थित रहावे अशी विनंती आहे.

सभेपुढील विषय :

१. दि. ८ सप्टेंबर २०२४ रोजी झालेल्या ७३ व्या वार्षिक सर्वसाधारण सभेच्या कामकाजाचे इतिवृत्त वाचून कायम करणे.
२. दिनांक ३१ मार्च २०२५, अखेर
अ) संचालक मंडळाने सादर केलेला वार्षिक अहवाल, लेखापरीक्षित ताळेबंद व कॅश फ्लो स्टेटमेंट स्वीकृत करणे
ब) लेखापरीक्षित नफा तोटा पत्रक स्वीकृत करणे
क) मा. वैधानिक लेखा परीक्षकांच्या अहवालाची नोंद घेणे.
३. मा. वैधानिक लेखा परीक्षकांच्या सन २०२३-२४ वर्षाकरिताच्या दोष-दुरुस्ती अहवालास मान्यता देणे.
४. संचालक मंडळाने सुचविलेल्या ३१ मार्च, २०२५ या वर्ष अखेरीच्या नफा विनियोगास मान्यता देणे.
५. सन २०२६-२७ या वर्षासाठी वैधानिक लेखापरीक्षक यांचे नेमणुकीसंदर्भात रिझर्व बँकेकडे विहीत मुदतीत प्रस्ताव सादर करणे व मेहेनताना ठरविणे.
६. वर्ष २०२४-२५ च्या जादा खर्चास व सन २०२५ - २६ च्या वार्षिक अंदाजपत्रकास मान्यता देणे.
७. मल्टीस्टेट को ऑप. सोसायटीज ॲक्ट २००२ कलम ३९ (३) नुसार बँकेच्या संचालकांना व त्यांच्या नातेवाईकांना आर्थिक वर्ष २०२४-२५ मध्ये दिलेल्या कर्जाची माहिती घेणे.
८. अ) बँकेच्या एकरकमी कर्ज परतफेड योजने अंतर्गत सन २०२४-२५ या आर्थिक वर्षात मंजूर केलेल्या प्रकरणांची नोंद घेवून मान्यता देणे.
ब) एकरकमी कर्ज परतफेड योजने व्यतिरिक्त सन २०२४-२५ या आर्थिक वर्षात इतर तडजोड प्रकरणांची नोंद घेवून मान्यता देणे.
क) सुधारीत एकरकमी कर्ज परतफेड योजनेची माहिती घेऊन मान्यता देणे व योजनेचा कालावधी निश्चित करणे.
९. बँकेच्या उपविधी (बाय लॉज) मध्ये सुचविलेल्या दुरुस्तीबाबत विचार करणे व प्रस्ताव मा. सेंट्रल रजिस्ट्रार यांचेकडे मंजुरीसाठी पाठविण्यास मान्यता देणे.
१०. सदर वार्षिक सर्वसाधारण सभेस अनुपस्थित सभासदांच्या रजेस मान्यता देणे.
११. मा. अध्यक्षाने अनुज्ञेने आयत्या वेळेचे विषय.

ठिकाण : पुणे, दिनांक : १३.०९.२०२५

मा. संचालक मंडळाचे आदेशानुसार
संजय भोंडवे
मुख्य कार्यकारी अधिकारी (प्र)

सूचना:

१. गणसंख्ये अभावी सभा तहकूब केल्यास, त्यानंतर अर्ध्या तासाने ठीक १०.३० वाजता त्याच ठिकाणी सभा सुरु होईल आणि अशा सभेस गणसंख्यापूर्वतेची आवश्यकता असणार नाही.
२. सन २०२४-२५ चा वार्षिक अहवाल, ताळेबंद व नफा तोटा पत्रक, इ. बँकेच्या www.punepeoplesbank.com या वेबसाईटवर वर प्रसिद्ध करण्यात आला आहे.
३. वार्षिक अहवालाची प्रत बँकेच्या शाखांमध्ये व मुख्य कार्यालय येथे कार्यालयीन वेळेत उपलब्ध राहील.
४. सभेत होणाऱ्या कामकाजाबाबत सूचनेमध्ये निर्देशिलेल्या बाबींसंबंधी आवश्यक ती कागदपत्रे बँकेच्या मुख्य कार्यालयामध्ये दिनांक १६.०९.२०२५ ते २३.०९.२०२५ पर्यंत कामकाजाच्या वेळेत पाहण्यास मिळतील.
५. सभेच्या वेळी विषयपत्रिकेतील बाबींसंबंधी विचारावयाची माहिती दिनांक २३.०९.२०२५ पर्यंत, कार्यालयीन कामकाजाच्या वेळेत मुख्य कार्यालयाकडे प्रश्नरूपाने लेखी कळविल्यास त्याप्रमाणे माहिती तयार ठेवणे सोयीस्कर होईल.

Pune Peoples' Co Op. Bank Ltd.,Pune

(Multistate Bank)

H.O.: First Floor,477/478, Market Yard, Gultekdi, Pune 411037

Annual General Meeting Notice for Members

The 74th Annual General Meeting of the Members of Pune People's Co-op.Bank Ltd.,Pune will be held on Sunday 28th September 2025 at 10.00 a.m. at The Poona Merchants Chamber, Vyapar Bhavan, C-50, Market Yard, Pune 411037 to transact following business. Members are requested to attend the meeting.

Agenda for the meeting

1. To approve minutes of 73rd Annual General Meeting held on 08 September 2024
2. To consider and approve following Audited financial statements for the financial year ending 31.03.2025.
 - A) To accept and consider Balance Sheet with Statements of Accounts, the report of Board of Directors and consider cash flow statement.
 - B) To accept Profit & Loss Accounts
 - C) To Note the Report of Statutory Auditors.
3. To approve compliance report of Statutory Auditors for the year 2023-24.
4. To approve Appropriation of net profit as recommended by the Board of Directors for the year ended March 31, 2025.
5. To authorise Board of Directors to submit proposal to Reserve Bank of India, within the stipulated time limit for appointment of Statutory Auditors for the year 2026-27 and to decide their remuneration.
6. To approve excess expenses of financial year 2024-25 and Annual Budget for the financial year 2025-2026.
7. To take note of loans sanctioned during financial year 2024-2025 to Directors of the Bank and their relatives as per Section 39(3) of the Multi State Co-op. Societies Act 2002.
8. A) To note and approve loans settled under One Time Settlement Scheme of the Bank during the financial year 2024-2025.
 - B) To note and approve loans settled other then One Time Settlement Scheme of the Bank during the financial year 2024-2025.
 - C) To consider giving further extension to the Modified Scheme of One Time Settlement.
9. To consider and approve the changes in the Bye Laws of the Bank and submit the same for approval to Hon'ble CRCS.
10. To grant leave of absence to the members of the Bank who are not present in Annual General Meeting.
11. Any other matter with the permission of the Chairman.

By order of the Board of Directors

Sanjay Bhondve

Chief Executive Officer (O)

Place: Pune

Date: 13.09.2025

Notes

1. If there is no quorum within half an hour after the appointed time, the Meeting shall stand adjourned to 10.30 a.m. on the same day and the Agenda of the Meeting shall be transacted at the same venue.
2. The Annual Report of 2024-25 consisting of Profit and Loss Account, Balance Sheet is displayed on the Bank's website www.punepeoplesbank.com
3. The Annual Report copy will be made available at all Branches and Head Office during office hours.
4. If any member desires to see documents in connection with the agenda of the Annual General Meeting, they may approach to Head Office during office hours from 16.09.2025 to 23.09.2025
5. If any member desires to have information in connection with the Annual Report and / or Accounts and/or in respect of any matter related to subjects in the Notice of the Annual General Meeting, he/she is requested to address a letter to Head Office, to reach not later than 23.09.2025 so that the required information may be made available at the Annual General Meeting.



वार्षिक अहवाल
२०२४-२५

सी.ए. जनार्दन रणदिवे
अध्यक्ष

आर्थिक वर्ष २०२४-२५ चा ताळेबंद, नफा तोटा पत्रक व दिनांक ३१ मार्च रोजीची अन्य विवरणे आपल्या हाती देताना मला आनंद होत आहे. यातल्या प्रत्येक विवरणाचा आपण अभ्यास करालच. बँकेने केलेली प्रगती पाहून आपणासही आनंद होईल. आपणास कल्पना आहेच की आपण बँकेच्या विकासाच्या आकड्यांमागे धावत नाही. आम्ही व्यवसाय वाढीसाठी नेहमीच सर्व प्रयत्न करत असतो, परंतु हे करताना आम्ही नेहमीच बँकेच्या गुणवत्तापूर्ण विकासाला प्राधान्य दिलेले असते. गुणवत्तापूर्ण विकास म्हणजे केवळ मोठे आकडे नसून पारदर्शपणे निर्माण केलेली अंतर्गत क्षमता. अशी क्षमता असेल तर आलेल्या कोणत्याही संकटाचा आपल्यावर फारसा परिणाम होत नाही. अनेक बँकांनी केवळ विकासाचे आकडे फुगविण्याच्या नादात अंतर्गत क्षमतेकडे दुर्लक्ष केले होते त्यांची संकट काळात वाईट अवस्था झालेली आपण पाहिली आहे. आम्ही आमच्या ग्राहकांच्या पैशाचे विश्वस्त म्हणून कार्यरत असल्याने आमच्या दृष्टीने सुरक्षा सर्वात महत्वाची. आणि हे आपण नेहमीच अनुभवले आहे.

आपल्या बँकेत सलग चार पिढ्या खाते असलेली अनेक कुटुंबे आहेत. ती सातत्याने आपल्याकडे आहेतच, आणि अन्य बँकांकडून अनेक प्रलोभने आली तरी त्यांनी आपल्या बँकेवरील निष्ठा अबाधित ठेवलेल्या आहेत. याच कारण म्हणजे आपल्या संस्थापकांनी एका व्यापक समाजहिताचा विचार समोर ठेवूनच ही बँक स्थापन केलेली आहे. संस्थापकांच्या नंतर आलेल्या आजवरच्या सर्व संचालकांनी हीच भूमिका ठेवून, व्यवसायाचं एक आदर्श तत्वज्ञान ठेवून व्यवसाय केल्यामुळे ग्राहक आणि बँक यांच्यामध्ये एक मजबूत बंध निर्माण झाला आहे. आम्ही याच दृष्टीकोनातून व्यवसाय करत आहोत आणि आपली आगळी वेगळी अशी समाजहिताची संस्कृती जोपासली आहे याचा मला अभिमान आहे.

तंत्रज्ञानाचा विकास प्रचंड वेगाने होत आहे आणि त्याला तातडीने आत्मसात करणे हे जरी अवघड असले तरीही टिकून राहण्यासाठी आवश्यक असते. जर आपण आधुनिक तंत्रज्ञान अंगिकारले नाही तर मागे फेकले जाऊ. सध्या ज्याचा बोलबाला आहे ती कृत्रिम बुद्धिमत्ता सगळ्याच व्यवसायांचं स्वरूप कल्पना करता येणार नाही इतकं बदललेलं असेल. आपण जितकं शक्य होईल तितकं हे तंत्रज्ञान आपल्या दैनंदिन वापरात आणण्याचा प्रयत्न करीत आहोत. यासाठी आम्ही एआय वर आधारित अनेक गोष्टी कशा उपयोगात आणता येतील यासाठी आपल्या सर्व अधिकारी आणि कर्मचारी बंधुंसाठी खास प्रशिक्षण आयोजित करणार आहोत.

मागील काही काळात झालेले बदल आपण पाहिले आहेत. लोकांची

I am happy to present to you the Balance Sheet and other statements as on 31st March 2025. I am sure you will study each of the statements and shall be happy to see the progress of our Bank has made during this year. You all know that we do not attach more importance to the figures of growth, but ensure that the inner strength is improved and maintained. We make all the efforts to get more business, but primarily ensure that the quality of the business is not compromised. Quality growth does not mean just the figures, but it means improved internal strength with transparent dealings. If there is inner strength, eventual difficulties in the sector make very little impact on us. We have been working as the Trustees of customers' money and hence take utmost care in everything that we do. Security of funds is always more important to us, which you have also witnessed.

There are a number of account holders, whose consecutive four generations are banking with us, in spite of inducement from other Banks. Their loyalties to us are unbreakable. This is because our Founders have started this Bank with a wider social welfare as its soul. The Boards that came after the founders also continued this business philosophy. Since our business philosophy has been different and ideal, customers are always pleased to be with us. This has created a strong bondage between us.

Technology is fast developing and though it is difficult to acquire it timely, for remaining in the competition, it is imperative for all the businesses. If we do not acquire most modern technology, surely we would lag behind. If the frequently talked about Artificial intelligence is used in all the businesses, the change would be beyond imaginable. We have been making all efforts to see that this AI technology is used in maximum operations of the Bank. For smooth transition to AI, we have already started training in this field.

We have been witnessing changes in the life style of people

जीवनशैली प्रचंड बदलली आहे आणि विज्ञान यात आणखी बदल करीत आहे. या बदलाला जुळवून घेणे ज्येष्ठ नागरिकांना अवघड जात आहे. इतकंच काय तर तरुण पिढीलाही आधुनिक तंत्रज्ञान अंगीकारणे सोपे राहिलेले नाही. आपण बँकिंग मध्ये झालेले बदल अनुभवले आहेत. या पूर्वी उपलब्ध असलेले मेल ट्रान्सफर, टेलिग्राफिक ट्रान्सफर हे केव्हाच कालबाह्य झालेले आहेत. आता रोख रकमेने व्यवहार कमीच होत असल्याने अनेक बँकांनी त्याची एटीएम मोठ्या संख्येने कमी केली आहेत. आता पेपर लेस अनेक व्यवहार होत असल्याने बँकांमध्ये रेकॉर्ड कमी झाले आहे. त्यामुळे बँकांच्या शाखांना आता पूर्वीसारख्या मोठ्या जागांची आवश्यकता उरली नाही. एक खिडकी व्यवहार आता चांगलेच स्थिरावले आहेत. भविष्यात एका शहरात एक दोन शाखा पुरेशा असतील. सध्या रोख रकमेचा वापर अत्यल्प होत आहे कारण बहुतेक व्यवहार आता घरात बसून ऑन-लाईन केले जात आहेत. जर रोख रकमेची गरजच खूप कमी झाली तर बँकांना एटीएम केंद्रे सुरु ठेवण्याची आवश्यकताच उरणार नाही. त्यामुळे एटीएम कमीत कमी ठेवणे आणि खर्च वाचविणे हे धोरण अनेक बँकांनी स्वीकारले आहे. ज्यावेळी एक नवीन तंत्रज्ञान येते त्यावेळी त्याचा दैनंदिन जीवनाच्या विविध पैलूंवर प्रभाव पडत असतो. आपण आपल्या परीने हे नवीन तंत्रज्ञान आत्मसात करण्यासाठी नेहमीच प्रयत्नशील असतो.

आता कोणताही व्यवसाय पारंपारीक प्रकारे करताच येणार नाही. बदलतं तंत्रज्ञान, लोकांच्या गरजा, अपेक्षा वाढत असल्याने त्याला अनुरूप असंच व्यवसायाचं स्वरूप असलं पाहिजे. ज्याचा सध्या बोलबाला आहे ते कृत्रिम बुद्धिमत्ता तंत्रज्ञान अनेक क्षेत्रात न भूतो न भविष्यती असा बदल करायला लागलं आहे. हे बदल कुठवर जातील हे सांगताच येत नाही. परंतु सगळीच समीकरणे बदलायला त्याने सुरुवात केली आहेच. बँकिंगमध्येही मोठ्या बँकांनी हे तंत्रज्ञान जमेल तितकं उपयोगात आणायला सुरुवात केली आहे. अनेक बँकांमध्ये तुम्ही फोन केल्यावर तुमच्या प्रश्नाला उत्तर देणारा माणूस नसून संगणक ए.आय. च्या मदतीने तुमच्याशी संवाद साधत आहे. आपण या बदलावर नजर ठेवून आहोत आणि सुयोग्य वेळी त्याचा वापर आपल्या व्यवसायात आणणार आहोतच. हा वापर कसा आणि कधी आणणे आपल्याला शक्य आहे त्यासाठी आम्ही तज्ञांच्या मदतीने अभ्यास सुरु केला आहे.

जागतिक घडामोडी

आपण जागतिकीकरणामुळे एकमेकांशी जोडलेले आहोत. इतर कुडे काय घडते त्याचा परिणाम आपल्यावर होतच असतो. मागील आर्थिक वर्षात जगाने अनेक विचित्र प्रसंग अनुभवले आहेत. याचा परिणाम सगळ्याच देशात आणि सगळ्याच क्षेत्रावर झालेला आहे. मागील वर्षात युक्रेन-रशिया हे युद्ध तसेच सुरु राहिले आणि आजही ते सुरुच आहे. युक्रेन हा पाश्चिमात्य देशांच्या गटात मोडत आहे तर रशिया स्वतंत्र आहे. या युद्धामुळे जगात दोन गट निर्माण झाले आहेत. पहिला म्हणजे युक्रेनला पाठिंबा देणारा देशांचा आणि दुसरा रशिया. यामुळे अनेक देशांवर परिणाम झालेला आहेच. ज्यावेळी असे युद्धाचे प्रसंग येतात त्यावेळी तुम्ही तटस्थ राहू शकत नाही. अधिकृतपणे आणि खुलेपणाने तुम्हाला कोणती तरी एक बाजू घ्यावीच लागते. आणि जरी घेतली नाही तरी तुमचा कल कोणत्या बाजूला आहे हे उघड होतच असतं. याचा परिणाम तुमच्या काही देशांशी असलेल्या व्यापारी आणि राजकीय संबंधावर होत असतो. युक्रेनसारखा छोटा देश रशियासारख्या बलाढ्य सत्तेला इतका काळ युद्धात गुंतवू शकतो ते केवळ त्याला मिळणाऱ्या अन्य देशांच्या

and technology is inspiring further changes. Senior citizens are finding it very difficult to adjust themselves to the changes inspired by technology. Even the younger generation is finding it difficult to catch up the speed of the technology. We have experienced the changes that have taken place in Banking. The services like Mail Transfer, Telegraphic transfer have disappeared. Now cash transactions are exceptional, since most of the customers are using online gateways. Since cash is not in used on the scale, a number of Banks have closed their ATMs. Since the working is paperless accumulation of physical records of the Bank has reduced to almost zero. Banks now do not need large premises for their branches. When a new technology is introduced, it's impact is seen on a number of sectors and jobs. We always try to keep ourselves updated with the new technology.

Now no business is possible to be done with traditional style. Advance technology is changing the very life style of the people and is continuously increasing expectations of people, our business model has also to undergo a change to suit the expectation of people. The AI that is unstoppable is changing everything and nobody is able to guess as to where it would take us. It has started changing all the equations. In banking also it has been playing a key role in changing the very working. When you call a Bank over phone, perhaps, you are responded not by a human being, but a computer equipped with AI. We are very closely watching these changes and are prepared to bring the technology in our working. We are studying this aspect with the help of experts.

GLOBAL SCENARIO

After Globalization, we have not remained insulated. Anything happens anywhere in the world, it affects all the countries. During the last financial year the world has witnessed and experienced some uncommon events. The war that had started in the year prior to last year, between Russia and Ukraine continued during the last year and still has not stopped. Ukraine is in European group while Russia is non aligned. This war has created two groups of nations, one who support Ukraine while the other which justifies Russia. This war has impacted a number of countries. When such wars erupt, you just cannot keep away. Non aligned policy does not fit in the present situation. It affects the relations between some nations and the trade with those countries. Ukraine has been engaging mighty Russia for quite sometime, only because it is getting help from

मदतीमुळेच. भारताने या काळात आपली भूमिका सुयोग्य अशीच घेतली असल्याने तिची भूराजकीय क्षेत्रातली प्रतिमा अबाधित राहिली आहे.

भारतीय अर्थव्यवस्था जशी बलवान होत गेली, तशी जगातली चौथी मोठी अर्थव्यवस्था झाली त्यावेळी काही देशांना त्यांच्या जागतिक स्थानाला आव्हान मिळते आहे असे वाटले आणि त्यांनी अप्रत्यक्षपणे भारतीय अर्थव्यवस्थेला धक्के देण्यास सुरुवात केली. सर्वात मोठा परिणाम पडला होता तो अमेरिकेला. त्यामुळे त्यांच्याकडून भारताला नुकसान होईल अशी कृती होणे अपेक्षितच होते. आणि तशी ती त्यांनी केली. कोणतेतरी अतार्किक निमित्त काढून त्यांनी भारतीय मालावर प्रचंड आयात कर लावण्याची घोषणा केली. ज्यावेळी सरकार खंबीर असते, अर्थव्यवस्था मजबूत असते त्यावेळी अशा धमकीला घाबरून काही केले जात नाही. भारताने अतिशय संयमाने याला प्रतिसाद दिला आहे आणि आम्ही अन्य कुणाच्या धमक्यांनी आमचं देशहित सोडत नाही हे दाखवून दिलं आहे. रशिया युक्रेन, इस्रायल, हमास, इस्रायल इराण आणि यात जळजळीत परिस्थितीत अमेरिकेची लुडबुड यामुळे अनेक प्रकारे सगळ्याच अर्थव्यवस्थांमध्ये तणाव निर्माण झाला. पुरवठा शृंखलाही प्रभावित झाल्याने अनेक जीवनावश्यक वस्तूंच्या पुरवठ्यावर ताण आला आहे. भारताने मात्र आपली अर्थव्यवस्था या परिस्थितीतही नाजूक होवू दिलेली नाही.

भारतातील घटना

अहवाल वर्षात देशभरात उत्तम पाऊस झाला. तरीही त्याचा चांगला आणि वाईट असा परिणाम झालाच आहे. अनेक भागात तो अवकाळी पडला, अनेक भागात तो प्रमाणापेक्षा अधिक पडल्याने पिकांचे प्रचंड नुकसान झालेले आहे. जरी पाऊस सरासरीपेक्षा थोडा अधिक झाला असला तरी त्याच्या लहरीपणामुळे लाभ होण्याऐवजी अनेक ठिकाणी तो त्रासदायकच ठरला आहे. देशाच्या अनेक भागात ओला दुष्काळही अनुभवाला आला आहे. देशाच्या उत्तर भागात भूस्खलन, ढगफुटी यासारख्या नैसर्गिक आपत्ती अधिक प्रमाणात पाहायला मिळाल्या आहेत. जागतिक तापमान वाढीचा हा परिणाम आहे आणि आता सगळ्याच सरकारांनी, जनतेने भविष्यात यापेक्षा अधिक भयानक नैसर्गिक संकटांना तोंड देण्यासाठी सिध्द होण्याची आणि त्यापेक्षा अधिक जबाबदारीने पावले उचलत ही परिस्थिती अधिक गंभीर होणार नाही यासाठी प्रयत्नशील राहायला पाहिजे.

या सगळ्या जागतिक आणि स्थानिक घटनांचा परिणाम सगळ्याच क्षेत्रावर झालेला आपण अनुभवत आहोत. या सगळ्या धकाधकीच्या, अस्थिर आणि अनेक प्रकारे धाक घालणाऱ्या काळात सुदैवाने आपल्याकडे भक्कम आणि दूरदर्शी केंद्रशासन आहे. त्यामुळे अन्य देशातील जनतेला जसा त्रास झाला तसा त्रास आपल्याला झाला नाही.

सरकार आणि रिझर्व बँक यांच्यामधील विचारसरणी एकमेकांना पूरक असल्याने अनेक प्रकारे आर्थिक क्षेत्राला लाभ झालेले आहेत. आर्थिक क्षेत्रातील काही महत्वाच्या घटनांचा आढावा घेणे आवश्यक आहे. अहवाल काळात महागाई नियंत्रणातच राहिली असल्याने जनतेला आणि शासनाला एक मोठाच दिलासा मिळालेला आहे. देशातील उत्पादन वाढीला अधिक गती मिळावी यासाठी उद्योगाला पुरेसा वित्त पुरवठा होण्यासाठी रिझर्व बँकने रेपो दर कमी करून कर्ज पुरवठ्यासाठी अधिक पैसा उपलब्ध करून दिला आहे आणि

other nations. India has very correctly taken its position in the situation, which had kept its image intact.

When Indian economy grew rapidly and became forth largest economy of the world, obviously some leading countries are bound to feel unhappy, since their position is endangered. Naturally these countries started giving shocks to Indian economy. Since maximum impact was felt by US, it was obvious that the reaction was to come from them. As expected, US started taking actions that would be detrimental to the interest of India. The Tariff was that has started is the result of this. US imposed heavy tariff on imports from India. When the economy of a country is strong from inside, such shocks do not deter the country. Indian economy is robust and has been capable to sustain such shocks. India did not react to the Tariff impulsively and preferred to maintain silence as a thoughtful strategic response. Our economy, despite such shocks remain strong and growing.

DOMESTIC EVENTS

During the period under report India experienced good Monsoon. Still the effect was good and also bad. In some pockets there was heavy to very heavy rain, while at some pockets it was scares. In some area of the country, it was wed drought, which damaged crops to a great extent. Where the rain was just adequate, there also it caused some damage because of its erratic nature. In the Himalayan terrain there were land slides, cloud bursts. These natural calamities also contributed to the damage. It is feared that the global warming is making the natural cycle erratic and may make the living on the planet difficult. It is essential to be prepared for such calamities, but rather we should use the resources judiciously to avoid such situations.

All these events and calamities occurred in the world and in India have impacted all the sectors. To face and handle such situations, fortunately we have a very strong and foresighted Central Governments. We did not suffer from such situations, like other nations suffered.

Wavelength of RBI and the Government is complimentary to each other. This has helped in many ways to financial sector. It is necessary to take a review of some financial events. During the period under review inflation remained at quite a lower level, which provided a solace to the people and also to the Government. For heightening the pace of growth and to have adequate surplus funds for advancing, RBI reduced the Repo Rate by One percentage point. This has helped to entertain more loan proposals and to help gain more income. Earlier Gold loan was given maximum 75% of

बँकांना कर्जपुरवठा करणे अधिक सुलभ आणि लाभदायक बनविले आहे. लहान रकमेच्या सोने तारण कर्जासाठी यापूर्वी मूल्यांकनाच्या ७५% इतक्या रकमेचे कर्ज दिले जात होते. आता ही मर्यादा मूल्यांकनाच्या ८५% इतकी वाढवून रिझर्व बँकेने नागरी सहकारी बँकांकरिता उपयुक्त असा निर्णय घेतला आहे. पूर्वी बँका कमर्शियल रीयल ईस्टेट (सीआरई) साठी एकूण असेटच्या दहा टक्के इतक्या रकमेची कर्जे देवू शकत होत्या. त्यामध्ये रिझर्व बँकेने बदल केला असून आता मागील वर्षातील एकूण कर्जाच्या केवळ अधिकतम पाच टक्के इतकीच कर्जे देण्याची परवानगी ठेवली आहे. सी.आर. ई. कर्जे अन्य कर्जांपेक्षा थोडा अधिक व्याजउत्पन्न देत होती. नव्या निकषांमुळे बँकांच्या व्याज उत्पन्नावर थोडा विपरित परिणाम होणार आहे.

दिनांक १ एप्रिल २०२५ पासून प्रॉम्प्ट करेक्टिव्ह ऑक्शन चा आकृतीबंध नागरी सहकारी बँकांना लागू केला आहे. प्राधान्य क्षेत्रातील कर्जाचे पूर्वीचे टारगेट ७५ टक्क्यावरून ६० टक्क्यापर्यंत कमी करून नागरी सहकारी बँकांना अधिक लाभ देणाऱ्या अप्राधान्य कर्जासाठी अधिक पैसे उपलब्ध केले आहेत.

रिझर्व बँकेने नागरी सहकारी बँकांना सोयीचे होतील असे बदल प्रुडेंशीयल नॉर्ममध्ये केले आहेत. त्यामधील छोट्या कर्जाची व्याख्या बदलली आहे. या छोट्या कर्जाची मर्यादा रु. २५ लाख, किंवा टीयर १ भांडवलाच्या ०.४ टक्के या पैकी जे अधिक असेल ते तसेच बांधकाम व्यवसायासाठीची बंधनेही बदलली आहेत आणि आता गृहकर्जासाठी एक्सपोजर मर्यादा एकूण कर्जाच्या २५ टक्के इतकी केली आहे. त्याच प्रमाणे रीयल इस्टेटसाठी ५% इतकी मर्यादा निर्धारित केली आहे. याशिवाय वैयक्तिक गृहकर्जाची मर्यादा आणि इतर काही नियमांमध्ये नागरी सहकारी बँकांसाठी सोयीचे असेल असे आणखी बदल केले आहेत.

नागरी सहकारी बँकांसाठी रिझर्व बँकेने अनेक नियम बदलले आहेत आणि बँकांचा व्यवसाय वाढण्यासाठी पूरक वातावरण निर्माण केले आहे. केंद्र सरकारनेही काही महत्वाचे निर्णय घेतलेले आहेत. वस्तु व सेवा कराच्या आजवरच्या चार श्रेणींमध्ये केवळ दोन श्रेणी ठेवण्याचा निर्णय जीएसटी परिषदेच्या बैठकीत घेण्यात आला आहे सदर बदल दि. २२ सप्टेंबर २०२५ पासून लागू होणार आहे. आता जीएसटीचे दोनच दर असतील ते म्हणजे ५% आणि १८%, वरील बदल करताना बऱ्याच जीवनावश्यक वस्तू, औषधे, आरोग्य विमा इत्यादींवरील जीएसटी मोठ्या प्रमाणात कमी केल्याने सर्वसामान्य माणसाचे जीवन सुकर होईल व त्यामुळे उत्पादन व रोजगार वाढीस मदत होईल. या बदलाचा व्यावसायिकांना सुद्धा फायदा होणार आहे. आणि शासकीय कर उत्पन्नात वाढ होईल. भविष्यात केवळ एकच श्रेणी ठेवण्याकडे सरकारची वाटचाल सुरु आहे. सरकारने आयकरामधेही करदात्यांना आनंदित करणारे बदल केले आहेत. रुपये बारा लाखापर्यंत उत्पन्न असणाऱ्यांना विशिष्ट प्रकारे सवलती मिळून आयकर भरावा लागणार नाही.

रिझर्व बँक ऑफ इंडियाच्या सूचनांनुसार नॅशनल अर्बन को ऑपरेटिव्ह फायनान्स अँड डेव्हलपमेंट कॉर्पोरेशनची स्थापना केली आहे. हा निगम नागरी सहकारी बँकांसाठी तांत्रिक बाबी संयुक्तपणे वापरण्याची सोय उपलब्ध करणार असल्याने तंत्रज्ञानासाठी छोट्या बँकांना आता खूप मोठी भांडवली गुंतवणूक करण्याची आवश्यकता कमी असेल. तंत्रज्ञानाने अद्ययावत झाल्याने या बँका स्पर्धेत आपलं स्थान टिकवू शकतील.

the valuation, which now has been enhanced to 85% of the valuation. This is one of the very useful and beneficial decision RBI has taken for Urban Cooperative Banks. Earlier there was a ceiling 10% on loans to commercial real estate. Now RBI has changed this and now Banks are restricted to advance only upto 5% of the total loans of the last year. Since there will be ceiling on these higher paying loans, it will have some impact on profitability of Banks.

RBI has made the Prompt Corrective Action applicable to Urban Cooperative Banks, from 1st April 2025. The target for advances to Priority Sector, which was 75% has been reduced to 60%, This will make more funds available for Non Priority sector to improve profitability. Reserve Bank has made changes in Prudential Norms, that would be convenient to UCBs. The definition of small loans has changed from 25 lakh or 0.4 % of the Tier 1 Capital, which ever is higher. For construction business also the restrictions have been changed and now exposure to Housing Loans could be upto 25% of Total Loan portfolio. And for real estate loans the ceiling has been made 5% of total loans. Some more convenient changes have been made for individual home loans for Urban Cooperative Banks.

The reserve Bank of India have changed some rules and restrictions for UCBs and have created a conducive atmosphere for UCBs. Also the Central Government has also taken some decisions. There were four slabs of GST. To pass on the benefit to the people and business and to streamline the process there will be only two slabs and later it would travel to introduce only one slab through out the nation. GST has been reduced on a number of commodities like medicines, essential commodities, health products etc. This will surely make the living of people somewhat comfortable. This will be beneficial to businesses and at the same time it will boost the tax income to the Govt. There has been a good rise in the IT slabs. Now with certain provisions, income upto Rs.12 lakh would not attract Income Tax. This will however be subject to various concessions allowed.

With suggestions of RBI, National Urban Co Operative Finance and Development Corporation has been established. This Corporation would make Technical aspects more suitable and available to Urban Cooperative Banks. Small Banks would get the technology without requiring to put more capital expenditure.

When most of the economies adversely impacted,

ज्यावेळी जगातल्या अन्य व्यवस्थांवर विपरित परिणाम झाला, त्यावेळी भारतीय अर्थव्यवस्था मात्र आपली विकासाची गती कायम ठेवून होती. या काळात रिझर्व बँकेला फार मोठा बदल आपल्या धोरणात करण्याची आवश्यकता वाटली नाही. बँकेने वर्ष २०२४ मध्ये व्याजदरात कोणताही बदल केला नव्हता. आर्थिक वर्षातील शेवटच्या टप्प्यात मात्र रेपो रेट तब्बल एक टक्क्याने, म्हणजे शंभर बेसिस पॉइंटने कमी केला यामुळे, बँकांना आपली लिक्विडिटी सांभाळणे आणि अधिक कर्जपुरवठा करणे सुलभ झाले आहे. तसेच सी आर आर मध्ये ४% वरून ३% पर्यंत चार टप्प्यात बदल लागू केले आहेत. रिझर्व बँकेने या बदलातून संदेश दिला आहे की अर्थव्यवस्था त्यांना अपेक्षित असलेल्या मार्गावरच आहे.

पुणे पीपल्स बँकेची अहवाल काळातील प्रगती

पुणे पीपल्स बँकेच्या प्रगतीचे आकडे खाली दिले आहेत. हे सर्व आकडे पाहतांना आणि त्यावरून निष्कर्ष काढतांना वर म्हटल्याप्रमाणे लक्षात ठेवायचे की आपण अंतर्गत क्षमतेवर नेहमीच लक्ष केंद्रित करित आलेलो आहे. खाली नमूद केलेल्या आकड्यांवरून आपल्या लक्षात येईलच की आपली ही क्षमता दरवर्षी वाढत्या क्रमाने साध्य होत आहे. यातला प्रत्येक अंक काही गोष्टींकडे निर्देश करित असतो. त्यातून आपण आपल्या बँकेच्या आर्थिक क्षमतेचा विचार करावयाचा आहे.

(रुपये कोटीत)

	३१.०३.२०२४	३१.०३.२०२५
एकूण व्यवसाय	२३७८.९७	२७०६.६७
ठेवी	१४७१.१८	१६३३.४६
कर्जे	९०७.७९	१०७३.२१
ढोबळ नफा	३४.५०	२९.७७
निव्वळ नफा	१६.२०	१७.४६
भांडवल	२४.५९	२५.८९
राखीव निधी	१३३.९०	१४८.१८
भांडवल पर्याप्तता	१५.४२%	१५.५९%
प्रति कर्मचारी व्यवसाय	१०.०४	१२.०८
प्रतिकर्मचारी नफा	०.०७	०.०८
सी.डी. रेशो	६१.७०%	६५.७०%
प्राधान्य क्षेत्रातील कर्जे	६१.४४%	६८.६९%
लघु कर्जे	५४.८०%	५६.२४%
निव्वळ एनपीए	०.००%	०.००%

वर दिलेले बँकेच्या प्रगतीचे आकडे पाहिले तर लक्षात येईल की बँकेने मागील वर्षात नेत्रदीपक प्रगती केलेली आहे. ठेवींमध्ये १६२.२८ कोटींची वाढ झाली आहे. मागील वर्षाच्या तुलनेत ठेवींमध्ये ११.०३ टक्क्यांनी वाढ झाली आहे. ठेवींमधील ही वाढ एकूण बँकिंग क्षेत्रामधील विकासदरापेक्षा अधिक आहे. कर्जामध्येही १६५.४२ कोटींची वाढ आहे. ती १८.२२ टक्के वाढ असल्याने एकूण व्यवसायातही ३२७.७० कोटींची वाढ झाली आहे. ती १३.७८ टक्के इतकी आहे. या सर्व प्रगतीचे श्रेय बँकेचे ग्राहक, सभासद, ठेवीदार, कर्जदार आणि कर्मचारी यांना देतो. ढोबळ नफ्यात थोडी घट दिसते. ती व्याजदरामधील

Indian economy could keep its strides of growth with good pace. During this period the RBI did not feel it necessary to change its policies. RBI did not made any changes in the interest rates in calender year 2024. However in the last quarter of the financial year it reduced REPO rate by One Percentage point. This released more funds for entertaining loan applications. This change is to be effective within four instalments. This has sent a message that the economy of the country is perfectly on the expected path.

Progress of Pune People's Bank

Figures of progress of Pune People's Bank are given below. While looking at these figures and coming to a conclusion, as stated above, it would be kept in mind that we have always focused on the inner strength and not on the figures for exhibiting. It will be seen that our strength has been increasing every passing year. Every figure indicates at some important point. We have to evaluate progress from that angle.

The figures given above would tell that Bank has done remarkable progress. There has been an increase of Rs.162.28 crore in Deposits. This works out to 11.03%. This increase in deposits is better than Banking Sector average. Loans have also increased by 18.22%, i.e. by Rs.165.42 crore. Total business has increased by 327.70 crore, which computes 13.78 % Credit for

(Rupees in crore)

	31.03.2024	31.03.2025
Total busines	2378.97	2706.67
Deposits	1471.18	1633.46
Loans	907.79	1073.21
Gross Profit	34.50	29.77
Net Profit	16.20	17.46
Capital	24.59	25.89
Reserves	133.90	148.18
CRAR	15.42%	15.59 %
Per Emp.Bus.	10.04	12.08
Per Emp.Profit	0.07	0.08
CD Ratio	61.70%	65.70%
Pri.Sec.Loans	61.44%	68.69%
Small Loans	54.80%	56.24%
Net NPA	0.00%	0.00%

बदलामुळे दिसते आहे. तरीही बँकेची लाभक्षमता वाढतीच असल्याने निव्वळ नफा एक कोटीपेक्षा अधिक वाढला आहे.

बँकेचा राखीव निधी रु. १३३.९० कोटीवरून रु. १४८.१८ कोटी झाला आहे की, जो बँकेच्या अंतर्गत क्षमतेचं निदर्शक आहे. भांडवल पर्याप्तता आणखी सुधारली आहे, प्रतिकर्मचारी व्यवसाय अहवाल वर्षात १२.०८ कोटी झाला आहे. भविष्यात तंत्रज्ञानाच्या अधिक वापरामुळे प्रतिकर्मचारी व्यवसाय आणखी वाढेल. अहवाल काळात नवीन कर्ज खाती मिळविण्यास अधिक लक्ष घातले गेले असल्याने कर्ज-ठेवी गुणोत्तर (सीडी रेशो) तब्बल चार टक्क्यांनी वाढला आहे. ज्यावेळी सीडी रेशो सुधारतो त्यावेळी नफा कमावण्यास मदत होत असते. बँकेने मागील पाच वर्षांपासून लो कॉस्ट डिपॉझिट २४ ते २५ टक्के सातत्याने राखण्यात यश मिळविले आहे.

व्याजदर कमी होत असलेल्या काळात बँकेने अधिक उत्पन्न मिळविण्याच्या उद्देशाने बँकेकडे उपलब्ध असलेले फंड सुयोग्य प्रकारे अधिकाधिक गुंतवणुकीकडे वळविले असून गुंतवणुकीपासून मिळणारे उत्पन्न लक्षणीयरीत्या वाढविले आहे. गुंतवणुकीत वाढ करत असतानाच, बँकेने रिझर्व बँकेचे सी आर आर आणि एस एल आर हे निकषही सांभाळले आहेत. रिझर्व्ह बँकेचे सर्व नॉर्मस, एक्सपोजर मर्यादा इ. सांभाळून गुंतवणुकीपासून मिळणाऱ्या उत्पन्नात वाढ केली आहे. याचा बँकेच्या लाभक्षमतेवर सकारात्मक परिणाम होतो.

यापूर्वीच मी म्हटले आहे की आपण प्रगतीचे मोठे आकडे वाढविण्यापेक्षा नेहमीच अंतर्गत क्षमतेस अधिक महत्त्व दिलेले आहे. प्रगतीमध्ये सातत्य ठेवताना बँकेचा आर्थिक पाया मजबूत ठेवण्याकडे आणि तो अधिक मजबूत करण्याकडे आपण नेहमीच आपले प्रयत्न केलेले आहेत.

आपल्या बँकेच्या प्रगतीबाबत सभासदांच्या लक्षात येईल की आपल्या बँकेच्या व्यवसायाच्या प्रगतीमध्ये आणि अन्य सर्वच बाबींमध्ये सातत्य आहे. मग ठेवींची वाढ असो की, वसुली, नफा असो की लाभांश वितरण. तंत्रज्ञानाची प्रगती, नवीन सेवा, राखीव निधीमध्ये वाढ या सगळ्याच बाबींमध्ये आपण सातत्य राखले आहे. ज्यावेळी कोणताही व्यवसाय सातत्याने वाढत असतो आणि सातत्याने कालानुरूप बदलत असतो त्यावेळी त्या संस्थेला उत्तम भवितव्य असतं हे व्यवसायाचं महत्वाचं सूत्र आहे. आपल्या मागील अनेक वर्षांचा ताळेबंद अभ्यासला तर हे स्पष्टपणे जाणवल्याशिवाय राहणार नाही.

अहवाल काळात अनेक उपक्रम घेतलेले होते आणि अनेक उत्साहवर्धक घटनाही घडलेल्या आहेत. बँकेने आपली सामाजिक बांधिलकी म्हणून सुरु केलेला वारकरी दिंडीसाठी सहाय्य करण्याचा उपक्रम पुढेही सुरु ठेवला आहे. महाराष्ट्राचा हा सर्वात मोठा धार्मिक उत्सव आहे आणि आपण नेहमीच त्यात आपला वाटा उचलत आलेलो आहे. अहवाल वर्षात बहुतेक सर्व शाखांनी आपले वर्धापन दिन विविध उपक्रमांनी साजरे केले आहेत. ग्राहक स्नेह मेळावे, हळदी कुंकु समारंभ, महिलांचे मेळावे, कामगार मेळावे, रक्तदान शिबिरे, आरोग्य तपासणी शिबीर असे अनेक उपक्रम संपूर्ण वर्षभर कुठे ना कुठे सुरु होते. या सर्व उपक्रमात सर्व संचालक, अध्यक्ष, व्यवस्थापकीय मंडळ अध्यक्ष, सदस्य आणि सर्व सेवक वर्ग यांनी सहभाग दिलेला आहे.

मागील काही वर्षांपासून आपण जागृतीक महिला दिनानिमित्त आपापल्या क्षेत्रात उत्तुंग काम केलेल्या विशेष महिलांसाठी काही ना काही समारंभ आयोजित करीत आलो आहोत.

this all round growth surely goes to our customers, members, depositors, borrowers and ofcourse our employees. There seems some decline in Gross Profit. This is because of interest rate change. However the Net Profit of the Bank has increased by Rs.1 crore, indicating our efficiency and profitability.

Reserve Funds of the Bank have increased from Rs.133.90 crore to Rs.148.18 crore. This is an indication of our inner strongness. Capital Adequacy has also improved further. Per Emp. Business has been at 12.08 crore, which would improve further as we introduce advance technology. CD Ratio has improved by 4%. Low Cost deposits are within a range of 24-25%

In the regime of declining interest rates, Bank diverted its funds in Investment in such a manner that it would get more returns. The income from Investment has increased substantially. While increasing our stake in Investment, Bank did not overlook the norms of CRR and SLR. By sticking to various norms of the Investment, Bank has earned more returns from Investment. This income has put a great impact on our profits.

I have said earlier that we attach greater importance to the inner strength rather than presenting bigger figures. Since we have maintained consistency in our growth and progress, our foundation has become stronger every passing year.

Member of the Bank would find that there has been consistency for years together in our progress and other aspects of business. May it be increase in deposit, loans, recovery, profit or Dividend. we have kept stability in improvement. We have also kept consistency in technology upgradation, new facilities, reserves etc. When there is consistency in the policy and commitment, the businesses have a brighter future. If you study our Balance sheet you would surely realize this. During the period of Report a number of encouraging events were undertaken by Bank. Bank's social obligation is being regularly observed. This year also Bank had provided some help and assistance to the Varkaries going to Pandharpur. Palkhi Ceremony is one of the biggest religious celebration of Maharashtra. During the year most of the Branches celebrated their Anniversaries by organising various programmes, like free health check up, blood donation camps, gatherings of Women, Workers' gatherings etc. Where ever possible Chairman, Vice Chairman and Directors visited the Branches on these occasions.

For the past some years we have been celebrating World

ज्या काही उत्साहवर्धक गोष्टी घडल्या आहेत त्यात महत्वाची म्हणजे ए सी एम ई इन्फो मिडीया व नॅफकॅब या दिल्ली यांच्या संयुक्त विद्यमाने आयोजित सोहोळ्यात बँकेला बेस्ट मल्टीस्टेट अर्बन को ऑप.बँक, बँकेचे अध्यक्ष सीए श्री. जनार्दन रणदिवे यांना बेस्ट चेअरमन ऑफ द ईयर, बँकेचे मुख्य कार्यकारी अधिकारी श्री. संजय भोंडवे यांना बेस्ट सीईओ ऑफ द ईयर, बँकेचे उपसरव्यवस्थापक व आयटी प्रमुख श्री. कैलास पवार यांना बेस्ट आयटी हेड ऑफ द ईयर व बँकेचे सहायक सरव्यवस्थापक व इन्व्हेस्टमेंट हेड श्री. घनश्याम सणस यांना बेस्ट ट्रेझरी मॅनेजमेंट इम्प्लिमेंटेशन अशी एकूण पाच अवार्ड मिळाली आहेत. या शिवाय अन्य संस्थांकडूनही पारितोषिके मिळाली आहेत. आपण अतिशय पारदर्शीपणे व्यवहार करत आहोत, आणि विश्वस्त भूमिकेतून सर्वजण काम करत आहोत आणि प्रगतीचा वेगही सांभाळला आहे. हे जसे आम्हाला भूषणावह आहे तसेच ते आपल्या सभासदांनाही अभिमान वाटावा असेच आहे.

आपण नुकत्याच दोन नवीन शाखा सुरु केल्या आहेत. एक छत्रपती संभाजीनगर जवळ वालुज इथे सुरु केली आहे. वालुज ही मोठी औद्योगिक वसाहत आहे आणि बजाज ऑटो आणि अन्य मोठे कारखाने आणि त्यांना अनेक छोटे मोठे पार्ट पुरविणारे छोटे कारखाने आहेत. या ठिकाणी बँकेला व्यवसायासाठी खूप मोठा वाव आहे. दुसरी शाखा पुणे जिल्ह्यातील आणि वेगवान विकास करणारे बारामती येथे. बारामतीही व्यवसायासाठी एक उत्कृष्ट केंद्र असल्याने या दोनही शाखा लवकरच प्रगतीचे मोठे टप्पे पार करतील असा मला विश्वास आहे.

अहवाल वर्षात ग्राहकांना अधिक सुविधा उपलब्ध करून देण्यासाठी आपण नवीन अद्ययावत वेबसाईट सुरु केली आहे. त्यामध्ये एक तक्रार पोर्टल असून त्यावर ग्राहक आपली तक्रार नोंद करू शकेल आणि त्यावर काय प्रतिसाद बँकेकडून मिळाला त्याचा मागोवा घेऊ शकेल. याशिवाय बँकेने आपले मोबाईल ॲपही अधिक विकसित केले आहे. आता ग्राहकांना अधिक सुविधा मिळणार आहेत. ग्राहक आपले एटीएम कार्ड मोबाईल ॲपवरून ब्लॉक करू शकेल, चेक बुक मागणी नोंदवू शकेल, ग्रीन पिन, पॉझिटिव पे ची सूचना दाखल करू शकेल, चेकचे पेमेंट स्टॉप करू शकेल, त्याच्या व्यवहारासाठी मर्यादा निश्चित करू शकेल तसेच रु. २००० पर्यंतच्या व्यवहारासाठी त्याचे डेबिट कार्ड कॉन्टॅक्ट लेस वापरता येईल. याशिवाय मिनि-स्टेटमेंटही ग्राहकाला त्याच्या मोबाईल ॲपद्वारे उपलब्ध असणार आहे. आता मोबाईल ॲपवरून एनईएफटी मार्फत रु. २.०० लाख आणि आयएमपीएस द्वारे रु. ५.०० लाखा पर्यंत रक्कम पाठवता येणार आहे.

मला सभासदांना कळविण्यास आनंद होत आहे की संचालक मंडळाने अहवाल वर्षासाठी १५ टक्के लाभांश देण्याच्या प्रस्तावास मान्यता दिली आहे. सर्वसाधारण सभेची मंजूरी आणि रिझर्व बँकेची मान्यता याला मिळेल असा मला विश्वास आहे.

अहवाल काळात खरं तर सर्वच ठिकाणाहून बँकेला अनेक प्रकारे सहकार्य लाभले आहे, मदत मिळाली आहे. बँकेची प्रतिमा उत्तम आहे आणि सर्व संचालकांनाही समाजात एक मानाचे स्थान असल्याने बँकेकडे पाहण्याची एक वेगळी दृष्टी असते. त्यामुळे बँकेसाठी काही करण्यास अनेक जण तत्पर असतात. आता संचालक मंडळ आणि व्यवस्थापकीय मंडळ यावर नव्या दमाचे, उच्चशिक्षित सभासद आहेत. त्यांच्या धडाडीचा, कल्पकतेचा लाभ बँकेला मिळणार आहेच.

बँकेने रिस्क मॅनेजमेंटवर सातत्याने काम केले आहे. अंतर्गत लेखा परीक्षण व अन्य यंत्रणांचा कार्यक्षम वापर करत आपण रिस्क मॅनेजमेंट प्रणालीचा वापर करीत आहोत. यासाठी आपण खास कंप्लायन्स संगणक प्रणाली वापरत

Women Day and have been felicitating selective women who have done something exceptional in their fields.

One of the thing that will make all of you proud that in a Function organized by ECME Info Media and NAFCAB, Delhi, our Bank was awarded five Awards. Bank was awarded Best Multistate Urban Co Op Bank, Shri CA Janardan Ranadive was awarded the Best Chairman of the year, CEO Shri Sanjay Bhondave as Best CEO of the year, Dy. General Manager and IT Head Shri Kailas Pawar the Best IT Head of the Year and the Asstt.General Manager and Investment Head Shri Ghanashyam Sanas as the Best Treasury Management Implementation. We have been working with transparency, have maintained growth rate and are working as the Trustees of the Depositors. We are proud to hold these ideal business philosophy.

Recently, during the current financial year we have started new two branches one at Waluj in the suburb of Ch. Sambhaji Nagar. Waluj is one of the big Industrial Area and industries like Bajaj Auto are operating from there. There are number of other small and middle sized industrial units working as ancillaries of these big companies. Other Branch has been opened at Baramati, an upcoming industrial city near Pune. Both these branches would be making good business.

For making various services and facilities available to our customers we have started our new and advanced Website. That would comprise of one portal, on which the customers could file their complaint about service or otherwise and would also track the response provided by the Bank. Bank has further improved its Mobile App, which would provide some more services and facilities. Customers can, by using this app can requisition cheque book, can block their ATM card, green PIN, can send positive pay intimation, can stop payment on a given cheque. Customer can set a limit for their transaction from this app. Customers can use their Debit Card with contact less facility for transactions upto Rs.2000. In addition to this customers can ask for a mini statement of accounts. There is facility to use NEFT from mobile app for remitting funds upto 2.00 lakh through NEFT and Rs.5.00 lakh through IMPS.

I am pleased to inform you that the Board of Directors has recommended 15% Dividend for the Reporting year. I am confident that the AGM would give its nod to this.

During the period of Report, Bank received help assistance, and cooperation from all corners. Image of our Bank is of one of the transparent and growing Bank and all the directors enjoy a remarkably good reputation in the society. Therefore, a number of people are eager

आहोत.

बदलत्या काळात प्रशिक्षणाची नितांत आवश्यकता आहे. त्यासाठी आपण सातत्याने प्रशिक्षणाची व्यवस्था करत असतो. यामधे संचालक आणि कर्मचारी यांचेसाठी रिझर्व बँक, असोसिएशन आणि आपले ट्रेनिंग सेंटर या ठिकाणी व ऑन लाईन प्रकारे ही व्यवस्था करतच असतो. आपला प्रशिक्षणावरील फोकस नेहमीच सुयोग्य असल्याने यासाठी बँकेला पुणे जिल्हा नागरी सहकारी बँक्स असोसिएशन कडून मागील दोन वर्षे सेवक प्रशिक्षणासाठीचा पुरस्कार देवून सन्मानित करण्यात आले आहे.

आपला आळंदी येथील विस्तारित कक्ष फारसा लाभदायक नसल्याने आपण चालू आर्थिक वर्षात बंद केला आहे तसेच मला सांगण्यास आनंद वाटतो की आपण नजीकच्या भविष्यात शिक्रापूर आणि सासवड या ठिकाणी शाखा उघडण्यासाठी रिझर्व बँकेकडे परवानगीसाठी प्रस्ताव पाठवत आहोत. या ठिकाणी मला नमूद करावयास आनंद होत आहे की काही कर्मचारी बंधुंचा व्ही.डी.ए.चा प्रश्न काही काळ प्रलंबित होता. या वर्षीच्या जून पासून आम्ही तो मार्गी लावला असून आता या कर्मचाऱ्यांना अपेक्षित असलेला लाभ मिळत आहे.

बँकेला नेहमीच केंद्रीय मंत्रालय, केंद्रीय सहकार आयुक्त, महाराष्ट्र राज्य सहकार आयुक्त आणि रिझर्व बँक ऑफ इंडिया, लवाद आणि स्टाफ यांच्याशी संपर्कात असायला लागते यांच्याकडून मार्गदर्शन आणि सहकार्य घ्यावं लागते. आणि सर्व ठिकाणांहून नेहमीच उत्साहवर्धक सहकार्य मिळत आलं आहे. मी सर्व संचालकांचे वतीने या सर्वांचे आभार मानतो. कोणतीही संस्था चालवायची तर अनेकांचा हातभार लागत असतो. लेखापाल, विधिज्ञ, पुरवठादार, मूल्यांकन करणारे, विमा संस्था या सगळ्यांचे त्यांनी दिलेल्या बहुमोल सहकार्यासाठी मनःपूर्वक आभार.

बँकेचे अधिकारी आणि कर्मचारी हे जरी पगारी सेवक असले तरी त्यांची कामाकडे पाहण्याची भूमिका हे घरचं कार्य आहे अशीच असते. त्यांनी नेहमीच वेळ काळ न पाहता काम केले आहे. कोणत्याही संस्थेस अभिमान वाटावा असा कर्मचारी वृंद आपल्याकडे आहे. सर्व कर्मचारी आणि वरिष्ठ अधिकारी यांचाही मी आभारी आहे. बँकेचे भागदारक सभासद म्हणजे खरं तर मालक. त्यांच्याकडून नेहमीच कौतुक लाभलं आहे. अनेक उपयुक्त सूचना त्यांचेकडून आल्या आहेत. त्यांचे आभार मानल्याशिवाय अहवालातील माझं मनोगत पूर्ण होवू शकत नाही. माझे संचालक मंडळावरील उपाध्यक्ष, व सर्व सहकारी, व्यवस्थापकीय मंडळाचे अध्यक्ष व मंडळातील सभासद यांचाही मी आभारी आहे.

सी.ए. श्री. जनार्दन रणदिवे
अध्यक्ष

to do something for the Bank. Now there are young blood on the Board and on Managing Board of the Bank. Their enthusiasm, creativity and wisdom would bring good benefits to the Bank.

Bank has worked more on Risk Management, Internal Audit and other systems and by efficiently using these we have been ensuring Risk Management. For this we have specially acquired Computer software.

In the changing scenario, training becomes all the more importance. For this we have been arranging various training programmes at our Training Centre, at RBI, Association and other institutions. We have also been conducting programmes online. We have been honoured by PZUB Association for exceptional training facilities.

Prudently we have closed our Alandi Extension Counter since it was not picking up as expected. I am pleased to state that we are applying to RBI for permission to open Branches at Shikrapur and Saswad. I hope during the current year these branches will start functioning.

Bank always have to be in contact with Central Cooperative Ministry, Central Registrar, Maharashtra State Cooperative Registrar, Reserve Bank of India, Tribunal and their staff. Bank has to take guidance, help and assistance from these institutions and departments. We have through out received most useful guidance and help. I, on behalf of all Directors of the Bank express my sincere thanks to all of them. for running any institution help from a number of people and institutions is essential. Auditors, Lawyers, Suppliers, Valuators, Insurance Companies have provided is great help. I am thankful to all of them.

Though the employees and officers of the Bank are paid employees, they have always worked as its their own work and duty. They have worked without looking at the clock and the calender. I am thankful to all of them. The members of the Bank are, in fact the owners of the Bank. They have always appreciated our work and encouraged us with various suggestions. I cannot complete my expression without expressing sincere thanks to all of them. Vice President of the Bank and all Directors have always been inspiration to me. I thank all of them and handover this report to you.

CA Janardan Ranadive
Chairman.

Board of Directors

Name of Director	Address	Occupation	Phone No
C.A. Janardan Jijaba Ranadive, Chairman	22/13, Premnagar Society, Lane No. 2, Satara Road, Pune - 411037.	Chartered Accountant	020-24223394
Dr. Ramesh Kisanrao Sonawane, Vice Chairman	324, Sonawane Hospital, Sangavi, Pune - 411027.	Doctor	020-27286810
Adv. Subhash Vitthal Mohite	416, Shukrawar Peth, Pune - 411002.	Advocate	020-24473099
Mr. Baban Balwantrao Bhegade	Anjanisuth, Plot No. 31 Harneshwar HSG Soc, Talegaon Dabade, 410507	Social Worker	9372079407
Mr. Shridhar Bhimrao Gaikwad	Plot No. 5, Navmaharashtra Hsg. Society, Aranyeshwar corner, Pune - 411009.	Industrialist	020-24231298
Mr. Subhash Marutrao Nade	4, Abhinav Apartments, 996/3, Navi Peth, Pune - 411030.	Social Worker	020-24537017
Mr. Bipinkumar Hiralal Shah	Chandradeep Society, E-Building, 402, Mukundnagar, Pune - 411037.	Businessman	9372079410
Mr. Subhash Vishnudas Gandhi	1531, Shukrawar Peth, Pune - 411002.	Businessman	9823460495
Mr. Milind Ramesh Wani	572, Shaniwar Peth, Office No.2, Uttekar Heights, Pune 411030	Industrialist	9326063821
Mrs. Vaishali Sanjay Chhajer	A/11, 502 Ganga Satellite, Wanowrie, Near Kedari Petrol Pump, Pune - 411040	Lady Entrepreneur	9850813065
Mrs. Nisha Yashwant Karpe	1188/89, Bhawani Peth, Ramoshi Gate Police Chauki, Pune - 411042	Business	9226137042
Mr. Sanjeev Natha Aswale	"Nathleela Sadan", S.No.32A, Lane No.D-4, Near Aditya Birla Hospital, Dattanagar, Thergaon, Pune - 411033	Service	9011073367
Mr. Vishwanath Ganpat Jadhav	S.No. 80/21, Dodke Park, A-1 Flat No.204, Behind Atul Nagar, Warje, Pune - 411058.	Contractor	9890947059
Mrs. Shweta Kishor Dhamal Co-Opted Director	Flat No.1, Avantika Apartment, T.M.V. Colony, Gultekadi, Pune - 411037.	IT Professional	7350005759
Mr. Kalidas Jagannath Shelar (Up to 18.01.2025) Co-opted Director	At - Malwadi, Post - Indori, Taluka - Maval, Dist - Pune - 410507.	Businessman	9850509475
Mr. Sanjay Prabhakar Bhondve Chief Executive Officer (o)	C-1/204, Shivsagar Co-Op Hsg Soc, Manikbaug, Sinhagad Road, Pune 411041.	Service	9326179406

Name of Board of Management Members

Adv. Subhash Vitthal Mohite, Chairman BOM	416, Shukrawar Peth, Pune - 411002.	Advocate	020-24473099
CA Ajinkya Janardan Ranadive	22/13, Premnagar Society, Lane No. 2, Satara Road, Pune - 411037.	Chartered Accountant	9850718194
Mr. Uday Sambhajirao Jagtap	"Panchvati" Chavan Nagar, Dhankawadi, Pune - 411043.	Businessman	9822599132
Mr. Kaustubh Babanrao Bhegade	1-A, Radha nagari, Talegaon Dabhade (station) Tal. Maval, Dist. Pune - 410506.	Businessman	8380011480
Mr. Arun Ramchandra Dahake	Saikrupa Society, Plot No.60B, Near Ram Mandir, Shridhar Nagar, Dhankawadi, Pune - 411043.	Retired Banker	8087901333
Mr. Rajendra Vitthal Gangarde	RH-168, Roseland Residency, Pimple Saudagar, Pune - 411027	IT professional	8446772100

Branch Network

Branch Name	Address	Contact No
Head Office	Plot No. 477/478, First Floor, Market Yard, Gultekdi, Pune - 411037	7066051999
Laxmi Road	Shop No. 1 to 8, Ramdoot Building, 1069/70 Sadashiv Peth, Near Shanipar, Pune - 411030	020-24483684
Model Colony	Sr.No.1099-B/1+2, Plot No.482/B Commercial Unit of Flat No. 1 + 2, "Shreeban", Banshree Co-op. Hsg. Soc., Model Colony, Shivaji Nagar, Pune - 411016	020-25660136
Market Yard	Plot No. 477/478, Market Yard, Gultekdi, Pune - 411037	9372079414
Baner	S.No. 245/4/2 & 245/5/1, Future I Apartments, Condominium, Near Rajhans Soc., Baner, Pune - 411045	9326179408
Sahakar Nagar	S.No.82/2 A, Flat No. 74/A, Building No. C, Shri Gajlaxmi Co-op. Hsg. Soc., Sahakar Nagar, Pune - 411009	020-24224785
Kothrud	S.No.135/2A+2B+2C+3A+4A & 136/2B, Plot No.1, Prashant Co-op.Hsg. Soc., Bharadwaj Appartments, Near Krishna Hospital, Paud Road Pune - 411029	9372079401
Chinchwad	S.No. 1/1, CTS No. 1819+1819/1/A, Millennium Arcade, G1, Building "A", Ground floor, Gokhale Vrindavan, Near P.N.Gadgil Jewellers, Chapekar Chowk, Chinchwadgaon, Pune - 411033	020-27359858
Bibwewadi	S.No.634/1, CTS No. 474 & 475, Shop No. 8,9,10 & 19,Bharat Jyoti Hsg. Society, Near Sant Eknath Nagar, Pune - 411037	7774052501
Somwar Peth	CTS No. 431 A, Siddhivinayak Keshar Comm. Building, Office No. 106, Somwar Peth Pune - 411001	020-26061257
Talegaon	GRK Corner, Samson Nagar Colony, Nr Sevadham Hospital, Opp Falkewadi, Talegaon Dabhade(Station), Tal. Maval, Dist. Pune 410507	02114-228080
Thane	S.No.8,19/A & 28, Tika No. 18, CTS No. 52 (P), 54/55 & 56, Gokul Building, Jitendra Co-Op. Soc, Hari Niwas, Noupada, M. G. Road, Thane (W) 400602	93261794019
Karve Nagar	S.No.35/7/8, CTS No. 1194, 'Sanket', Natraj Society, Karve Nagar, Pune - 411052	020-25454146
Sinhagad Road	S.No. 68/3 A & 68/3 B/1, Shop No. 1 & 2, Dhayreshwar Bhuvan, Vadgaon Budruk, Near Dhayareshwar Mangal Karyalaya, Sinhgad Road, Dhayari Phata, Pune - 411041	020-24394427
Kedgaon	Shop No. 1 to 4, Gat No. 13, Nimbalkar Apartments, Kedgaon, Tal. Daund, Dist. Pune - 412203	02119-223873
Nagar Road	Sai Pride, Preet Nagar Co-Op. Hsg. Soc., Kharadi, Chandan Nagar, Pune - 411014	7276034243
Belgaum	CTS No. 1727 Shop No. 1 Ramdev Galli, Sai Somnath Plaza, Belgaum - 590001 (Karnataka State)	0831-2420083
Spine Road	Plot No.6, Sector No.20, Gat No. 1322, Shop No. 4, to 7, 21 & 22, Om Sai Market, Krishna Nagar, Spine Road, Chikhali, Pune - 411019	8237030171
Alandi Ext. Counter	Sanskar Education Society, Alandi- Markal Road, Gholap Vasti, Alandi, Pune - 412105	9011012857
Thergaon	Sector No.34, Plot No. 4/14 B, `Renuka Corner, Tenement No. 1, Thergaon, Pune 411033	7722058395
Kasba Peth	1405, Amit Apartment, Near Mote Mangal Karyalaya, Kasba Peth, Pune 411011	020-24575757
Hadapsar	S.No.19, Hissa No.1B/B/2, Gondhale Nagar, Saswad Road, Hadapsar, Pune 411028	7559461666
Narhe	S.No.3, Hissa No.8, Ghar No.1295, Sabhapati Niwas, Bhairavnath Nagar, Narhe Gaon, Tal. Haveli, Dist. Pune - 411041	7030960590
Baramati	Sr. No. 552/2 (554+602.1P), Ward No. 4, Near DYSP Office, Patas Road, Baramati, Dist. Pune - 413102	9145005032
Waluj	Sr. No. 1317, Group No. 3.7.9. Waluj Bk. Tal - Gangapur, Ch. Sambhaji Nagar Pune Road Dist. Ch. Sambhaji Nagar - 431133	8956127684

STATUTORY AUDITOR'S REPORT

To,
The Members,
Pune Peoples Co-op Bank Ltd.,
477&478, First Floor, Market Yard, Gultekadi,
Pune 411037

Report on the Financial Statements as a Statutory Auditor

1. We have audited the accompanying financial statements of **THE PUNE PEOPLES CO-OPERATIVE BANK LIMITED, PUNE**, which comprise the Balance Sheet as at 31st March 2025 and the Statement of Profit & Loss Account and the Cash Flow statement for the year ended 31st March 2025, and a summary of significant accounting policies and other explanatory information incorporated in these Financial Statements of the Bank along with its 21 Branches, 1 Extension counter and Head Office audited by us for the year ended 31st March 2025.

Management's Responsibility for the Financial Statements

2. Management is responsible for the preparation of these financial statements that gives true and fair view of financial position, financial performance and cash flow of the Bank in accordance with the provisions of Banking Regulation Act 1949, RBI Guidelines and the guidelines issued by Central Registrar of Cooperative Societies, The Multi State Co-operative Societies Act, 2002, The Multi State Co-operative Societies rules, 2002 and the accounting policies generally accepted in India so far as applicable to Banks. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation of the financial statements that are free from material misstatements, whether due to fraud or error.

Auditor's Responsibility

3. Our responsibility is to express an opinion on these financial statements based on our audit. We have conducted our audit in accordance with the applicable Standards issued by The Institute of Chartered Accountants of India and under the MSCS Act/ BR Act/ RBI Guidelines. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement, whether due to fraud or error.
4. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgments, including the assessment of risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Bank's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.
5. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

6. In our opinion, as shown by books of bank and to the best of our information and according to the explanation given to us the said accounts together with the notes there on, **Subject to our observation and remarks given separately for Head Office & Branches**, gives the information required by the Banking Regulation Act, 1949, The Multi State Co-operative Societies Act, 2002 and The Multi State Co-operative Societies Rules, 2002 and the guidelines issued by Reserve Bank Of India and Central Registrar of Co-operative Societies, in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India :
 - a. In the case of the Balance Sheet, of state of affairs of the Bank as at 31st March 2025
 - b. In the case of the Profit and Loss Account, of the Profit for the year ended as on that date and
 - c. In the case of the Cash Flow Statement, of the cash flow for the year ended as on that date.

Report on Other Legal and Regulatory Matters

7. The 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, the Multi State Co-operative Societies Act, 2002 and the Multi State Co-operative Societies Rules, 2002.
8. As required by section 73(4) of the Multi state Co-operative Societies Act,2002, We Report that :
 - a. We have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purpose of our audit and have found them to be satisfactory.
 - b. In our opinion, proper books of account have been kept by the multi-state cooperative society and proper and adequate returns for the purposes of his audit have been received from branches.
 - c. The reports on accounts of the branches audited by the branch auditors have been forwarded to us and have been properly dealt with by us in preparing our report in the manner considered necessary by us.
 - d. The Balance Sheet and Profit and Loss Account dealt with by this report are in agreement with the books of account and the returns
9. We further report that :
 - a. The transactions of the Bank, which have come to our notice, have been within the powers of the Bank.
 - b. The returns received from the offices and branches of the Bank have been found adequate for the purpose of our audit.
 - c. In our opinion, proper books of accounts as required by law have been kept by the Bank so far as appears from our examination of those books.
 - d. In our opinion, the Balance Sheet and Profit and Loss Account comply with applicable Accounting Standards issued by the institute of Chartered Accountants of India to the extent applicable to bank.
 - e. In our opinion and according to information and explanations given to us, we have not noticed any material impropriety or irregularity in the expenditure or in the realization of money due to the Bank.
10. As per the information given to us and based on our examination of the books of accounts and other records, we have not come across material instances which need to be reported under Rule 27(3) of the Multi State Co-operative Societies Rules,2002.
11. For the year under audit, the bank has been awarded "A" classification.

Audit Classification Certificate

Pune Peoples Co-op Bank Ltd., Pune is registered under Multi State Co-Operative Societies Act 2002. However marks and the audit classification are given on the basis of CAMELS rating model adopted by Commissioner for Co-operation & Registrar of Co-operative Societies, Maharashtra State. We state that Pune Peoples Co-op Bank Ltd., Pune has been awarded "A" class for the year 2024-25.

For S U N S V G & Associates
CHARTERED ACCOUNTANTS
(FRN: 118693W)

CA PARAG LUNKAD
PARTNER
M.NO.: 112287
PLACE : PUNE
DATE : 24/06/2025
UDIN: 25112287BMGZCM9857

Pune People's Co-op. Bank Ltd (Multistate Bank)
BALANCE SHEET AS ON 31/03/2025

Capital & Liabilities

Amount in Rupees

Particulars	Schedule	31.03.2025	31.03.2024
Capital	1	25,89,03,800.00	24,58,75,000.00
Reserves and Surplus	2	148,17,89,916.77	133,89,87,650.35
Deposits	3	1633,46,54,465.22	1471,18,01,203.24
Borrowings	4	0.00	0.00
Other liabilities and provisions	5	227,70,50,742.15	198,13,79,187.52
Total		2035,23,98,924.14	1827,80,43,041.11

As per our report of even date
for SUNSVG & ASSOCIATES
Chartered Accountants
FRN NO.118693W

CA.J.J.Ranadive
Chairman

Dr. R.K.Sonawane
Vice Chairman

Adv.S.V.Mohite
Director

Mr. B.B.Bhegade
Director

Mr.S.B.Gaikwad
Director

Mr.S.M.Nade
Director

Mr.B.H.Shah
Director

Mr.S.V.Gandhi
Director

CA Parag Lunkad
Partner
M. No. 112287
Place- Pune
Date: 24.06.2025
UDIN 25112287BMGZCM9857

Mr.M.R.Wani
Director

Mrs.V.S.Chhajed
Director

Mrs.N.Y.Karpe
Director

Mr.S.N.Asawale
Director

Mr.V.G.Jadhav
Director

Mrs. S K. Dhamal
Co Opt.Director

Mr. S.P.Bhondve
CEO (O)

Pune People's Co-op. Bank Ltd (Multistate Bank)
BALANCE SHEET AS ON 31/03/2025

Amount in Rupees

Property & Assets

Particulars	Schedule	31.03.2025	31.03.2024
Cash and balances with Reserve Bank of India	6	25,79,99,798.00	29,66,40,142.00
Balance with banks and money at call and short notice	7	258,43,00,345.49	248,75,97,454.06
Investments	8	507,95,51,878.37	488,94,65,609.13
Advances	9	1073,20,59,835.10	907,78,78,720.37
Fixed Assets	10	24,55,86,455.96	19,92,26,807.70
Other Assets	11	145,29,00,611.22	132,72,34,307.85
Total		2035,23,98,924.14	1827,80,43,041.11
Contingent liabilities	12	7,90,51,302.32	9,00,32,231.21
Bills for collection		0.00	0.00

Schedule 1 - Capital

Amount. in Rupees

Particulars	31.03.2025	31.03.2024
I) For Nationalised Banks Capital (Fully owned by Central Government)	0.00	0.00
II) For Banks incorporated outside India Capital	0.00	0.00
(i) The amount brought in by banks by way of start-up . capital as prescribed by RBI should be shown under this head	0.00	0.00
(ii) Amount of deposit kept with the RBI under Section 11(2) of the Banking Regulation Act, 1949.	0.00	0.00
Total	0.00	0.00
III) For Other Banks		
Authorised Capital (50,00,000 shares of Rs.100/- each)	50,00,00,000.00	50,00,00,000.00
Issued Capital (2589038 (2458750) Shares of Rs. 100/- each fully paid.)	25,89,03,800.00	24,58,75,000.00
Subscribed Capital (2589038 (2458750) Shares of Rs. 100/- each fully paid.)	25,89,03,800.00	24,58,75,000.00
Called-up Capital	0.00	0.00
Less: Calls unpaid	0.00	0.00
Add: Forfeited shares	0.00	0.00

Schedule 2 - Reserves and Surplus

Amount. in Rupees

Particulars	31.03.2025	31.03.2024
I .Statutory Reserves	52,13,95,819.50	47,01,95,985.00
Opening Balance	47,01,95,985.00	42,84,33,744.00
Additions during the year	5,11,99,834.50	4,26,14,799.00
Deductions during the year	0.00	8,52,558.00
II. Capital Reserves	3,94,613.00	4,59,628.00
Opening Balance	4,59,628.00	5,40,897.00
Additions during the year	0.00	0.00
Deductions during the year	65,015.00	81,269.00
III .Share Premium	0.00	0.00
Opening Balance	0.00	0.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
IV. Revenue and Other Reserves	78,53,74,211.18	70,63,13,022.68
Opening Balance	70,63,13,022.68	63,83,37,502.18
Additions during the year	9,02,22,238.00	7,51,92,559.50
Deductions during the year	1,11,61,049.50	72,17,039.00
V. Balance in Profit and Loss Account	17,46,25,273.09	16,20,19,014.67
Total (I, II, III, IV and V)	1,48,17,89,916.77	1,33,89,87,650.35

Schedule 3 - Deposits

Amount in Rupees

Particulars	31.03.2025	31.03.2024
A.I. Demand deposits	115,92,94,538.88	125,13,98,399.71
(i) From banks	0.00	0.00
(ii) From others	115,92,94,538.88	125,13,98,399.71
II.Savings Bank Deposits	287,06,66,302.63	267,29,47,367.04
III.Term Deposits	1230,46,93,623.71	1078,74,55,436.49
(i) From banks	0.00	0.00
(ii) From others	1230,46,93,623.71	1078,74,55,436.49
Total (I, II and III)	1633,46,54,465.22	1471,18,01,203.24
 B.(I) Deposits of branches in India	 0.00	 0.00
(ii) Deposits of branches outside India	0.00	0.00
Total	0.00	0.00

Schedule 4 - Borrowings

Amount in Rupees

Particulars	31.03.2025	31.03.2024
I.Borrowings in India	0.00	0.00
(a) Reserve Bank of India	0.00	0.00
(b) Other banks	0.00	0.00
(c) Other institutions and agencies	0.00	0.00
II.Borrowings outside India	0.00	0.00
Total (I and II)	0.00	0.00
Secured borrowings included in I and II	0.00	0.00

Schedule 5 - Other Liabilities and Provisions

Amount in Rupees

Particulars	31.03.2025	31.03.2024
I. Payslip Payable + Bills Payable	6,50,78,903.88	3,23,72,710.14
II. Inter-office adjustment (net)	18,970.00	0.00
III. Interest accrued - OIR	116,20,39,600.43	98,60,68,213.29
IV. Others (including provisions)	104,99,13,267.84	96,29,38,264.09
Total	227,70,50,742.15	198,13,79,187.52

Schedule 6 - Cash and Balances with Reserve Bank of India

Amount in Rupees

Particulars	31.03.2025	31.03.2024
I.Cash in hand (including foreign currency notes)	25,74,99,798.00	29,61,40,142.00
II.Balances with Reserve Bank of India	5,00,000.00	5,00,000.00
(a) in Current Account	5,00,000.00	5,00,000.00
(b) in Other Accounts	0.00	0.00
Total (I and II)	25,79,99,798.00	29,66,40,142.00

Schedule 7 - Balances with Banks and Money at Call and Short Notice

Amount in Rupees

Particulars	31.03.2025	31.03.2024
I.In India		
(i) Balances with banks	258,43,00,345.49	248,75,97,454.06
(a) in Current Accounts	51,09,75,345.49	45,76,97,454.06
(b) in Other Deposit Accounts	207,33,25,000.00	202,99,00,000.00
(ii) Money at call and short notice	0.00	0.00
(a) with banks	0.00	0.00
(b) with other institutions	0.00	0.00
Total (i and ii)	258,43,00,345.49	248,75,97,454.06
II.Outside India		
(i) in Current Accounts	0.00	0.00
(ii) in Other Deposit Accounts	0.00	0.00
(iii) Money at call and short notice	0.00	0.00
Total (i, ii and iii)	0.00	0.00
Grand Total (I and II)	258,43,00,345.49	248,75,97,454.06

Schedule 8 - Investments

Amount in Rupees

Particulars	31.03.2025	31.03.2024
I. Investments in India		
(I) Government Securities	422,87,58,027.26	438,57,39,758.18
(ii) Other approved securities	36,70,72,000.00	0.00
(iii) Shares	4,94,850.00	4,94,850.00
(iv) Debentures and Bonds	2,32,50,000.00	12,32,50,000.00
(v) Subsidiaries and/or joint ventures	0.00	0.00
(vi) Others (to be specified) - Mutual Fund	45,99,77,001.11	37,99,81,000.95
Total	507,95,51,878.37	488,94,65,609.13
II. Investments outside India	0.00	0.00
(i) Government securities (including local authorities)	0.00	0.00
(ii) Subsidiaries and/or joint ventures abroad	0.00	0.00
(iii) Others investments (to be specified)	0.00	0.00
Total	0.00	0.00
Grand Total (I and II)	507,95,51,878.37	488,94,65,609.13

Schedule 9 - Advances

Amount in Rupees

Particulars	31.03.2025	31.03.2024
A.(I) Bills purchased and discounted		
(ii) Cash credits, overdrafts and loans repayable on demand	307,04,67,624.24	258,57,88,791.35
(iii) Term loans	766,15,92,210.86	649,20,89,929.02
Total	1073,20,59,835.10	907,78,78,720.37
B.(I) Secured by tangible assets	1004,78,87,086.18	872,03,20,788.04
(ii) Covered by Bank/Government Guarantees	0.00	0.00
(iii) Unsecured	68,41,72,748.92	35,75,57,932.33
Total	1073,20,59,835.10	907,78,78,720.37
C.I. Advances in India		
(i) Priority Sectors	634,51,01,331.32	544,04,76,681.76
(ii) Public Sector	0.00	0.00
(iii) Banks	0.00	0.00
(iv) Others	438,69,58,503.78	363,74,02,038.61
Total	1073,20,59,835.10	907,78,78,720.37
C.II. Advances outside India		
(i) Due from banks	0.00	0.00
(ii) Due from others	0.00	0.00
(a) Bills purchased and discounted	0.00	0.00
(b) Syndicated loans	0.00	0.00
(c) Others	0.00	0.00
Total	0.00	0.00

Note :C.I (i) - PSL Certificate of Rs.51.00 Crores purchased through IDBI Bank for F.Y. 2024-25

Schedule 10 - Fixed Assets

Amount. in Rupees

Particulars	31.03.2025	31.03.2024
I.Premises	19,42,31,704.94	16,32,68,661.60
At cost as on 31st March of the preceding year	16,32,68,661.60	11,35,83,021.60
Additions during the year	4,04,98,000.00	5,99,03,350.00
Deductions during the year	65,015.00	81,269.00
Depreciation to date	94,69,941.66	1,01,36,441.00
II.Other Fixed Assets (including furniture and fixtures)	5,13,54,751.02	3,59,58,146.10
At cost as on 31st March of the preceding year	3,59,58,146.10	3,32,86,413.27
Additions during the year	2,77,57,384.10	1,18,01,634.12
Deductions during the year	4,47,480.47	10,49,055.28
Depreciation to date	1,19,13,298.71	80,80,846.01
Total (I and II)	24,55,86,455.96	19,92,26,807.70

Schedule 11 - Other Assets

Amount. in Rupees

Particulars	31.03.2025	31.03.2024
I.Inter-office adjustments (net)	0.00	25,981.05
II.Interest accrued (Int Receivable - Investment & Advances)	133,29,10,974.43	115,66,30,993.29
III.Tax paid in advance/tax deducted at source	77,53,383.70	53,70,961.05
IV.Stationery and stamps	8,09,293.47	6,76,261.59
V.Non-banking assets acquired in satisfaction of claims	0.00	3,80,03,500.00
VI.Others *	11,14,26,959.62	12,65,26,610.87
Total	145,29,00,611.22	132,72,34,307.85

* In case there is any unadjusted balance of loss the same may be shown under this item with appropriate foot note

Schedule 12 - Contingent Liabilities

Amount. in Rupees

Particulars	31.03.2025	31.03.2024
I.Claims against the bank not acknowledged as debts	0.00	0.00
II.Liability for partly paid investments	0.00	0.00
III.Liability on account of outstanding forward exchange contracts	0.00	0.00
IV.Guarantees given on behalf of constituents	0.00	0.00
(a) In India	2,17,57,222.00	3,47,18,222.00
(b) Outside India	0.00	0.00
V.Acceptances, endorsements and other obligations	0.00	0.00
VI.Other items for which the bank is contingently liable - DEA Fund	5,72,94,080.32	5,53,14,009.21
Total	7,90,51,302.32	9,00,32,231.21

PUNE PEOPLE'S CO-OPERATIVE BANK LTD.(MULTI-STATE BANK)
Details of Addition & deduction during the year in Reserve & Other Funds (Schedule 2)

Amount. in Rupees

Particulars	Balance As on 31.03.2024	Appropriation of Profit 2023-24	Other Credits	Debits during 2024-25	Balance as on 31.03.2025
1. Reserve Fund	47,01,95,985.00	4,06,00,000.00	1,05,99,834.50	-	52,13,95,819.50
2. Building Fund	25,32,70,000.00	4,00,00,000.00	-	-	29,32,70,000.00
3. Dividend Equalisation Fund	91,19,811.50	-	7,11,723.00	98,31,534.50	-
4. Investment Fluctuation Reserve	23,00,00,000.00	2,00,00,000.00	-	-	25,00,00,000.00
5. Investment Depreciation Reserve	6,00,00,000.00	-	-	-	6,00,00,000.00
6. Staff Welfare Fund	73,57,914.30	5,00,000.00	13,35,515.00	13,29,515.00	78,63,914.30
7. Member Welfare Fund	1,18,80,000.00	10,00,000.00	-	-	1,28,80,000.00
8. Special Reserve Fund	15,00,000.00	-	-	-	15,00,000.00
9. Award Fund	23,35,000.00	5,00,000.00	-	-	28,35,000.00
10. Jubilee Fund	60,00,000.00	-	-	-	60,00,000.00
11. Reserve for unforeseen losses	8,32,20,000.00	1,79,75,000.00	-	-	10,11,95,000.00
12. Revaluation Reserve	4,59,628.00	-	-	65,015.00	3,94,613.00
13. Education, Member, Director, Staff	3,73,43,710.00	81,00,000.00	-	-	4,54,43,710.00
14. Charitable Fund	42,86,586.88	100,000.00	-	-	43,86,586.88
Total	1,17,69,68,635.68	12,87,75,000.00	1,26,47,072.50	1,12,26,064.50	1,30,71,64,643.68

Details of Addition and Deduction during the year in Provision (Schedule 5)

Amount. in Rupees

Particulars	Balance as on 31.03.2024	Appropriation of Profit of 2023-24	Other Credits	Debits during 2024-25	Balance as on 31.03.2025
1. Bad & Doubtful Debt Reserve	81,36,96,319.16	-	6,70,00,000.00	-	88,06,96,319.16
2. Provision against Standard Assets	5,37,06,715.00	-	3,00,000.00	-	5,40,06,715.00
3. General Reserve Fund	25,57,386.19	-	-	1,40,926.00	24,16,460.19
4. COVID Regulatory Package Reserve	-	-	-	-	-
5. Provision for Restructured Accounts	3,63,22,095.00	-	-	1,58,00,000.00	2,05,22,095.00
6. Provision against Other Assets	40,00,000.00	-	-	-	40,00,000.00
7. Current Year BDDR	-	2,32,87,700.00	-	2,32,87,700.00	-
8. Prov. On Std. Assets for C.Y.	-	68,45,700.00	-	68,45,700.00	-
Total	91,02,82,515.35	3,01,33,400.00	6,73,00,000.00	4,60,74,326.00	96,16,41,589.35

PUNE PEOPLE'S CO-OPERATIVE BANK LTD.(MULTI-STATE BANK)
Profit & Loss Account for the year ended 31.03.2025

Expenditure

Amount. in Rupees

Particulars	Schedule	31.03.2025	31.03.2024
Interest expended	15	93,20,76,103.97	81,60,20,745.23
Operating expenses	16	32,29,80,969.00	27,66,96,865.38
Provisions and contingencies		12,31,00,000.00	18,30,10,000.00
Total		137,81,57,072.97	127,57,27,610.61
III. Profit/Loss			
Net profit/loss (-) for the year		17,46,21,484.79	16,20,11,318.62
Profit/loss (-) brought forward		3,788.30	7,696.05
Total		17,46,25,273.09	16,20,19,014.67
Total		155,27,78,557.76	143,77,38,929.23
IV. Appropriations			
Transfer to Statutory Reserves		4,38,00,000.00	4,06,00,000.00
Transfer to Other Reserves		9,04,30,000.00	8,81,75,000.00
Transfer to Government/ Proposed Dividend		4,03,92,430.00	3,32,40,226.37
Balance carried over to Balance Sheet		2,843.09	3,788.30

As per our report of even date
for SUNSVG & ASSOCIATES
Chartered Accountants
FRN NO.118693W

CA.J.J.Ranadive
Chairman

Dr. R.K.Sonawane
Vice Chairman

Adv.S.V.Mohite
Director

Mr. B.B.Bhegade
Director

Mr.S.B.Gaikwad
Director

Mr.S.M.Nade
Director

Mr.B.H.Shah
Director

Mr.S.V.Gandhi
Director

CA Parag Lunkad
Partner
M. No. 112287
Place- Pune
Date: 24.06.2025
UDIN 25112287BMGZCM9857

Mr.M.R.Wani
Director

Mrs.V.S.Chhajed
Director

Mrs.N.Y.Karpe
Director

Mr.S.N.Asawale
Director

Mr.V.G.Jadhav
Director

Mrs. S K. Dhamal
Co Opt.Director

Mr. S.P.Bhondve
CEO (O)

PUNE PEOPLE'S CO-OPERATIVE BANK LTD.(MULTI-STATE BANK)
Profit & Loss Account for the year ended 31.03.2025

Income		Amount. in Rupees	
Particulars	Schedule No	31.03.2025	31.03.2024
Interest earned	13	140,29,91,973.03	132,94,05,953.87
Other income	14	14,97,86,584.73	10,83,32,975.36
Total		155,27,78,557.76	143,77,38,929.23

Schedule 13 : Interest Earned

Amount. in Rupees

Particulars	31.03.2025	31.03.2024
I. Interest/discount on advances/bills	93,29,32,361.68	88,54,39,638.77
II. Income on investments	27,66,06,744.35	26,38,94,041.10
III. Interest on balances with Reserve Bank of India and other inter-bank funds	19,34,52,867.00	18,00,72,274.00
IV. Others	-	-
Total	140,29,91,973.03	132,94,05,953.87

Schedule 14 : Other income

Amount. in Rupees

Particulars	31.03.2025	31.03.2024
I. Commission, exchange and brokerage	82,99,841.13	1,04,71,807.52
II. Profit on sale of investments	8,24,85,034.28	5,91,49,552.05
Less: Loss on sale of investments	(38,750.00)	(4,67,500.00)
III. Profit on revaluation of investments	-	-
Less: Loss on revaluation of investments	-	(2,19,19,976.28)
IV. Profit on sale of land, buildings and other assets	79,344.54	2,25,105.00
Less: Loss on sale of land, buildings and other assets	(82,64,136.25)	(3,542.05)
V. Profit on exchange transactions	-	-
Less: Loss on exchange transactions	-	-
VI. Income earned by way of dividends, etc. from subsidiaries/companies and/or joint ventures abroad/in India	31,479.00	31,304.00
VII. Miscellaneous Income	6,71,93,772.03	6,08,46,225.12
Total	14,97,86,584.73	10,83,32,975.36

Note: Under items II to V loss figures shall be shown in brackets

Schedule 15 : Interest expended

Amount. in Rupees

Particular	31.03.2025	31.03.2024
I. Interest on deposits	93,15,08,215.97	81,55,74,193.23
II. Interest on Reserve Bank of India/ Inter-bank borrowings	5,67,888.00	4,46,552.00
III. Others	-	-
Total	93,20,76,103.97	81,60,20,745.23

Schedule 16 : Operating expenses

Amount. in Rupees

Particular	31.03.2025	31.03.2024
I. Payments to and provisions for employees	16,82,64,894.00	13,15,39,801.22
II. Rent, taxes and lighting	2,85,56,602.76	2,90,90,159.91
III. Printing and stationery	17,13,882.44	16,25,476.85
IV. Advertisement and Publicity	36,97,613.43	47,09,399.88
V. Depreciation on bank's property	2,13,83,240.37	1,82,17,287.01
VI. Director's fees, allowances and expenses	27,34,500.00	22,51,200.00
VII. Auditors' fees and expenses (including branch auditors)	36,10,000.00	36,81,000.00
VIII. Law charges	39,72,186.72	83,40,529.00
IX. Postages, Telegrams, Telephones, etc.	14,49,410.24	14,46,041.07
X. Repairs and maintenance	31,55,848.69	27,24,293.01
XI. Insurance	1,86,10,868.14	1,73,93,085.82
XII. Other expenditure	6,58,31,922.21	5,56,78,591.61
Total	32,29,80,969.00	27,66,96,865.38

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

A) a) OVERVIEW :

The Pune People's Co-operative Bank Ltd. was incorporated in 1952 and has completed its 73 years of providing a wide range of Banking & Financial Services including Commercial Banking and Treasury Operations.

b) BASIS OF PREPARATION :

The financial statements have been prepared and presented under the historical cost convention on the accrual basis of accounting, unless otherwise stated, and comply with generally accepted accounting principles, statutory requirements prescribed under the Banking Regulation Act, 1949, and the Multi-State Co-operative Societies

Act, 2002, circulars and guidelines issued by the Reserve Bank of India ('RBI') from time to time, the Accounting Standards ('AS') issued by the Institute of Chartered Accountants of India ('ICAI') and current practices prevailing within the banking industry of India.

c) USE OF ESTIMATES :

The preparation of the 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 date of the financial statements. Actual results could differ from those estimates. Management believes that the estimates used in the preparation of the financial statements are prudent and reasonable. Any revisions to the accounting estimates are recognized prospectively.

B) SIGNIFICANT ACCOUNTING POLICIES :

a) ACCOUNTING CONVENTIONS :

The financial statements are prepared under historical cost conventions and on the Going Concern Basis and in accordance with Generally Accepted Accounting Principles and Practices prevailing in Co-operative Banks in Maharashtra except as otherwise stated.

The preparation of financial statements requires the management to make estimates and assumptions. Management believes that the estimates used in preparation of the financial statements are prudent and reasonable.

b) INVESTMENTS :

1. The investments in SLR and NON SLR securities are bifurcated into Held to Maturity (HTM), Available for Sale (AFS) and Held for Trading (HFT).
2. Profit / Loss on sale of investments are taken to profit & Loss account.
3. The premium on securities under Held to Maturity (HTM) category is amortized annually over the remaining period of maturity proportionately.
4. In case of securities under AFS category, the diminution in the value of investments is fully provided for.

5. Valuation of Investments :

- 5.1. AFS Investments are valued at cost or market price whichever is lower for quoted and unquoted securities. Depreciation, if any, is provided separately as per RBI guidelines.
- 5.2. Interest accrued up to date of acquisition of securities (i.e. broken period interest) is excluded from the acquisition cost and recognized as interest expenses. Broken period interest received for the period of holding the securities is recognized as interest income on sale of securities.

- 5.3. Interest accrued up to date of acquisition of securities (i.e. broken period interest) is excluded from the acquisition cost and recognized as interest expenses. Broken period interest received for the period of holding the securities is recognized as interest income on sale of securities.
- 5.4. Interest on investments (G-sec and Bank deposits) is accounted for quarterly on accrual basis.
- 5.5. Dividend on shares with DCC Bank is accounted on receipt Basis.
- 5.6. Profits on Mutual Funds are accounted on receipt basis

Bank's Investment Portfolio as on 31/03/2025:-

Bank held total investments as on 31/03/2025 is as under: -

Particulars	Rs. In Lakhs	In the form of
Central Government Securities	25,696.86	CSGL
State Government Securities	16,590.72	CSGL
Treasury Bills	0.00	CSGL
Deposits with other Banks	20,733.25	Physical*
Shares of Co-operative Societies	4.95	Physical
Other Bonds & Debentures	232.50	Demat
Mutual Funds	4,599.77	Physical
Call Money Deposit	0.00	Physical
MSE Refinance Fund	3,670.72	Physical
Total Investments	71,528.77	

Government securities include investments in Central Govt. Securities, State Govt. Securities.

- Other approved securities include investments made in bond market.
- Deposit with other banks includes deposit kept with Nationalized, Private and Small Finance Banks.
- MSE refinance fund represent investment for shortfall in achievement of PSL targets.
- Bank invested in Debt and Liquid Mutual Funds.
- While disposing of the securities, bank generally follows FIFO method.

C) ADVANCES :

1. Bank follows R.B.I. guidelines and circulars issued on Income Recognition, asset classification, and Provisioning and Other Related matters.
2. General provision on Standard Assets is made as per R.B.I guidelines i.e. @ 0.40 % on all types of standard assets except in the case of advances to SME sector on which provisioning @0.25% and on Builder finance @1% and in case of commercial real estate – Residential Housing (CRE-RH), 0.75% are made.
3. Classification and provisioning in respect of non-performing advances are made as per the guidelines of RBI
4. Unsecured advances as shown in the Balance Sheet include the advances that were secured at the time of sanction but turned into unsecured at the time of date of reporting.
5. Unrealized Interest in respect of advances classified as NPA is disclosed as Overdue Interest Reserve as per RBI directives.

D) FIXED ASSETS :

1. Fixed Assets are stated at cost less depreciation. Cost is ascertained as the purchase price increased by cost attributable to bringing the assets to working conditions.

2. **The Accounting Standard 10 on Fixed Assets** issued by The Institute of Chartered Accountants of India requires a disclosure of Gross Block at cost less accumulated depreciation on Fixed Assets. However, Balance sheet is prepared as per Schedule III of the Banking Regulation Act 1949.

3. Premises include Land & Buildings. There was no revaluation of any fixed assets during the year.

E) **DEPRECIATION :**

1. Depreciation on Fixed Assets is provided at the following rates & methods:

Sr. No	DESCRIPTION OF THE ASSET	DEPRECIATION RATE	METHOD
1	Buildings	10%	W.D.V.
2	Computers & Allied Peripherals	33.33%	S.L.M.
3	Electronic Equipments	25%	W.D.V.
4	Vehicles	20%	W.D.V.
5	Furniture & Dead Stock	10%	W.D.V.

2. Depreciation on Computers & Allied Peripherals is provided on Straight Line Method @ 33.33% as per guidelines issued by RBI.

3. Depreciation on addition to Fixed Assets during the financial year is provided at 100% of the rate of depreciation, if the asset is put to use for 180 days and above during the year and at 50% of the rate of depreciation, if the asset is put to use for less than 180 days during the year.

4. The proportionate depreciation against the revaluated amount is written back every year to the profit and loss account as per the requirements of the **Accounting Standard 6 on Depreciation** issued by The Institute of Chartered Accountant of India.

F) **RECOGNITION OF INCOME AND EXPENDITURE :**

Income / Expenditure are generally accounted on accrual basis except in the following cases:

1. Interest received on Non Performing Advances is accounted on actual recovery of interest as stipulated by R.B.I. Guidelines.
2. Interest on Matured Deposit is provided at prevailing interest rate for Savings bank deposit as stipulated by RBI. Actual interest payable is accounted at the time of payment as per the policy of the bank
3. Dividend on Investment in shares is accounted on receipt basis.

1. **EMPLOYEES' RETIRMENT BENEFITS :**

1. Bank has contributed Rs. 195.72 lakhs towards Provident Fund.
2. Bank has opted Group Gratuity scheme & Group Leave Encashment scheme of LIC of India to comply with AS 15. Bank pays the premium of these schemes as conveyed by LIC on the basis of actuarial valuation as on March 31, 2025.
3. In the current year, Bank paid Rs.26.41 lakhs towards Group Leave Encashment and Rs. 127.76 lakhs towards Group Gratuity Scheme. Bank has accounted and paid premium of Group Gratuity scheme of LIC.
4. The contribution to Provident fund is as per the Provident Fund rules.
5. Information Pursuant to **Accounting Standard 15** as Per the Institute of Chartered Accounts of India as follows:

Information Pursuant to **Accounting Standard 15** as Per the Institute of Chartered Accounts of India

Amount. in Rupees

SR. NO.	PARTICULARS	GRATUITY [FUNDED] 31.03.2025	LEAVE ENCASHMENT [FUNDED] 31.03.2025
1	Discount Rate	7.25%	7.25%
2	Expected Returns on plan assets		
3	Salary Escalation Rate	5.00%	7.00%
4	Reconciliation of opening and closing balance of the present value of the defined benefit obligation		
I	Present value of obligation as at 01.04.2024	7,12,43,644.00	6,18,00,415.00
II	Interest Cost	51,65,165.00	44,80,530.00
III	Current service cost	37,73,951.00	52,14,248.00
IV	Benefits paid	-7669492.00	-3,25,09,461.00
V	Actuarial Loss/ (Gain) on obligations	-1,97,30,872.00	-15,70,900.00
VI	Closing Present value of obligation as at 31.03.2025	5,27,82,396.00	3,74,14,832.00
5	Reconciliation of opening and closing balance of fair value of plan assets		
I	Opening Fair value of plan assets as at 01.04.2024	5,68,20,849.54	6,40,67,003.28
II	Expected Returns on plan assets	45,01,501.23	35,51,353.02
III	Contributions	1,25,30,204.6	18,19,118.75
IV	Benefits paid	-76,69,492	-3,25,09,461.00
V	Actuarial Gain/(Loss)) on Plan on Assets	0.00	0.00
VI	Fair value of plan assets as at 31.03.2025	6,61,83,063.43	3,69,28,014.05
6	Amount recognized in Balance Sheet		
I	Present value of obligation as at 31.03.2025	5,27,82,396.00	3,74,14,832.00
II	Fair value of plan assets as at 31.03.2024	6,61,83,063.43	3,69,28,014.05
III	Funded Status 31.03.2025	1,34,00,667.43	4,86,817.95
IV	Net Asset/(liability) actually recognized as at 31.03.2025	-1,34,00,667.43	-4,86,817.95
V	Difference on account of Actuarial Valuation carried forward	0.00	0.00
7	Expenses recognized in Profit & Loss Account		
I	Current service cost	37,73,951.00	52,14,248.00
II	Interest Cost	51,65,165.00	44,80,530.00
III	Expected Returns on plan assets	-45,01,501.29	-35,51,353.02
IV	Actuarial Loss/ (gain)	1,97,30,872.00	-15,70,900.00
V	Expenses of current year (As per Actuarial Valuation)	1,52,93,258.00	45,72,525.00
VI	Expenses accounted in Profit & Loss Account	1,27,76,144.00	26,41,420.00
VII	Difference on account of Actuarial Valuation	25,17,114.00	19,31,105.00
	Note: The difference on account of Actuarial Valuation is due to expenses recognized in profit & loss account on estimated basis and shown accordingly. *Since, accounted in the books of Pune Peoples Co-operative Bank Employees group gratuity scheme		

NET PROFIT OR LOSS FOR THE PERIOD, PRIOR PERIOD ITEMS AND CHANGES IN ACCOUNTING POLICIES :

- Accounting policies generally followed have been consistently applied over the years and no material departures have taken place during the year.
- There are no Prior period items to be reported which are material.

B. NOTES ON ACCOUNTS:

1. Contingencies and events occurring after the Balance Sheet date :

As Per AS 4, Events that occur between the balance sheet date and the date on which the financial statements are approved may indicate the need for adjustments to assets and liabilities as at the balance sheet date or may require disclosure.

Adjustments to assets and liabilities are required for events occurring after the balance sheet date that provide additional information materially affecting the determination of the amounts relating to conditions existing at the balance sheet date.

No significant events have arisen after the Balance Sheet date, which could have an effect on the financial position as of 31.03.2025, to a material extent.

2. Segment Reporting :

Bank's principal business activity falls within a single primary business segment viz: - Banking. Thus, **Accounting Standard (AS 17) on "SEGMENT REPORTING"** issued by The Institute of Chartered Accountants Of India is applicable.

(Rs. In Crores)

Particulars	2023-24			2024-25		
Segment	Treasury	Banking	TOTAL	Treasury	Banking	TOTAL
Segment Revenue	50.31	93.46	143.77	55.25	100.03	155.28
Segment Cost	36.44	72.83	109.27	44.63	80.91	125.54
Result	13.87	20.63	34.50	10.62	19.12	29.74
Less:- Unallocated						
Expenses						
Net Profit Before Tax	-	-	34.50	-	-	29.74
Risk Provision	-	-	11.35	-	-	6.70
Prov. For Income Tax	-	-	6.95	-	-	5.58
Deferred Tax			-			-
Prov for Other Asset						
Net Profit After Tax			16.20			17.46
Other Information						
Segment Assets	691.93	1,135.87	1,827.80	715.29	1,319.95	2,035.24
Unallocated Assets			-			-
Total Assets	691.93	1,135.87	1,827.80	715.29	1,319.95	2,035.24
Segment Liabilities	691.93	1,135.87	1,827.80	715.29	1,319.95	2,035.24
Unallocated Liabilities	-	-	-	-	-	-
Total Liabilities	691.93	1,135.87	1,827.80	715.29	1,319.95	2,035.24

3. Related Party Disclosures :

The Bank has disclosed material particulars of loans to Directors' relatives outstanding as on 31.03.2025. No fresh loans have been given to the Directors and their relatives as per RBI directives. In terms of RBI Cir dt. 29/03/2003, no further details need to be disclosed.

4. Accounting for taxes on Income :

An income tax expense is the aggregate amount of current tax and deferred tax. Current taxes are determined in accordance with the provisions of **Accounting Standard 22** and tax laws prevailing in India. Deferred tax adjustments comprise of changes in the deferred tax assets or liabilities during the period.

Deferred tax assets and liabilities are measured using tax rates and tax laws that have been enacted or substantially enacted prior to the balance sheet date. Deferred tax assets and liabilities are recognized on a prudent basis for the future tax consequences of timing differences arising between the carrying values of assets and liabilities and their respective tax bases, and carry forward losses. The impact of changes in the deferred tax assets and liabilities is recognized in the profit and loss account.

Deferred tax assets are recognized and reassessed at each reporting date, based upon Management's judgment as to whether realization is considered reasonably certain. Deferred tax assets are recognized on carry forward of unabsorbed depreciation and tax losses only if there is virtual certainty that such deferred tax asset can be realized against future profits.

During the year, deferred tax Income being not material, hence not recognized.

Major Components of Deferred tax (AS 22) are as follows:-

(Rs. In Lakhs)

Sr.No	Particulars	31.03.2024	Addition/ (Reversal)	31.03.2025
1.	Deferred tax assets WDV of Fixed Assets	21.70	--	21.70
	Net Deferred tax Asset/(Liability)	21.70	--	21.70

5. Impairment Of Assets :

As required by **Accounting Standard (AS 28) on "IMPAIRMENT OF ASSETS"** issued by The Institute of Chartered Accountants Of India, there is no impairment of assets of the Bank which is not provided for.

6. Provisions, Contingent Assets & Contingent Liabilities :

Contingent Liabilities on account of Bank Guarantees is Rs. 217.57 Lakhs (Previous year Rs.347.18 Lakhs). & LCs is Rs. NIL Lakhs (Previous year Rs.NIL)

Contingent Liabilities on account of DEAF is Rs. 572.94 Lakhs (Previous year Rs. 553.14 Lakhs).

7. Repo, Reverse Repo Transactions – Nil

8. Block of Assets As on 31.03.2025

AS-6 DEPRECIATION

Amount. in Rupees

	LAND & PREMISES	FURNITURE & FIXTURE	PLANT & MACHINERY	COMPUTERS & PERIPHERALS	ELECTRONIC EQUIPMENTS	VEHICLE	TOTAL
GROSS BLOCK							-
Cost as on 31.03.2024	20,15,36,552.61	5,64,69,560.01	45,40,163.31	3,65,16,037.27	2,30,98,773.79	1,09,63,522.44	33,31,24,609.43
Addition							
Before 01.10.2024	40,81,000.00	98,669.84	19,09,347.44	1,42,62,674.00	1,79,555.61	86,963.63	2,06,18,210.52
On After 01.10.2024	3,64,17,000.00	59,40,392.56	5,995.00	44,65,124.15	8,08,661.87	-	4,76,37,173.58
Sale/Transfer/ Write off/other adjustment	65,015.00	2,84,083.34	60,853.62	28,153.55	64,989.96	9,400.00	5,12,495.47
Cost as on 31.03.2025	24,19,69,537.61	6,22,24,539.07	63,94,652.13	5,52,15,681.87	2,40,22,001.31	1,10,41,086.07	40,08,67,498.06
							-

DEPRECIATION							
For the year ended 31.03.2024	3,82,67,891.04	3,29,07,775.47	39,23,604.43	3,36,25,729.51	1,89,88,314.84	61,84,486.44	13,38,97,801.73
Depreciation	94,69,941.63	25,44,538.13	6,72,900.55	62,06,363.67	14,46,566.94	10,42,929.45	2,13,83,240.37
Sale/Transfer/Write off / other adjustment							
Up to 31.03.2025	4,77,37,832.67	3,54,52,313.60	45,96,504.98	3,98,32,093.18	2,04,34,881.78	72,27,415.89	15,52,81,042.10
NET BLOCK							-
WDV AS ON 31.03.2024	16,32,68,661.57	2,35,61,784.54	6,16,558.88	28,90,307.76	41,10,458.95	47,79,036.00	19,92,26,807.70
WDV AS ON 31.03.2025	19,42,31,704.94	2,67,72,225.47	17,98,147.15	1,53,83,588.69	35,87,119.53	38,13,670.18	24,55,86,455.96

9. In terms of RBI Directives, following additional disclosures are made:

(Rs. In Lakhs)

Sr. No.	Particulars	31.03.2024	31.03.2025
a)	Capital to Risk Asset Ratio	15.42%	15.59%
	Movement of CRAR		
	Tier I Capital	11,489.96	13,011.25
	Tier II capital	3,519.01	3,854.34
	Total Capital	15,008.97	16,865.59
	Total Risk Assets	97,355.00	1,08,204.49
b)	Investments :	31.03.2024	31.03.2025
	(a) Book Value of Investment	43,857.40	42,287.58
	Face Value of Investment	44,010.60	42,171.90
	(b) Market Value of Investment	43,001.58	42,442.62
	(c)Details of issuer composition of non SLR investment and non performing non-SLR Investments	-	-
c)	Advances Against Real Estate Construction Business & Housing	15,578.37	19,447.40
d)	Advances against Shares and Debentures	Nil	Nil
e)	Advances to Directors, their Relatives, Companies/firms in which they are interested:		
	(a) Fund based (Against FDR)	47.45	2.28
	(aa) Fund based (Against Property)	0.00	0.00
	(b) Non-fund Based (Guarantee & LC etc.)	0.00	0.00
f)	Cost of Deposits: Average Cost of Deposits	5.91	6.24
g)	NPA's	31.03.2024	31.03.2025
	Gross NPA's	8,062.97	7,785.09
	Net NPA's	-73.99	-1021.87

	The movement of NPAs for the year ended 31 st March 2025 as calculated by the bank is as under:	31.03.2024	31.03.2025
	NPAs at the beginning of the year	7,059.31	8,062.97
	Add: Fresh Additions in NPA	5,771.67	1,448.10
	Add: Accounts added by RBI I.O	0.00	0.00
	Less: Recovery during the year	1,203.62	622.69
	Less: Accounts closed during the year	1,323.65	752.56
	Less: Accounts write off during the year	0.00	0.00
	Less: Accounts Upgrade during the year	2,240.73	350.73
	NPAs at the end of the year	8,062.97	7,785.09
	Net NPA's		
	At the beginning of the year	2.35	-73.99
	At the end of the year	-73.99	-1021.87
h)	Profitability :	31.03.2024	31.03.2025
	Interest income as a percentage of working funds	7.69%	7.31%
	Non-Interest income as a percentage of working funds.	0.76%	0.81%
	Operating Profit as a percentage of Working funds.	1.27%	1.12%
	Return on Assets	0.97%	1.28%
	Business (Deposits + Advances) per employee	1,003.79	1,208.33
	Profit per employee	6.84	7.80
i)	Provisions made towards NPA's & Investment	31.03.2024	31.03.2025
	Provision made towards NPA's	8,136.96	8,806.96
	Depreciation in Investments	600.00	600.00
	Provision made towards Standard Assets	537.07	540.07
j)	Movement in Provision	31.03.2024	31.03.2025
	Towards BDDR		
	Opening Balance	7,036.96	8,136.96
	Provision During the year	1,100.00	670.00
	Provision Amount of W/off Accounts	-	-
	Provision trf from Undisclosed Reserve	-	-
	Less: Closed/Recovered/Written Off	-	-
	Closing Balance	8,136.96	8,806.96

	Towards Standard Assets		
	Opening Balance	501.97	537.07
	Provision During the year	35.10	3.00
	Closing Balance	537.07	540.07
	Towards Investments		
	Opening Balance	600.00	600.00
	Provision During the year	-	-
	Closing Balance	600.00	600.00
		31.03.2024	31.03.2025
k)	Foreign Currency Assets & Liabilities	Nil	Nil
l)	DICGC Insurance Premium Paid Date	29.11.2023	28.05.2024 27.11.2024
m)	Penalty imposed by RBI	Nil	25.00
n)	Restructured Accounts (Rs. In Lakhs)	0.00	0.00
o)	Fixed Assets- Valuation/Revaluation	0.00	0.00

DICGC Premium:

Premium paid to DICGC up to 31.03.2025:

A premium of Rs.104.63 Lakhs (including GST) was paid on 28.05.2024 for the period 01.04.2024 to 30.09.2024 and Rs.108.57 Lakhs (including GST) was paid on 27.11.2024 for the period 01.10.2024 to 31.03.2025.

Premium paid to DICGC up to 30.09.2025

A premium of Rs. 116.41 Lakhs (including GST) was paid on 28.05.2025 for the period 01.04.2025 to 30.09.2025.

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

For Pune People's Co-op Bank Ltd.

CA Parag Lunkad
Partner
M. No. 112287
Place: Pune
Date: 24/06/2025
UDIN: 25112287BMGZCM9857

Sanjay P. Bhondve
Chief Executive Officer (o)

PUNE PEOPLES COOPERATIVE BANK LTD' PUNE – DISCLOSURES AS PER RBI DIRECTIVES 2024-25

1. a) Composition of Regulatory Capital

(Amount in crore)

Sr. No.	Particulars	Current Year 2025	Previous Year 2024
i)	Common Equity Tier 1 capital (CET 1)* / Paid up share capital and reserves [@] (net of deductions, if any)	25.67	24.37
ii)	Additional Tier 1 capital*/ Other Tier 1 capital [@]	104.44	90.53
iii)	Tier 1 capital (i + ii)	130.11	114.90
iv)	Tier 2 capital	38.54	35.19
v)	Total capital (Tier 1+Tier 2)	168.65	150.09
vi)	Total Risk Weighted Assets (RWAs)	1082.04	973.55
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs)* / Paid-up share capital and reserves as percentage of RWAs [@]	2.37	2.50
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	12.03	11.81
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	3.56	3.61
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	15.59%	15.42%
xi)	Leverage Ratio*	-	-
xii)	Percentage of the shareholding of a) Government of India b) State Government (specify name) [§] c) Sponsor Bank [§]	-	-
xiii)	Amount of paid-up equity capital raised during the year	-	-
xiv)	Amount of non-equity Tier 1 capital raised during the year, of which: Give list ⁷ 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 ⁸ 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.	-	-

Asset liability management

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

(Amount in crore)

	Day 1	2 up to 7 days	8 and up to 14 days	15 and up to 30 Days	31 days and up to 2 months	Over 2 months and up 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 years and up to 5 years	Over 5 years	Total
Deposits ⁹	407.45	9.38	12.34	5.58	23.40	26.69	291.10	348.63	436.67	61.62	10.61	1,633.47
Advances	59.95	7.72	13.06	8.23	10.85	21.35	36.70	86.56	160.43	194.99	473.36	1,073.20
Investments	26.00	13.67	10.66	13.31	30.00	61.87	46.10	113.19	164.15	16.56	219.79	715.29
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency assets	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency liabilities	-	-	-	-	-	-	-	-	-	-	-	-

2. Investments

a) Composition of Investment Portfolio as at 31.03.2025

(Amount in crore)

Investments in India	Government Securities	Other Approved Securities	Shares Debentures and Bonds	Subsidiaries and Joint Ventures	Others
Held to Maturity					
Gross	220.28	-	-	-	-
Less: Provision for non-performing investments (NPI)		-	-	-	-
Net	220.28	-	-	-	-
Available for Sale					
Gross	202.59	-	2.37	-	45.99
Less: Provision for non performing investments (NPI)		-	-	-	-
Net	202.59	-	2.37	-	45.99
Held For Trading					
Gross		-	-	-	-
Less: Provision for depreciation and NPI		-	-	-	-
Net		-	-	-	-
Total Investments	422.87	-	2.37	-	45.99
Less: Provision for non performing investments		-	-	-	-
Less: Provision for depreciation and NPI		-	-	-	-
Net	422.87	-	2.37	-	45.99

Composition of Investment Portfolio as at 31.03.2024

(Amount in crore)

Investments in India	Government Securities	Other Approved Securities	Shares Debentures and Bonds	Subsidiaries and Joint Ventures	Others
Held to Maturity					
Gross	273.62	-	-	-	-
Less: Provision for non-performing investments (NPI)		-	-	-	-
Net	273.62	-	-	-	-
Available for Sale					
Gross	164.95	-	12.37	-	37.99
Less: Provision for non performing investments (NPI)		-	-	-	-
Net	164.95	-	12.37	-	37.99
Held For Trading					
Gross	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-
Net	-	-	-	-	-
Total Investments	438.57	-	12.37	-	37.99
Less: Provision for non performing investments	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-
Net	438.57	-	12.37	-	37.99

b) Movement of provision for Depreciation and Investment Fluctuation Reserve

i) Investment Fluctuation Reserve

(Amount in crore)

Particulars	2024-25	2023-24
Opening Balance	23.00	21.00
Add: Appropriation	2.00	2.00
Less: Utilization/Write Off	-	-
Closing Balance	25.00	23.00

ii) Investment Depreciation Reserve

(Amount in crore)

Particulars	2024-25	2023-24
Opening Balance	6.00	6.00
Add: Appropriation	-	-
Less: Utilization/Write Off	-	-
Closing Balance	6.00	6.00

c) Sale and Transfer to/ from HTM Category

During the year bank has transferred 11 securities from HTM to AFS. Details of the same areas under:

(Rs. In Lakhs)

Sr. No.	Security	Face Value as of 22/05/2024	Book Value as of 22/05/2024	Market Value as of 22/05/2024	Shifting Gain/ (Profit)
1	05.77 GS 2030	500.00	463.89	468.04	4.16
2	05.77 GS 2030	500.00	463.89	468.04	4.16
3	05.79 GS 2030	500.00	464.01	469.10	5.09
4	05.79 GS 2030	500.00	464.01	469.10	5.09
5	05.79 GS 2030	500.00	464.01	469.10	5.09
6	05.85 GS 2030	500.00	465.69	468.78	3.09
7	07.26 GS 2033	500.00	505.98	506.15	0.17
8	07.26 GS 2033	500.00	503.87	506.15	2.28
9	07.26 GS 2033	500.00	503.17	506.15	2.99
10	07.26 GS 2033	500.00	502.93	506.15	3.22
11	07.41 GS 2036	500.00	513.39	513.43	0.04
	Total	5,500.00	5314.85	5350.22	35.37

NOTE: Shifting profit is not accounted for as per RBI guidelines.

d) Non SLR Investment Portfolio

i) Non performing non SLR Investments

(Amount in crore)

Particulars	Amount
Opening Balance	0.0005
Additions during the year	-
Reductions during the year	-
Closing balance	0.0005
Total Provisions held	-

ii) Issuer Composition of NON SLR Investments

(Amount in crore)

SR.No.	Issuer	Amount	Extent of 'below investment grade' Securities	Extent of 'unrated' securities	Extent of 'unlisted securities'
1	PSUs (Bonds)	0.00	0.00	0.00	0.00
	Other Than PSU (Bonds)	2.32	0.00	0.00	0.00
2	All India FIs	0.00	0.00	0.00	0.00
3	Public Sector Banks	0.00	0.00	0.00	0.00
4	Mutual Funds	45.99	0.00	0.00	0.00
5	Others (DSC/MSC Shares)	0.05	0.00	0.05	0.05
	Total	48.36	0.00	0.05	0.05
6	Provision held towards depreciation	0.00	0.00	0.00	0.00
	Total	48.36	0.00	0.05	0.05

3 Asset Quality

a) i) Classification of advances and provisions held as on 31.03.2025

(Amount in crore)

Particulars	Standard		Non-Performing			Total
	Total Standard Advances	Sub-Standard	Doubtful	Loss	Total Non-Performing Assets	
	2025	2025	2025	2025	2025	2025
Gross Standard Advances and NPAs						
Opening Balance	827.16	22.37	57.86	0.40	80.63	907.79
Add : Additions during the year	-	-	-	-	14.48	-
Less : Reductions during the year*	-	-	-	-	17.26	-
Closing balance	995.36	10.92	66.53	0.40	77.85	1073.21
Reductions in Gross NPAs due to:						
i) Up gradation	-	-	-	-	3.51	-
ii) Recoveries (excluding recoveries from upgraded accounts)	-	-	-	-	13.75	-
iii) Technical / Prudential Write-offs	-	-	-	-	0.00	-
iv) Write-offs other than those under (iii) above	-	-	-	-	0.00	-
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	9.00	2.25	78.72	0.40	81.37	90.37
Add : Fresh provisions made during the year	-	-	-	-	6.70	-
Less : Excess provision reversed / Write-off loans	-	-	-	-	-	-
Closing balance of provisions held	7.45	2.25	85.42	0.40	88.07	95.52
Net NPAs	-					-
Opening Balance	-	19.87	12.86	0.00	-0.74	-
Add: Fresh additions during the year	-	-	-	-	-	-
Less: Reductions during the year	-	-	-	-	-	-
Closing Balance	-	9.79	21.99	0.00	-10.22	-

ii) Classification of advances and provisions held as on 31.03.2024

(Amount in crore)

Particulars	Standard		Non-Performing			Total
	Total Standard Advances	Sub-Standard	Doubtful	Loss	Total Non-Performing Assets	
	2024	2024	2024	2024	2024	2024
Gross Standard Advances and NPAs						
Opening Balance	847.42	8.67	61.57	0.35	70.59	918.01
Add : Additions during the year	-	-	-	-	57.72	-
Less : Reductions during the year*	-	-	-	-	47.68	-
Closing balance	827.16	22.37	57.86	0.40	80.63	907.79
Reductions in Gross NPAs due to:	-	-	-	-		-
i) Up gradation	-	-	-	-	22.41	-
ii) Recoveries (excluding recoveries from upgraded accounts)	-	-	-	-	25.27	-
iii) Technical / Prudential Write-offs	-	-	-	-	0.00	-
iv) Write-offs other than those under (iii) above	-	-	-	-	0.00	-
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	9.78	0.88	43.33	0.35	70.37	80.15
Add : Fresh provisions made during the year	-	-	-	-	11.00	-
Less : Excess provision reversed / Write-off loans	-	-	-	-	-	-
Closing balance of provisions held	9.00	2.25	78.72	0.40	81.37	90.37
Net NPAs	-	-	-	-	-	-
Opening Balance	-	7.78	18.24	0.00	0.22	
Add: Fresh additions during the year	-	-	-	-	-	-
Less: Reductions during the year	-	-	-	-	-	-
Closing Balance	-	19.87	12.86	0.00	-0.74	-

Ratios (in Per Cent)	Current Year	Previous Year
Gross NPA To Gross Advances	7.25%	8.88%
Net NPA To Net Advances	0.00%	0.00%
Provision Coverage ratio	100.00%	100.00%

b) Sector-wise Advances and Gross NPAs

(Amount in crore)

Sr. No.	Sector*	Current Year			Previous Year		
		Outstanding Total Advances	Gross NPAs	% of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	% of Gross NPAs to Total Advances in that sector
i)	Priority Sector						
a)	Agriculture and allied activities	5.49	1.05	19.13 %	4.62	1.05	22.73%
b)	Advances to industries sector eligible as priority sector lending	89.46	11.80	13.19 %	66.77	10.48	15.70%
c)	Services	310.38	30.26	9.75 %	279.19	34.45	12.34%
d)	Personal loans	229.17	1.46	0.64 %	193.47	1.72	0.89%
	Subtotal (i)	634.50	44.57	7.02 %	544.05	47.70	8.77%
ii)	Non-priority Sector						
a)	Agriculture and allied activities	0.00	0.00	0.00 %	0.00	0.00	0.00%
b)	Industry	18.47	6.16	33.35 %	14.59	6.16	42.22%
c)	Services	77.78	17.50	22.50 %	27.94	16.47	58.95%
d)	Personal loans	342.45	9.62	2.80 %	321.21	10.30	3.21%
	Sub-total (ii)	438.69	33.28	7.59 %	363.74	32.93	9.05%
	Total (I + ii)	1073.20	77.85	7.25 %	907.79	80.63	8.88%

Note :C.I (i) - PSL Certificate of Rs.51.00 Crores purchased through IDBI Bank for F.Y. 2024-25

c) Particular of Resolution plan and restructuring

(Amounts in crore)

Category	Particular	Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		C.Y.	P.Y.	C.Y.	P.Y.	C.Y.	P.Y.	C.Y.	P.Y.	C.Y.	P.Y.
Standard	Number of borrowers	0	0	0	0	24	26	45	66	69	92
	Gross Amount	0.00	0.00	0.00	0.00	14.45	16.81	13.73	17.84	28.18	34.65
	Provision held	0.00	0.00	0.00	0.00	1.20	1.84	0.46	1.39	1.66	3.23
Sub Standard	Number of borrowers	0	0	0	0	0	0	0	1	0	1
	Gross Amount	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.01
	Provision held	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.002	0.00	0.002
Doubtful	Number of borrowers	0	0	0	0	1	1	5	2	6	3
	Gross Amount	0.00	0.00	0.00	0.00	0.05	0.05	0.16	0.04	0.21	0.09
	Provision held	0.00	0.00	0.00	0.00	0.005	0.005	0.02	0.03	0.03	0.04
Loss	Number of borrowers	0	0	0	0	0	0	0	0	0	0
	Gross Amount	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Provision held	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	Number of borrowers	0	0	0	0	25	27	50	69	75	96
	Gross Amount	0.00	0.00	0.00	0.00	14.50	16.86	13.89	17.89	28.39	34.75
	Provision held	0.00	0.00	0.00	0.00	1.21	1.85	0.48	1.43	1.69	3.27

d) Fraud Accounts

(Amounts in crore)

Particulars	Current year	Previous year
Number of frauds reported	0	1
Amount involved in fraud (₹ crore)	0.00	0.53
Amount of provision made for such frauds (₹ crore)	0.00	0.53
Amount of Unamortised provision debited from 'other reserves' as at the end of the year (₹ crore)	0.00	0.00

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

(Amounts in crore)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the previous half-year (A)	Of (A), aggregate debt that slipped into NPA during the half- year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half- year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year
Personal Loans	0.26	0.00	0.00	0.00	0.24
Corporate persons	0.00	0.00	0.00	0.00	0.00
Of which MSMEs	0.00	0.00	0.00	0.00	0.00
Others	0.00	0.00	0.00	0.00	0.00
Total	0.26	0.00	0.00	0.00	0.24

4 Exposure

a) Exposure to Real Estate sector

(Amounts in crore)

Category	Current year	Previous Year
i) Direct exposure		
a) Residential Mortgages – Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.	39.51	35.99
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;	154.81	119.50
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures – i. Residential ii. Commercial Real Estate	0.00	0.00
ii) Indirect Exposure		
Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	0.15	0.30
Total Exposure to Real Estate Sector	194.47	155.79

b) Exposure to capital market

(Amounts in crore)

Particulars	Current Year	Previous Year
i) Direct investment in equity shares, convertible bonds, convertible debentures and units of equity oriented mutual funds the corpus of which is not exclusively invested in corporate debt;	NIL	
ii) Advances against shares / bonds / debentures or other securities or on clean basis to individuals for investment in shares (including IPOs / ESOPs), convertible bonds, convertible debentures, and units of equity oriented mutual funds;		
iii) Advances for any other purposes where shares or convertible bonds or convertible debentures or units of equity oriented mutual funds are taken as primary security;		
iv) Advances for any other purposes to the extent secured by the collateral security of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds i.e. where the primary security other than shares / convertible bonds / convertible debentures / units of equity oriented mutual funds does not fully cover the advances;		
v) Secured and unsecured advances to stockbrokers and guarantees issued on behalf of stockbrokers and market makers;		
vi) Loans sanctioned to corporates against the security of shares / bonds / debentures or other securities or on clean basis for meeting promoter's contribution to the equity of new companies in anticipation of raising resources;		

c) Unsecured Advance

(Amounts in crore)

Particulars	Current year	Previous Year
Total unsecured advances of the bank	68.42	35.76
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	0.00	0.00
Estimated value of such intangible securities	0.00	0.00

5. Concentration of deposits, advances, exposures and NPAs

a) Concentration of deposits

(Amounts in crore)

Particulars	Current Year	Previous Year
Total deposits of the twenty largest depositors	237.70	201.59
Percentage of deposits of twenty largest depositors to total deposits of the bank	14.55 %	13.70 %

b) Concentration of advances

(Amounts in crore)

Particulars	Current Year	Previous Year
Total advances to the twenty largest borrowers	143.27	87.25
Percentage of advances to twenty largest borrowers to total advances of the bank	13.35 %	9.51 %

C) Concentration of exposures

(Amounts in crore)

Particulars	Current Year	Previous Year
Total exposure to the twenty largest borrowers/customers	161.30	107.65
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/customers	15.03 %	11.86 %

d) Concentration of NPAs

(Amounts in crore)

Particulars	Current Year	Previous Year
Total Exposure to the top twenty NPA accounts	57.28	53.40
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	73.57%	66.23%

6. Transfer to DEA Fund

(Amounts in crore)

Sr. No.	Particulars	Current Year	Previous Year
i)	Opening balance of amounts transferred to DEA Fund	5.53	5.33
ii)	Add: Amounts transferred to DEA Fund during the year	0.24	0.39
iii)	Less: Amounts reimbursed by DEA Fund towards claims	0.05	0.19
iv)	Closing balance of amounts transferred to DEA Fund	5.72	5.53

7. Disclosure of complaints

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

	Particulars	Previous year	Current year
	Complaints received by the bank from its customers		
1	Number of complaints pending at beginning of the year	1	0
2	Number of complaints received during the year	49	33
3	Number of complaints disposed during the year	50	33
3.1	Of which, number of complaints rejected by the bank	0	0
4	Number of complaints pending at the end of the year	0	0
	Maintainable complaints received by the bank from Ombudsman		
5	Number of maintainable complaints received by the bank from Office of Ombudsman	1	2
5.1.	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	0	2
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Office of Ombudsman	1	0
5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	0	0
6	Number of Awards unimplemented within the stipulated time (other than those appealed)	0	0

b) Complaints Ground

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
Current Year					
Ground – 1 ATM / Debit Cards	0	2	-60%	0	0
Ground – 2 Credit Cards	0	0	0	0	0
Ground – 3 IT – Internet / Mobile/Electronic Banking	0	12	-20%	0	0
Ground – 4 A/c opening / difficulty in operation of A/cs	0	8	-33%	0	0
Ground – 5 Mis-Selling / Para Banking	0	0	0	0	0
Others	0	11	-39%	0	0
Total	0	33	-34%	0	0

Previous Year					
Ground - 1	0	5	400%	0	0
Ground - 2	0	0	0	0	0
Ground - 3	0	15	50%	0	0
Ground - 4	0	12	1100%	0	0
Ground - 5	0	0	0	0	0
Others	1	18	-14%	0	0
Total	1	50	52%	0	0

8. Disclosure of Penalty imposed by Reserve Bank of India

(Amounts in crore)

Nature of the breach	Number of Instances of default	Quantum of Penalty Imposed
The bank failed to deposit the required contribution to MSE Refinance Fund of FY 2023-24 with SIDBI, against Priority Sector Lending shortfall, within given prescribed regulatory timeline.	1	0.25

9. Other Disclosures

a) Business ratios

Particular	Current Year	Previous Year
i) Interest Income as a percentage to Working Funds	7.31%	7.69%
ii) Non-interest income as a percentage to Working Funds	0.81%	0.76%
iii) Cost of Deposits	6.24%	5.91%
iv) Net Interest Margin	2.62%	3.09%
v) Operating Profit as a percentage to Working Funds	1.12%	1.27%
vi) Return on Assets	1.28%	1.39%
vii) Business (deposits plus advances) per employee (in Crore)	12.08	10.04
viii) Profit per employee (in Crore)	0.08	0.07

b) Bancassurance business

The details of fees / brokerage earned in respect of insurance broking, agency and bancassurance business undertaken by them shall be disclosed for both the current year and previous year.

(Amount in crore)

Sr. No.	Particulars	Current Year	Previous Year
1	General Insurance	0.08	0.08
2	Life Insurance	0.14	0.26

c) Marketing and distribution: NIL

Banks shall disclose the details of fees / remuneration received in respect of the marketing and distribution function (excluding bancassurance business) undertaken by them.

Sr. No.	Particulars	Current Year	Previous Year
	NIL	NIL	NIL

d) Disclosures regarding Priority Sector Lending Certificates (PSLCs)

The amount of PSLCs (category-wise) sold and purchased during the year shall be disclosed.

(Amount in crore)

Sr. No.	Particulars	Current Year	Previous Year
1	PSLC General Purchased during the year	51.00	20.00

e) Provisions and contingencies

(Amount in crore)

Provision debited to Profit and Loss Account	Current Year	Previous Year
i) Provisions for NPI	0.00	0.00
ii) Provision towards NPA	6.70	11.00
iii) Provision made towards Income tax	5.58	6.95
iv) Other Provisions and Contingencies (with details)	0.03	0.35
a) Provision for Standard Assets	0.03	0.35
b) Provision for Restructured Accounts	0.00	0.00

g) Payment of DICGC Insurance Premium

(Amount in crore)

Sr. No.	Particulars	Current Year	Previous Year
i)	Payment of DICGC Insurance Premium	2.13	1.99
ii)	Arrears in payment of DICGC premium	NIL	NIL

h) Disclosure of facilities granted to directors and their relatives

(Amount in crore)

Sr. No.	Particulars	Current Year	Previous Year
1	a) Fund Based (Against FDR, Property)	0.02	0.47
2	b) Non-fund Based (Guarantee & LC etc)	0.00	0.00

For S U N S V G & ASSOCIATES
Chartered Accountants
FRN No: 118693W

For Pune People's Co-op Bank Ltd.

Sanjay P. Bhondve
Chief Executive Officer (o)

CA Parag Lunkad
Partner
M. No. 112287
Place: Pune
Date: 24/06/2025
UDIN: 25112287BMGZCM9857

Comparative Cash Flow Statement

Pune People's Co-Operative bank Ltd

Comparative Cash Flow Statement for the year ended 31.03.2025

(Rs. In Lakhs)

Particulars		2024-25	2024-25	2023-24	2023-24
A Cash Flow from Operating Activities					
Net Profit as per P/L Account			1746.21		1,620.11
Depreciation Charges		213.54		182.17	
Provision for Bad Debts		670.00		1,100.00	
Provision for Standard Asset		0.72		35.10	
Reversal of Provision for Restructured Accounts		(158.00)		(113.00)	
Profit on Sale of Asset		(0.79)		-	
Loss on Sale of Asset		80.15		-	
Provision for Tax		558.00		695.00	
Profit on Sale of Investment		(824.85)		(591.50)	
Loss on Sale of Investment		0.38		223.87	
Amortization of premium		19.02		20.12	
Excess Provision write back - Salary		(0.04)		(2.68)	
Excess Provision write back - Others		(2.28)		(0.50)	
Others		-	555.85	-	1,548.58
Adjustment for:					
Increase in Deposits		16,228.53		7,013.47	
Increase in Other Liabilities		685.00		373.23	
Increase in Advances		(16,541.81)		1,022.34	
Increase in Investments		(2,887.29)		(9,919.50)	
Increase in Other Assets		854.12	(1,661.45)	(1,315.23)	(2,825.69)
Net Cash from Operating Activities before Income Tax			640.61		343.00
Income tax paid		-	-		-
	a		640.61		343.00
B. Cash Flow from Investing Activities					
Purchase of Fixed Asset		(463.59)		(717.04)	
Sale of Non Banking Asset		300.00		11.30	
WIP (HO)	b	(347.99)	(511.58)	(69.59)	(775.33)
C. Cash Flow from Financing Activities					
Increase/(Decrease) in Capital		130.28		32.99	
Education fund paid		(32.43)		(13.77)	
Dividend Paid		(254.11)		(230.90)	
Increase/(Decrease) in Fund	c	173.61	17.35	18.07	(193.61)
	(a+b+c)		146.38		(625.94)
I. Cash in Hand		2,961.40		2,919.70	
II Balances with RBI		5.00		3.00	
III Balances with Bank and Money at Call		4,576.97	7,543.37	5,246.61	8,169.31
Cash and Cash Equivalent at the end of the year			7,689.75		7,543.37
			7,689.75		7,543.37
			0.00		0.00

For SUNSVG Associates
Chartered Accountants : FRN No.118693W

CA Parag Lunkad
Partner
M No.112287

Place : Pune Date: 24.06.2025

For Pune People's Co-op. Bank Ltd., Pune

Sanjay Bhondve
Chief Executive Officer (o)

BUDGETED PROFIT AND LOSS FOR THE YEAR 2025-2026

Amount in Lakhs

Expenditure			Income		
Particulars	Budgeted 31.03.25	Actual 31.03.25	Budgeted 31.03.25	Actual 31.03.25	Budgeted 31.03.26
Interest paid					
On Deposit	9600.00	9315.08			
On Borrowings	5.00	5.68			
Salaries and Allowances	1500.00	1682.64			
Director Seating Fees	25.00	27.34			
Rent , Light Tax	475.00	471.67			
Law charges and Advocate Fees	90.00	39.72			
Postage, Telegram and Telephone	20.00	14.49			
Audit Fees (Internal and Statutory)	38.00	36.10			
Depreciation	250.00	213.83			
Printing and stationery and Advertisement	75.00	54.11			
Premium on Investment Amortised	15.00	19.02			
Loss on Investment	0.00	0.39			
Other Expenses	600.00	674.75			
Income Tax Provision	750.00	558.00			
Other Provisions					
Bad and Doubtful Debt Reserve	650.00	670.00			
Provision on Standard Asset	50.00	131.82			
Deferred Tax	0.00	0.00			
Loss Sale of Asset	0.00	83.00			
Net Profit Transferred to Balance Sheet	2062.30	1746.21			
Grand Total	16205.30	15743.85	16205.30	15743.85	17265.30

ANNUAL BUDGET FOR THE YEAR 2025-26

Amount In Crore

PARTICULARS	ACTUAL 31.03.2025	BUDGETED 31.03.2026	GROWTH (%)
Deposit	1633.47	1800.00	10.19
Advances	1073.21	1200.00	11.81
Business Mix	2706.68	3000.00	10.84
CD Ratio	65.70	66.67	1.47
Net Profit	17.46	20.13	

**Pune People's Co-operative Bank Ltd., Pune
(Multistate Bank)**

H.O.: First Floor, 477/478, Market Yard, Gultekadi, Pune 411037
Multistate Registration No. MSCS/ CR/505/2012 Dated 23.03.2012.

RBI License No. UBD MH 896 P Dated 26.10.1987

Jurisdiction : Maharashtra State and Belgaum Taluka including Cantonment Area in the Belgaum
Dist. of Karnataka State.

Rs. In Lakhs

No. Of Branches	21
Ext. Counter	1
Membership	
Regular	28218
Nominal	2561
Paid up Share Capital	2589.04
Total Reserves	22688.06
Deposits	163346.54
Savings	28706.66
Current	11592.94
Fixed	123046.94
Other	0.00
Advances	107320.60
Secured	100478.87
Unsecured	6841.73
Total % of Priority Sector	
To total advances	68.69%
Total % of Weaker Sec. to	
Priority Sector Adv.	5.76%
Overdue : (%)	8.91%
Borrowings	0
Investments	71528.77
Audit Classification	A
Profit for the Year	1746.22
Working Capital	191903.59
Staff	
Sub Staff	29
Other Staff	195
Total	224

COMPARATIVE PERFORMANCE

Highlights

Amount in lakh

Sr.No.	Particulars	31.03.23	31.03.24	31.03.25
1	Share Capital	2,425.75	2458.75	2589.04
2	Reserve	18753.85	20872.51	22628.06
3	Deposits	140104.53	147118.01	163346.54
4	Low Cost Deposits	34062.93	39243.46	40299.61
5	% of Total Deposits	24.31	26.67	24.67
6	Borrowings	-	-	-
7	Profit / Loss	1377.32	1620.11	1746.22
8	Investments	59672.55	69193.66	71528.77
9	Of Which Govt. & Other Securities	31936.43	43857.40	42287.58
10	Loans & Advances	91801.13	90778.79	107,320.60
11	CD Ratio (%)	65.52 %	61.70 %	65.70 %
12	Gross NPA's	7059.31	8062.97	7785.09
13	% to Total Loans	7.69	8.88	7.25
14	BDDR Provision	7036.96	8136.96	8806.96
15	Net Loans	84764.17	82641.83	98,513.64
16	Net NPA's	2.35	-73.99	-1,021.87
17	% to Net Loans	0	0	0
18	C.R.A.R (%)	14.21	15.42	15.59
19	Branches in Profit	20	18	18
20	Branches in Loss	1	3	3
21.	Dividend	12%	12.50%	15% Proposed
22.	Total Business	231905.66	237896.80	270,667.14



Healthy competition
amongst our branches..

Amount in Lakhs

Healthy competition of Performance among the branches									
Name of Branch	DEPOSITS			ADVANCES			PROFIT		
	31.03.23	31.03.24	31.03.25	31.03.23	31.03.24	31.03.25	31.03.23	31.03.24	31.03.25
Laxmi Road	19489.04	18989.03	20044.80	12401.32	12116.45	16288.63	293.93	352.90	256.93
Model Colony	12435.39	13033.31	14148.08	3239.44	2061.08	3191.98	162.75	-13.74	39.82
Market Yard	8067.19	8859.63	11468.66	4342.64	5776.16	6022.24	276.14	311.25	205.02
Baner	5658.24	5665.05	5381.92	6081.23	5748.16	6269.30	246.43	128.51	142.10
Sahkarnagar	11126.76	10594.69	11260.02	2583.52	2018.72	2231.31	98.91	15.14	6.85
Kothrud	12288.03	14374.08	14363.78	6104.10	6609.41	7997.97	308.08	223.84	212.42
Chinchwad	8898.21	9444.69	9240.06	4871.86	5090.89	5146.15	198.51	92.93	118.75
Bibwewadi	6977.53	7895.76	9546.23	2411.71	3500.01	3649.96	62.68	68.79	60.27
Somwar Peth	4510.23	5016.17	6013.20	1431.65	1672.01	2801.69	43.78	37.94	34.05
Talegaon	4959.50	5063.93	6660.27	13817.79	13908.49	13871.81	566.77	534.33	754.07
Thane	12296.27	11349.12	12377.65	5990.44	3195.85	3600.63	66.65	401.39	-99.90
Karve Nagar	7970.28	8437.95	9151.42	2321.94	2027.73	2103.74	72.05	7.96	-19.52
Sinhagad Road	7639.15	8668.48	9829.66	3632.65	4140.18	5015.84	189.20	145.93	200.83
Kedgaon	3160.45	4414.68	4638.25	3010.03	3498.19	4328.90	110.95	103.38	171.24
Nagar Road	1518.98	1812.94	2596.78	1447.63	1388.84	3245.78	49.29	43.74	67.23
Belgaum	914.71	906.48	935.54	1756.45	1518.72	1550.40	37.04	32.95	10.17
Spine Road	2690.32	2774.95	2934.78	6072.41	5971.17	6862.93	109.44	144.83	150.22
Thergaon	1925.45	2128.15	3838.11	3404.64	3315.22	4443.55	97.72	50.82	41.33
Kasba Peth	2288.68	2002.39	2246.67	450.44	768.25	1136.71	5.44	-2.04	2.41
Hadapsar	1436.32	1483.70	1776.59	2247.88	2359.75	2897.63	-15.78	-23.49	-18.42
Narhe	3853.79	4202.86	4894.07	4181.37	4093.52	4663.42	168.11	192.75	194.39
Head Office	--	--	--	--	--	--	-1770.74	-1230.00	-784.03
Total	140104.53	147118.01	163346.54	91801.13	90778.79	107320.60	1377.32	1620.11	1746.22



Distribution and Utilisation of Net Profit (As per Bye-Laws Nos, 45 & 46) Subject to AGM approval

Amount in Rupees

Particulars	Amount In Rs.	Bye Law No	Bye Law Provision
1 Net Profit for F.Y 2024 -25	17,46,21,484.79		
Add : Previous Year Balance	3,788.30		
A Net Profit available for Distribution	17,46,25,273.09	45	As per Bye Laws 45
i Reserve Fund 25%	4,38,00,000.00	45 (i)	At least 25 %
ii Co-operative Education Fund 1 %	17,46,215.00	45 (ii)	1%
iii Co-op.Rehabilitation Reconstruction Development Fund 1%	17,46,215.00		As per section 63 A - MSCS Act 2002,Amendment dt.10.08.23
iii Reserve For Unforeseen Losses	1,75,30,000.00	45 (iii)	At least 10 %
B Net Profit available for Distribution	10,98,02,843.09	46	As per Bye Law 46
i Dividend to Share Holders (Pro-Rata) @ 15 %	3,69,00,000.00	46 (a)	At 15 %
ii Education Fund Members,Directors,Staff	55,00,000.00	46 (c)	At least 5%
iii Members Welfare Fund	1,00,000.00	46 (b)	No limit Specified
iv Charitable Fund	1,00,000.00	46 (d)	Not Exceeding 5%
v General Reserve Fund	2,00,000.00		Not Specified
vi Building Fund	6,70,00,000.00		Not Specified
Total	10,98,00,000.00		
Balance Carried to Balance Sheet	2,843.09		

PROPOSED AMENDMENTS TO THE BYE-LAWS OF PUNE PEOPLE'S COOPERATIVE BANK LTD, PUNE

Sr. No.	Bye Law	Clause	Text of present Bye Law	Proposed Amendments	Reason for Amendment
1	46	d	Donation for the development of the co-operative movement or charitable purpose as defined in Section 2 of the Charitable Endowment Act, 1890 not exceeding 5%	Normal donations for charitable purpose shall not exceed 1% of the published profits for the previous year. Such normal donations together with donations made to National Fund or other funds recognized by the Central / State government shall not be exceed 2% of the published profits for the previous year.	As per RBI Cir. Dated 11.04.2005 on Donation/contribution for public/charitable purposes out of profits of UCB.
2	46	e	Payment of ex-gratia amount to employees as approved by the Board of Directors. However such payment shall be paid only out of net profit and in no case the capital or the reserve shall be distributed as dividend.	Payment of ex-gratia amount to employees as approved by the Board of Directors. However, such payment shall made by debit to Profit and Loss Account as employee cost and in no case, the capital or the reserve shall be distributed as dividend.	As payment of ex-gratia amount to employees is man power related (Employee Cost) Expenditure

Presenty of Directors in the Board Meeting during F.Y. 2024-25

S. No.	Name of the Director	No. of Meetings attended	Total No. of Meetings held	Total Percentage of Meetings held
1	Ranadive J.J.	29	30	96.67 %
2	Sonawane R.K.	23	30	76.67 %
3	Mohite S.V.	27	30	90 %
4	Bhegade B.B.	25	30	83.33 %
5	Gaikwad S.B.	22	30	73.33 %
6	Nade S.M.	13	30	43.33 %
7	Shah B.H.	30	30	100 %
8	Wani M.R.	23	30	76.67 %
9	Gandhi S.V.	27	30	90 %
10	Chhajed V.S.	22	30	73.33 %
11	Karape N.Y.	26	30	86.67 %
12	Asawale S.N.	30	30	100 %
13	Jadhav V.G.	30	30	100 %
14	Dhamal S.K. (Co-opted)	21	30	70 %
15	Shelar K. J. (Co-opted From 19.01.2024 to 18.01.2025)	22	24	91.67 %



बँकेच्या विविध शाखेतील खातेदार व हितचिंतकांच्या उल्लेखनीय कामगिरीसाठी हार्दिक अभिनंदन



- १) मा. श्री. संजय मल्होत्रा रिझर्व्ह बँकेच्या गर्व्हनर पदी निवड
२) मा. खासदार श्री मुरलीधर मोहोळ केंद्रीय सहकार व नागरी विमान वाहतूक राज्यमंत्री पदी निवड
मुख्य कार्यालय -



- १) संचालक अॅड. श्री. सुभाष मोहिते यांची पुणे जिल्हा नागरी सहकारी बँक्स असोसिएशनच्या मानद सचिव पदी निवड



- २) संचालक श्रीधर गायकवाड यांना अझरबैजान येथे पार पडलेल्या लोकमत वर्ल्ड समिट - २०२४ मध्ये लोकमत ग्लोबल एक्सलन्स पुरस्कार प्राप्त.



- ३) संचालक श्री मिलिंद वाणी यांचे वडिल श्री रमेश वाणी यांची पुणे जिल्हा नागरी सहकारी बँक्स असोसिएशनच्या उपाध्याक्ष पदी निवड



- ४) संचालक श्री विश्वनाथ जाधव यांचे वडिल श्री. गणपतराव एकनाथ जाधव यांची कापरेवाडी विविध कार्यकारी सोसायटी, कापरेवाडी, ता. कर्जत, जि. अहिल्यानगर या संस्थेच्या चेअरमन पदी निवड

लक्ष्मीरोड शाखा -

- १) शाखेचे खातेदार भूषण सणस यांचा मुलगा चि.स्वरूप सणस याने तिरुअनंतपुरम केरळ येथे चौथ्या जागतिक सिलंबम स्पर्धेत आर्टिस्टिक इव्हेंट रौप्य पदक व स्टिक फाईट खेळात कांस्य पदक मिळवले.
२) श्री स्वप्नील अमराळे दैनिक पुण्यनगरी तर्फे युवा उद्योजक पुरस्कार प्राप्त.
३) शाखेचे खातेदार शैलेश जैन यांची कन्या कु. पलक जैन इ.१० वी परीक्षेत ९६.८०% गुण मिळवून उत्तिर्ण.



बँकेच्या विविध शाखेतील खातेदार व हितचिंतकांच्या उल्लेखनीय कामगिरीसाठी हार्दिक अभिनंदन



मार्केटयार्ड शाखा -

१) बँकेतील अधिकारी श्री योगेश भंगाळे यांचा मुलगा चि.आर्य भंगाळे इ.१० वी परीक्षेत ८०.००% गुण मिळवून उत्तिर्ण.

सहकारनगर शाखा -

१) कु. श्रुती श्रीधर गायकवाड एमबीबीएस उत्तिर्ण.

कर्णेनगर शाखा -

१) बँकेचे सभासद संतोष दत्तात्रय आवळे यांची कन्या कु. एश्वर्या आवळे इ.१० वी परीक्षेत ९२.४०% गुण मिळवून उत्तिर्ण.

कसबा पेठ शाखा -

१) बँकेचे सभासद संतोष सीतापकर यांची कन्या कु. स्वामीनी सीतापकर इ.१० वी परीक्षेत ८१.००% गुण मिळवून उत्तिर्ण.

२) शाखेतील लेखनिक कु. नयन देशमुख यांची बहिण कु. अनुष्का देशमुख इ. १२ वी परीक्षेत ८५.००% गुण मिळवून उत्तिर्ण.

३) शाखेचे खातेदार भूषण धामणीकर यांची कन्या कु. सई धामणीकर इ.१० वी परीक्षेत ९३.६०% गुण मिळवून उत्तिर्ण.

४) शाखेचे सभासद श्री सोपान नाराणराव भूमकर उर्फ भूमकर काका १ तासाहून अधिक वेळ नाकाला जीभ लावण्याचा विश्वविक्रम गिनीज बुक ऑफ वर्ल्ड रेकॉर्ड मध्ये नोंद.

सिंहगड रोड शाखा -

१) शाखेचे खातेदार श्री संकेत विजय रायकर सी.ए. परीक्षा उत्तिर्ण.

२) विराज मिलनकुमार परदेशी पेन्टाथेलॉन या क्रिडा प्रकारात शिवछत्रपती राज्य क्रिडा पुरस्कार प्राप्त.

तळेगांव दाभाडे शाखा -

१) श्री सुनिल शंकरराव शेळके मावळ विधानसभा आमदार पदी निवड

२) श्री संतोष भेगडे पुणे जिल्हा नागरी सहकारी पतसंस्था फेडरेशनच्या सचिव पदी निवड

३) श्री संदीप काशिद संत तुकाराम सहकारी साखर कारखान्याच्या संचालक पदी निवड

ठाणे शाखा -

१) शाखेच्या खातेदार सौ समृद्धी सारंग तांबे महाराष्ट्र राज्य हौशी नाट्य स्पर्धेत वैयक्तिक अभिनयासाठी रौप्य पदक प्राप्त.

२) शाखेच्या खातेदार सौ संपदा गिरीश ओक यांची कन्या कु. याशिका ओक इ.१० वी परीक्षेत ९३.६०% गुण मिळवून उत्तिर्ण.

३) शाखेचे खातेदार श्री संतोष गायकर यांची कन्या कु. वैष्णवी गायकर इ.१० वी परीक्षेत ९३.६०% गुण मिळवून उत्तिर्ण.

४) बँकेच्या माजी कर्मचारी सौ सीमा दिघे यांचे चिरंजीव गिरीश यांना इंग्लंड मध्ये ऍडव्हान्स मेकॅनिकल इंजिनिअरींग पदवी प्राप्त.

बेळगांव शाखा -

१) शाखेचे शिपाई सेवक श्री महेश बामुचे यांचा मुलगा चि. प्रत्यूष बामुचे इ. १० वी च्या परीक्षेत ६५.००% गुण मिळवून उत्तिर्ण.

२) शाखेचे शाखा व्यवस्थापक श्री विजय शेळके यांचा मुलगा चि. चैतन्य शेळके इ. १० वी च्या परीक्षेत ८३.२०% गुण मिळवून उत्तिर्ण.

वाळूज शाखा -

१) शाखेचे शाखा व्यवस्थापक श्री भगवान चव्हाण यांचा मुलगा चि. आर्यन चव्हाण इ. १० वी च्या परीक्षेत ९०.८०% गुण मिळवून उत्तिर्ण.

२) शाखेचे अधिकारी श्री सुधिंद्र अभ्यंकर यांची मुलगी कु. शांभवी अभ्यंकर इ. १२ वी च्या परीक्षेत ९२.००% तर सीईटी परीक्षेत ९८.००% गुण मिळवून उत्तिर्ण.



भावपूर्ण श्रद्धांजली

पुणे पीपल्स बँक परिवारातील बँकेचे खातेदार, सभासद अथवा त्यांचे नातेवाईक
या शिवाय देशातील अनेक समाजसेवक, कलाकार, शासकीय अधिकारी यांचे अहवाल काळात दुःखद निधन झाले.
त्या सर्वांना भावपूर्ण श्रद्धांजली

मा. डॉ. मनमोहन सिंग माजी पंतप्रधान
मा. श्री. जाकीर हुसेन सुप्रसिद्ध तबलावादक
मा. श्री. रतनजी टाटा प्रसिद्ध उद्योगपती
मा. डॉ. जयंत नारळीकर ज्येष्ठ शास्त्रज्ञ
पेहलगाम येथे झालेल्या दहशतवादी हल्ल्यात मृत्यूमुखी पडलेले सर्व पर्यटक

मुख्य कार्यालय

कै. कु. अर्णा विशाल मोहिते बँकेचे संचालक व व्यवस्थापकीय मंडळाचे अध्यक्ष अॅड. श्री. सुभाष मोहिते यांची नात
कै. मधुकर राणा - बँकेचे सहा. सरव्यवस्थापक श्री. सागर राणा यांचे वडील
कै. पंडित तुपे - बँकेचे सेवक श्री. किशोर तुपे यांचे वडिल
कै. रामचंद्र शेठे बँकेचे सेवक श्री. भरत शेठे यांचे वडिल
कै. श्रीमती अलकाताई खोल्लम बँकेचे सेवक श्री. निलेश खोल्लम यांच्या मातोश्री
कै. गुलाबराव वाडकर बँकेचे सेवक श्री. मंगेश वाडकर यांचे वडिल
कै. मिनाक्षी जाधव बँकेच्या माजी सेविका
कै. श्रीमती सुभद्रा गोविंद पाटे (वाणी) बँकेचे माजी संचालक श्री. किशोर पाटे यांच्या मातोश्री

लक्ष्मीरोड शाखा

कै. उत्तमलाल मोहनलाल शाहा
(लोकसेवा एजंट भूपेंद्र शाहा यांचे वडील)
कै. ग्यानचंद बाबुलाल कवाड (जैन)

मार्केटयार्ड शाखा

कै. संतोष मुनोत

बिबवेवाडी शाखा

कै. शिवाजी विठ्ठल जाधव

बाणेर शाखा

कै. सुदाम आनंदराव शेळके

सहकारनगर शाखा

कै. अंकुश पवार

कै. धनंजय दिगंबर देशमुख

कै. वसंत रघुनाथ नाफडे

कै. मोतीलाल हिराचंद कटारिया

ठाणे शाखा

कै. विश्वास यशवंत मराठे

(मे. यशवंत विठ्ठल मराठे ज्वेलर्सचे भागीदार)

कोथरुड शाखा

कै. मुरलीधरभाऊ नामदेव कुंबरे बांधकाम व्यवसायिक

कर्जेनगर शाखा

कै. अशोक गणपत केशटवार

सिंहगड रोड शाखा

कै. रामभाऊ हिरामणनाना रायकर - पाटील

कै. तुकाराम गणपत रेवाळे

कै. शुभदा विलास वडनेरे

केडगांव शाखा

कै. प्रभाकर दत्तात्रय बारवकर

चिंचवड शाखा

कै. विष्णू महादेव मातेरे

तळेगांव दाभाडे शाखा

कै. कृष्णारावजी धोंडिबा भेगडे माजी आमदार

बेळगांव शाखा

कै. हेमंत रामकृष्ण कलघाटगी

कै. चि. मेघन वैभव गवस

(सेवक वैभव गवस यांचे चिरंजीव)

कै. रामचंद्र गणपत सालुंके

Dos and Don'ts of UPI, ATM, IMPS

- **Dos**

1. Set a strong and unique PIN for UPI, ATM, IMPS.
2. Use secured banking apps and websites only.
3. Confirm recipient details before sending money (especially for UPI and IMPS).
4. Cover the keypad while entering ATM PINs.
5. Check ATMs for tampering or unusual devices before inserting your card.
6. Use IMPS and UPI over a secure internet connection (preferably mobile data).
7. Report any suspicious or failed transactions to your bank immediately.
8. Set the limit for transaction on UPI and IMPS to reduce fraud risk.
9. Always log out after using banking apps or ATM.
10. Keep your bank's number handy for emergencies.

- **Don'ts**

1. Don't share your PIN's, OTP and passwords with anyone.
2. Don't write down your PINs or passwords or store them in plain text on your phone.
3. Don't scan unknown QR codes or click on suspicious links.
4. Don't accept help from strangers at ATMs.
5. Don't authorize UPI payment requests from unknown people - you might be sending money instead of receiving.
6. Don't use banking apps or perform IMPS/UPI transactions on public Wi-Fi or shared devices.
7. Don't leave the ATM before completing the transaction and collecting your cash, card, and receipt.
8. Don't ignore SMS or email alerts - check them promptly for unauthorized transactions.

प्रिय सभासद बंधु आणि भगिनी

आपला आपल्या बँकेतील बँकींगचा अनुभव अधिक प्रसन्न करण्यासाठी आम्ही उत्सुक आहोत, सिध्द आहोत. तुम्ही काही सूचनांचं पालन करणं हे तुमच्यासाठीच आवश्यक आहे आणि तुम्हाला अधिक आनंददायी सेवा देणे आम्हाला शक्य होणार आहे. त्यासाठी कृपया पुढील बाबींकडे लक्ष द्या आणि तुमचा आमच्याकडून मिळणाऱ्या सेवेचा आनंद अधिक आनंददायी करा:

१) जर तुमचा बँकेच्या रेकॉर्डला असलेला पत्ता बदलला असेल तर त्वरित तुमचं खातं ज्या शाखेत असेल तिथे कळवा. यामुळे तुमच्याशी बँकेला संपर्कात राहणे शक्य होणार आहे.

२) लाभांश हा तुमचा हक्क आहे. जर मागील वर्षाचा लाभांश काही कारणाने आपणास प्राप्त झाला नसेल तर कृपया तुमचा सभासद नंबर घेऊन तुमच्या शाखेशी संपर्क करा.

३) आपला ग्राहक जाणा (म्हणजे के.वाय.सी) याचे सातत्याने अद्ययावतीकरण करणे कायद्याने बंधनकारक आहे. कृपया आवश्यक ती कागदपत्रे आपल्या शाखेत सादर करून अद्ययावत रहा. के.वाय.सी.ची पूर्तता झालेली नसल्यास निर्धारित काळानंतर खाते चालवता येत नाही. तुमची गैरसोय टाळण्यासाठी के.वाय.सी. अद्ययावत करणे हे तुमच्याच हिताचे आहे.

४) तुमच्याशी संपर्कात राहणे बँकेला नेहमीच आनंददायी आहे. विविध योजना, अन्य सूचना यासाठी तुमचा मोबाईल क्रमांक, व्हाटसॅप क्रमांक आणि ई मेल आयडी तुमच्या शाखेत नोंदवा. तुमच्याशी संपर्क करणे सोयीचे होणार आहे.

५) खाते दीर्घ काळ म्हणजे दोन वर्षे व अधिक काळ वापरले नाही तर ते इनऑपरेटिव्ह म्हणून वर्ग केले जाते. त्यासाठी खाते नियमितपणे वापरा. जर तुमचे खाते इनऑपरेटिव्ह झाले असेल तर शाखेशी संपर्क करून पुनर्जीवित करून घ्या.

तुम्हाला सतत उत्तम आणि प्रसन्न सेवा मिळवण्याचा अधिकार आहे. आम्ही ते आमचं कर्तव्य समजतो. ग्राहकांच्या अभिप्रायाकरिता बँकेच्या संकेतस्थळावर खास एक कस्टमर फीडबॅक फॉर्म ठेवला आहे. त्याचा अवश्य वापर करावा आणि तुम्हाला अधिक उत्तम व तत्पर सेवा देण्यासाठी आम्हास मदत करा.



दि. १७ सप्टेंबर २०२३ रोजी झालेल्या ७३ व्या वार्षिक सर्वसाधारण सभेची क्षण चित्रे या प्रसंगी बँके तर्फे सहकार खात्यामध्ये लक्षणीय कामगिरी करणारे सेवानिवृत्त अप्पर आयुक्त व विशेष निबंधक शैलेश कोथमिरे यांचा सत्कार करण्यात आला.



बँकेचे अध्यक्ष सी.ए. जनार्दन रणदिवे, व्यवस्थापकीय मंडळाचे अध्यक्ष अॅड. सुभाष मोहिते यांच्या सह इतर संचालक मंडळ सदस्यांनी बँकेच्या विविध शाखांना भेट देऊन ८ मार्च २०२५ रोजी जागतिक महिला दिन मोठ्या उत्साहात साजरा केला.



२६/११ च्या दहशतवादे हल्ल्याच्या स्मरणार्थ आयोजित चित्रकला स्पर्धेच्या प्रसंगी सहभागी स्पर्धकांना खाऊचे वाटप करताना बँकेचे अध्यक्ष सी.ए. श्री. जनार्दन रणदिवे, व्यवस्थापकीय मंडळाचे अध्यक्ष अॅड. सुभाष मोहिते, संचालक श्री. विश्वनाथ जाधव, व्यवस्थापकीय मंडळ सदस्य अरुण डहाके, वरिष्ठ पोलीस अधिकारी, बँकेचे अधिकारी व सेवक वर्ग इ.



तळेगाव दाभाडे शाखेच्या वर्धापन दिनानिमित्त आयोजित ग्राहक मेळाव्यात ग्राहक व इ. मान्यवरां कडून बँकेचे अभिनंदन स्वीकारताना अध्यक्ष सी.ए. जनार्दन रणदिवे व अन्य संचालक. या प्रसंगी कामगार बंधुंना मार्गदर्शन करताना बँकेचे ज्येष्ठ संचालक व कामगार नेते श्री. बबनराव भेगडे.



बँकेच्या ७३व्या वर्धापन दिनानिमित्त ग्राहक मेळाव्यात ग्राहक, आमदार हेमंत रासने यांचेसह इ. मान्यवरांकडून बँकेचे अभिनंदन स्वीकारताना अध्यक्ष सी.ए. जनार्दन रणदिवे, व्यवस्थापकीय मंडळाचे अध्यक्ष अॅड. सुभाष मोहिते, उपाध्यक्ष डॉ. रमेश सोनवणे, व अन्य संचालक.



महाराष्ट्राबाहेरील कर्नाटक राज्यातील बँकेची वेळगावी शाखा आपल्या स्वमालकीच्या जागेत स्थलांतरीत करण्यात आली. या प्रसंगी उद्घाटक माजी मुख्यमंत्री, खा.श्री. जगदीश शेट्टर, बँकेचे अध्यक्ष सी.ए. जनार्दन रणदिवे, व्यवस्थापकीय मंडळाचे अध्यक्ष अॅड. सुभाष मोहिते, श्री. बाळाप्पा कगणी, बाळासाहेब काकतकर आदि प्रतिष्ठीत उपस्थित.



भारतरत्न सहकारिता सन्मान सोहळा-२०२५ बेस्ट आयटी हेड ऑफ द इयर म्हणून बँकेचे आय. टी. हेड कैलास पवार यांच्या वतीने पुरस्कार स्वीकारताना बँकेचे मुख्य कार्यकारी अधिकारी (प्र) संजय भोंडवे



बँकेच्या वाळूज येथील शाखेचे उद्घाटन करताना अतिरिक्त विभागीय आयुक्त विजयसिंह देखमुख, शेजारी बँकेचे अध्यक्ष सीए जनार्दन रणदिवे, व्यवस्थापकीय मंडळाचे अध्यक्ष अॅड. सुभाष मोहिते व अन्य मान्यवर उपस्थित होते



सहकार सप्ताहानिमित्त ध्वजारोहण प्रसंगी बँकेचे अध्यक्ष सी.ए.जनार्दन रणदिवे व्यवस्थापकीय मंडळाचे अध्यक्ष अॅड.सुभाष मोहिते, बँकेचे अन्य संचालक, अधिकारी व सेवक वर्ग इ.



आषाढी वारी सोहळा : २०२४. वारकरी बांधवांना तंबूचे वाटप करताना अध्यक्ष सी.ए. जनार्दन रणदिवे, व्यवस्थापकीय मंडळाचे अध्यक्ष अॅड.सुभाष मोहिते व संचालक श्री. श्रीधर गायकवाड, अधिकारी व दिंडी पदाधिकारी



दैनिक पुढारी यांनी आयोजित केलेल्या असे घडले गीत रामायण या कार्यक्रमासाठी बँक सहप्रायोजक होती. कार्यक्रमाच्या शुभारंभाचे दीपप्रज्वलन करताना बँकेचे अध्यक्ष, व्यवस्थापकीय मंडळाचे अध्यक्ष, श्री. आनंद माडगूळकर, ज्येष्ठ गायक श्रीधर फडके इ.



रोटरी क्लबतर्फे बँकेने प्रायोजित केलेल्या नवदुर्गा सन्मान सोहळ्यात वैज्ञानिक डॉ. वैशाली खिरे डॉ. अश्विनी पाटील, शाहीर सौ. संगिता मावळे इ. महिलांचा सत्कार करण्यात आला.



पुणे जिल्हा नागरी सह बँक्स असो यांच्यातर्फे बँकेस सलग २ वर्ष शून्य टक्के एन.पी.ए. व सेवक प्रशिक्षण यासाठी एकूण चार पुरस्कार प्राप्त झाले , केंद्रीय सहकार राज्यमंत्री मुरलीधर मोहोळ यांच्याहस्ते पुरस्कार स्वीकारताना बँकेचे संचालक व अधिकारी.



आयकॉनिक लीडर यांनी आयोजित केलेल्या पुरस्कार समारंभ २०२४ मध्ये आपल्या बँकेला टॉप मोबाईल इनिशिएटिव्ह फॉर बिझनेस पुरस्काराने सन्मानित करण्यात आले. पुरस्कार स्वीकारताना बँकेचे संचालक व अधिकारी.



बँकिंग फ्रंटियर्स या मासिकातर्फे आपल्या बँकेला बेस्ट इन्व्हेस्टमेंट इनिशिएटिव्ह पुरस्काराने सन्मानित करण्यात आले. पुरस्कार स्वीकारताना बँकेचे संचालक व अधिकारी.



भारतरत्न सहकारीता सन्मान सोहळा-२०२५ बेस्ट चेअरमन ऑफ द इयर पुरस्कार स्वीकारताना बँकेचे अध्यक्ष सी.ए. जनार्दन रणदिवे



भारत को-ऑप यांच्यातर्फे आयोजित करण्यात आलेल्या भारतरत्न सहकारीता सन्मान २०२५ सोहळा. बँकेस सलग तिसऱ्या वर्षी बेस्ट मल्टीस्टेट बँक पुरस्काराने सन्मानित करण्यात आले. डावीकडून संचालक श्री. विपीनकुमार शाहा, उपाध्यक्ष डॉ. रमेश सोनवणे, संचालिका सौ. निशा करपे, संचालक श्री. विश्वनाथ जाधव, मुख्य कार्यकारी अधिकारी (प्र) संजय भोंडवे अध्यक्ष सी.ए. श्री. जनार्दन रणदिवे, व्यवस्थापकीय मंडळाचे अध्यक्ष अॅड. सुभाष मोहिते ,संचालक श्री. सुभाष नडे, श्री. सुभाष गांधी व व्यवस्थापकीय मंडळ सदस्य श्री. अरुण डहाके.