



तिरुपती अर्बन को-ऑप. बँक मर्या. नागपूर

नोंदणी क्र. एनजीपी/सीटीवाय/बीएनके/ओ/308/95 दि. 31.03.1995

मुख्य कार्यालय : 172, श्रध्दानंदपेठ, दक्षिण अंबाझरी मार्ग, नागपूर-440 010

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२९ वा
वार्षिक
अहवाल

जावक क्र. तिरुपती बँक/प्रशा/वार्षिक सभा/2024-25/105 दि. 22/07/2024

वार्षिक सर्वसाधारण सभेची सूचना (फक्त भागधारकांकरिता)

प्रति

श्री / श्रीमती -----

स. न. वि.वि.

बँकेच्या सर्व भागधारक सभासद बंधु भगिनींना कळविण्यात येते की, 'तिरुपती अर्बन को-ऑप. बँक, मर्या. नागपूर' ची सन 2023-2024 ची 29 वी वार्षिक सर्वसाधारण सभा रविवार दिनांक 25.08.2024 रोजी सकाळी 9.00 वाजता छत्रपती सभागृह, छत्रपतीनगर रिंग रोड, नागपूर-440015 येथे खालील विषयांवर विचार विनिमय करून निर्णय घेण्यासाठी आयोजित केली आहे. आपण सदर सभेस वेळेवर उपस्थित राहावे ही नम्र विनंती.

:: विषय ::

- दिनांक 24.09.2023 रोजी झालेल्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून कायम करणे.
- वर्ष 2023-2024 करिता संचालक मंडळाने तयार केलेला वार्षिक अहवाल स्वीकारणे तसेच दिनांक 31.03.2024 अखेर संपलेल्या वर्षाच्या हिशेबाचे ताळेबंद व नफा तोटा पत्रक स्विकारून त्याची नोंद घेणे व त्यास मान्यता देणे.
- सन 2024-2025 या आर्थिक वर्षाकरिता संचालक मंडळाने शिफारस केलेल्या अंदाज पत्रकास मंजुरी प्रदान करणे व सन 2023-2024 च्या अंदाज पत्रकापेक्षा जास्त झालेल्या खर्चास मान्यता देणे.
- वर्ष 2023-2024 ला झालेल्या नफ्याचे प्रस्तावित नफा वाटणीस मंजुरी प्रदान करणे.
- वैधानिक लेखापरीक्षकांनी सन 2022-2023 या वर्षाच्या केलेल्या हिशेब तपासणी अहवालावर कार्यालयाने सादर केलेला दोष दुरुस्ती अहवाल स्वीकारणे. तसेच आर्थिक वर्ष 2023-2024 करिता वैधानिक लेखापरीक्षणाचा अहवाल स्वीकारणे.
- आर्थिक वर्ष 2024-2025 करिता संचालक मंडळाने शिफारस केलेल्या वैधानिक लेखापरीक्षकाची नोंद घेणे.
- अंतर्गत लेखापरिक्षण, संगणक प्रणाली व इतर अंतर्गत परिक्षणाकरिता सनदी लेखापालांची नियुक्ती व त्यांचे शुल्क निश्चितीचे अधिकार संचालक मंडळास प्रदान करणे.
- संचालकांना व त्यांच्या कुटुंबियांना दिलेल्या कर्जाच्या तपशिलाची नोंद घेणे.
- आर्थिक वर्षात बँकेच्या नोकर भरतीस तसेच स्टाफिंग पॅटर्न ला मान्यता देणे.
- बँकेतील कर्मचारी व अधिकारी यांना केलेल्या तरतुदीनुसार वर्ष 2023-24 करिता बोनस / सानुग्रह अनुदान देण्याबाबत निर्णय घेणे.
- प्रशासकीय आवश्यकतेनुसार बँकेच्या मालकीची जागा व इमारत खरेदी/विक्री बाबतचे अधिकार संचालक मंडळास प्रदान करणे.
- केवायसी पूर्ण न केलेल्या भागधारकांची बाजू ऐकून अशा सभासदांचे सभासदत्व रद्द करावे किंवा नाही या बाबत निर्णय घेणे.
- वार्षिक सर्व साधारण सभेत उपस्थित राहू न शकलेल्या सभासदांची अनुपस्थिती मान्य करणे.
- बँकेतील थकित कर्ज प्रकरणे निर्लेखित (Write Off) करण्याबाबत निर्णय घेणे.
- मा. सभाध्यक्षांचे परवानगीने वेळेवर येणारे इतर विषय.

राम दिवाकर

मुख्य कार्यकारी अधिकारी
(संचालक मंडळाच्या आदेशान्वये)

:: विशेष सूचना ::

- सभेला येतांना हा अहवाल व सोबत जोडलेले उपस्थिती पत्रक आणणे आवश्यक आहे.
- उपरोक्त सभेमध्ये ज्या सन्माननीय सभासदांना अहवाल, ताळेबंद व नफातोटा पत्रकाबाबत प्रश्न विचारावयाचे असतील त्यांनी ते प्रश्न सभेच्या 5 दिवसांपूर्वी (दिनांक 20/08/2024 पर्यंत) बँकेच्या मुख्य कार्यालयात कार्यालयीन वेळेत लेखी स्वरूपात पाठवावे.
- सभेची विषय सूची व बँकेचा 2023-24 चा वार्षिक अहवाल बँकेच्या संकेत स्थळावर (www.tirupatibank.com) अवलोकनार्थ देण्यात आला आहे.
- गणपूर्ती अभावी नियोजित वेळेत न झाल्यास सभा अर्ध्या तासासाठी तहकूब करण्यात येईल व सदरहू सभा त्याच दिवशी अर्ध्या तासाने घेण्यात येईल. या सभेस गणपूर्तीची आवश्यकता राहणार नाही.
- ज्या सभासदांनी वारंवार स्मरणपत्र पाठवून देखील KYC पूर्तता केलेली नाही अशा सभासदांनी सभेसमक्ष KYC पूर्तता न केल्यासंबंधी आपली बाजू मांडावी.
- ज्या सभासदांनी आपला मोबाईल क्रमांक व ई-मेल आय डी बँकेकडे नोंद केला नसेल त्यांनी तो त्वरीत बँकेच्या "shares@tirupatibank.com" या ई-मेल आयडी ला नोंद करावा वा शेअर विभागात भेट देवून लेखी कळवावा.
- 75 वर्षे वयाची पूर्ण झालेल्या सभासदांना विनंती करण्यात येते की त्यांनी त्यांची नावे मुख्य कार्यालयात शेअर विभागाकडे दि. 20/08/2024 पर्यंत नोंद करावी जेणेकरून आमसभेनंतर त्यांचा यथोचित सत्कार करता येईल.

अध्यक्षांचे मनोगत

सन्माननीय सभासद बंधु/भगिनींनो,

बँकेच्या संचालक मंडळाचे वतीने या वार्षिक सर्वसाधारण सभेत मी आपणा सर्व सदस्यांचे हार्दिक स्वागत करतो. आपल्या बँकेचा 29 वा वार्षिक अहवाल सादर करतांना संचालक मंडळाला विशेष आनंद होत आहे.

आपल्या सर्वांचे सहकार्याने बँकेने वर्ष 2023-24 या आर्थिक वर्षात सुध्दा प्रगतीचा आलेख कायम ठेवला आहे.

विषय पत्रिकेनुसार

- गत वर्षी दि. 24.09.2023 रोजी झालेल्या सर्वसाधारण सभेचे इतिवृत्त आपणास वाचून दाखविण्यात आले. कृपया त्यास मंजुरी द्यावी.
- आर्थिक वर्ष 31.03.2024 चा ताळेबंद, नफा-तोटा पत्रक, तसेच वर्ष 2023-2024 चे अंदाजपत्रक व अंदाज पत्रकापेक्षा जास्त झालेला खर्च आणि वर्ष 2024-2025 चे अंदाजपत्रक सोबत दिले आहे. कृपया त्यास मंजुरी द्यावी.
- वर्ष 31.03.2024 ला बँकेजवळ उपलब्ध असलेला राखीव व इतर निधी तसेच आर्थिक वर्षात झालेल्या रु. 4,15,64,152.91 च्या निव्वळ नफ्याच्या प्रस्तावीत विभागणीस मंजुरी प्रदान करावी.

राखीव निधी व इतर निधी :

दि. 31.03.2024 ला संपलेल्या वर्षाअखेर उभारलेल्या निधीची स्थिती खालील प्रमाणे आहे.

निधी	रक्कम (₹)	
राखीव निधी	25,04,80,837.78	
इमारत निधी	13,05,30,881.24	
देणगी निधी	22,14,930.72	
कर्मचारी कल्याण निधी	10,91,852.00	वर्ष 2023-24
सदस्य कल्याण निधी	39,07,294.00	मध्ये झालेला
लाभांश समतोल निधी	26,55,656.03	निव्वळ नफा
गुंतवणुक चढउतार निधी	11,12,20,975.00	रु. 4,15,64,152.91
गुंतवणुक घसारा निधी	15,15,89,565.94	विभागणी, मंजुरीकरीता
उत्पादक खात्याकरीता तरतूद	1,80,91,618.00	खालील प्रमाणे
दीर्घ मुदतीचे कर्जावरील विशेष राखीव निधी	1,48,00,000.00	आहे.
विशेष राखीव निधी	3,09,43,000.00	
तांत्रिक विकास निधी	63,50,000.00	
निवडणुक खर्च निधी	14,10,000.00	
शिक्षण/प्रशिक्षण निधी	50,32,653.00	
एकुण	73,03,19,263.71	

नफ्याची प्रस्तावित विभागणी

वर्ष 2023-2024 मध्ये बँकेला करोत्तर निव्वळ नफा रु. 4,15,64,152.91 झाला असून त्याची प्रस्तावित विभागणी खालील प्रमाणे आहे. कृपया मंजुरी द्यावी.

तपशील	निव्वळ नफ्याची शेकडा प्रमाण %	विभागणी रक्कम रूपये
राखीव निधी	19.01	79,00,000.00
विशेष राखीव निधी	2.41	10,00,000.00
इमारत निधी	12.03	50,00,000.00
देणगी निधी	1.20	5,00,000.00
कर्मचारी कल्याण निधी	0.48	2,00,000.00
सदस्य कल्याण निधी	0.72	3,00,000.00
गुंतवणुक चढ-उतार निधी	24.06	1,00,00,000.00
शिक्षण निधी	0.96	4,00,000.00
तांत्रिक विकास निधी	2.41	10,00,000.00
लाभांश	36.09	1,50,00,000.00
लाभांश समतोल निधी	0.64	2,64,152.91
एकुण	100.00	4,15,64,152.91

वर्ष 2023–24 या आर्थीक वर्षाकरीता संचालक मंडळाने 8.00 टक्के लाभांशाची शिफारस केली आहे.

वैधानिक लेखा परिक्षण

- वर्ष 2022–2023 ला झालेल्या वैधानिक लेखा परिक्षण अहवालांवरील दोष दुरुस्ती अहवाल सहकार खात्याला मुदतीचे आत पाठविण्यात आला असुन त्याची प्रत बँकेच्या मुख्य कार्यालयात उपलब्ध आहे. वर्ष 2023–2024 या आर्थिक वर्षांचे लेखा परिक्षण कुमार अँड जयाकृष्णन चार्टर्ड अकाऊंटंट्स नागपूर यांनी केले असुन त्यात बँकेला ‘अ’ वर्ग देण्यात आला आहे. 2023–24 वर्षाच्या लेखा परिक्षणावरील दोष दुरुस्ती अहवाल खात्याला मुदतीचे आत पाठविण्यात येईल.
- आर्थीक वर्ष 2024–25 करिता बँकेचे वैधानिक लेखापरिक्षण करण्याकरिता संचालक मंडळाने डहाके देशमुख अँड कंपनी, चार्टर्ड अकाऊटंट, नागपूर यांच्या नावाची शिफारस रिझर्व बँकेकडे संमतीकरीता पाठवलेली आहे.

अंतर्गत लेखा परिक्षण

- वर्ष 2024–2025 चे दैनंदिन कामकाजाचे अंतर्गत लेखा परिक्षण तसेच संगणक प्रणाली तपासणी, नजर गहाण कर्ज साठा तपासणी व इतर बाबींचे अंतर्गत परिक्षण करण्यासाठी सनदी लेखापालांची नियुक्ती करणे व शुल्क निश्चित करणे या संबंधीचे अधिकार संचालक मंडळास प्रदान करण्यात यावे.
- कर्मचाऱ्यांना बोनस / सानुग्रह अनुदान :**
बँकेतील कर्मचारी व अधिकारी यांना केलेल्या तरतुदीनुसार आर्थिक वर्ष 2023–2024 करिता केलेल्या कामाबाबत मंडळाने घेतलेल्या निर्णयानुसार बोनस / सानुग्रह अनुदान देण्याचे प्रस्तावास मंजुरी द्यावी.
- स्टाफींग पॅटर्न नुसार कर्मचारी भरती :**
बँकेचे कामकाज वाढल्यामुळे, स्टाफींग पॅटर्न नुसार कर्मचाऱ्यांची भरती व अंतर्गत पदोन्नती करण्यात आली. कृपया त्यास मंजुरी प्रदान करावी. तसेच आर्थिक वर्ष 2024–2025 मध्ये स्टाफींग पॅटर्न नुसार नवीन भरती आवश्यकतेनुसार करण्याकरिता मंजुरी द्यावी.

भाग धारक संख्या व वसुल भागभांडवल स्थिती

अ.क्र.	तपशील	31.03.2024	31.03.2023	वृद्धी / घट
1	भागधारक सभासद संख्या	16,000	18,196	(-) 2196
2	नामधारी सभासद संख्या	2,566	3,074	(-) 508
3	वसुल भाग भांडवल (रु. लाखांत)	1,836.76	1,662.63	(+) 174.13

- बँकेच्या ग्राहक सेवा**
बँकेच्या ठेवींमध्ये वाढ करण्याचे दृष्टीने आर्थिक वर्षात बँकेने सर्वोत्तम ग्राहक सेवा तसेच प्रसारमाध्यमांद्वारे ठेव योजनांच्या जाहिराती दिल्या व ग्राहकांच्या तक्रारींचे निराकरण करून उत्तम सेवा प्रदान केलेली आहे.

(रूपये लक्ष)

अ.क्र.	तपशील	31.03.2024	31.03.2023
1	चालू खाते ठेवी	6,065.85	7,064.73
2	बचत खाते ठेवी	14,069.04	15,218.57
3	मुदती खाते ठेवी	47,494.58	44,724.10
	एकुण ठेवी	67,629.47	67,007.40

- बँकेचा पुढील वर्षासाठीचा विकास आराखडा :**
बँकेने पुढील वर्षासाठी रु. 800.00 कोटींच्या ठेवी, रु. 510.00 कोटींची कर्जे, रु. 11.85 कोटींचा कर पूर्व नफा व शुन्य टक्के निव्वळ अनुत्पादक कर्जाचे उद्दिष्ट ठेवून विकास आराखडा तयार केला आहे.
- तंत्रज्ञान विकास :**
आधुनिक तंत्रज्ञानाचा उपयोग करून अधिकाधिक उत्कृष्ट सेवा देण्याचा बँकेचा प्रयत्न आहे. आपल्या ग्राहकांचे हितरक्षण करण्याच्या दृष्टिकोनातून तसेच आपातकालीन परिस्थितीमध्येही आपली कार्यप्रणाली सज्ज असल्याबाबतची चाचणी बँक वेळोवेळी करत असते. संगणक प्रणालीचे दरवर्षी तपासणी / अंकेक्षण करण्यात येते. आर्थिक वर्षात बँकेने नवीन कोअर बँकींग सोल्युशन्स (**C.B.S.**) स्विकारून ग्राहकांना अधिक उत्तम सेवा दिलेली आहे. ह्या अनुषंगाने **BSG, I.T. Soft Pvt. Ltd.** मुंबईचे **Turing CBS** चे **migration** करण्यात आलेले आहे.
- बँकेने आपल्या ग्राहकांसाठी Ecom, POS, RTGS, NEFT, ABPS, NACH, IMPS, MOBILE BANKING व युपीआय द्वारे तात्काळ बिल पेमेंट / निधी हस्तांतरण सुविधा उपलब्ध करून दिली आहे. तसेच ग्राहकांना त्यांच्या Mail वर E-Statement ची सुविधा देखील उपलब्ध करून देण्यात आली आहे.
- कर्ज व्यवहार :**
बँकेची वर्ष 31.03.2024 अखेर रु. 411.76 लाखांची कर्ज बाकी असुन कर्जाचे ठेवींशी प्रमाण 60.88 टक्के इतके आहे.

तपशील	2023 — 2024	2022 — 2023
वितरित कर्ज (रु. लाखात)	41,175.63	37,342.78
प्राथमिक क्षेत्र कर्ज	27,056.18	28,744.92
दुर्बल घटकास कर्ज	5,754.70	5,652.77

- कर्ज वसुली :** बँकेने दिलेल्या कर्जाची वसुली समाधानकारक असुन आर्थिक वर्ष 2023–24 मध्ये निव्वळ अनुत्पादक कर्ज (**Net NPA**) शुन्य टक्के आहे.
- बुडीत कर्ज प्रकरणे :** बँकेकडे मार्च 2024 अखेर 4 बुडीत कर्ज खाती मुद्दल रक्कम रु. 2,48,875 / – (व त्यावरील व्याज) असून वसुली शक्य नसल्याने बँकेने अश्या खात्यात 100 टक्के तरतूद केली आहे. वैधानिक लेखा परिक्षकानी प्रमाणित केल्यानुसार मालमत्ता व निधी नियम क्र. 49 नुसार कर्ज वसुलीचे संपूर्ण अधिकार कायम ठेऊन कर्जबाकी निर्लेखित करण्यास कृपया मंजुरी दयावी.
- डिपॉझिट इन्श्युरन्स अँड क्रेडिट गॅरंटी कार्पोरेशन द्वारा ठेवींना संरक्षण :**
आपणांस विदीत आहे कि आपली बँक डिपॉझिट इन्श्युरन्स कार्पोरेशनची सदस्य असुन नियमानुसार सर्व ठेवींवर विमा हप्ता जमा करत असते. यावर्षी सुद्धा बँकेने उपरोक्त कार्पोरेशनला रु. 78,66,876.00 चा विमा प्रिमियम जमा केला असुन विमा प्रिमियम देणे बाकी नाही. प्रती ठेवीदार रु. 5,00,000.00 पर्यंतच्या सर्व ठेवींना कार्पोरेशनचे नियमानुसार विमा संरक्षण उपलब्ध आहे.

- डिपॉझीटर्स एज्युकेशन अवेअरनेस फंड :**
मार्च 2024 अखेर गत 10 वर्षात व्यवहार न झाल्यामुळे रिझर्व बँकेकडे एकूण 8,660 खात्यातील रु. 151.90 लक्ष ची रक्कम वर्ग करण्यात आली आहे. सभासदांना विनंती आहे कि त्यांनी बचत / चालू खात्यात नियमित व्यवहार करावे.
- सरकारी रोखे खरेदी / विक्री :**
रिझर्व बँकेच्या निर्देशानुसार निव्वळ देयतांच्या (**NDTL**) ठराविक टक्के रक्कम सरकारी रोख्यांमध्ये (**SLR**) गुंतविणे आवश्यक आहे. बँकेने त्याप्रमाणे नियमानुसार **CSGL** खात्यामार्फत तसेच प्रायमरी डिलरचे माध्यमातुन व्यवहार केले असुन वर्ष अखेर बँकेने रु. 14,858.12 लक्ष गुंतवणुक सरकारी रोख्यांमध्ये केली आहे.
- नगदी रिझर्व अनुपात (CRR) व वैधानिक तरलता अनुपात (SLR) :**
रिझर्व बँकेच्या नियमानुसार बँकेला सीआरआर व एसएलआर मध्ये ठराविक प्रमाणात रक्कम गुंतविणे आवश्यक असते. बँकेने आर्थिक वर्षात त्यानुसार गुंतवणूक केली असुन रिझर्व बँकेच्या नियमांचे पालन केले आहे.
- भागधारकांचे केवायसीची पुर्तता करणे :**
बँकेच्या काही भागधारकांचे केवायसी बँकेच्या उपविधी क्रमांक 21 नुसार अद्ययावत नसल्याचे निदर्शनास आले आहे. बँकेचे भागधारकांचे केवायसी पूर्ण करण्यासाठी वर्तमान पत्रातुन सुचना केल्या होत्या तसेच प्रत्यक्ष भागधारकांना पत्राद्वारे सुचित केले होते. बँकेने भागधारकांचे उपलब्ध पत्यावर संपर्क साधण्याचा प्रयत्न केला व दस्तावेजांची पुर्तता केली तथापी या उपरही काही भागधारकांचे केवायसी प्राप्त होऊ शकले नाही. भागधारकांनी त्यांचे केवायसी दस्तावेज त्वरीत सादर करावे. अन्यथा त्यांचे सभासदत्व रद्द करण्याचा ठराव आजच्या सभेच्या विषय पत्रिकेत नमुद असून या ठरावास सभेत बहुमताने मंजूरी द्यावी हि विनंती.
- प्रोव्हिजन कव्हरेज प्रमाण :** अनुत्पादित कर्जावरील तरतुदीकरीता आपली बँक आयआरएसी (**IRAC**) निकषांचे काटेकोरपणे पालन करते व या निकषाहून अधिक प्रमाणात तरतूद करते. अहवालवर्षी आपल्या बँकेने अनुत्पादित कर्जाकरिता रु. 94.42 लक्ष ची अतिरिक्त तरतुद केलेली आहे. यामुळे अनुत्पादित कर्जाकरिता केलेल्या तरतूदीचे प्रमाण म्हणजे प्रोव्हिजन कव्हरेज प्रमाण (**Provision Coverage Ratio**) हे दि. 31 मार्च, 2024 ला 100 टक्के पेक्षा अधिक आहे. प्रोव्हिजन कव्हरेजचे सुदृढ प्रमाण अनुत्पादित कर्जासाठी भक्कम तरतूद केल्याचे दर्शविते.
- सदस्य कल्याण निधी :** दरवर्षी बँकेला मिळणाऱ्या नफ्यातून काही रक्कम सदस्य कल्याण निधीमध्ये जमा करण्यात येते. वर्ष अखेर सदर निधीमध्ये एकुण रु. 39,07,294.00 चा निधी उपलब्ध आहे. यावर्षी नफ्यातुन रु. 3,00,000 / – चा निधी वळते करण्याचे संचालक मंडळाने ठरविले आहे. कृपया त्यास मंजुरी द्यावी. सदस्य कल्याण निधी मधुन गरजू सभासदाला गंभीर आजारावरील उपचारांकरिता आर्थिक मदत व त्यांचे गुणवत्ता प्राप्त तसेच उत्कृष्ट खेळाडू पाल्यांना प्रोत्साहनपर बक्षीस योजना बँकेतर्फे राबविण्यात येते. पात्र सभासदांनी योजनेची माहिती व त्या अंतर्गत देण्यात येणारी मदत यासाठी बँकेच्या मुख्य कार्यालयात चौकशी करावी. वर्ष 2023–2024 मध्ये सभासदांना रु. 25,000.00 ची आर्थिक मदत करण्यात आली.
- सभासद प्रशिक्षण निधी :** बँकेने सभासद शिक्षण / प्रशिक्षण निधी तयार केला आहे. सर्व सभासदांना विनंती आहे की, त्यांनी प्रशिक्षणासाठी आपले नामनिर्देशन बँकेकडे पाठवावे. सभासदांनी या संधीचा लाभ घ्यावा ही विनंती.
- देणगी निधी :** दरवर्षी बँकेला मिळणाऱ्या नफ्यामधुन ठरावीक रक्कम धर्मदाय / देणगी निधीमध्ये जमा करण्यात येते व त्यामधुन समाजातील दुर्बल घटकांकरीता कार्य करणाऱ्या संस्था तसेच सामाजिक कार्याकरिता आर्थिक मदत करण्यात येत असते. वर्ष 2023–2024 मधील नफ्यातुन सदर खात्यात रु. 5,00,000.00 चा निधी वळते करण्याचे संचालक मंडळाने ठरविले आहे. आर्थिक वर्ष 2023–2024 मध्ये सदर निधीमधुन सामाजिक संस्थांना व उपक्रमांना रु. 75,000.00 ची आर्थिक मदत करण्यात आली.
- संचालक मंडळ सभा :** आर्थिक वर्ष 2023–2024 मध्ये संचालक मंडळाच्या एकुण 12 सभा घेण्यात आल्या. तसेच कर्जसमिती, ऑडीट समिती, वसुली समिती, अल्को समिती, सेवा समिती, खरेदी समिती इत्यादींच्या एकुण 101 सभा घेण्यात आल्यात.
- श्रध्दांजली :** अहवाल वर्षात आपल्या बँकेच्या ज्या सभासदांचे व निवृत्त कर्मचाऱ्यांचे दुःखद निधन झाले, त्या सर्वांप्रती संचालक मंडळ आदरांजली अर्पण करते.
- आभार :** संचालक मंडळाच्या वतीने मी आपल्या सर्वांचे आभार मानतो. बँकेने केलेली प्रगती केवळ सभासदांचे तसेच ग्राहकांचे सक्रीय योगदान व विश्वासामुळे शक्य झाली आहे. बँकेचे संस्थापक आदरणीय श्री दत्ताजी मेघे साहेब यांचे आम्हाला मार्गदर्शन मिळत असते. मी त्यांचा आभारी आहे. त्याप्रमाणे मा. सहकार आयुक्त व निबंधक सह. संस्था पुणे, रिझर्व बँकेचे मा. क्षेत्रिय निदेशक, महाप्रबंधक, सह महाप्रबंधक व अधिकारी, मा. विभागीय सह. निबंधक, मा. जिल्हा उपनिबंधक, मा. विभागीय सहनिबंधक (लेखा परिक्षण), सहकारी संस्था तसेच विविध अर्बन बँक्स् असोसिएशनचे पदाधिकारी यांच्या द्वारे मिळत असलेल्या सहकार्याबद्दल मी त्यांचाही आभारी आहे.

विभिन्न सह. पत संस्थांचे पदाधिकारी, सहकार क्षेत्रातील मान्यवर, सर्व भागधारक, ग्राहक यांचे सहयोगाबद्दल मी आभार प्रकट करतो व आपणा सर्वांकडुन यापुढेही सहयोग मिळत राहील अशी आशा व्यक्त करतो व आपल्याला निरंतर निरोगी स्वास्थ्य मिळो अशी मंगल कामना करतो.

अंततः बँकेच्या 29 व्या वार्षिक आमसभेत आपण सर्व सभासद बंधु व मातृशक्ती उपस्थित राहिल्याबद्दल आपले स्वागत व आभार व्यक्त करतो.

धन्यवाद!

प्रेम ग्रोवर

अध्यक्ष
संचालक मंडळाचे वतीने

Balance Sheet as at 31st March 2024

(Amt in Rs.)

Capital and Liabilities	Schedule	Current Year 31.03.2024	Previous Year 31.03.2023
Capital	1	18,36,76,400.00	16,62,63,400.00
Reserves and Surplus	2	93,63,38,435.42	94,06,61,210.21
Deposits	3	6,76,29,46,757.02	6,70,07,39,629.31
Borrowings	4	-	1,88,99,328.00
Other liabilities and provisions	5	10,28,15,181.55	10,15,73,795.15
Overdue Interest Reserves on Loans & Advances (As per Contra)		5,51,56,139.00	3,84,76,319.60
Overdue Interest Reserves Non Performing Investment (As per Contra)		51,43,117.00	51,43,117.00
Total		8,04,60,76,029.99	7,97,17,56,799.27
Assets			
Cash & Balances with Reserve Bank of India	6	47,18,62,926.03	26,29,74,106.56
Balance with banks and Money at Call and Short Notice	7	1,24,51,86,394.92	84,59,35,455.34
Investments	8	1,83,19,17,214.80	2,92,03,61,554.80
Advances	9	4,11,75,63,315.79	3,73,42,77,607.99
Fixed Assets	10	19,38,18,561.29	5,82,30,402.90
Other Assets	11	12,54,28,361.16	10,63,58,235.08
Overdue Interest Reserves on Loans & Advances (As per Contra)		5,51,56,139.00	3,84,76,319.60
Overdue Interest Reserves Non Performing Investment (As per Contra)		51,43,117.00	51,43,117.00
Total		8,04,60,76,029.99	7,97,17,56,799.27
Contingent Liabilities & Bills for Collection	12	1,53,79,747.45	1,47,72,438.36

Profit and Loss Account for the year ended on 31st March 2024

Income & Expenditures	Schedule	Current Year 31.03.2024	Previous Year 31.03.2023
I. Income			
Interest & Discount	13	58,93,60,839.95	65,24,63,291.32
Other Income	14	7,05,29,107.83	4,71,05,473.70
Total		65,98,89,947.78	69,95,68,765.02
II. Expenditure			
Interest on Deposits, Borrowings	15	30,05,36,872.52	35,35,70,113.23
Operating expenses	16	26,56,49,425.35	26,07,05,846.86
Provisions and Contingencies	17	2,91,31,190.00	2,24,61,005.00
Total		59,53,17,487.87	63,67,36,965.09
III Profit/Loss			
Net profit/loss(-) for the year Profit/loss(-) brought			
Net Profit /Loss (-) for the year		6,45,72,459.91	6,28,31,799.93
Profit /Loss (-) brought forward		-	-
Total		6,45,72,459.91	6,28,31,799.93
IV. Appropriations		-	
Transfer to statutory & other reserves Transfer to proposed dividend Balance carried over to balance sheet"		-	
Transferred to Investment Fluctuation Reserve (IFR)		-	-
Provision for Income Tax-Current Year		2,00,00,000.00	1,40,00,000.00
Income Tax paid for Earlier Years		18,69,442.00	44,63,928.00
Deferred Tax Assets		(11,38,865.00)	(1,02,60,540.00)
Balance Carried Over to Balance Sheet		4,15,64,152.91	3,41,07,331.93

For Tirupati Urban Co-operative Bank Ltd.

As Per Our Report Of Even Date
For Kumar & Jayakrishnan
Chartered Accountants
FRN: 113708W

Prem Grover
Chairman

Ramesh Borkute
Vice-Chairman

B. J. Bajaj
Director

Ram Diwakar
Chief Executive Officer

CA G. Vishwamber Kumar
Partner
Mem.No. : 100861
UDIN : 24100861BJZZYS5720

Place : Nagpur
Date : 21/06/2024

Schedule 1 - Capital	(Amt in Rs.)	
Particulars	Current Year 31.03.2024	Previous Year 31.03.2023
I. For Nationalised Banks Capital (Fully owned by Central Government)"	--	
II. For Banks incorporated outside India Capital		
(i) The amount brought in by banks by way of start-up capital as prescribed by RBI should be shown under this head.	--	
(ii) Amount of deposit kept with the RBI under Section 11(2) of the Banking Regulation Act, 1949.		
Total	--	
III. For Other Banks Authorised Capital		
(30,00,000 Shares of Rs.100.00 each)	30,00,00,000.00	30,00,00,000.00
Issued Capital		
(18,36,764 shares of Rs. 100.00 each)	18,36,76,400.00	16,62,63,400.00
Subscribed Capital		
(18,36,764 shares of Rs. 100.00 each)	18,36,76,400.00	16,62,63,400.00
Called-up Capital		
(18,36,764 shares of Rs. 100.00 each)	18,36,76,400.00	16,62,63,400.00
Add: Forfeited shares		
Total	18,36,76,400.00	16,62,63,400.00

Schedule 2 - Reserves and Surplus	(Amt in Rs.)	
Particulars	Current Year 31.03.2024	Previous Year 31.03.2023
I. Statutory Reserves		
Opening Balance	24,13,41,737.78	23,38,24,941.78
Additions during the year	91,39,100.00	75,16,796.00
Deductions during the year	-	-
Total of (I) ...	25,04,80,837.78	24,13,41,737.78
II. Capital Reserves		
Opening Balance	-	-
Additions during the year	-	-
Deductions during the year	-	-
Total of (II) ...	-	-
III. Share Premium		
Opening Balance	-	-
Additions during the year	-	-
Deductions during the year	-	-
Total of (III) ...	-	-
IV. Revenue & Other Reserves		
Opening Balance	66,52,12,140.50	73,93,02,531.90
Additions during the year	17,09,71,794.23	7,58,47,904.42
Deductions during the year	19,18,90,490.00	14,99,38,295.82
Total of (IV) ...	64,42,93,444.73	66,52,12,140.50
V. Balance in Profit and Loss Account	4,15,64,152.91	3,41,07,331.93
Total (I, II, III, IV and V)...	93,63,38,435.42	94,06,61,210.21

Schedule 3 - Deposits		(Amt in Rs.)	
Particulars	Current Year 31.03.2024	Previous Year 31.03.2023	
A. Deposit – Tenure-wise			
I. Demand deposits			
(i) From banks	-	-	
(ii) From others	60,65,84,978.49	71,39,97,333.70	
Total...	60,65,84,978.49	71,39,97,333.70	
II. Savings Bank Deposits			
(i) From banks	-	-	
(ii) From others	1,40,69,04,557.43	1,52,18,56,839.15	
Total...	1,40,69,04,557.43	1,52,18,56,839.15	
III. Term Deposits			
(i) From banks	-	-	
(ii) From others	4,74,94,57,221.10	4,46,48,85,456.46	
Total...	4,74,94,57,221.10	4,46,48,85,456.46	
Total (I, II and III)	6,76,29,46,757.02	6,70,07,39,629.31	
B. Classification of Deposits			
(i) Deposits of branches in India	6,76,29,46,757.02	6,70,07,39,629.31	
(ii) Deposits of branches outside India	-	-	
Total...	6,76,29,46,757.02	6,70,07,39,629.31	

Schedule 4 - Borrowings		(Amt in Rs.)	
Particulars	Current Year 31.03.2024	Previous Year 31.03.2023	
I. Borrowings in India			
(a) Reserve Bank of India	-	-	
(b) Other banks, against Own Fixed Deposits	-	1,88,99,328.00	
(c) Other institutions and agencies	-	-	
Total...	-	1,88,99,328.00	
II. Borrowings outside India	-	-	
Total...	-	-	
Total (I and II)	-	1,88,99,328.00	

Schedule 5 - Other Liabilities and Provisions		(Amt in Rs.)	
Particulars	Current Year 31.03.2024	Previous Year 31.03.2023	
Bills Payable	-	-	
Inter-office adjustment (net)	-	-	
Interest Accrued	26,24,549.00	37,10,384.00	
Other (including provision)	10,01,90,632.55	9,78,63,411.15	
Total	10,28,15,181.55	10,15,73,795.15	

Schedule 6 - Cash and Balances with Reserve Bank of India		(Amt in Rs.)	
Particulars	Current Year 31.03.2024	Previous Year 31.03.2023	
I. Cash in hand (including foreign currency notes)	6,10,33,768.00	4,10,49,896.00	
II. Balances with Reserve Bank of India			
(a) in Current Account.	41,08,29,158.03	22,19,24,210.56	
(b) in Other Accounts	-	-	
Total (I and II)	47,18,62,926.03	26,29,74,106.56	

Schedule 7 - Balances with Banks and Money at Call and Short Notice		(Amt in Rs.)	
Particulars	Current Year 31.03.2024	Previous Year 31.03.2023	
I. In India			
(i) Balances with banks			
(a) in Current Accounts	10,28,36,800.92	9,99,26,388.13	
(b) in Other Deposit Accounts	1,14,23,49,594.00	74,60,09,067.21	
(ii) Money at call and short notice			
(a) with banks	-	-	
(b) with other institutions	-	-	
Total (i and ii)	1,24,51,86,394.92	84,59,35,455.34	
II. Outside India			
(i) in Current Accounts	-	-	
(ii) in Other Deposit Accounts	-	-	
(iii) Money at call and short notice	-	-	
Total (i, ii and iii)	-	-	
Grand Total (I and II)	1,24,51,86,394.92	84,59,35,455.34	

Schedule 8 - Investments		(Amt in Rs.)	
Particulars	Current Year 31.03.2024	Previous Year 31.03.2023	
I. Investments in India in			
(i) Government Securities	1,48,58,12,020.00	2,57,31,48,560.00	
(ii) Other approved securities		-	
(iii) Shares	56,000.00	56,000.00	
(iv) Debentures and Bonds	25,46,74,194.80	25,57,81,994.80	
(v) Subsidiaries and/or joint ventures	-	-	
(vi) Others - Security Receipt of ARC	9,13,75,000.00	9,13,75,000.00	
Total (I)...	1,83,19,17,214.80	2,92,03,61,554.80	
II. Investments outside India in			
(i) Government securities (including local authorities)	-	-	
(ii) Subsidiaries and/or joint ventures abroad	-	-	
(iii) Others investments (to be specified)	-	-	
Total (II)...	-	-	
Grand Total (I and II)...	1,83,19,17,214.80	2,92,03,61,554.80	

Schedule 9 - Advances		(Amt in Rs.)	
Particulars	Current Year 31.03.2024	Previous Year 31.03.2023	
A. Details of Advance – Tenure wise			
(i) Bills purchased and discounted	-	-	
(ii) Cash credits, overdrafts and loans repayable on demand	1,32,64,60,071.82	1,15,81,80,524.85	
(iii) Term loans	2,79,11,03,243.97	2,57,60,97,083.14	
Total (A)...	4,11,75,63,315.79	3,73,42,77,607.99	
B. Details of Advance – Security wise			
(i) Secured by tangible assets (REST ALL)	3,98,56,29,975.77	3,60,49,64,067.21	
(ii) Covered by Bank/Government Guarantees (NIL)		-	
(iii) Unsecured (PERSONAL LOAN)	13,19,33,340.02	12,93,13,540.78	
Total (B)...	4,11,75,63,315.79	3,73,42,77,607.99	
C. Details of Advance – Sector wise			
C.I. Advances in India			
(i) Priority Sectors	2,70,56,17,917.65	2,87,44,91,607.43	
(ii) Public Sector	-	-	
(iii) Banks	-	-	
(iv) Others	1,41,19,45,398.14	85,97,86,000.56	
Total (C.I.)...	4,11,75,63,315.79	3,73,42,77,607.99	
C.II. Advances outside India			
(i) Due from banks	-	-	
(ii) Due from others	-	-	
(a) Bills purchased and discounted	-	-	
(b) Syndicated loans	-	-	
(c) Others	-	-	
Total (C.II.)...	-	-	
Grand Total (C.I and II)...	4,11,75,63,315.79	3,73,42,77,607.99	

Schedule 10 - Fixed Assets		(Amt in Rs.)	
Particulars	Current Year 31.03.2024	Previous Year 31.03.2023	
I. Premises			
WDV as on 31st March of the preceeding year	2,60,47,452.00	2,81,70,768.00	
Add: Additions during the year	15,18,78,290.00	-	
Less: Deductions during the year	-	-	
Less: Depreciation for the year	1,56,66,313.00	21,23,316.00	
Total...	16,22,59,429.00	2,60,47,452.00	
II. Other Fixed Assets(including Furniture & Fixtures, Plant & Machinery, Vehicles, Library Books, Computer Hardware & Software)			
WDV as on 31st March of the preceeding year	3,21,82,950.90	2,51,34,289.12	
Add: Additions during the year	52,61,461.39	1,53,68,560.44	
Less: Deductions during the year	14,034.00	29,35,189.83	
Less: Depreciation for the year	58,71,246.00	53,84,708.83	
Total...	3,15,59,132.29	3,21,82,950.90	
III. Grand Total (I+II)....	19,38,18,561.29	5,82,30,402.90	

Schedule 11 - Other Assets		(Amt in Rs.)	
Particulars	Current Year 31.03.2024	Previous Year 31.03.2023	
I. Inter-office adjustments (net)	12,88,596.81	10,30,027.83	
II. Interest accrued	7,50,67,944.88	4,49,32,203.00	
III. Tax paid in advance	2,01,65,073.00	1,54,65,073,00	
IV. Tax deducted at source	14,01,970.64	9,24,402.95	
V. Stationery and stamps	5,68,874.20	6,18,196.00	
VI. Non-banking assets acquired in satisfaction of claims	-	-	
VII. Others Assets	2,69,35,901.63	4,33,88,332.30	
Total ...	12,54,28,361.16	10,63,58,235.08	

Schedule 12 - Contingent Liabilities & Bills for collection		(Amt in Rs.)	
Particulars	Current Year 31.03.2024	Previous Year 31.03.2023	
I. Claims against the bank not acknowledged as debts	-	-	
II. Liability for partly paid investments	-	-	
III. Liability on account of outstanding forward exchange contracts	-	-	
IV. Guarantees given on behalf of constituents	-	-	
(a) In India	-	-	
(b) Outside India	-	-	
V. Acceptances, endorsements and other obligations	-	-	
VI. Other items for which the bank is contingently liable	-	-	
(a) Customer liability for Bank Guarantee issued	1,90,000.00	1,50,000.00	
(b) Unclaimed Deposits (DEAF Accounts)	1,51,89,747.45	1,46,22,438.36	
Total ...	1,53,79,747.45	1,47,72,438.36	

Schedule 13 - Interest & Discount Earned (Amt in Rs.)

Particulars	Current Year 31.03.2024	Previous Year 31.03.2023
I. Interest/discount on advances/bills	35,42,86,110.72	34,38,96,828.92
II. Income on investments	16,41,18,711.23	26,06,98,677.40
III. Interest on balances with Reserve Bank of India and other inter-bank funds	7,09,56,018.00	4,78,67,785.00
IV. Others	-	-
V. Total	58,93,60,839.95	65,24,63,291.32

Schedule 14 - Other Income (Amt in Rs.)

Particulars	Current Year 31.03.2024	Previous Year 31.03.2023
I. Commission, exchange and brokerage	2,81,76,532.19	3,13,32,429.70
II. Profit on sale of investments Less: Loss on sale of investments	32,500.00	-
III. Profit on revaluation of investments Less: Loss on revaluation of investments	-	-
IV. Profit on sale of land, buildings and other assets Less : Loss on sale of land, buildings and other assets	-	49,38,674.00
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	5,000.00	5,100.00
VII. Miscellaneous Income	-	-
i. Excess Provision of Investment Fluctuation Fund	-	-
ii. Bad Debts earlier written off, now recovered	15,01,710.00	5,41,400.00
iii. Excess Investment Deprecation Reserve reversed	3,95,99,198.64	92,87,870.00
iv. Excess Provision for Ex-Gratia Interest reversed	-	10,00,000.00
v. Excess Provision any other, written back (Standard Assets)	12,14,167.00	-
Total	7,05,29,107.83	4,71,05,473.70

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

Schedule 15 - Interest Expended – on Deposits & Borrowings (Amt in Rs.)

Particulars	Current Year 31.03.2024	Previous Year 31.03.2023
I. Interest on deposits	29,81,64,280.52	34,92,70,809.23
II. Interest on Reserve Bank of India/Inter-bank borrowings	23,72,592.00	42,99,304.00
III. Others	-	-
Total	30,05,36,872.52	35,35,70,113.23

Schedule 16 - Operating Expenses (Amt in Rs.)

Particulars	Current Year 31.03.2024	Previous Year 31.03.2023
I. Payments to and provisions for employees, as below	-	-
a. Salary & Allowances	7,69,52,425.00	6,84,69,961.00
b. Bonus & Ex-Gratia	82,77,780.00	68,50,000.00
c. Employee Group Gratuity	74,44,380.00	24,24,521.00
d. Provident Fund Contribution	51,17,916.00	68,61,914.00
e. Others	67,70,822.12	56,54,373.00
II. Rent, taxes and lighting	1,70,10,298.90	2,25,21,347.00
III. Printing and stationery	24,96,198.42	18,12,745.53
IV. Advertisement and publicity	32,08,296.22	48,46,597.29
V. Depreciation on bank's property	2,15,37,559.00	75,08,024.83
VI. Director's fees, allowances and expenses	6,65,740.00	3,41,690.00
VII. Auditors' fees and expenses (including branch auditors)	29,22,095.00	29,96,140.00
VIII. Legal & Professional charges	41,05,453.70	1,17,64,147.83
IX. Postages, Telegrams, Telephones, etc.	11,73,769.84	7,85,195.02
X. Repairs and maintenance	87,41,520.24	94,87,553.97
XI. Insurance	85,92,328.00	1,00,04,243.18
XII. GST Paid	42,49,146.90	53,11,336.48
XIII. Other expenditure	8,63,83,696.01	9,30,66,056.73
Total	26,56,49,425.35	26,07,05,846.86

Schedule 17 - Provisions & Contingencies (Amt in Rs.)

Particulars	Current Year 31.03.2024	Previous Year 31.03.2023
1) Prov.For Standard Assets	20,00,000.00	-
2) Provision For Sub-Standard Assets.	1,70,00,000.00	1,30,00,000.00
3) Provision For Leave Encashment.	75,00,000.00	55,00,000.00
4) GOI Premium Amortisation	16,31,190.00	29,61,005.00
5) Special Res. For Long Term Finance	10,00,000.00	10,00,000.00
Total	2,91,31,190.00	2,24,61,005.00

CASH FLOW STATEMENT
For the year ended 31st March 2024

Particulars	FY 2023-24		FY 2022-23	
	Amount	Amount	Amount	Amount
Cash flow from operating activities				
Net profit after Tax	4,15,64,153		3,41,07,332	
Add: Provision for Income tax	2,00,00,000		1,40,00,000	
Add: Self Assement Tax & Interest on Income Tax/ Refund	18,69,442		44,63,928	
Less: Deffered tax Asset/ (Liability)	(11,38,865)	6,45,72,460	(1,02,60,540)	6,28,31,800
Profit before tax		6,45,72,460		6,28,31,800
Adjustment For:				
Investment Depreciation Reserve	-		(92,87,870)	
Special Reserve for Long Term Finance	10,00,000		10,00,000	
Provision for Sub-Standard Assets	1,70,00,000		1,30,00,000	
Fixed Assets Written Off	14,034		19,75,717	
Provision of Standard Assets	20,00,000		-	
Provision for Leave Encashment	75,00,000		55,00,000	
GOI Premium Amortization	16,31,190		29,61,005	
Depreciation on Fixed Assets	2,15,37,559		75,08,025	
Provision for Ex-Gratia Interest	-		(10,00,000)	
Total		5,06,82,783		2,16,56,877
Operating Profit Before Working Capital Changes		11,52,55,243		8,44,88,677
Adjustment for working capital changes :				
Decrease/ (Increase) in Investments	69,21,03,813		1,09,83,41,455	
Decrease/(Increase) in Advances	(38,32,85,708)		74,14,47,851	
Decrease/(Increase) in Other Assets	(2,02,08,991)		4,25,71,332	
Increase/(Decrease) in Deposits	6,22,07,128		(2,07,46,93,193)	
Increase/(Decrease) in Other Liabilities & Provisions	(3,83,08,248)		(74,52,332)	
Increase/(Decrease) in Other Reserve Fund	(4,58,88,963)			
		26,66,19,032		(19,97,84,887)

For Tirupati Urban Co-operative Bank Ltd.

Particulars	FY 2023-24		FY 2022-23	
	Amount	Amount	Amount	Amount
Payment/Amount debited to fund:				
Employee Welfare fund	(35,295)		(2,01,840)	
Education fund	(1,770)			
Member Welfare Fund	(25,000)		(78,000)	
Donation Fund	(75,000)		(63,000)	
Total	(1,37,065)	(1,37,065)	(3,42,840)	(3,42,840)
Cash Generated from operations		38,17,37,210		(11,56,39,050)
Direct Taxes paid	(2,18,69,442)	(2,18,69,442)	(1,84,63,928)	(1,84,63,928)
Net cash flows from Operating Activity-A		35,98,67,768		(13,41,02,978)
Cash flow from Investing activity:				
(Purchase)/Sale of Fixed Assets	(15,71,39,751)	(15,71,39,751)	(1,44,09,088)	(1,44,09,088)
Net cash flows from Investing Activity-B		(15,71,39,751)		(1,44,09,088)
Cash Flow From Financing Activities:				
Proceeds from issue of Shares/ (Redemption of share capital)	1,74,13,000		24,44,100	
Dividend paid	1,04,18,444		83,76,420	
Receipt/Amount credited to fund (Entrance fee, Nominal mem)	1,39,100		1,50,500	
Borrowings	(1,88,99,328)		1,88,99,328	
Net cash flows from Financing Activity-C		90,71,216		2,98,70,348
Net Increase/(Decrease) in cash or cash Equivalents (A+B+C)		21,17,99,232		(11,86,41,718)
Cash & Cash Equivalents at the beginning of the period		36,29,00,495		48,15,42,213
Cash & Cash Equivalents at the end of the period		57,46,99,727		36,29,00,495

As Per Our Report Of Even Date
For Kumar & Jayakrishnan
Chartered Accountants
FRN: 113708W

Prem Grover
Chairman

Ramesh Borkute
Vice-Chairman

B. J. Bajaj
Director

Ram Diwakar
Chief Executive Officer

CA G. Vishwamber Kumar
Partner
Mem.No. : 100861
UDIN : 24100861BJZZYS720

Place : Nagur
Date : 21.06.2024

२०२३-२०२४ चे खर्च व उत्पन्नाचे अंदाजपत्रक व प्रत्यक्ष खर्च व २०२४-२०२५ चे अंदाजपत्रक

(रूपये लाखात)

2023-2024 वर्षाचे अंदाजपत्रक	खर्च	2023-2024 वर्षाचे प्रत्यक्ष खर्च	2024-2025 वर्षाचे अंदाजपत्रक
3795.00	ठेवीवर दिलेले व्याज	2981.64	3510.00
20.00	कर्ज व उचलीवर व्याज	23.73	70.00
997.00	पगार व भत्ते	1045.63	1162.00
80.00	बँकेच्या इमारतीवर किराया	112.93	145.00
11.00	महानगर पालिका टॅक्स	4.95	5.50
65.00	विद्युत खर्च	52.23	55.00
100.00	विमा हप्ता	85.92	93.00
230.00	घसारा	215.38	250.00
81.00	इमारत व वाहन दुरुस्ती	80.12	90.00
15.00	फर्निचर,कंप्युटर दुरुस्ती इ.	7.29	85.00
35.00	ऑडीट फी/टॅक्स ऑडीट	29.22	30.00
10.00	पोस्टेज टेलीफोन	11.74	13.00
120.00	कायदेविषयक खर्च	41.05	44.00
25.00	लेखन सामुग्री/छपाई वरील खर्च	24.96	28.00
70.00	जाहीरात खर्च	32.08	50.00
7.00	आमसभा खर्च	4.18	5.00
8.00	समाशोधन गृहखर्च	6.07	7.00
5.00	संचालक भत्ता	6.66	10.00
60.00	वस्तु व सेवा कर/GST	42.49	50.00
30.00	सरकारी रोखे प्रिमियम अमारटायझेशन	16.31	16.31
0.00	उत्पादक कर्जाकरीता तरतुद	20.00	0.00
0.00	अनुत्पादक कर्जाकरीता तरतुद	170.00	0.00
0.00	अनुत्पादक गुंतवणूक तरतुद	0.00	0.00
50.00	गुतवणूक घसारा निधी	0.00	0.00
0.00	गुतवणूक चढउतार निधी	0.00	0.00
134.00	इतर खर्च	147.20	153.17
40.00	ए.टी.एम खर्च	29.04	32.00
13.00	दिर्घ मुदती कर्ज राखीव निधी	10.00	10.00
0.00	गुंतवणुकीवर तोटा	668.85	0.00
60.00	रजा रोखीकरण तरतूद	75.00	75.00
5.00	फर्निचर निर्लेखित/विक्रीवर तोटा	0.00	0.00
13.00	कोलॅट्रल व्यवस्थापन खर्च	8.50	9.50
0.00	इतर तरतुद	0.00	0.00
0.00	आयकर 2021-2022	18.69	0.00
0.00	डेफर्ड टॅक्स	11.39	0.00
1151.00	आयकर पूर्व नफा	615.64	1185.00
7230.00	एकूण रूपये	6598.89	7183.48
290.00	आयकर	200.00	310.00
861.00	निव्वळ नफा	415.64	875.00

(रूपये लाखात)

2023-2024 वर्षाचे अंदाजपत्रक	उत्पन्न	2023-2024 वर्षाचे प्रत्यक्ष उत्पन्न	2024-2025 वर्षाचे अंदाजपत्रक
4464.00	कर्जखात्यावर मिळालेले व्याज	3542.86	4162.17
550.00	अन्य बँकामध्ये गुंतविलेल्या ठेवीवर व्याज	709.56	920.00
1700.00	सरकारी रोख्यावर मिळालेले व्याज	1485.30	1400.00
169.00	नॉन एसएलआर गुंतवणुकीवर व्याज	155.89	145.00
0.00	डेफर्ड टॅक्स	0.00	0.00
0.00	म्युचुअल फंड डिव्हीडंड/नफा	0.00	0.00
15.00	डिमांड ड्राफ्ट,पे ऑर्डर कमिशन	10.10	22.70
6.00	बील परचेस,ए.टी.एम,खर्च यावरील कमिशन इ. बँक गॅरंटी/सालवंशी कमिशन/आरटीजीएस/ एनएफटी	7.55	9.00
90.00	कर्ज प्रकरणावरील स्कूटीनी फी/कॅश क्रेडीट नुतनीकरण फी	90.67	101.00
39.00	लॉकर भाडे	37.85	45.00
12.00	चेकबुक चार्जस	10.61	12.00
130.00	इतर उत्पन्न	112.02	117.31
0.00	सरकारी प्रतिभुती विक्रीवर नफा	0.33	200.00
5.00	निलेखित खात्यात वसुली	15.02	20.00
0.00	नॉन एसएलआर विक्रीवर नफा	0.00	0.00
0.00	मालमत्ता विक्रीवर नफा	0.00	0.00
18.00	एटीएम चार्जस मिळालेले	12.90	14.00
32.00	वार्षिक एटीएम शुल्क	12.01	15.00
0.00	विमा व्यवसायावरील कमिशन	0.22	0.30
0.00	एनबीए विक्रीवर नफा	0.00	0.00
0.00	गुंतवणूक घसारा निधी	396.00	0.00
0.00	सानुग्रह अनुदानावर तरतुद	0.00	0.00
7230.00	एकूण रूपये	6598.89	7183.48

संचालक मंडळ

कार्यकाल वर्ष - २०२२ - २०२७

अ.क्र.	संचालकांची नावे	पदनाम
1	श्री. प्रेम ग्रोव्हर	अध्यक्ष
2	श्री. रमेश बोरकुटे	उपाध्यक्ष
3	श्री. बी. जे. बजाज	संचालक
4	श्री. मो. कामील हसन अन्सारी	संचालक
5	श्री. अण्णाजी राऊत	संचालक
6	श्री. मनोहर पांडे	संचालक
7	श्री. महेंद्र ठाकुर	संचालक
8	श्रीमती अर्चना वैद्य	संचालिका
9	श्रीमती रूपल संदीप मेघे	संचालिका
10	श्री. हेमन्त ठाकरे	संचालक
11	श्री. अब्दुल शकील अब्दुल सत्तार	संचालक
12	श्री. सयाजी विश्वनाथ जाधव	संचालक
13	श्री. प्रणव प्रकाशराव अडे	संचालक
14	श्री. मनिष दिनकरराव इंगळे	संचालक
15	श्री. राजु कृष्णराव लोहे	संचालक
16	श्री. रघुनाथ मालीकर	संचालक
17	श्री. राम गं. दिवाकर	मुख्य कार्यकारी अधिकारी

महत्वाच्या सुचना :

ज्या सभासदांनी आपली भागपत्रके व लाभांश नेला नसेल त्यांनी तो बँकेच्या कामकाजाच्या वेळेत, मुख्य कार्यालयात येऊन घेऊन जावा. सभांसदांनी 2020-2021 या वर्षाचा लाभांश दि. 31.12.2024 पर्यंत घेतला नाही तर नियमानुसार रिझर्व फंडा मध्ये जमा केला जाईल याची कृपया नोंद घ्यावी. सर्व सभासदांना विनंती करण्यात येते की रिझर्व बँक ऑफ इंडियाचे नियमानुसार सर्व सभासदांना KYC (केवायसी) ची पूर्तता करणे बंधनकारक आहे. सबब अद्ययावत फोटो, पत्ता, आधार कार्ड व ओळख पत्राची एक प्रत बँकेत सादर करावी. सभासदांनी आपल्या पत्त्यातील बदलासंबंधी तसेच बँकेतील बचत खातेबाबतची माहिती लाभांशाची रक्कम जमा करण्याकरिता बँकेस ताबडतोब कळवावी.

STATUTORY AUDIT REPORT
AUDITORS' REPORT TO THE MEMBERS

INDEPENDENT AUDITOR'S REPORT

To,
The Members,
Tirupati Urban Co-operative Bank Ltd.,
Report on the Financial Statements

1. We have audited the accompanying financial statements of Tirupati Urban Co-operative Bank Ltd (‘the Bank’) as at 31st March 2024, (GSTN : 27AAAT5051D1ZS) which comprise the Balance Sheet as at 31st March 2024, and the Profit and Loss Account, and the Cash Flow Statement for the year then ended, and a summary of significant accounting policies and other explanatory information. The returns of 16 branches audited by us are incorporated in these financial statements.

Management's Responsibility for the Financial Statements

2. Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flow of the Banking accordance with the Banking Regulation Act, 1949 (as applicable to co-operative societies), the guidelines issued by the Reserve Bank of India and the guidelines issued by the, the Registrar of Cooperative Societies, Maharashtra, the Maharashtra Co-operative Societies Act, 1960, and the Maharashtra Co-operative Societies Rules,1961, (as applicable) and generally accepted accounting principles in India so far as applicable to the Bank. This responsibility includes design, implementation and maintenance of internal control relevant to the preparation of the financial statements that are free from material misstatement, 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 conducted our audit in accordance with Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatements.

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 judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Bank's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on effectiveness of the Bank's internal control. 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 and to the best of our information and according to the explanations given to us, except for the possible effects of the matter described in the Basis for Qualified Opinion section of our report the aforesaid financial statements together with the Notes thereon give the information required by the Banking Regulation Act, 1949 (as applicable to co-operative societies) and also as amended by the Banking Regulation (Amendment) Act, 2020, the Maharashtra Cooperative Societies Act, 1960, the Maharashtra Cooperative Societies Rules, 1961) and the guidelines issued by Reserve Bank of India and Registrar of Cooperative societies, Maharashtra in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:

- In the case of the Balance Sheet, of state of affairs of the Bank as at 31st March 2024;
- In the case of the Profit and Loss Account, of the profit for the year ended on that date; and
- In the case of the Cash Flow Statement, of the cash flows for the year ended on that date.

Basis of Opinion

7. We conducted our audit in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India. We are independent of the Bank in ethical requirements that are relevant to our audit in terms of the Code of Ethics issued by the Institute of Chartered Accountants of India and other relevant provisions of the Banking Regulation Act 1949 (as applicable to co-operative societies), the guidelines issued by the Reserve Bank of India and the guidelines issued by the Registrar of Cooperative Societies, Maharashtra, the Maharashtra Co-operative Societies Act, 1960, and the Maharashtra Co-operative Societies Rules, 1961, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our qualified opinion.

8. Key Audit Matters

Key audit matters are those matters that in our professional judgment were of most significance in our audit of the financial statements for the year ended March 31st 2024. These matters were addressed in the context of our audit of financial statements as a whole and in forming our opinion thereon and we do not provide a separate opinion on these matters. We have determined the matters described below to be Key Audit Matters to be communicated in our report:

S.No.	Key Audit Matters	How the matter was addressed in our audit
1.	Classification of Advances, Income Recognition, Identification of and provisioning for non-performing Advances. Considering the nature of the transactions, regulatory requirements, existing business environment, estimation / judgment involved in valuation of securities, it is a matter of high importance for the intended users of the Financial Statements. Considering these aspects, we have determined this as a Key Audit Matter.	<div>Our audit approach towards advances with reference to the IRAC norms and other related circulars / directives issued by the RBI and also internal policies and procedures of the Bank includes the testing of the following:</div> <div><div>a.</div><div>The accuracy of the data input in the system for income recognition, classification in to performing and non performing Advances and provisioning in accordance with the IRAC norms in respect of the bank.</div></div> <div><div>b.</div><div>Existence and effectiveness of monitoring mechanisms such as Internal Audit, System Audit, Stock Audit & Concurrent Audit as per the policies and procedures of the Bank.</div></div> <div><div>c.</div><div>Examination of advances including stressed advances on a sample basis with respect to compliance with the RBI Master Circulars / Guidelines.</div></div> <div><div>d.</div><div>In carrying out substantive procedures of the bank, we have examined all large advances and other advances on a sample basis.</div></div>

9. Report on Other Legal & Regulatory Requirements

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 and provisions of the Maharashtra Co-operative Societies Act, 1960 and the Maharashtra Co-operative Societies Rules 1961.

10. 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 to be satisfactory;
- b)

In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches/offices;
- c)

The transactions of the Bank which have come to our notice are within the powers of the Bank;
- d)

The Balance Sheet and the Profit and Loss Account and Cash Flow Statement dealt with by this report, are in agreement with the books of account and the returns;
- e)

The accounting standards adopted by the Bank are consistent with those laid down by accounting principles generally accepted in India so far as applicable to Banks.

11. The details as required by the Rule 69(6) of Maharashtra Co-operative Societies Rules 1961 are given in the audit memorandum separately.

12. We further report that for the year under audit, the Bank has been awarded “A” classification.

For Kumar & Jayakrishnan

Chartered Accountants
FRN: 113708W

CA. G. Vishwambeer Kumar
Partner

Membership No: 100861
UDIN : 24100861BJZZYS5720
Place of Signature: Nagpur
Date : 21-06-2024



NOTES FORMING PART OF THE BALANCE SHEET

AS AT MARCH 31, 2024 AND PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED MARCH 31, 2024.

I. Overview :

1. Background :

Tirupati Urban Co-operative Bank Ltd. is an urban co-operative bank in Nagpur. The Bank was registered on 31.03.1995 under the Maharashtra Co-operative Societies Act, 1960. In the Financial Year 2023-24 the bank has posted profit after tax of Rs.415.64 Lakhs. In the year 2023-24, the bank is awarded Audit Classification “A”. The Head Office is situated at, 172, Shraddhanand Peth, Nagpur.

2. Basis of preparation :

The financial statements have been prepared and presented under the historical cost convention on the accrual basis of accounting in accordance with the generally accepted accounting principles in India, unless otherwise stated, and comply with the statutory requirements prescribed under the Banking Regulation Act,1949, Maharashtra Co-operative Societies Act 1960, the circulars, notifications, guidelines and directives issued by the Reserve Bank of India from time to time and the Accounting Standards (AS) issued by the Institute of Chartered Accountants of India (ICAI) and current practices prevalent within the banking industry in India. Accounting policies applied have been consistent with the previous year except otherwise stated.

3. Use of estimates :

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

II. Significant Accounting Policies :

1. Accounting Convention :

The financial statements are drawn up in accordance with the historical cost convention (as modified by revaluation of premises) and on “Going Concern” basis.

2. Foreign currency transactions :

Bank does not deal in any foreign currency transactions.

3. Investments:

Categorization of investments :

In accordance with guidelines issued by RBI, the Bank classifies its investment portfolio into the following three categories :

- i)

‘Held to Maturity’ - Securities acquired by the Bank with the intention to hold till maturity.
- ii)

‘Held for Trading’ - Securities acquired by the Bank with the intention to trade.
- iii)

‘Available for Sale’ – Securities which do not fall within the above two categories are classified as ‘Available for Sale’.

Classification of Investments :

For the purpose of disclosure in the Balance Sheet, Investments are classified as required under the Banking Regulation Act, 1949 and RBI guidelines as follows:

Government Securities, Other Trustee Securities, Shares in co-operative institutions, Shares of limited companies, PSU Bonds, Bonds of All India Financial Institutions, Security Receipts and other Investments.

Transfer of investments between categories :

Transfer between categories of investments is accounted as per the RBI guidelines.

Valuation of Investments :

- (i)

‘Held to Maturity’ – These investments are carried at their acquisition cost less amortization. Any premium on acquisition is amortized over the period remaining to maturity.
- (ii)

‘Held for Trading’ – The individual scrip in the HFT category is marked to market at monthly intervals. The net resultant depreciation in each classification is recognized in the Profit and Loss Account. Net appreciation, if any, is ignored.
- (iii)

‘Available for Sale’ – The individual scrip in the AFS category is marked to market at the year end or at more frequent intervals. The net resultant depreciation in each classification is recognized in the Profit and Loss Account. Net appreciation, if any, is ignored.
- (iv)

Market value of Government Securities (excluding Treasury Bills) is determined based on the price list published by RBI or the prices periodically declared by FBIL for valuation at year-end. In case of unquoted Government Securities, market price or fair value is determined as per the rates published by FBIL.
- (v)

In case of bonds & debentures where interest is not received regularly (i.e. overdue beyond 90 days), the valuation is in accordance with prudential norms for provisioning as prescribed by RBI.
- (vi)

Investments are identified and classified as per applicable RBI guidelines. Depreciation on securities is not set off against the appreciation in other securities as per RBI guidelines. Interest on non-performing investments is not recognized in the Profit and Loss Account until received.

Disposal of Investments :

Investments classified under the HTM category : Realized gains are recognized in the Profit and Loss Account and subsequently appropriated to Capital Reserve account (net of taxes and transfer to statutory reserves) in accordance with the RBI guidelines. Losses are recognized in the Profit and Loss Account.

Investments classified under the AFS and HFT categories: Realized gains/losses are recognized in the Profit and Loss Account

4. Provisioning for Advances and Overdue Interest Reserve:

The classification of advances into Standard, Sub-standard, Doubtful and Loss assets as well as provision on non- performing advances has been arrived at in accordance with the guidelines issued by RBI from time to time. In addition to this, a general provision on standard assets is made @ 0.40% of the outstanding amount on a portfolio basis except in case of direct advances to Agricultural and SME sector @ 0.25%, advances to Commercial Real Estate @ 1% and Commercial Real Estate- Residential House Sector @ 0.75%.

In respect of restructured advances, including advances restructured under the COVID Regulatory package, adequate provisioning has been made in accordance with the RBI guidelines issued from time to time.

The overdue interest in respect of non- performing advances is shown separately under “Overdue Interest Reserve” as per the directives issued by RBI.

5. Revenue Recognition (AS 9) :

Interest income is recognized on an accrual basis in accordance with AS–9, Revenue Recognition and RBI guidelines, except in case of interest income on non- performing assets which is recognized on receipt basis as per income recognition and asset classification norms of RBI.

Commission on guarantees on a pro-rata basis over the period of the guarantee.

Locker rent is accounted on an upfront basis at annual rests.

Annual fees on debit cards is recognized as and when due from the customers.

Interest on Government Securities, other fixed income securities is recognized on accrual basis.

Other fees and commission income are recognized when due, where the Bank is reasonably certain of ultimate collection.

Dividend income is recognized on receipt basis.

Income from distribution of insurance products is recognized on the basis of income received.

6. Property, Plant and Equipment (AS 10) :

Computers, Furniture & Fixtures, Plant & Machinery, and Motor Cars are stated at WDV.

Premises (including Freehold Land): These are stated at WDV.

Cost includes incidental expenses incurred on acquisition of assets.

Depreciation Rates :

- (i)

Plant & Machinery, Motor Cars depreciated on written down value method @15% p.a.
- (ii)

Furniture & Fixtures depreciated on written down value method @10% p.a.
- (iii)

Premises (excluding Freehold Land) will be depreciated @ 10% p.a.
- (iv)

Computers are depreciated on straight line method @33.33% as directed by RBI.

Depreciation on fixed assets purchased during the year is charged for the entire year if 180 days or more have elapsed since its purchase; otherwise it is charged at 50% of the normal rate. No depreciation is charged on fixed assets sold during the year.

The additions to the Fixed Assets are net of GST Input Tax Credit to the extent it is availed by the Bank.

7. Employee Benefits (AS 15) :

Gratuity :

The Bank has subscribed to Life Insurance Corporation of India’s “Group Gratuity Scheme” for payment of gratuity. Annual premium paid each year is charged to revenue.

Provident fund :

The Bank has debited the Employer contribution to the Profit and Loss Account and respectively deposited Employer & Employee Provident Fund Contribution with EPFO within due dates for the F.Y. 2023-24

Leave Encashment :

Provision for Leave Encashment of the Employees as per AS-15 has been followed by the Bank by obtaining the actuarial valuation and creating the provision for the F.Y. 2023-24. The payment of Leave Encashment is done from Provision Account.

8. Segment Reporting (AS 17) :

The Bank recognizes the Business Segment as the primary reporting segment, in accordance with RBI guidelines and in compliance with AS 17.

Business Segment is classified into (a) Treasury (b) Banking Operations.

9. Related Party Disclosures (AS 18) :

The details of Related Parties enclosed herewith

10. Earnings per Share (AS 20) :

Basic earnings per share is computed by dividing the net profit or loss for the year by the average number of shares (excluding preference shares) outstanding during the year.

11. Income-Tax (AS 22) :

Income tax expense is the aggregate amount of current tax liability and deferred tax recognized in the profit & loss account. Current year taxes are determined in accordance with the relevant provisions of Income Tax Act, 1961 and considering the principles set out in Income Computation and Disclosure Standards ('ICDS') to the extent applicable.

Deferred tax assets and liabilities are recognized, subject to consideration of prudence, on timing difference, representing the difference between taxable income and accounting income that originated in one period and is capable of reversal in one or more subsequent periods. Deferred tax assets and Liabilities are measured using tax rates and tax laws that have been enacted or substantially enacted by the Balance Sheet date. 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 re-assessed at each reporting date, based upon the Management's judgement as to whether realization is considered as reasonably certain.

Deferred tax assets are recognized on carry forward of unabsorbed depreciation and tax losses only if there is virtual certainty supported by convincing evidence that such deferred tax asset can be realized against future profits.

During the financial year the bank has not provided deferred tax liability of Rs. 1.03 crore.

12. Intangible Assets (AS 26) :

Intangible assets consist of acquisition, development, amendments / modifications / customization in software applications, tools developed by the Bank. Bank follows the principle of recognition and amortization in respect of computer software which has been customized for the Bank's use and is expected to be in use for some time as per the Accounting Standard. All other computer software are amortized equally over the period of three years as per RBI guidelines.

13. Impairment of Assets (AS 28) :

The Bank assesses at each Balance Sheet date whether there is any indication that an asset may be impaired. Impairment loss, if any, is recognized in the statement of Profit & Loss to the extent, the carrying amount of asset exceeds its estimated recoverable amount.

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

A provision is recognized when the Bank has a present obligation as a result of past event where it is probable that an outflow of resources will be required to settle the obligation, in respect of which a reliable estimate can be made. Provisions are not discounted to its present value and are determined based on best estimate required to settle the obligation at the Balance Sheet date. These are reviewed at each Balance Sheet date and adjusted to reflect the current best estimates.

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

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

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

III. Notes to Accounts:

Disclosures as per Reserve Bank of India's Master Direction on Financial Statements - Presentation and Disclosures :

1. Regulatory Capital

Composition of Regulatory Capital: (in crores)

Sr No.	Particulars	Current Year 31.03.2024	Previous Year 31.03.2023
i)	Paid up share capital and reserves (net of deductions, if any)	63.72	59.67
ii)	Other Tier 1 Capital	0.00	0.00
iii)	Tier 1 capital (i + ii)	63.72	59.67
iv)	Tier 2 capital	14.41	14.01
v)	Total capital (Tier 1+ Tier 2)	78.13	73.68
vi)	Total Risk Weighted Assets (RWAs)	417.74	373.90
vii)	Paid-up share capital and reserves as percentage of RWAs	15.25%	15.96%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	15.25%	15.96%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	3.45%	3.75%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	18.70%	19.71%
xi)	Percentage of the shareholding of Government of India		
xii)	Amount of paid-up equity capital raised during the year (Net)	Nil	Nil
xiii)	Amount of non-equity Tier 1 Capital raised during the year, of which:	1.74	0.24
	Perpetual non-cumulative preference shares	Nil	Nil
	Perpetual debt Instrument	Nil	Nil
xiv)	Amount of Tier 2 capital raised during the year, of which:		
	Perpetual non-cumulative preference shares,	Nil	Nil
	Perpetual debt instruments	Nil	Nil
	Long Term (Subordinated) Deposits (LTDs)	Nil	Nil

Draw down from Reserves :

There is no draw down from the reserves during the current financial year.

2. Asset liability management :

Maturity pattern of certain items of assets and liabilities as on 31.03.2024 (in crores)

	1 to 30 days	31 days to 2 months	Over 2 months and to 3 months	Over 3 months and up to 6 months	Over 6 months and up to 1 year	Over 1 Year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits	40.32	82.47	41.24	52.82	135.29	288.26	23.11	12.79	676.30
Advances	38.05	14.34	7.17	34.06	95.08	95.71	53.20	74.14	411.75
Investments	15.00	16.07	8.04	37.94	37.19	33.00	9.85	136.61	293.70
Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Currency Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Currency Liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

* Investment amount excluding unamortized premium of Investment.

Maturity pattern of certain items of assets and liabilities as on 31.03.2023 (in crores)

	1 to 30 days	31 days to 2 months	Over 2 months and to 3 months	Over 3 months and up to 6 months	Over 6 months and up to 1 year	Over 1 Year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits	41.02	33.29	29.73	80.22	126.24	104.50	21.10	233.97	670.07
Advances	13.54	10.56	8.52	21.00	67.40	46.32	56.40	149.69	373.43
Investments	19.70	2.07	5.15	3.05	23.60	48.04	11.00	246.57	359.18
Borrowings	1.89	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Currency Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Currency Liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

* Investment amount excluding unamortized premium of Investment.

3. Investments

Composition of Investment Portfolio as at 31.03.2024

	Investments in India						
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India
Held to Maturity							
Gross	105.63	0.00	0.00	0.00	0.00	0.00	105.63
Less : Provision for non-performing investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	105.63	0.00	0.00	0.00	0.00	0.00	105.63
Available for Sale							
Gross	42.95	0.00	0.01	25.47	0.00	123.37	191.80
Less : Provision for depreciation and NPI	1.25	0.00	0.00	6.87	0.00	9.14	17.26
Net	41.70	0.00	0.01	18.60	0.00	114.23	174.54
Held for Trading							
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Investments	148.58	0.00	0.01	25.47	0.00	123.37	297.43
Less : Provision for non - performing investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less : Provision for depreciation and NPI	1.25	0.00	0.00	6.87	0.00	9.14	17.26
Net	147.33	0.00	0.01	18.60	0.00	114.23	280.17

Bank has no investment outside india as on 31.03.2024 and 31.03.2023.

Movement of Provisions for Depreciation and Investment Fluctuation Reserve: (in crores)

Particulars	31.03.2024	31.03.2023
i) Movement of provisions held towards depreciation on investments		
(a) Opening balance	13.80	17.13
(b) Add : Provisions made during the year	9.88	5.50
(c) Less : Write off / writeback of excess provisions during the year	8.52	8.83
(d) Closing balance	15.16	13.80
ii) Movement of Investment Fluctuation Reserve		
(a) Opening balance	11.02	10.76
(b) Add : Amount transferred during the year	0.00	0.26
(c) Less : Drawdown	0.00	0.00
(d) Closing balance	11.02	11.02
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT / Current category	16.25%	6.40%

Sale and transfers to/from HTM category

The value of sales and transfers of securities to/from HTM Category has not exceeded 5% of the book value of investment held in HTM category at the beginning of the year.

Non-SLR investment portfolio:

i) Non-performing non-SLR Investments : (in crores)

S.No.	Particulars	31.03.2024	31.03.2023
a)	Opening Balance	7.00	12.00
b)	Additions during the year since 1st April	0.00	0.00
c)	Reductions during the above period	0.00	5.00
d)	Closing Balance	7.00	7.00
e)	Total provision held	2.10	2.10

ii) Issuer composition of non-SLR investments: (in crores)

S. No.	Issuer	Amount	Extent of Private Placements	Extent of 'Below Investment Grade' Securities	Extent of 'Unrated' Securities	Extent of 'Unlisted' Securities
a)	PSUs	8.32 (8.32)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)
b)	FIs	9.14 (9.14)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)
c)	Public Sector Banks	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)
d)	Mutual Fund	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)
e)	Others	17.14 (17.25)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)
f)	Provision towards depreciation	13.91 (4.88)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)
	Total	20.69 (29.83)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)

Note : Figures in brackets represent previous year's figures.

4. Asset quality

Classification of advances and provisions held as on 31.03.2024 (in crores)

	Standard	Non-performing				Total
	Total Standard Advances	Sub-Standard	Doubtful	Loss	Total Non-performin Advances	
Gross Standard Advances and NPAs						
Opening Balance	361.99	0.85	361.99	361.99	11.44	373.43
Add: Additions during the year					7.01	
Less: Reductions during the year*					6.55	
Closing balance	399.86	6.97	399.86	399.86	11.90	411.76
Reductions in Gross NPAs due to :						

(in crores)						
	Standard	Non-performing				Total
	Total Standard Advances	Sub-Standard	Doubtful	Loss	Total Non-performin Advances	
i. Upgradation					0.98	-
ii. Recoveries (excluding recoveries from upgraded accounts)					5.27	-
iii. Technical/ prudential Write-offs					0.30	
iv. Write-offs other than those under (iii) above					0.00	
Provisions (excluding Floating Provisions)						
Opening balance of provisions held					17.80	
Add: Fresh provisions made during the year					5.70	
Less : Excess provision reversed/ Write-off loans					10.65	
Closing balance of provisions held					12.85	
Net NPAs						
Opening Balance					0.00	
Add: Fresh additions during the year					0.00	
Less: Reductions during the year					0.00	
Closing Balance					0.00	
Floating Provisions						NA
Opening Balance						NA
Add: Additional provisions made during the year						NA
Less: Amount drawn down during the year						NA
Closing balance of floating provisions						
Technical write-offs and the recoveries made thereon						5.81
Opening balance of Technical/ Prudential written-off accounts						0.30
Add : Technical/Prudentialwrite-offs during the year						0.15
Less : Recoveries made from previously technical/ prudential written-off accounts during the year						5.96
Closing balance						

* This includes the amounts received from ECGC and held in ‘Suspense’ account.

Classification of advances and provisions held as on 31.03.2023

(in crores)						
	Standard	Non-performing				Total
	Total Standard Advances	Sub-Standard	Doubtful	Loss	Total Non-performin Advances	
Gross Standard Advances and NPAs						
Opening Balance	419.60	5.96	18.06	3.95	27.97	447.57
Add: Additions during the year					4.26	
Less: Reductions during the year*					20.79	
Closing balance	361.99	0.85	10.56	0.03	11.44	373.43
Reductions in Gross NPAs due to:						
i. Upgradation					0.56	
ii. Recoveries (excluding recoveries from upgraded accounts)					15.70	
iii. Technical/ prudential Write-offs					4.53	
iv. Write-offs other than those under (iii) above					0.00	
Provisions (excluding Floating Provisions)						
Opening balance of provisions held					21.02	
Add: Fresh provisions made during the year					1.31	
Less : Excess provision reversed/ Write-off loans					4.53	
Closing balance of provisions held					17.80	
Net NPAs						
Opening Balance					6.94	
Add: Fresh additions during the year					0.00	
Less: Reductions during the year					6.94	
Closing Balance					0.00	
Floating Provisions						
Opening Balance						NA
Add: Additional provisions made during the year						NA
Less: Amount drawn down during the year						NA
Closing balance of floating provisions						NA
Technical write-offs and the recoveries made thereon						
Opening balance of Technical/ Prudential written-off accounts						1.33
Add : Technical/Prudential write-offs during the year						4.53
Less : Recoveries made from previously technical/ prudential written-off accounts during the year						0.05
Closing balance						5.81

* This includes the amounts received from ECGC and held in ‘Suspense’ account.

(in crores)		
Ratios (in per cent)	31.03.2024	31.03.2023
Gross NPA to Gross Advances	2.89%	3.06%
Net NPA to Net Advances	0.00%	0.00%
Provision coverage ratio	108.00%	100.00%

Sector-wise Advances and Gross NPAs							(in crores)
S. No.	Sector	Current Year 31.03.2024			Previous Year 31.03.2023		
		O/s Total Adv.	Gross NPAs	% of Gross NPAs to Total Adv. in that Sector	O/s Total Adv.	Gross NPAs	% of Gross NPAs to Total Adv. in that Sector
i)	Priority Sector						
	a) Agriculture and allied activities	1.79	0.37	20.67	1.88	0.06	3.19
	b) Advances to industries sector eligible as priority sector lending	8.07	0.00	0.00	17.05	0.00	0.00
	c) Services	214.56	9.75	4.54	225.02	10.42	4.63
	d) Personal Loans	46.14	0.89	1.93	43.50	0.49	1.13
	Subtotal (i)	270.56	11.01		287.45	10.97	
ii)	Non-priority Sector						
	a) Agriculture and allied activities	0.00	0.00	0.00	0.00	0.00	0.00
	b) Industry	0.00	0.00	0.00	0.00	0.00	0.00
	c) Services	118.58	0.35	0.29	70.69	0.46	0.65
	d) Personal Loans	22.62	0.54	2.39	15.29	0.00	0.00
	Sub-total (ii)	141.20	0.89		85.98	0.46	
	Total (i + ii)	411.76	11.90	2.89%	373.43	11.43	3.06%

Note:- It was observed that in some of the cases classification in priority sector is solely based on purpose mentioned in the loan application form it is advised to obtain supporting for the same.

Particulars of resolution plan and restructuring

Details of accounts subjected to restructuring* (in crores)

Particular		Agriculture and allied activities		Corporates (Excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (Excluding agriculture and MSME)		Total	
		2024	2023	2024	2023	2024	2023	2024	2023	2024	2023
	No. of Borrowers	0	0	0	0	0	0	0	0	0	0
Standard	Gross Amount	0	0	0	0	0	0	0	0	0	0
	Provision held	0	0	0	0	0	0	0	0	0	0
	Number of Borrowers	0	0	0	0	0	0	0	0	0	0
Sub-standard	Gross Amount	0	0	0	0	0	0	0	0	0	0
	Provision held	0	0	0	0	0	0	0	0	0	0
	Number of Borrowers	0	0	0	0	0	0	0	0	0	0
Doubtful	Gross Amount	0	0	0	0	0	0	0	0	0	0
	Provision held	0	0	0	0	0	0	0	0	0	0
	Number of Borrowers	0	0	0	0	0	0	0	0	0	0
Total	Gross Amount	0	0	0	0	0	0	0	0	0	0
	Provision held	0	0	0	0	0	0	0	0	0	0

Divergence in Assets classification & Provisioning : NA

Disclosure of transfer of loan exposures

Details of transfer of loan exposure-In the case of stressed loans transferred or acquired:

(in crores)
Details of stressed loans transferred during the year (to be made separately for loans classified as NPA and SMA)

Particulars	To ARCs [ASREC (India) Limited]	To permitted transferees	To other transferees (please specify)
No. of Accounts		Nil	
Aggregate principal outstanding of loans transferred			
Weighted average residual tenor of the loans transferred			
Net book value of loans transferred (at the time of transfer)			
Aggregate Consideration			
Additional consideration realized in respect of accounts transferred in earlier years			

Details of loans acquired during the year

Particulars		From SCBs, RRBs, UCBs, StCBs, DCCBs, AIFs, SFBs and NBFCs including HFCs	To other transferees (please specify)
Aggregate principal outstanding of loans acquired	Nil		
Aggregate consideration paid			
Weighted average residual tenor of loans acquired			

Distribution of the Security Receipts held is as follow :

Recovery Rating assigned by Credit Rating Agency	31.03.2024	31.03.2023
Rating - IVR RR1 (100% - 150%)	9.14	9.14
Total	9.14	9.14

Fraud accounts

Details on the number and amount of frauds as well as the provisioning thereon :

	31.03.2024	31.03.2023
No. of frauds reported	8	8
Amount involved in fraud (Rs. Crore)	0.99	0.99
Amount of provision made for such frauds (Rs. crore)	0.00	0.00
Amount written off for such frauds	0.99	0.99
Amount of unamortized provision debited from ‘other reserves’ as at the end of the year (Rs. crore)	0.00	0.00
Amount outstanding as at end of the year	0.00	0.00

Note : No fraud accounts has been reported during the year, the table shown above represent previous fraud cases.
Disclosure under Resolution Framework for COVID-19-related Stress
Disclosure with respect to 'Respect of Stressed Assets' as per RBI Circular No. DOR. No. BP.BC /4 /21.04/048/
2020- 21 dated August, 6 2020:

Type of Borrower	Exposure to accounts classified as standard subsequent to implementation of resolution plan-Position as at the end of the previous half year (A) i.e. 31.03.2023	Of (A), aggregate debt that slipped into NPA during the half-year ended 31.03.2024	Of (A) amount written off during the half-year ended 31.03.2024	Of (A) amount paid by the borrowers during the half-year ended 31.03.2024	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year ended 31.03.2024
Personal Loans	6.20	0.64	0.00	1.07	4.49
Corporate Persons*	2.19	0.00	0.00	2.19	0.00
Of which MSMEs	0.00	0.00	0.00	0.00	0.00
Others	4.06	1.63	0.00	1.48	0.95
Total	12.45	2.27	0.00	4.74	5.44

* As defined in section 3(7) of the Insolvency and Bankruptcy Code, 2016
Disclosure with respect to Resolution Framework – 2.0: Resolution of Covid-19 related stress of Individuals and Small Businesses as per RBI Circular No. RBI/2021-22/31 DOR.STR.REC.11/21.04.048/2021-22 dated May 5th 2021:
The following accounts have been restructured during the FY 2023-24 :

S. No.	Description	Individual Borrowers		Small Business
		Personal Loans	Business Loans	
(A)	Number of Request received for invoking resolution process under Part A	0.00	0.00	0.00
(B)	Number of accounts where resolution plan has been implemented under this window	0.00	0.00	0.00
(C)	Exposure to accounts mentioned at (B) before implementation of the plan	0.00	0.00	0.00
(D)	Of (C), aggregate amount of debt that was converted into other securities	0.00	0.00	0.00
(E)	Additional funding sanctioned, if any, including between invocation of the plan and implementation	0.00	0.00	0.00
(F)	Increase inprovisions on account of the implementation of the resolution plan	0.00	0.00	0.00

5. Exposures :
Exposure to real estate sector :

S.No.	Particulars	31.03.2024	31.03.2023
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.	59.09	53.70
	Of which Individual housing loans eligible for priority sector advances	45.01	42.49
	b) Commercial Real Estate		
	Lending secured by mortgages on Commercial Real Estates (office building, retail space, multi-purpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction etc. Exposures would also include non-fund based (NFB) limits.	22.48	17.67
	c) Investments in Mortgage Backed Securities (MBS) and other securitized exposures :		
	i) Residential	Nil	Nil
	ii) Commercial Real Estate	Nil	Nil
ii)	Indirect Exposure		
	Fund based and non-fund-based exposures on National Housing Bank (NHB) and Housing Finance Companies (HFCs)	Nil	Nil
	Total Exposure to Real Estate Sector	81.57	71.37

Exposure to capital market

S.No.	Category	31.03.2024	31.03.2023
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	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;	Nil	Nil
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;	Nil	Nil
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;	Nil	Nil
v)	Secured and unsecured advances to stockbrokers and guarantees issued on behalf of stockbrokers and market makers;	Nil	Nil
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;	Nil	Nil
vii)	Bridge loans to companies against expected equity flows / issues;	Nil	Nil
viii)	Underwriting commitments taken up by the banks in respect of primary issue of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds;	Nil	Nil
ix)	Financing to stockbrokers for margin trading;	Nil	Nil
x)	All exposures to Venture Capital Funds (both registered and unregistered)	Nil	Nil
	Total exposure to capital market		

a) Risk Category-wise country exposure :

Particulars	Exposure (net) as 31.03.2024	Provision held as 31.03.2024	Exposure (net) as 31.03.2023	Provision held as 31.03.2023
Insignificant	Nil	N.A.	Nil	N.A.
Low	Nil	N.A.	Nil	N.A.
Moderately Low	Nil	N.A.	Nil	N.A.
Moderate	Nil	N.A.	Nil	N.A.
Moderately High	Nil	N.A.	Nil	N.A.
High	Nil	N.A.	Nil	N.A.
Very High	Nil	N.A.	Nil	N.A.
Total	Nil	N.A.	Nil	N.A.

b) Unsecured advances :

Particulars	31.03.2024	31.03.2023
Total unsecured advances of the bank	13.19	12.93
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	NA	NA
Estimated value of such intangible securities	NA	NA

c) Factoring exposures :
No factoring exposure of the Bank as on 31.03.2024.
d) Unhedged foreign currency exposure :
Foreign Exchange Policy of the Bank, covers the provisions related to monitoring and review of unhedged foreign currency exposure and related norms.

6. Concentration of Deposits, Advances, Exposures and NPAs :

a) Concentration of Deposits :

Particulars	31.03.2024	31.03.2023
Total deposits of the twenty largest depositors	169.71	87.73
% of deposits of twenty largest depositors to total deposits of the Bank	25.09%	13.09%

b) Concentration of advances* :

Particulars	31.03.2024	31.03.2023
Total advances of the twenty largest borrowers	125.11	118.81
% of advances of twenty largest borrowers to total advances of the Bank	30.38%	31.82%

*Advances shall be computed based on credit exposure i.e. funded and non-funded limits including derivative exposures where applicable. The sanctioned limits or outstanding, whichever are higher, shall be reckoned. However, in the case of fully drawn term loans, where there is no scope for re-drawl of any portion of the sanctioned limit, banks may reckon the outstanding as the credit exposure.

c) Concentration of exposures** :

Particulars	31.03.2024	31.03.2023
Total exposure of the twenty largest borrowers/customers	125.11	118.81
Percentage of exposures to the twenty largest borrowers/customers to the total exposures of the Bank or borrowers/customers	30.38%	31.82%

**Exposures shall be computed as per applicable RBI regulation

d) Concentration of NPAs :

Particulars	31.03.2024	31.03.2023
Total exposure of the top twenty NPA accounts	11.46	11.03
Percentage of exposures to the twenty largest NPA exposures to total Gross NPAs	96.30%	96.33%

7. Derivatives :
Bank has not entered into any transactions in foreign exchange agreement or interest rate swaps in the current and previous years.

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

Particulars	31.03.2024	31.03.2023
Opening balance of amounts transferred to DEAF	1.46	1.39
Add :- Amounts transferred to DEAF during the year	0.06	0.08
Less :- Amount reimbursed by DEAF towards claims	0.00	0.01
Closing balance of amounts transferred to DEAF	1.52	1.46

9. Disclosure of Complaints :
a) Summary information on complaints received by the bank from customers and from the Officers of Banking Ombudsman

Sr.No.	Particulars	31.03.2024	31.03.2023
	Complaints received by the bank from its customers		
1.	Number of complaints pending at beginning of the year	Nil	1
2.	Number of complaints received during the year	74	49
3.	Number of complaints disposed during the year	72	50
4.	3.1 Of which, number of complaints rejected by the bank	Nil	Nil
	Number of complaints pending at the end of the year	2	Nil
	Maintainable complaints received by the bank from OBOs	Nil	Nil
	Number of complaints pending at beginning of the year (OBO)	Nil	Nil
	Number of maintainable complaints received by the bank from OBOs	Nil	Nil
	5.1 Of 5, number of complaints resolved in favour of the bank by BOs (also includes complaints received in earlier years & resolved in favour of the bank)	Nil	Nil
	5.2 Of 5, number of complaints resolved through conciliation/ mediation /advisories issued by Bos	Nil	Nil
	5.3 Of 5, number of complaints resolved after passing of Awards by BOs against the bank	Nil	Nil
	Number of Awards unimplemented within the stipulated time (other than those appealed)	Nil	Nil

Note : Maintainable complaints refer to complaints on the grounds specifically mentioned in BO Scheme 2006 and covered within the ambit of the Scheme.

b) Top five grounds*of complaints received by the bank from customers
Details of accounts subjected to restructuring*

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year i.e. as on 31.03.2023	Number of complaints received during the year i.e. during 2023-24	% increase / decrease in the number of complaints received over the previous year i.e. 2022-23	Number of complaints pending at the end of the year i.e. as on 31.03.2024	Of 5, number of complaints pending beyond 30 days
Current year (31.03.2024)					
Ground-1-Branch Services	0	0	0%	0	0
Ground-2- Advances	0	0	0%	0	0
Ground-3 - Deposits	0	0	0%	0	0
Ground-4 - General (Wrong transfer, Refund, unauthorized transaction)	0	0	0%	0	0
Ground-5 – ATM	0	30	(38.78%)	0	0
Others	0	44	100%	2	0
Total	0	74		2	0

Previous year (31.03.2023) (in crores)

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year i.e. as on 1.4.2022	Number of complaints received during the year i.e. during 2022-23	% increase / decrease in the number of complaints received over the previous year i.e. 2021-22	Number of complaints pending at the end of the year i.e. as on 31.03.2023	Of 5, number of complaints pending beyond 30 days
Ground-1-Branch Services	0	0	(100%)	0	0
Ground-2- Advances	0	0	(100%)	0	0
Ground-3 - Deposits	0	0	0%	0	0
Ground-4 - General	0	0	0%	0	0
Ground-5 – ATM	0	49	6.52%	0	0
Others	0	0	(100%)	0	0
Total	1	49		0	0

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

1. ATM/Debit Cards	2. Credit Cards	3. Internet/Mobile/ Electronic Banking	4. Account opening/ difficulty in operation of accounts
5. Mis-selling/Para-banking	6. Recovery Agents/ Direct Sales Agents	7. Pension and facilities for senior citizens/ differently abled	8. Loans and advances
9. Levy of charges without prior notice/ excessive charges/ foreclosure charges	10. Cheques/ drafts/ bills	11. Non-observance of Fair Practices Code	12. Exchange of coins, issuance/ acceptance of small denomination notes and coins
13. Bank Guarantees/ Letter of Credit and documentary credits	14. Staff behavior	15. Facilities for customers visiting the branch/ adherence to prescribed working hours by the branch, etc.	16. Others

10. Disclosure of penalties imposed by Reserve Bank of India

During the year no penalty imposed by RBI.

11. Disclosure requirement as per Accounting Standards (AS)

Net Profit or Loss for the Period, Prior Period Items and Changes in Accounting Policies (AS 5) :

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

Change in Accounting Policy : There is no change in the Significant Accounting Policies adopted during the year ended 31st March 2024 as compared to those followed in the previous financial year 2022-23.

Segment Reporting (AS-17) :

Part A : Business Segment

The Bank operates in two segments viz., Treasury and Banking operations. These segments have been identified in line with AS- 17 on segments reporting after considering the nature and risk profile of the product and services, the target customer profiles, the organizational structure and the internal reporting system of the bank. The bank has disclosed the business segment as primary segment. The bank has only one reportable geographical segment.

Segments wise income, expenditure, assets and liabilities which are not directly allocable have been allocated to the reportable segments based on assumptions as considered appropriate by the management.

(in crores)

Business Segment	Business Segment		Business Segment		Business Segment	
Particulars	31.03.2024	31.03.2023	31.03.2024	31.03.2023	31.03.2024	31.03.2023
Revenue	23.51	30.86	42.48	39.10	65.99	69.96
Result	10.15	14.82	23.98	22.76	34.13	37.58
Unallocated expenses					24.76	29.05
Operating Profit					9.37	8.53
Provisions					3.03	3.27
Income taxes					2.19	1.85
Extraordinary profit/loss					-	-
Net profit					4.15	3.41
Other information						
Segment assets	297.43	366.64	411.76	373.73	709.19	740.07
Unallocated assets					89.39	52.74
Total assets					798.58	792.81
Segment liabilities	283.74	332.14	392.81	338.30	676.55	670.44
Unallocated liabilities					10.03	11.68
Capital,Reserves & Surplus					112.00	110.69
Total liabilities					798.58	792.81

Earnings per Share (EPS) (AS 20) :

(in crores)

Particulars	2023-24	2022-23
Net Profit after Taxation	4.15	3.41
Average No. of Shares	0.18	0.16
EPS (in actuals)	23.05	21.31

Major components of Deferred Tax (AS 22) :

FY - 2023 - 24

Sr. No.	Particulars	Impact Rs.	Deferred Tax Asset. Rs.	Deferred Tax Liability, Rs.
1.	Timing Differences			
(a)	Impact of W.D.V. of Fixed Assets, due to Higher Depreciation charged as per Income Tax Act, 1961, as compared to Books of Accounts.	0.09		0.02
(b)	Impact of Provisions in Books of Accounts, due to Disallowances as per Income Tax Act, 1961, as compared to Books of Accounts.	4.15		1.04
(c)	Impact of Allowances and Disallowances, as per Sec. 43 B and other provisions as per Income Tax Act, 1961.	(0.14)	0.03	-
Total		4.10	0.03	1.06
	Net Deferred tax Liability to be recognized			1.03

FY - 2022 - 23

Sr. No.	Particulars	Impact Rs.	Deferred Tax Asset. Rs.	Deferred Tax Liability, Rs.
1.	Timing Differences			
(a)	Impact of W.D.V. of Fixed Assets, due to Higher Depreciation charged as per Income Tax Act, 1961, as compared to Books of Accounts.	(0.38)	0.09	
(b)	Impact of Provisions in Books of Accounts, due to Disallowances as per Income Tax Act, 1961, as compared to Books of Accounts.	4.73		1.19
(c)	Impact of Allowances and Disallowances, as per Sec. 43 B and other provisions as per Income Tax Act, 1961.	(0.27)	0.07	-
Total		4.08	0.16	1.19
	Net Deferred tax Liability to be recognized			1.03

Note : During the financial year the bank has not provided deferred tax liability of Rs. 1.03 crore.

The Bank has exercised the option of lower tax rate available under section 115BAD of the Income Tax Act, 1961 as introduced by the Finance Act 2020 w.e.f. Assessment Year 2021-22.

Details of Computer Software – other than internally generated (AS 26) :

a. Amortization rates used @33.33% p.a. on straight line method. (However, if useful life of software is shorter, then proportionate rates are used).

(in crores)

Particulars	31.03.2024	31.03.2023
Opening Balance (at cost) as on April 1	0.15	0.06
Add: Additions during the year	0.15	0.19
Sub-Total	0.30	0.25
Less: Amortization made:	0.10	0.10
Net carrying amount as on March 31	0.20	0.15

Claims against Bank not acknowledged as debts : Nil

(a) Other Disclosures

a) Business ratios

Particulars	31.03.2024	31.03.2023
i) Interest Income as a percentage to Working Funds	7.38%	8.23%
ii) Non-interest income as a percentage to Working Funds	0.88%	0.59%
iii) Cost of Deposits	4.71%	4.79%
iv) Net Interest Margin	4.22%	3.37%
v) Operating Profit as a percentage to Working Funds	1.17%	1.08%
vi) Return on Assets	0.52%	0.43%
vii) Business per employee (Rs. in crore)	6.63	6.28
viii) Profit per employee (Rs. in crore)	0.025	0.021

b) Bancassurance business :

Commission income from Bank assurance business :

NIL

Sr.No.	Nature of income	2023-24	2022-23
1.	From selling Life Insurance Policies	Nil	Nil
2.	From selling Non-Life Insurance Policies	Nil	Nil
3.	From Pradhanmantri Insurance Schemes	Nil	Nil
	Total	Nil	Nil

c) Marketing and distribution :

Income from Mutual Fund business :

Nature of income	2023-24	2022-23
Mutual Fund Income	Nil	Nil

d) Disclosures regarding Priority Sector Lending Certificates (PSLCs) : Nil :

e) Provisions and contingencies :

(in crores)

Provision debited to Profit and loss Account	31.03.2024	31.03.2023
Provision for NPI	0.00	0.00
Provision towards NPA	1.70	1.30
Provision made towards Income tax	2.00	1.40
Other Provision and Contingencies (with details)		
Provision towards depreciation on investments	0.00	0.00
Provision towards Standard Assets	0.20	0.00
Provision towards a/c under Covid Relief	0.00	0.00
Provision towards MSME & Covid Related Stress restructuring	0.00	0.00

f) Payment of DICGF Insurance Premium :

(in crores)

Sr.No.	Particulars	31.03.2024	31.03.2023
i)	Payment of DICGC Insurance Premium	0.79	0.96
ii)	Arrears in payment of DICGC Premium	Nil	Nil

g) Disclosure of facilities granted to directors and their relatives.

The Bank has not granted any facilities to the directors and their relatives.

Sr. No.	Name of the Director	Name of Relative/ Company / Firm	Relationship with Director	Date and Amount of Exposure		Amount Outstanding
				Date	Amount	
1	Raju Lohe	Kavita Lohe	Wife	15-06-2022	0.05	0.04
2	Raju Lohe	Kavita Lohe	Wife	18-01-2018	0.39	0.31
3	Archana Manish Vaidya	Manish Vaidya	Husband	23-08-2019	0.56	0.12
4	Hemant Thakre	Rohini Patil	Sister	08-09-2022	0.09	0.07

Note : All accounts are standard.

h) The information in respect of their registration under Micro, Small, Medium Enterprises Development, Act 2006 is not received from suppliers / service providers by the Bank. Hence, information relating to the cases of delays if any, in payments to such enterprises or of interest payments due to such delays could not be given.

Infrastructure/ MIS & Reporting : The Investment Policy as approved by the Board of Directors provides detailed guidelines for all operational procedures, settlements, valuations and risk controls pertaining to the investments.

For Tirupati Urban Co-operative Bank Ltd.

As Per Our Report Of Even Date

For Kumar & Jayakrishnan

Chartered Accountants

FRN: 113708W

Prem Grover
Chairman

Ramesh Borkute
Vice-Chairman

B. J. Bajaj
Director

Ram Diwakar
Chief Executive Officer

CA G. Vishwamber Kumar

Partner

Mem.No. : 100861

UDIN : 24100861BJZYS5720

Place : Nagur

Date : 21.06.2024

दृष्टिक्षेप

सन 2023-24 मधील बँकेच्या प्रगतीची ठळक वैशिष्ट्ये :

ह्या वर्षीसुद्धा बँकेने नफा व्यवस्थापन धोरणावर भर देत विक्रमी रु. 634.33 लाख करपूर्व नफा व 415.64 करोत्तर नफा नोंदवला. बँकेच्या निव्वळ अनुत्पादित कर्जाचे प्रमाण शून्य टक्के आहे. बँकेचा Provision Coverage Ratio 100% पेक्षा अधिक असून बँकेची एकूण गंगाजळी मार्च 31, 2024 रोजी रु. 9363.38 लाख आहे.

(रुपये लाखात)

	मार्च-2024	मार्च-2023
भाग भांडवल	1,836.76	1,662.63
एकुण ठेवी	67,629.47	67,007.40
एकुण कर्ज बाकी	41,175.63	37,342.78
कर्जाचे ठेवीशी प्रमाण	60.88%	55.73%
एकुण गुंतवणूक	29,742.66	36,663.70
खेळते भांडवल	79,857.77	79,281.38
निव्वळ नफा (करपूर्व)	634.33	525.71
निव्वळ नफा (करोत्तर)	415.64	341.07
निव्वळ एनपीए चे प्रमाण (Net NPA)	0.00%	0.00%
स्वभांडवल परिपूर्णता (CRAR)	18.70%	19.71%



तिरुपती बँक
तिरुपती अर्बन को-ऑप. बँक लि.

उत्तम योजना
सर्वोत्तम बँक



'मुख्यमंत्री लाडकी बहिण योजना'

ह्या अंतर्गत तिरुपती बँकेत खाते उघडण्याची सुविधा उपलब्ध

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होम लोन
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टु व्हीलर लोन
व्याज दर 11.50% PA



फोर व्हीलर लोन
व्याज दर 8.75% PA



गोल्ड लोन
व्याज दर 10% PA



एज्युकेशन लोन
व्याज दर 10% PA



बिझनेस टर्म लोन
व्याज दर 10% PA



छोटा व्यापार लोन
व्याज दर 13% PA



सोलार लोन
व्याज दर 10% PA

*नियम व अटी लागू

तुमच्या जवळच्या शाखेशी संपर्क साधा.

- साऊथ अंबाझरी रोड : 9158884856
- नरेंद्र नगर : 9158884859
- सक्करदरा : 9158884853
- कोराडी रोड : 9970196560
- अनंत नगर : 9822272487
- के.डी.के. नंदनवन : 7972504473
- गणेशपेठ : 8806080090
- वाय.सी.सी.ई. वानाडोंगरी : 9158884857
- मानकापूर : 9158898189
- गांधीबाग : 9158004157
- वी टी सी : 9423637078
- खामला : 9158899878
- मनीष नगर : 9158884861
- ऐरोली : 9820074965
- चंद्रपूर : 9172795970
- वर्धा : 9158884858

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प्रेषक-

तिरुपती अर्बन को-ऑप. बँक मर्या.

मुख्य कार्यालय : 172, श्रध्दानंदपेठ,
दक्षिण अंबाझरी मार्ग, नागपूर-440 010
दुरध्वनी क्र. : 2231772, 2235600

स. क्र.

प्रति,
श्री/श्रीमती
