

५९ वा

वार्षिक अहवाल
२०२३-२४



विद्या सहकारी बँक लि.

व्यावसायिकतेतून विश्वास, विश्वासातून प्रगती...



श्री. अरुण वीर

चांगला माणूस

सभासद बंधू आणि भगिनिंनो,

बँकेचा वार्षिक अहवाल म्हणजे, तुम्ही दिलेल्या अधिकारात संचालक मंडळाने काय काम केले हे तुम्हाला समजून सांगणे व वार्षिक सभेमध्ये बँकेच्या पुढील वाटचालीबाबत आपणांशी चर्चा करणे होय.

परंतु बँकेचे कामकाज करीत असताना आपल्या वागणूकीतून, बोलण्यातून सर्व सेवकांचे व संचालक मंडळाचे मनोधैर्य वाढविणारी एक व्यक्ती लागते व ती आपल्या बँकेस प्राप्त झाली ती श्री. अरुण वीर यांचे रुपाने. एका शब्दात त्यांचे वर्णन करावयाचे झाल्यास मी ते 'चांगला माणूस' या शब्दात करेन.

प्राचार्य शिवाजीराव भोसले यांनी त्यांच्या 'जागर' या पुस्तकात चांगल्या माणसाचे वर्णन खूप सुंदर केले आहे. ते म्हणतात, "चांगला माणूस हा माणसांच्या जगातला आदर्श असला पाहिजे." पण तो ओळखायचा कसा? प्राचार्य म्हणतात, "ते एकदम सोपे आहे." चांगल्या माणसाचे गुणविशेष सांगताना ते म्हणतात, "तो निर्व्यसनी असावा, निरुद्योगी नसावा, तो निष्काळजी नसावा, जे केले पाहिजे ते तो करणारा असावा, तो लवकर उठणारा व दिवसभर कामात असणारा असावा, त्याच्या बोलण्यावर ताबा असावा, तो मागे बोलणारा, निंदेत रमणारा, तोंडदेखले गोड बोलणारा नसावा, शब्दांची किंमत त्याला कळावी, तो आचरणाला महत्व देणारा असावा. त्याची भक्ती व श्रद्धा उदात्त असावी, हिनता, मलिनता व क्षुद्रता यांचा त्याच्या जीवनाला स्पर्श नसावा. इतरांपेक्षा मला जास्त हक्क असावेत असा आग्रह त्याने कधी धरू नये." प्राचार्यांनी सांगितलेले हे सर्व गुणविशेष संचालक मंडळातील सर्वांनीच श्री. अरुण वीर यांचेमध्ये अनुभवले असतील... म्हणूनच मी त्यांना 'चांगला माणूस' म्हणतो.

श्री साईबाबांवर प्रचंड भक्ती असलेल्या अरुणने आपल्या धाकट्या भावाच्या अकाली निधनानंतर संपूर्ण कुटुंबाला एकत्र ठेवले. आज त्यांच्या १३ जणांच्या कुटुंबात ६ उच्च शिक्षित डॉक्टर आहेत. श्रद्धा व सबुरी या श्री साईबाबांच्या उपदेशानुसार वाटचाल करणाऱ्या अरुणच्या श्रद्धेच्या जोरावर आपल्या बँकेने ०% एन.पी. ए. चा टप्पा नुकताच गाठला हे नमूद करावे लागेल.

यंदाचे अहवालात बँकेने प्रत्येक क्षेत्रात प्रगती केल्याचे आपणांस दिसेल. याचे श्रेय सर्वांना सांभाळून घेत मागील ५ वर्षे विवेक जागृत ठेवून बँकेच्या अध्यक्षपदाची धुरा सांभाळणाऱ्या श्री. अरुण वीर यांनाच जाते. अशा या चांगल्या माणसाला त्याच्या पुढील आयुष्यासाठी आपणां सर्वांकडून लाख लाख शुभेच्छा.



आपला विश्वासू,
विद्याधर अनास्कर
अध्यक्ष



वार्षिक सर्वसाधारण सभेची सूचना केवळ सभासदांकरीता

विद्या सहकारी बँक लि. या बँकेची ५१ वी वार्षिक सर्वसाधारण सभा मंगळवार, दि. २४/०९/२०२४ रोजी सकाळी ११.०० वाजता, एस. एम. जोशी हॉल, सर्व्हे नं. १९१/१९२, नवी पेठ, गांजवे चौकाजवळ, पुणे - ४११ ०३० येथे आयोजित करण्यात आली आहे. तरी आपण सदर सभेस उपस्थित राहावे, ही विनंती.

कार्यक्रमपत्रिका

- १) दि. २६/०९/२०२३ रोजी झालेल्या बँकेच्या ५० व्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून कायम करणे.
- २) मा. संचालक मंडळाने सादर केलेला सन २०२३-२४ चा अहवाल, ताळेबंद, नफा-तोटापत्रक स्वीकृत करणे व सभासदांकडून अहवालासंबंधी आलेल्या लेखी प्रश्नांना उत्तर देणे.
- ३) मा. संचालक मंडळाने शिफारस केल्यानुसार आर्थिक वर्ष २०२३-२४ च्या नफा वाटणीबाबत निर्णय घेणे.
- ४) सन २०२४-२५ या आर्थिक वर्षाच्या अंदाजपत्रकास मंजूरी देणे.
- ५) सन २०२३-२४ च्या वैधानिक लेखापरीक्षकांच्या अहवालाची नोंद घेणे.
- ६) सन २०२३-२४ च्या वैधानिक लेखापरीक्षण अहवालाच्या दोष-दुरुस्ती अहवालाची नोंद घेणे.
- ७) सन २०२४-२५ या आर्थिक वर्षासाठी रिझर्व्ह बँकेच्या परवानगी-नुसार मा. वैधानिक लेखापरीक्षकांच्या नियुक्तिस व त्यांना द्यावयाचे मानधनास मान्यता देणे.
- ८) मा. संचालक मंडळ सदस्य व त्यांचे नातेवाईक यांच्या दि. ३१/०३/२०२४ रोजी येणे कर्ज रकमेची नोंद घेणे.
- ९) सन २०२३-२४ या वर्षात थकित कर्जवसुलीच्या दृष्टीने संचालक मंडळाने शिफारस केलेल्या व्याजाच्या सवलतीस मान्यता देणे.
- १०) सन २०२३-२४ या आर्थिक वर्षात कर्जवसुली संदर्भातील प्रमुख घडामोडीची नोंद घेणे.
- ११) मा. संचालक मंडळाने शिफारस केलेल्या पोटनियम दुरुस्तीस मान्यता देणे.
- १२) मा. अध्यक्षीय परवानगीने आयत्या वेळी येणाऱ्या विषयांचा विचार करून निर्णय घेणे.

मा. संचालक मंडळाच्या आदेशानुसार

स्थळ : पुणे
दिनांक : ३०/०८/२०२४

(सौ. शुभदा मानकर)
मुख्य कार्यकारी अधिकारी

विशेष सूचना : गणसंख्येअभावी सभा तहकूब झाल्यास ही सभा त्याच दिवशी त्याच ठिकाणी अर्ध्या तासाने घेण्यात येईल. त्यावेळी आवश्यक गणसंख्या नसली तरीही सभेचे कामकाज चालविण्यात येईल.

सभासदांसाठी सूचना : वार्षिक सर्वसाधारण सभेच्या सूचनेमध्ये निर्देशित केलेल्या विषयासंबंधीची जरूर ती कागदपत्रे मुख्य कार्यालयात दि. १७/०९/२०२४ पर्यंत (सुट्टीचे दिवस सोडून) सकाळी १०.३० ते दुपारी २.०० या वेळेत पाहण्यासाठी उपलब्ध केली आहेत. वार्षिक सर्वसाधारण सभेच्या विषयांबाबत ज्या सभासदांना माहिती हवी असेल अथवा काही सूचना करावयाच्या असतील अथवा काही प्रश्न विचारावयाचे असतील त्यांनी दि. १७/०९/२०२४ रोजी सायंकाळी ५.०० वाजेपर्यंत मुख्य कार्यालयात लेखी स्वरूपात विचारणा करावी. सभेस येताना अहवालाची प्रत बरोबर आणावी.

संचालक मंडळ अहवाल

सन्माननीय सभासद बंधू-भगिनींनो,

बँकेच्या ५१ व्या वार्षिक सर्वसाधारण सभेत मी आपणा सर्वांचे स्वागत करतो, दि. ३१/०३/२०२४ अखेरचा ताळेबंद व वर्ष २०२३-२४ चे नफा-तोटा पत्रक तसेच संचालक मंडळाचा अहवाल आपल्यापुढे सादर करताना मला आनंद होत आहे.

अहवाल वर्षातील बँकेच्या व्यवसायाबाबत व दि. ३१/०३/२०२४ अखेरील आर्थिक परिस्थितीबाबतची महत्वाची तुलनात्मक माहिती पुढील प्रमाणे आहे.

(रक्कम रुपये लाखांत)

अ.क्र.	तपशील	दि. ३१/०३/२३ ची स्थिती	दि. ३१/०३/२४ ची स्थिती	वाढ/घट
१.	भाग भांडवल	१३०७.४०	१२७८.८०	(-)२८.६०
२.	गंगाजळी व इतर निधी	५०१५.६४	४९४४.७३	(-)७०.९१
३.	ठेवी	४२४४१.३०	४३२७१.६०	८३०.३०
४.	कर्जे	२२५३३.१९	२३३४८.१६	८१४.९७
५.	गुंतवणूक	२०५३४.२४	२१४४६.६८	९१२.४४
६.	सी.डी. रेशो	५३.०९%	५३.९६%	०.८७%
७.	नफा	३७८.१५	५४७.८९	१६९.७४
८.	खेळते भांडवल	४८४२७.२९	४९४९२.९३	१०६५.६४
९.	भांडवल पर्याप्तता प्रमाण	१६.६७%	१७.३३%	०.६६%
१०.	ढोबळ एन.पी.ए. प्रमाण	८.०९%	६.४४%	(-)२.३१%
११.	निव्वळ एन.पी.ए. प्रमाण	१.२५%	०.००%	(-)१.२५%

भाग भांडवलामध्ये रु.२८.६० लाखाची घट झाली आहे. ठेवींमध्ये रु.८३०.३० लाखांची वाढ झाली आहे. अहवाल वर्षामध्ये कर्जामध्ये रु. ८१४.९७ लाखांची वाढ झाली आहे तर गुंतवणूकीमध्ये रु. ९१२.४४ लाखांची वाढ झाली आहे. बँकेचे भांडवल पर्याप्तता प्रमाण १७.३३% इतके झाले आहे. आपल्या बँकेच्या अनुत्पादक कर्जाचे ढोबळ व निव्वळ एनपीए चे प्रमाण यावर्षी अनुक्रमे ६.४४% व ०.००% इतके कमी झालेले आहे. अहवाल वर्षात बँकेस रु. ६९२.४५ लाख इतका ढोबळ नफा झाला असून आकस्मित तोट्यासाठी तरतूद रु. ७९.९५ लाख तसेच TDS आणि आयकर भरणा रु. ६४.६१ लाख इतकी करावी लागल्याने बँकेस रु. ५४७.८९ लाख इतका निव्वळ नफा झाला आहे. बँकेच्या खेळत्या भांडवलामध्ये रु. १०६५.६४ लाख इतकी वाढ झाली असून बँकेचे चालू आर्थिक वर्षाचे खेळते भांडवल रु. ४९४९२.९३ लाख इतके झाले आहे. वरील सर्व आकडेवारीनुसार रिझर्व्ह बँकेने नागरी सहकारी बँकांना FSWM साठी लागू केलेले सर्व निकष बँक पूर्ण करत आहे. त्यामुळे सन २०२२-२३ या वर्षाची तपासणी झाल्यानंतर बँकेवरील सर्व निर्बंध रिझर्व्ह बँकेतर्फे मागे घेण्यात आले आहेत. सन २०२४-२५ या आर्थिक वर्षासाठी बँकेने ठेवी, कर्जे, नफा, खेळते भांडवल इत्यादींमध्ये भरघोस वाढ होण्याच्या दृष्टीने शाखांना उद्दिष्ट्ये ठरवून दिलेली आहेत. तसेच चालू आर्थिक वर्षामध्ये बँकेने अनुत्पादीक कर्जाचे प्रमाण कमी करणेचे दृष्टीने विशेष प्रयत्न केल्याने बँकेच्या निव्वळ एनपीए चे प्रमाण ०% राहिले आहे.

संचालक मंडळ व त्यांचे नातेवाईक यांची कर्जे :

दि. ३१/०३/२०२४ अखेर संचालक व त्यांचे नातेवाईक यांच्याकडील कर्जाचा तपशील खालीलप्रमाणे देत आहोत.

- १) रिझर्व्ह बँकेच्या सूचनांनुसार अहवाल वर्षात संचालक मंडळ सदस्यांना कोणतेही विनातारणी कर्ज मंजूर करण्यात आलेले नाही.
- २) रिझर्व्ह बँकेमार्फत देण्यात आलेल्या परवानगीनुसार संचालक व त्यांचे नातेवाईक यांना त्यांच्या स्वतःच्या मुदत ठेवींच्या तारणावर कर्ज देता येते. त्याप्रमाणे संचालक / नातेवाईक यांना मुदत ठेवींच्या तारणावर रु. १०१.२२ लाखाची कर्जे मंजूर करण्यात आली आहेत. मुदत ठेवींच्या तारणावरील बँक गॅरंटीची दि. ३१/०३/२०२४ अखेरची रक्कम रु. ०.७५ लाख इतकी आहे.



नफा वाटणी :

बँकेस सन २०२३-२४ या वर्षात रु. ५४७.८९ लाख इतका निव्वळ नफा झाला आहे. अहवाल वर्षात कर्जवाटप व वसुली परिणामकारकरित्या झाल्याने नफ्यामध्ये वाढ दिसते. सदर नफ्याची वाटणी पुढील प्रमाणे करावी, अशी मा. संचालक मंडळाची शिफारस आहे. नफा वाटणीमध्ये लाभांशासाठी १०% दराने (प्रॉरेटा पद्धतीने) तरतूद करण्यात आली आहे.

१.	विधीविहित गंगाजळी	२,५२,६३,५५७.५४
२.	लाभांशासाठी तरतूद	१,३७,००,०००.००
३.	सेवक कल्याण निधी	२,७५,०००.००
४.	शैक्षणिक निधी	५,५०,०००.००
५.	तंत्रज्ञान विकास निधी	४५,००,०००.००
६.	गुंतवणूक चढ-उतार निधी	५०,००,०००.००
७.	संभाव्य स्टँडर्ड अॅसेट्साठी तरतूद	२५,००,०००.००
८.	शाखा विस्तार निधी	३०,००,०००.००
	एकूण	५,४७,८८,५५७.५४

आभार :

अहवाल वर्षात मा. सहकार आयुक्त, मा. जिल्हा उपनिबंधक, सहकार खात्यातील सर्व अधिकारी, रिझर्व्ह बँकेतील सर्व अधिकारी, अंतर्गत लेखापरीक्षक, वैधानिक लेखापरीक्षक यांनी केलेल्या बहुमोल मार्गदर्शनाबद्दल मी बँकेच्या वतीने त्यांचे आभार मानतो. सर्व सभासद, ठेवीदार, खातेदार, सहकारी संचालक, सेवकवर्ग, बँकेशी संबंधित सर्व व्यक्ती व संस्थांचा त्यांनी केलेल्या सहकार्याबद्दल मी आभारी आहे. आपल्यापुढे ठेवण्यात आलेला सन २०२३-२४ चा अहवाल, नफा-तोटा पत्रक व ताळेबंद यांस मान्यता द्यावी, ही विनंती.

स्थळ : पुणे
दिनांक : ३०/०७/२०२४

मा. संचालक मंडळाच्या वतीने
अरुण वीर
अध्यक्ष

बँकर्स

महाराष्ट्र राज्य सहकारी बँक
पुणे जिल्हा मध्यवर्ती सहकारी बँक लि.
सारस्वत को-ऑप. बँक लि.
आय. डी. बी. आय. बँक
एचडीएफसी बँक
एस. व्ही. सी. बँक लि.
युनियन बँक
स्टेट बँक ऑफ इंडिया
ए. यू. स्मॉल फायनान्स बँक
ऑक्सिस बँक
ठाणे जनता सहकारी बँक

लेखापरीक्षक

मे. गुंड गावडे अॅण्ड कंपनी
चार्टर्ड अकॉउंटंट, वैधानिक लेखापरीक्षक
मे. महेंद्र शहा अॅण्ड कंपनी
चार्टर्ड अकॉउंटंट, अंतर्गत लेखापरीक्षक
मे. धनंजय जांभूळकर अॅण्ड असोसिएटस्
चार्टर्ड अकॉउंटंट, अंतर्गत लेखापरीक्षक

कायदेविषयक सल्लागार

अॅड. संजय नातू
अॅड. परीक्षित परब
अॅड. श्रीवल्लभ पंचपोर
अॅड. विवेक परुळेकर
अॅड. राधिका उर्सेकर

सभासद / खातेदारांना नम्र विनंती :

१) आपला पत्ता बदलला असल्यास नवीन पत्ता कागदपत्रांसहित त्वरित कळवावा. २) आपण जर भाग दाखले नेले नसतील तर कृपया बँकेच्या मुख्य कार्यालयातून लवकरात लवकर घेऊन जावे. ३) ज्या सभासद / खातेदारांनी वारस नोंद केली नसेल त्यांनी त्वरित अर्ज देऊन वारस नोंदणी करून घ्यावी. ४) रिझर्व्ह बँकेच्या आदेशानुसार सर्व सभासद, खातेदार यांनी 'केवायसी' ची पूर्तता करणे सक्तीचे आहे. तरी ज्यांनी अद्याप पूर्तता केली नाही त्यांनी ती त्वरित करावी. ५) बँकेच्या खातेदारांना विविध सूचना एसएमएस द्वारे कळविल्या जातात. सदर सूचना निशुल्क असून यासाठी आपला मोबाईल क्रमांक नोंदवून सदर सुविधेसाठी अर्ज करणे आवश्यक आहे. ६) शाखेच्या लॉकर धारकांनी दरवर्षी लॉकर भाड्याचा भरणा वेळेवर करणे आवश्यक आहे. तसेच आरबीआयच्या सुचनेनुसार नवीन अॅग्रिमेंट ज्या ग्राहकांचे प्रलंबित आहे त्यांनी शाखेमध्ये संपर्क करून त्वरित करण्यात यावे. सलग ३ वर्षे वा अधिक कालावधीकरिता लॉकर भाडे थकित राहिल्यास रिझर्व्ह बँकेच्या मार्गदर्शक सूचनेनुसार सदर लॉकर्स ब्रेक ओपन करणे बँकेस बंधनकारक आहे, याची सर्व लॉकर धारकांनी नोंद घ्यावी.

दि. ३१ मार्च २०२४ अखेर ताळेबंद

31/03/2023 Rs. Ps.	भाग भांडवल व देणी	Liabilities	31/03/2024 Rs. Ps.
<u>15,00,00,000.00</u>	१) अधिकृत भाग भांडवल (प्रत्येकी रु. १००/-प्रमाणे १५,००,००० भाग)	1) Authorised Share Capital (15,00,000 Shares of Rs. 100/- each)	<u>15,00,00,000.00</u>
13,07,40,100.00	वसुल भाग भांडवल (प्रत्येकी रु. १००/- प्रमाणे १२,७८,८०५ भाग)	Paid up Share Capital (12,78,805 Shares of Rs. 100/- each)	12,78,80,500.00
<u>50,15,64,039.85</u>	२) विधिविहित गंगाजळी व इतर निधी	2) Reserve Funds & Other Reserves	<u>49,44,73,011.24</u>
11,87,96,305.15	विधिविहित गंगाजळी	Statutory Reserve Fund	13,94,63,306.48
4,30,54,857.00	इमारत निधी	Building Fund	4,30,54,857.00
15,60,80,953.80	बुडित व संशयित कर्जनिधी	Bad & Doubtful Debt Reserve	15,60,80,953.80
38,29,517.00	लाभांश समतोलन निधी	Dividend Equilisation Fund	38,29,517.00
2,73,17,320.00	गुंतवणूक घसारा निधी	Investment Depreciation Reserve	1,76,36,319.00
90,00,000.00	स्टँडर्ड असेटसाठी संभाव्य तरतूद	Contingency Reserve for Standard Assets	90,00,000.00
12,37,58,763.00	रिव्हॅल्युएशन रिझर्व्ह	Revaluation Reserve	9,82,30,735.00
1,79,42,455.00	गुंतवणूक चढ-उतार निधी	Investment Fluctuation Reserve	1,92,42,455.00
15,29,868.90	सेवक कल्याण निधी	Staff Welfare Fund	17,29,868.90
2,54,000.00	इतर जिंदगी पोटी तरतूद	Provision For Impaired Assets	3,81,411.00
0.00	शैक्षणिक निधी	Education Fund	4,00,000.00
0.00	निवडणूक निधी	Election Fund	22,00,000.00
0.00	तंत्रज्ञान विकास निधी	Technology Development Fund	25,00,000.00
0.00	सुवर्ण महोत्सव निधी	Golden Jubilee Fund	7,23,588.06
<u>424,41,30,248.41</u>	३) ठेवी	3) Deposits	<u>432,71,60,149.12</u>
<u>301,89,10,962.10</u>	अ) मुदत ठेवी	A) Fixed Deposits	<u>306,16,18,749.95</u>
294,77,02,092.10	१) व्यक्तिगत	1) Individual	299,55,18,941.95
7,12,08,870.00	२) सहकारी संस्था	2) Co-operative Societies	6,60,99,808.00
<u>106,45,84,396.27</u>	ब) बचत ठेवी	B) Saving Deposits	<u>105,85,85,106.30</u>
102,11,15,063.42	१) व्यक्तिगत	1) Individual	101,82,40,515.87
4,34,69,332.85	२) सहकारी संस्था	2) Co-operative Societies	4,03,44,590.43
<u>15,81,94,916.64</u>	क) चालू ठेवी	C) Current Deposits	<u>20,55,72,339.77</u>
15,59,70,877.96	१) व्यक्तिगत	1) Individual	20,40,34,238.47
22,24,038.68	२) सहकारी संस्था	2) Co-operative Societies	15,38,101.30
24,39,973.40	ड) मुदत बाह्य ठेवी	D) Matured Deposits	13,83,953.10
487,64,34,388.26	पुढील पानावर	C/f	494,95,13,660.36

दि. ३१ मार्च २०२४ अखेर ताळेबंद

31/03/2023 Rs. Ps.	भाग भांडवल व देणी	Liabilities	31/03/2024 Rs. Ps.
487,64,34,388.26	मागील पानावरून	B/f	494,95,13,660.36
0.00	४) वसुलीसाठी स्विकारलेली बिले (दुबेरजी)	4) Bills for Collection (as per Contra)	0.00
96,31,117.00	५) ठेवींवरिल देणे व्याज	5) Interest Payable on Deposits	15,82,205.29
13,53,483.28	६) शाखा जुळवणी	6) Branch Adjustments	0.00
21,21,12,072.18	७) थकबाकी व्याज निधी (दुबेरजी)	7) Overdue Interest Reserve(Contra)	20,52,67,017.32
4,12,53,864.25	८) इतर देणी	8) Other Liabilities	4,16,39,906.00
1,24,84,527.52	१) पेस्लिप खाते	1) Bills Payable	25,49,337.70
2,200.00	२) शेअर सस्पेन्स	2) Share Suspense	2,200.00
42,262.00	३) मागणी न केलेली देणी	3) Unclaimed Liabilities	1,22,794.00
2,34,81,635.07	४) संड्री डिपॉझिट	4) Sundry Deposits	2,64,59,239.77
12,41,350.00	५) देय टीडीएस	5) TDS Payable	15,21,801.00
46,649.00	६) देय सीजीएसटी / एसजीएसटी / आयजीएसटी	6) CGST / SGST / IGST Payable	74,580.82
25,56,240.00	७) वसुली खर्चाकरिता तरतूद	7) Provision for Recovery Expenses	25,56,240.00
13,99,000.66	८) इतर देणी	8) Other Liabilities	83,53,712.71
3,78,14,501.33	९) नफा तोटा खाते	9) Profit & Loss Account	5,47,88,557.54
517,85,99,426.30	एकूण	Total	525,27,91,346.51

13,30,501.00	बँक गॅरंटी व लेटर ऑफ क्रेडिट (दुबेरजी)	Bank Guarantee & Letter of Credit (contra)	4,47,79,104.00
87,56,850.00	संभाव्य देणी	Contingent Liabilities	87,56,850.00
4,42,84,992.65	डिपॉझिट एज्युकेशन अँड अवेअरनेस फंड	Deposit Education & Awareness Fund	4,51,77,128.93

आमचे आजचे तारखेचे अहवालास अनुसरून,

As per our Reports of even date

मे. महेंद्र शहा अँड कंपनी
चार्टर्ड अकौंटंट
अंतर्गत लेखापरीक्षक

मे. धनंजय जांभूळकर अँड असोसिएट्स
चार्टर्ड अकौंटंट
अंतर्गत लेखापरीक्षक

मे. गुंड गावडे अँड कंपनी
चार्टर्ड अकौंटंट
वैधानिक लेखापरीक्षक



दि. ३१ मार्च २०२४ अखेर ताळेबंद

31/03/2023 Rs. Ps.	जिंदगी व येणी	Assets	31/03/2024 Rs. Ps.
238,47,07,286.42	मागील पानावरून	B/f	243,47,68,555.37
225,33,18,704.60	५) कर्जे	5) Loans	233,48,16,632.30
48,46,21,713.88	अ) अल्प मुदतीची कर्जे	A) Short Term Loans	41,13,44,356.54
28,32,549.60	कॅश-क्रेडिट, ओव्हरड्राफ्टसह	Cash Credit & Overdraft	
47,36,74,743.87	१) रोखे व तत्सम तारणावर	1) Govt. & Other approved Securities	29,43,982.20
81,14,420.41	२) अन्य तारणावर	2) Other Tangible Securities	39,81,09,211.87
	३) विना तारणी / जामिनकी	3) Unsecured / Surety	1,02,91,162.47
	(पैकी थकबाकी रु. १९,४८,१५,४७२.१५)	(Off which Overdues Rs. 19,48,15,472.15)	
28,31,87,094.64	ब) मध्यम मुदतीची कर्जे	B) Medium Term Loans	34,04,90,452.65
5,41,529.00	१) रोखे वा तत्सम तारणावर	1) Govt. & Other approved Securities	4,21,580.00
18,93,24,333.80	२) अन्य तारणावर	2) Other Tangible Securities	23,72,25,903.24
9,33,21,231.84	३) विना तारणी / जामिनकी	3) Unsecured / Surety	10,28,42,969.41
	(पैकी थकबाकी रु. ४,११,९२,७८५.३९)	(Off which Overdues Rs. 4,11,92,785.39)	
148,55,09,896.08	क) दीर्घ मुदतीची कर्जे	C) Long Term Loans	158,29,81,823.11
0.00	१) रोखे वा तत्सम तारणावर	1) Govt. & Other approved Securities	0.00
148,11,18,363.08	२) अन्य तारणावर	2) Other Tangible Securities	157,71,36,951.11
43,91,533.00	३) विना तारणी / जामिनकी	3) Unsecured / Surety	58,44,872.00
	(पैकी थकबाकी रु. ७,२७,२८,९४६.४२)	(Off which Overdues Rs. 7,27,28,946.42)	
23,58,04,165.18	६) येणे व्याज	6) Interest Receivable	23,10,38,912.99
2,36,92,093.00	अ) गुंतवणुकीवरील	A) On Investment	2,57,71,895.67
21,21,12,072.18	ब) उत्पन्न क्षमता नसलेल्या	B) On Non Performing Assets (Contra)	20,52,67,017.32
	कर्जावरील (दुबेरजी)		
0.00	७) वसुलीसाठी पाठवलेली बिले (दुबेरजी)	7) Bills for Collection (as per Contra)	0.00
0.00	८) शाखा जुळवणी	8) Branch Adjustments	30,727.66
1,95,60,457.86	९) फर्निचर व इतर संपत्ती	9) Furniture and Fixtures	1,87,33,675.08
	(घसारा वजा जाता)	(Net of Depreciation)	
12,33,029.00	१०) कॉम्प्युटर हार्डवेअर व सॉफ्टवेअर	10) Computer Hardware & Software	8,37,123.27
	(घसारा वजा जाता)	(Net of Depreciation)	
13,09,30,645.00	११) जागा व इमारत (घसारा वजा जाता)	11) Premises (Net of Depreciation)	10,50,44,024.00
4,04,023.00	१२) वाहने (घसारा वजा जाता)	12) Vehicles (Net of Depreciation)	3,23,223.00
9,82,15,410.00	१३) नॉन बँकिंग असेट्स -	13) Non Banking Assets	8,63,23,410.00
	कलम १०/८५ व सरफेसी	U/s 100/85, SERFAESI Act	
5,44,25,705.24	१४) इतर मालमत्ता व येणी	14) Other Assets & Receivables	4,08,75,062.84
2,32,570.47	१) दूरध्वनी व एम.एस.ई.बी. अनामत	1) Telephone & MSEB Deposit	2,46,950.47
9,00,205.26	२) शिल्लक स्टेशनरी व तिकिटे	2) Stock of Stationery and Stamps	7,13,437.00
2,53,237.71	३) इमारत भाडे येणे	3) Rent Receivable	2,53,237.71
1,26,58,000.00	४) जागा मालकाला दिलेली उचल	4) Advance to Landlord	8,80,000.00
1,85,408.00	५) आगाऊ केलेले खर्च	5) Prepaid Expenses	3,16,338.06
3,59,04,294.00	६) आगाऊ/विवादाची आयकर रक्कम	6) Advance / Disputed Income Tax	3,41,28,134.00
42,91,989.80	७) इतर येणी	7) Other Receivables	43,36,965.60
517,85,99,426.30	एकूण	Total	525,27,91,346.51

सौ. शुभदा मानकर
मुख्य कार्यकारी अधिकारी

अरुण वीर
अध्यक्ष

महेश गावस्कर
उपाध्यक्ष

विवेक ब्राम्हणकर
तज्ज्ञ संचालक

दि. ३१ मार्च २०२४ रोजी संपलेल्या वर्षाचे नफा तोटा पत्रक

31/03/2023 Rs. Ps.	खर्च	Expenditure	31/03/2024 Rs. Ps.
22,71,37,665.83	१) ठेवीवरील व बाहेरील कर्जावरील व्याज	1) Interest on paid Deposits, Borrowings	21,32,19,380.43
—	अ) ठेवीवरील व्याज	A) Interest on Deposit 21,32,19,380.43	
6,65,59,746.28	ब) कर्जावरील व्याज	B) Interest on Borrowings —	
2,44,540.00	२) सेवकांचे पगार, भत्ते व भविष्य निर्वाह निधी	2) Salaries , Allowances & Provident Fund etc.	8,03,62,038.50
2,27,88,398.22	३) संचालक मंडळाची फी, भत्ते व स्थानिक सभा खर्च	3) Director sitting Fees & Meeting Expenses	2,84,340.00
11,08,750.60	४) भाडे, कर, विद्युत, विमा खर्च	4) Rent, PMC Taxes, Insurance, Lighting	2,62,41,925.82
19,82,138.02	५) वकील फी व व्यावसायिक सेवा खर्च	5) Legal, professional Fees & charges	14,40,041.88
13,65,921.22	६) टपाल, दूरध्वनी खर्च	6) Postage, Telephone Charges	19,91,879.76
18,13,488.02	७) आय-व्यय निरीक्षण शुल्क	7) Audit Fees	13,24,638.15
20,52,517.24	८) छपाई, स्टेशनरी, जाहिरात	8) Printing, Stationary & Advertisement	24,70,782.58
1,15,22,770.45	९) दुरुस्ती	9) Repairs & Maintenance	17,55,326.18
6,13,092.00	१०) घसारा	10) Depreciation	34,75,211.51
49,38,207.33	११) रोख्यांमधील गुंतवणुकीवरील अधिमूल्य	11) Amortized Premium on Government Securities	6,18,292.00
72,01,305.15	१२) सी.बी.एस., ए.टी.एम., एन.एफ.एस. संगणक प्रणाली खर्च	12) CBS, ATM, NFS Expenses	31,88,679.75
0.00	१३) इतर खर्च	13) Other Expenses	74,53,651.76
15,712.58	१४) अग्रक्रम, दुर्बल घटक प्रमाणपत्रावरील अधिमूल्य	14) Premium paid for PSL certificate	10,31,000.00
6,79,00,000.00	१५) आयकर भरणा	15) Income Tax Paid	64,61,447.34
2,36,37,239.23	१६) बुडीत व संशयित निधी तरतूद	16) Provision for BDDR	0.00
0.00	१७) बुडित संशयित कर्जनिर्लेखन	17) Bad Debts Written Off	0.00
3,78,14,501.33	१८) आकस्मित तोटा, नॉन बँकिंग असेट तरतूद	18) Provision for unforeseen contingency and NBA	79,94,697.52
	१९) चालू सालचा निव्वळ नफा	19) Net Profit for the Current Year	5,47,88,557.54
47,86,95,993.50	एकूण	Total	41,41,01,890.72

आमचे आजचे तारखेचे अहवालास अनुसरून,

As per our Reports of even date

मे. महेंद्र शहा अँड कंपनी
चार्टर्ड अकॉउंटंट
अंतर्गत लेखापरीक्षक

मे. धनंजय जांभूळकर अँड असोसिएट्स
चार्टर्ड अकॉउंटंट
अंतर्गत लेखापरीक्षक

मे. गुंड गावडे अँड कंपनी
चार्टर्ड अकॉउंटंट
वैधानिक लेखापरीक्षक



दि. ३१ मार्च २०२४ रोजी संपलेल्या वर्षाचे नफा तोटा पत्रक

31/03/2023 Rs. Ps.	उत्पन्न	Income	31/03/2024 Rs. Ps.
21,95,92,650.29	१) कर्जावरील व्याज	1) Interest Received on Loans	23,65,85,670.97
13,56,58,705.07	२) गुंतवणुकीवरील व्याज व लाभांश	2) Interest on Investment and Dividend	12,75,38,710.63
7,31,651.33	३) कमिशन व वटाव	3) Commission, Exchange, Brokerage	18,94,749.03
59,68,582.14	४) लॉकर भाडे	4) Locker Rent	64,24,705.19
76,82,659.04	५) इतर उत्पन्न	5) Other Income	53,47,357.81
1,22,78,942.40	६) निर्लेखित केलेल्या कर्जांमधील वसुली	6) Recovery in Written Off A/cs	1,63,44,547.09
13,18,550.40	अ) व्याजातील वसुली १,२१,२०,६५८.००	A) Interest received 1,21,20,658.00	
1,09,60,392.00	ब) मुद्दलातील वसुली ४२,२३,८८९.०९	B) Principle Balance 42,23,889.09	
99,62,323.00	७) गुंतवणूक खरेदी/विक्री मधील नफा	7) Profit On Purchase/ Sale Of Securities	1,09,03,800.00
72,60,940.00	८) रिव्हॅल्युएशन रिझर्व्ह मधून वजावट	8) Withdrawal from Revaluation Reserve	0.00
2,36,37,239.23	९) बुडित, संशयित कर्जांमधील रकम	9) BDDR withdrawn	0.00
4,69,74,077.00	१०) मालमत्ता विक्री मधील नफा	10) Profit on Sale of Assets	0.00
49,48,224.00	११) आयकर परताव्यावरील व्याज	11) Int Received on Income Tax Refund	62,350.00
40,00,000.00	१२) स्टँडर्ड असेट्च्या तरतूदीचे परावर्तन	12) Reversal of Provision for Standard Assets	0.00
0.00	१३) लाभांश तरतूदीचे परावर्तन	13) Reversal of Dividend	90,00,000.00
47,86,95,993.50	एकूण	Total	41,41,01,890.72

सौ. शुभदा मानकर
मुख्य कार्यकारी अधिकारी

अरुण वीर
अध्यक्ष

महेश गावस्कर
उपाध्यक्ष

विवेक ब्राम्हणकर
तज्ज्ञ संचालक

Vidya Sahakari Bank Ltd., Pune

F. Y. 2023-24

A] SIGNIFICANT ACCOUNTING POLICIES :**1. Accounting Conventions :**

The accompanying financial statements have been prepared on historical cost conventions and on a going concern basis and confirm in all material respects to the generally accepted accounting principles and practices, statutory provisions and guide lines issued by the Reserve Bank of India, except otherwise stated.

2. Investments :

- (a) In accordance with the Reserve Bank of India directives for Classification and Valuation of Investments for all Primary Urban co-operative Banks, the Bank has classified and valued its Investment Portfolio as on 31st March 2024 into following categories : (i) Held to Maturity (HTM) (ii) Available for Sale (AFS) (iii) Held for Trading (HFT).
- (b) Investments under HTM category are valued at acquisition cost. The premium, if any, paid on the investment under this category is amortised over the period remaining to maturity and if the cost price is less than face value, the difference is ignored.
- Investments under AFS and HFT category are valued as lower of market value or book value in aggregate under each classification.
- (c) Brokerage, commission and stamp duty paid in connection with acquisition of securities are treated as revenue expenses.
- (d) Interest accrued up to the date of acquisition of securities (i.e. broken period interest) is excluded from the acquisition cost and recognized as interest expense. Broken period interest received on sale of securities is recognized as interest income.
- (e) Profit/Loss on sale of Investments is taken to Profit & Loss account.
- (f) For computing any profit or loss on sale of Securities, bank has generally followed FIFO method.

3. Advances :

Bank has generally followed the RBI guidelines and circulars issued on Income Recognition, Asset Classification, Provisioning and Other Related matters except otherwise specifically stated.

Classification and provisions in respect of non-performing advances are made based on management's assessment of the degree of impairment of the advance.

4. Fixed Assets (AS10) :

- (a) Head Office and its three Branches were revalued during the year 2010-11. The Bank has revalued its 4 Branches as on 31/03/2021, including the three Branches that were revalued in 2010-11.
- (i) Historical cost net of depreciation Rs.68.13 lakhs
- (ii) Revaluation Reserve net of depreciation Rs.982.31 lakhs.
- (b) Fixed Assets are stated at cost less depreciation. Cost is ascertained as purchase price as increased by cost attributable to bringing the assets to working condition.
- (c) The Accounting Standard 10 on Fixed Assets issued by the Institute of Chartered Accountant of India requires a disclosure of gross block values at cost less accumulated depreciation on fixed assets. The Bank has not shown such gross block values as the same are not available for past years.

5. Depreciation (AS 6) :

- (a) Depreciation on Fixed Assets is provided at the rates and methods is stated as under :

Sr. No.	Name of Asset	Depreciation Rate	Method
1	Dead Stock, Furniture & Fixtures	10%	WDV
2	Computers incl software	33.33%	SLM
3	Building	5%	WDV
4	Vehicles	20%	WDV

- (b) Depreciation is charged on pro-rata basis.
- (c) Depreciation charged to revenue during the F.Y. 2023-2024 is of Rs.34.75 lakh.



6. Revenue Recognition (AS 9)

Items of Income and Expenditure are generally accounted on accrual basis except the following:

- Interest on non-performing assets is recognized on the basis of realization in pursuance with the RBI guidelines.
- Commission, brokerage and locker rent.
- Dividend on investment in shares, contribution to employees' gratuity fund scheme, bonus payable to employees and leave encashment.

7. Employees Retirement Benefits (AS15)

- Retirement benefit in the form of provident fund is a defined contribution scheme and contribution is charged to Profit & Loss Account for the year amounting to Rs. 60,22,329/- (Bank's contribution)
- The Employees Gratuity Fund Scheme is managed by Life Insurance Corporation of India and the contribution is charged to Profit & Loss Account for the year. Annual contributions to gratuity are ascertained by LIC on the basis of actuarial valuation as at the end of the year and the Bank has remitted the contribution to LIC amounting to Rs.4,98,936/-during the year.
- Leave encashment is an accumulating (vesting) compensation. The scheme is managed by LIC and in this financial year, the Bank has remitted Rs. 11,31,180/- as premium for the same.

8. Net Profit /Loss for the year, prior period items and changes in accounting policies.

No prior period or extraordinary items of gains and expenses, except stated separately, are of material nature.

The accounting policies are applied consistently during the year and there is no change in the said accounting policies, except stated above.

9. Valuation of Inventories (AS2)

Bank inventory includes stock of printed stationery. It is valued at cost.

B] NOTES ON ACCOUNTS

Disclosure Requirements as per RBI Directions dt 30th Aug 21

1. Regulatory Capital

- Composition of Regulatory Capital

(Rs. in Lakhs)

Sr. No.	Particulars	31/03/2024	31/03/2023
1	Paid up share Capital & Reserves	3966.36	3,860.98
2	Other Tier 1 Capital	0.00	0.00
3	Tier 1 Capital (i+ii)	3966.36	3,860.98
4	Tier 2 Capital	328.72	323.02
5	Total Capital (Tier 1 + Tier 2)	4295.08	4184.00
6	Total Risk Weighted Assets (RWA)	24779.92	2,5102.82
7	Paidup Share Capital & Reserves as % of RWAs	16.00%	15.38%
8	Tier 1Ratio (Tier 1Capital as a % of RWAs)	16.00%	15.38%
9	Tier 2 Ratio (Tier 2 Capital as a% of RWAs)	1.33%	1.29%
10	Capital to Risk Weighted Assets Ratio (CRAR)	17.33%	16.67%
11	Leverage Ratio	N A	NA
12	Percentage of the share holding of		
	a) Govt. of India	Nil	Nil
	b) Govt. of Maharashtra	NA	NA
	c) Sponsor Bank	NA	NA
13	Amount of paid up capital raised during the year	0.00	18.77
14	Amount of non-equity Tier 1capital raised during the year	NA	NA
15	Amount of non-equity Tier 2 capital raised during the year	N A	NA

b) Draw down from Reserves

Sr. No.	Particulars	Amount Rs.	Reason
1	Revaluation Reserve	255,28,028.00	a) Repayment Rs. 56,78,978.00 is due to 5% Depreciation on building charged to account. b) Repayment Rs. 198,49,050.00 is due to reversal of revaluation reserves in respect to property at 596 Sadashiv Peth as Bank cannot hold the property beyond 12 yrs which is not in use of Bank's working.
2	Investment Depreciation Reserve	96,81,001.00	a) Reversal of IDR worth Rs. 96,81,001=00 in respect to settlement of NON SLR investment in SREI NCD's as per resolution plan NARCL approved by NCLT order Dt. 11/08/2023.

2. Asset Liability Management :

Maturity Pattern of certain items of assets and liabilities

(Rs. in Lakhs)

Days	Advances	Deposits	Investments
1 Day	0.55	12,655.53	0.00
2 – 7 Days	10.33	0.00	1,150.00
8 – 14 Days	0.00	0.26	650.00
15 – 30 Days	3.89	623.89	1,354.00
31 d – 2months	12.05	80.28	703.00
2m – 3months	59.33	20.28	100.00
3m – 6months	87.18	493.44	405.00
6m – 12months	1556.07	281.40	2,590.00
1 year – 3 years	1,691.73	24,424.11	447.69
3 years – 5years	818.12	4,369.32	508.21
Over 5 years	19,108.92	323.09	13,538.78
Total Rs.	23,348.17	43,271.60	21,446.68

• No Borrowings • No foreign currency assets • No foreign currency liabilities.

3. Investments

a) Composition of Investment in India - Portfolio.

As at 31/03/2024

(Rs. in Lakhs)

	Government Securities	Other approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India
Held to Maturity							
Gross	10543.23		2.01	68.12		81.56	10694.92
Less : Provision for non - Performing investments (NPI)	0.00		0.00	0.00		0.00	0.00
Net	10543.23		2.01	68.12		81.56	10694.92
Available for Sale							
Gross	1474.05		0.00	24.79		0.00	1498.84
Less : Provision for depreciation And NPI	50.28		0.00	6.12		0.00	56.45
Net	1423.77		0.00	18.67		0.00	1442.39

• No investments outside India. • No investment in HFT (Held for Trading) category.

Cont. on Next Page



Held for Trading							
Gross	2004.87					0.00	2004.92
Less : Provision for depreciation and NPI	0.05					0.00	0.05
Net	2004.87					0.00	2004.87
Total Investments	14022.20		2.01	92.91		81.56	14198.68
Less : Provision for non-Performing investments	0.00		0.00	0.00		0.00	0.00
Less: Provision for depreciation and NPI	50.33		0.00	6.12		0.00	56.45
Net	13971.87		2.01	86.79		81.56	14142.23

b) Composition of Investment in India - Portfolio.

As at 31/03/2023

(Rs. in Lakhs)

	Government Securities	Other approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India
Held to Maturity							
Gross	10039.54		1.91	68.12			10109.57
Less : Provision for non - Performing investments (NPI)	0.00		0.00	0.00		0.00	0.00
Net	10039.54		1.91	68.12			10109.57
Available for Sale							
Gross	2952.88		0.00	224.79		0.00	3177.67
Less : Provision for depreciation and NPI	83.99		0.00	140.46		0.00	224.45
Net	2868.89		0.00	84.33		0.00	2953.22
Held to Trading							
Gross	0.00					0.00	0.00
Less : Provision for non - Performing investments (NPI)	0.00		0.00	0.00		0.00	0.00
Net	0.00					0.00	0.00
Total Investments	12992.42		1.91	292.91		0.00	13287.24
Less : Provision for non - Performing investments (NPI)	0.00		0.00	0.00		0.00	0.00
Less : Provision for depreciation and NPI	83.99		0.00	140.46		0.00	224.45
Net	12908.43		1.91	152.45		0.00	13062.79

- No investments outside India during F.Y.2023-2024 and F.Y. 2022-2023
- No investment in HFT (Held for Trading) category during the F.Y. 2022-2023.

b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(Rs. in Lakhs)

Sr. No.	Particulars	31/03/2024	31/03/2023
1	Movement of Provisions held towards depreciation on investments		
	a) Opening balance	273.18	273.18
	b) Add : Provision made during the year	0.00	0.00
	c) Less : Write off /write back of excess provisions during the year	96.81	0.00
	d) Closing balance	176.37	273.18
2	Movement of Investment Fluctuation Reserve		
	a) Opening Balance	179.42	171.42
	b) Add : Amount transferred during the year	13.00	8.00
	c) Less : Drawdown	0.00	0.00
	d) Closing balance	192.42	179.42
3	Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT / Current category	5.49%	5.56%

c) Sale and transfers to / from HTM Category

Sr. No.	Particulars	Remark
1	The one time transfer of securities to / from HTM category with the approval of Board of Directors undertaken by banks at the beginning of the accounting year.	Yes. 1 Govt. Sec transferred from HTM to AFS category vide board Resolution Dt.19/06/2023
2	Direct sales from HTM for bringing down SLR holdings in HTM category consequent to a downward revision in SLR requirements by RBI.	NIL
3	Sales to the Reserve Bank of India under liquidity management operations of RBI like Open Market Operation (OMO) and the Government Securities Acquisition Programme (GSAP)	NIL
4	Repurchase of Government Securities by Government of India from banks under buyback/switch operations.	NIL
5	Repurchase of State Development Loans. By respective state governments under buyback/switch operations.	NIL
6	Additional Shifting of securities explicitly permitted by the Reserve Bank of India.	NIL

d) Non-SLR Investment portfolio.

1. Non-performing Non-SLR Investments

(Rs. in Lakhs)

Sr. No.	Particulars	31/03/2024	31/03/2023
1	Opening balance	200.00	200.00
2	Additions during the year since 1st April	0.00	0.00
3	Reductions during the above period	200.00	0.00
4	Closing balance	0.00	200.00
5	Total provisions held	0.00	183.92



2. Issuer composition of non-SLR Investments

Sr. No.	Issuer	Amount		Extent of 'unrated' Securities		Extent of 'unlisted' Securities	
		31/03/2024	31/03/2023	31/03/2024	31/03/2023	31/03/2024	31/03/2023
1	PSUs	68.12	68.12	0.00	0.00	0.00	0.00
2	FIs						
3	Banks						
4	Private Corporate	106.35	224.79	0.00	0.00	0.00	0.00
5	Subsidiaries / Joint Ventures						
6	Others	2.01	1.91	2.01	1.91	2.01	1.91
	Mutual Fund						
7	Provision for depreciation	126.03	189.18				
	Total	176.48	294.82	2.01	1.91	2.01	1.91

• No investment by way of private placement. • No “below investment grade securities” at the time of investment.

e) Repo transactions (in face value terms)

No such transactions were undertaken by the Bank during F.Y. 2023-2024 and also during 2022-2023.

3. Asset Quality :

a) Classification of advances and provisions held

(Rs. in Lakhs)

	Standard	Non - Performing				Total
	Total Standard Advances	Sub-Standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	20710.49	161.58	1661.12	0	1822.70	22533.19
Add: Additions during the year					593.47	
Less: Reductions during the year					913.37	
Closing balance	21845.37	589.83	912.97	0.00	1502.80	23348.17
Reductions in Gross NPAs due to:						
i) Upgradation					40.41	40.41
ii) Recoveries (excluding recoveries from upgraded accounts)					872.96	872.96
iii) Technical / Prudential Write-offs					0.00	0.00
iv) Write-offs other than those under(iii) above					0.00	0.00
Provisions (Excluding Floating Provisions)						
Opening Balance of Provisions held	90.00	16.16	1263.99	0	1280.15	1560.81
Add : Fresh provisions made during the year					42.82	0.00
Less : Excess provision reversed / Write-off loans					661.11	0.00
Closing balance of Provisions held	90.00	58.98	602.88	0.00	661.86	15,60.81
Net NPAs						
Opening Balance		145.42	116.47	0.00	261.89	
Add : Fresh additions during the year					0.00	
Less: Reductions during the year					261.89	
Closing Balance		0	0	0.00	0.00	0.00
Technical write-offs & the recoveries made thereon	0.00	0.00	0.00	0.00	0.00	0.00

Cont. on Next Page

Opening balance of Technical / Prudential written-off accounts						2343.43
Add : Technical / Prudential write-offs during the year						0.00
Less : Recoveries made from previously technical/prudential written-off accounts during the year						42.24
Closing balance						2301.19

Ratios	31/03/2024	31/03/2023
Gross NPA to Gross Advances	6.44%	8.09%
Net NPA to Net Advances	0.00%	1.25%
Provision coverage ratio	100.00%	85.63%

b) Sector-wise Advances and Gross NPAs

(Rs. in Crores)

Sr. No.	Sector	Current Year 31/03/2024			Previous Year 31/03/2023		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
1)	Priority Sector						
	a) Agriculture and allied activities	0.07	0.00	0.00	1.06	0.02	1.59
	b) Advances to industries sector eligible as priority sector	21.68	0.02	0.09	19.51	5.99	30.71
	c) Services	0.00	0.00	0.00	15.07	0.03	0.23
	d) Personal loans	34.58	8.71	25.19	9.92	1.10	11.08
	e) Housing Loans	64.70	0.76	1.17	52.82	2.64	5.00
	Sub total (1)	121.03	9.49	7.84	98.38	9.78	9.94
2)	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	0.00	0.00	0.00	0.00	0.00	0.00
	d) Personal loans	112.45	5.53	4.92	126.95	8.44	6.65
	Sub-total (2)	112.45	5.53	4.92	126.95	8.44	6.65
	Total (1+2)	233.48	15.02	6.44	225.33	18.23	8.09

c) Details of Overseas assets, NPAs and Revenue. No assets outside India.

d) Details of stressed loans transferred during the year. No stressed loans transferred during the year by the Bank.

e) Details of loans acquired during the year. No loans were acquired during the year.

f) Fraud Accounts. No fraud accounts reported during the previous year.

Disclosure of Frauds	Current year F.Y. 2023-24	Previous year F.Y. 2022-23
Number of frauds reported	3	0
Amount involved in fraud (₹ crore)	1.86	0
Amount of provision made for such frauds (₹ crore)	1.16	0
Amount of Unamortized provision debited from 'other reserves' as at the end of the year (₹ crore)	0	0

g) Disclosure under resolution framework for Covid 19 related assets : NIL



4. Exposure

a) Exposure to Real Estate Sector

(Rs. in Crores)

Category	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. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-funded based (NFB) limits.	57.80	23.95
b) Commercial Real Estate : Lending secured by mortgages on commercial real estate (office building, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction etc) Exposure would also include non-funded based (NFB) limits.	9.39	12.27
c) Investment in Mortgage-Backed Securities (MBS) and other securitized exposures : i. Residential ii. Commercial Real Estate	0.00	0.00
ii) Indirect Exposure : Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.		
Total Exposure to Real Estate Sector	67.19	36.22

b) Exposure to Capital Markets

No such transactions were undertaken by the Bank during F.Y. 2023-24 and also during 2022-23.

c) Risk Category-wise Country Exposure

Bank has no exposure to country risk.

d) Unsecured Advances

(Rs. in Lakhs)

Particulars	31/03/2024	31/03/2023
Total Unsecured advances of the Bank	1,189.79	1,058.27
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	0.00	0.00
Estimated value of such intangible securities	0.00	0.00

e) Factoring Exposure

The Bank has no factoring exposure.

5. Concentration of Deposits, Advances, Exposures and NPAs

a) Concentration of Deposits

(Rs. in Lakhs)

Particulars	31/03/2024	31/03/2023
Total deposits of the twenty largest depositors	3,840.89	1,669.68
Percentage of deposits of twenty largest depositors to total deposits of the bank	8.88%	3.93%

b) Concentration of Advances

(Rs. in Lakhs)

Particulars	31/03/2024	31/03/2023
Total advances to the twenty largest borrowers	3,194.29	3,064.98
Percentage of advances to twenty largest borrowers to total advances of the bank	13.68%	13.60%

c) Concentration of NPAs

(Rs. in Crore)

Particulars	31/03/2024	31/03/2023
Total exposure of the top twenty NPA accounts	9.71	13.31
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	65.58	73.34

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

(Rs. in Lakhs)

Particulars	31/03/2024	31/03/2023
Opening balance of the amounts transferred to DEA Fund	442.85	384.00
Add : Amounts transferred to DEA Fund during the year	27.76	63.76
Less: Amount reimbursed by DEA Fund towards claims	18.84	4.91
Closing balance of amounts transferred to DEA Fund	451.77	442.85

7. Disclosure of Complaints

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

Sr. No.	Particulars	Previous Years 2022-23	Current Year 2023-24
Complaints received by the bank from its customers			
1	Number of complaints pending at beginning of the year	2	2
2	Number of complaints received during the year	2	70
3	Number of complaints disposed during the year	2	70
3.1	Of which, number of complaints rejected by the bank	-	-
4	Number of complaints pending at the end of the year	2	2
Maintainable complaints received by the bank from Office of Ombudsman			
5	Number of maintainable complaints received by the bank from Office of Ombudsman	-	2
5.1	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	-	2
5.2	Of 5, number of complaints resolved through conciliation / mediation/advisories issued by Office of Ombudsman	-	-
5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	-	-
6	Number of Awards unimplemented within the stipulated time (other than those appealed)	-	-



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

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase / decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
Current Year (2023-24)					
CIBIL report related	0	70	100%	0	0
Legal aspect	2	0	0	2	2
ATM related	0	0	0	0	0
Ground – 4	-	-	-	-	-
Ground – 5	-	-	-	-	-
Others	-	-	-	-	-
Total	2	70		2	2
Previous Year (2022-23)					
CIBIL report related	0	0	0	0	0
Legal aspect	2	0	0	2	2
ATM related	0	2	100%	0	0
Ground – 4	-	-	-	-	-
Ground – 5	-	-	-	-	-
Others	-	-	-	-	-
Total	2	2		2	2

8. Disclosure of penalties imposed by the Reserve Bank of India.

No penalties were levied by the RBI under any statute.

9. Default in Reverse Repo transactions during the financial year.

NO Repo or Reverse Repo transactions under taken by the Bank.

10. Other Disclosures

a) Business Ratios

(Rs. in Lakhs)

Particulars	31/03/2024	31/03/2023
1) Interest Income as a percentage to Working Funds	7.78%	7.33%
2) Non-interest income as a percentage to Working funds	1.02%	0.76%
3) Cost of Deposit	5.12%	4.99%
4) Net Interest Margin	2.85%	2.36%
5) Operating Profit as a percentage to Working Funds	2.17%	2.18%
6) Return on Assets	9.97%	7.71%
7) Business (deposits plus advances) per employee (in Lakhs)	508.55	507.61
8) Profit per employee (in Rs. Lakhs)	4.18	2.95

b) **Bank Assurance Business**

(Rs. in Lakhs)

Particulars	31/03/2024	31/03/2023
Insurance Commission	8.79	2.64

c) **Marketing and Distribution**

No such income.

d) **Disclosures regarding Priority Sector Lending Certificates (PSLCs)
Details of Priority Sector Lending Certificates (PSLC) -**

Purchased Details of Priority Sector Lending Certificates (PSLC) -

1) PSLC General Category - 36 Units of face Value Rs. 9,00,00,000.00

2) PSLC Small and Marginal Farmers Category - 56 Units of face Value Rs. 14,00,00,000.00

e) **Provision and contingencies**

(Rs. in Lakhs)

Provision debited to Profit and Loss Account	31/03/2024	31/03/2023
i) Provisions for NPI	0.00	0.00
ii) Provision towards NPA (in Rs. Lakhs)	0.00	0.00
iii) Provision made towards Income tax	0.00	0.00
iv) Other Provisions and Contingencies (with details)		
Bad and Doubtful Reserve	0.00	679.00
Provision for Unforeseen Contingency	78.67	0.00
Provision for Non Banking Asset	1.27	0.00

f) **Payment of DICGC Insurance Premium**

(Rs. in Lakhs)

Particulars	31/03/2024	31/03/2023
Payment of DICGC Insurance Premium (in Rs. Lakhs)	51.40	56.38
Arrears in Payment of DICGC premium	0.00	0.00

g) **Disclosure of facilities granted to director and their relatives**

(Rs. in Lakhs)

Particulars	31/03/2024	31/03/2023
a) Fund - based against Fixed Deposit	101.22	38.18
b) Non Funded based (Guarantees, L/C etc.)	0.75	0.75

11. **Income Recognition and Provision on Non-performing Assets**

Subject to our Report of even date, the Bank has generally followed RBI guidelines and circulars with reference to income recognition. A general provision on standard assets is made as per RBI guidelines.

1. **Cash Flow Statement (AS3)**

As required by the Accounting Standard (AS3) issued by the Institute of Chartered Accountants of India, the Bank has prepared and disclosed the Cash Flow Statement Attached of this Report.



2. Contingencies and Events Occurring after Balance Sheet Date

- Contingent Liabilities on account of Bank Guarantees Rs. 447.79 lakhs (including expired guarantees Rs. 12.97 lakhs) and Other Payables Rs. 87.57 lakhs which includes Rs. 55.00lakhs towards purchase of premises.
- No significant events, that could have effect on the financial position as on 31/03/2024, to a material extent, have been reported by the Management of the Bank, after the Balance Sheet date till the date of signing of the audit report.
- The Bank has considered recovery in NPA accounts, up to 31st March only for the purpose of calculation of BDDR.

3. Segment Reporting (AS 17)

(Rs. in Lakhs)

Particulars	Banking Operations		Treasury		Total	
	2022-23	2023-24	2022-23	2023-24	2022-23	2023-24
Segment Revenue	3330.75	2756.59	1456.21	1384.43	4786.96	4141.02
Result					0.00	0.00
Unallocated Expenses					4408.65	3528.52
Operating Profit					378.31	612.50
Income Tax					0.16	64.61
Extraordinary profit / loss / Provision					0.00	0.00
Net Profit					378.15	547.89
Other Information						
Segment Assets	24654.31	25400.84	24084.00	24605.40	48738.31	50006.24
Unallocated Assets					3047.68	2521.67
Total Assets					51785.99	52527.91
Segment Liabilities	42441.30	43271.60			42441.30	43271.60
Unallocated Liabilities					9344.69	9256.31
Total Liabilities					51785.99	52527.91

The Bank is operating only in one geographical segment i.e. Maharashtra State. As such the geographical segment reporting is not applicable. Banking Operations and Treasury are two business segments.

4. Related Party Disclosure (AS 18)

As required by the Accounting Standard (AS 18) issued by the Institute of Chartered Accountants of India, the Bank has provided the information regarding loans to directors and their relatives, as detailed below :

(Rs. in Lakhs)

Sr. No.	Name of Director / Relative of Director or Borrower	Designation / Relation	Security	Loan Sanctioned	Outstanding as on 31.03.2024
1	Sunny Stone Group	Partner is Husband of Director	FDR	0.25 (Non funded)	0.25
2	Mrs Swati Nimhan	Director	FDR	0.50 (Non funded)	0.50
3	Mrs Vidya Kakade	Sister of Director	FDR	6.22 (Funded)	6.16
4	M/s Krushnai Water Park & Resorts P. Ltd.	Director of company, Director	FDR	95.00 (Funded)	95.02

5. Earnings per Share (AS 20)

As required by the Accounting Standard (AS 20) issued by the Institute of Chartered Accountants of India, the Bank has prepared and disclosed the following information.

Particulars	31/03/2024	31/03/2023
Earnings Per Share on average capital employed.	42.19	29.13

6. Accounting for Taxes on Income (AS 22)

In the opinion of the Management of the Bank, provision for current year taxation is adequate and not in excess of the amounts reasonably necessary.

7. Intangible Assets (AS26)

Accounting Standard (AS 26) issued by the Institute of Chartered Accountants of India requires separate disclosure of intangible assets viz. software separately. Such intangible assets included in Computers as at 31/03/2024 are Rs. 57,918/- (Rs. 1,26,192/- as on 31/03/2023).

8. Impairment of Asset (AS28)

As required by the Accounting Standard (AS28) issued by the Institute of Chartered Accountants of India, in the opinion of the Management of the Bank, there is no material impairment of the assets of the Bank and as such no impairment is required for the FY 23-24.

9. Provisions, Contingent Assets and Contingent Liabilities (AS29)

The Bank has not issued letters of credit (LCs) but issued bank guarantees (BGs) to the parties for Bank's customers. As required by the Accounting Standard (AS 29) issued by the Institute of Chartered Accountants of India, the liability on account of BGs depend on contractual obligations, raising of demand / claim by the parties to whom it has been issued. These liabilities have been collateralized by margins, counter guarantees and other security.

10. There is no amount due to "Micro or Small Enterprises" under the Micro, Small and Medium Enterprises Act, 2006. This information as required to be disclosed under the Micro, Small and Medium Enterprises Development Act, 2006 has been determined to the extent that such parties have been identified on the basis of the information available with the Bank. Further no interest is paid / payable in terms of section 16 of the said Act.

11. The statement of Significant Accounting Policies and Notes to Accounts form an integral part of accounts.

12. Previous year's figures have been re-arranged/ regrouped and classified wherever necessary so as to make the comparison meaningful.

For Gund Gawade and Co.
Chartered Accountants
FRN : 122372W

VIDYA SAHAKARI BANK LTD.

Mrs. Shubhada Mankar
Chief Executive Officer

CA Vasant B. Gund
Partner
Membership Number : 044169
Co-op. Audit Panel Number : 10899

PLACE : PUNE

DATE : 26/06/2024

**GUND GAWADE AND CO.****CHARTERED ACCOUNTANTS**

Address : Office No. 310/311, Bharat Bhavan, 'A' Wing, Sr. No.1360, Shukrawar Peth, Off Bajirao Road,
Pune - 411 002, Maharashtra

FORM No. N-1 [See section 81 and rules 69 (3)]

INDEPENDENT AUDITOR'S REPORT

To,
The Members,
The Vidya Sahakari Bank Limited
Pune

Ref : Appointment letter Reference No. VSB/HO/98/2023-24 dt. 01/07/2023.

A. Report on the Financial Statements as a Statutory Auditor :

We have audited the accompanying financial Statements of the Vidya Sahakari Bank Limited (the Bank) which comprise the Balance Sheet as at 31st March 2024, and the Statement of Profit and Loss for the year ended 31st March 2024 on and a summary of significant accounting policies and other explanatory information incorporated in these financial statements of the Bank along with its thirteen branches audited by us for the period 1st April 2023, to 31st March 2024.

B. Management's Responsibility for the Financial Statements :

Management is responsible for the preparation of these financial statements in accordance with Maharashtra Co-operative Societies Act, 1960, Banking Regulation Act, 1949 (AACS) and RBI Guidelines. This responsibility includes the 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.

C. Auditor's responsibility :

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the applicable standards by the Institute of Chartered Accountants of India and under MCS Act / Banking Regulation Act, 1949 and RBI guidelines. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement, whether due to fraud or error.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Bank's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

D. Emphasis of Matter :

Reserve Bank of India has put the Bank under Supervisory Action Framework (SAF) vide its letters dated 30th Aug 2022 and 17th March 2023 has put certain restrictions, However the restriction imposed under SAF were withdrawn vide RBI letter dt. 23/02/2024. The restrictions include, inter alia, ceiling on single / group loans and capital expenditure as well as interest on deposits etc. The effect of these restrictions was felt in the financial years 2023-24.

E. Qualification & Opinion :

In our opinion and to the best of our information and according to the explanations given to us, the said accounts together with the notes thereon give the information required by the Banking Regulation Act, 1949 (AACS) as well as the Maharashtra Co-operative Societies Act, 1960, the Maharashtra Co-operative Societies Rules, 1961, and any other applicable Acts, and / or circulars issued by the Registrar in the manner so required for the bank and give a true and fair view in conformity with the accounting principles generally accepted in India: Subject to our comments in Part 'A' 'B' & 'C' and Annexure-I of our report.

- In the case of Balance Sheet, of the state of affairs of the Bank as on 31st March, 2024;
- In the case of the Statement of Profit and Loss Account the profit for the year 01.04.2023 to 31.03.2024.

F. Report on Other Legal and Regulatory Matters :

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

G. We report that :

- a. We have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purpose of our audit and have found them to be satisfactory.
- b. The transactions of the Bank, which have come to our notice, have been within the powers of the Bank.
- c. The returns received from the offices and branches of the Bank have been found adequate for the purpose of our audit.

H. We further report that :

Subject to Part 'A' 'B' & 'C' & Annexure-I of our report.

- a. The Balance sheet and Profit and Loss Account dealt with by this report are in agreement with the books of account and the returns.
- b. In our opinion, proper books of account as required by law have been kept by the Bank so far as appears from our examination of those books.
- c. The reports on the accounts of the branches audited by us/ branch auditors have been dealt with in preparing our report in the manner considered necessary by us.
- d. For the year under audit, the bank has been awarded "A" classification.

For Gund Gawade and Co.

Chartered Accountants

FRN : 122372W

PLACE : PUNE

Date of Report : 26th June, 2024

UDIN : 24044169BKHJOB2648

CA Vasant B. Gund (Partner)

Membership Number : 044169

Co-op. Audit Panel Number : 10899



CASH FLOW FROM OPERATING ACTIVITIES 31-03-2024

Particulars	FY 2023 - 24 Amount in Rs.	FY 2022 - 23 Amount in Rs.
Cash Inflow / (Outflow) from Operations		
Interest, Commission and Exchange etc	39,41,98,090.72	38,68,61,414.27
Interest Payments	-21,32,19,380.43	-22,71,37,665.83
Payment to employees	-8,03,62,038.50	-6,65,59,746.28
Payment towards tax	-64,61,447.34	-15,712.58
Other Expenses	-4,78,00,557.88	-4,34,95,265.80
Operating Profit before changes in Operating Assets	4,63,54,666.57	4,96,53,023.78
(Increase) / Decrease in Operating Assets		
(Increase) / Decrease of Funds advanced to Customers	-8,14,97,927.70	-13,43,14,674.26
Sale / (Purchase) of Investments	-9,12,44,408.00	53,30,14,769.00
Other Assets	3,01,77,166.93	-7,41,51,330.95
(Increase) / Decrease in Operating Liabilities		
Deposits from Customers & Other Liabilities	-1,48,56,105.62	3,47,53,773.19
Increase / (Decrease) in Deposits	8,30,29,900.71	-32,47,11,824.47
Increase / (Decrease) in Reserves (other than appropriations)	-1,93,77,501.94	-14,24,29,253.08
Net Cash from Operating Activities	-4,74,14,209.05	-5,81,85,516.79
Cash Inflow / (Outflow) from Investing Activities		
(Purchase) / Sale of Fixed Assets	-18,13,130.00	3,85,73,351.87
Profit on purchase/ sale of Investments	1,09,03,800.00	99,62,323.00
Net Cash from Investing Activities	90,90,670.00	4,85,35,674.87
Cash Inflow / (Outflow) from Financing Activities		
Issue / (surrender) of Shares	-28,59,600.00	18,77,100.00
Payment of Unclaimed Dividends	0.00	0.00
Net Cash from Financing Activities	-28,59,600.00	18,77,100.00
Net Increase / (Decrease) in Cash & Cash Equivalents	-4,11,83,139.05	-77,72,741.92
Cash & Cash Equivalents at the beginning of the year	33,12,83,503.42	33,90,56,245.34
Cash & Cash Equivalents at the closing of the year	29,01,00,364.37	33,12,83,503.42
Net Increase / (Decrease) in Cash & Cash Equivalents during the year	-4,11,83,139.05	-77,72,741.92

For Gund Gawade and Co.
Chartered Accountants
FRN : 122372W

VIDYA SAHAKARI BANK LTD.

PLACE : PUNE

DATE : 26th June 2024

Mrs. Shubhada Mankar
Chief Executive Officer

CA Vasant B. Gund (Partner)
Membership Number : 044169
Co-op. Audit Panel Number : 10899

सन २०२४-२५ चे अंदाजपत्रक

(रकम रु. लाखात)

अ. क्र.	तपशील	सन २०२३-२४ चा अंदाज	सन २०२३-२४ प्रत्यक्ष खर्च	सन २०२४-२५ चा अंदाज
	खर्च			
१	ठेवीवरील व्याज	२,५००.००	२,१३२.१९	२,२००.००
२	सेवकांचे पगार, भत्ते, भविष्य निर्वाह निधी, सानुग्रह अनुदान इ.	८००.००	८०३.६२	८२५.००
३	संचालक मंडळाची फी, भत्ते, स्थानिक सभा खर्च	३.००	२.८४	३.००
४	भाडे, कर, विद्युत, विमा खर्च	२४०.००	२६२.४२	३५१.००
५	वकील फी व कोर्ट खर्च	१५.००	१४.४०	१७.००
६	टपाल, दूरध्वनी खर्च	२०.००	१९.९२	२२.००
७	आयव्यय निरीक्षण शुल्क	२०.००	१३.२५	१७.००
८	छपाई, स्टेशनरी व जाहीरात	२०.००	२४.७०	२७.००
९	घसारा व दुरुस्ती	६५.००	५२.३१	६०.००
१०	रोख्यांमधील गुंतवणुक, अग्रक्रम, दुर्बल घटक प्रमाणपत्रावरील अधिमूल्य	७.००	१६.४९	१८.००
११	सीबीएस संगणक प्रणाली खर्च	५५.००	३१.८९	६५.००
१२	इतर खर्च	७५.००	७४.५४	८५.००
१३	बुडित व संशयित कर्ज निधी तरतूद	१००.००	०.००	-
१४	गुंतवणूक घसारा निधी	५०.००	०.००	५०.००
१५	आकस्मित तोटा, नॉन बँकिंग असेट तरतूद	-	७९.९५	-
१६	आयकर भरणा	-	६४.६१	५०.००
१७	नफा	३००.००	५४७.८९	३२५.००
	एकूण	४,२७०.००	४,१४१.०२	४,११५.००
अ. क्र.	उत्पन्न	सन २०२३-२४ चे अंदाजे उत्पन्न	सन २०२३-२४ चे प्रत्यक्ष उत्पन्न	सन २०२४-२५ चे अंदाजे उत्पन्न
१	कर्जावरील व्याज	२,६००.००	२,३६५.८६	२,४००.००
२	गुंतवणूकीवरील व्याज लाभांश	१,२५०.००	१,२७५.३९	१,३००.००
३	कमिशन व वटाव	१५.००	१८.९५	२०.००
४	लॉकर भाडे	६५.००	६४.२५	६५.००
५	इतर उत्पन्न	९०.००	५३.४७	७०.००
६	निर्लेखित कर्जामधील वसुली	१५०.००	१६३.४४	१००.००
७	सरकारी रोखे खरेदी-विक्री मधील नफा	१००.००	१०९.०४	१५०.००
८	लाभांश तरतूद	-	९०.००	०.००
९	आयकर परताव्यावरील व्याज	-	०.६२	०.००
१०	स्टँडर्ड असेटसाठी संभाव्य तरतूद	-	-	-
	एकूण	४,२७०.००	४,१४१.०२	४,११५.००



ANNEXURE - A

Name of the Bank	: Vidya Sahakari Bank Ltd.
Head Office Address	: S. No. 1355, Plot No. 72, Natu Baug, Shukrawar Peth, Pune - 411 002.
Date of Registration	: 08th April 1974
Date & RBI License Number	: 16th May 1974, ACD MH 41 P
Jurisdiction	: Entire Maharashtra State
Items	: as on 31 March 2024 (Rs. in Lakh)
No. of Branches including Head Office	: 14
No. of Members	: 35526

(Rs. in Lakh)

Item	31.03.2023	31.03.2024
Paid up Share Capital	1,307.40	1,278.81
Total Reserves & Funds	5,015.64	4,944.73
Deposits	10,645.84	10,585.85
Savings		
Current	1,606.35	2,069.56
Fixed	30,189.11	30,616.19
TOTAL	42,441.30	43,271.60
Advances		
Secured	21,474.92	22,158.38
Unsecured	1,058.27	1,189.79
Total	22,533.19	23,348.17
Total % of Priority Sector	45.77%	63.73%
Total % of Weaker Section to Priority	11.11%	25.36%
Borrowings		
DCC	NIL	NIL
MSC	NIL	NIL
Investment (Including Fixed Deposits)	20,534.24	21,446.68
Overdues (Percentage)	15.72%	13.22%
Audit Classification	"A"	"A"
Profit for the year	378.15	547.89
Working Capital	48,427.29	49,492.93
Total Staff	128	131
Sub Staff	19	18
Other Staff	109	113

Proposed Amendment in Bye-laws - 2024

Sr. No.	Bye-law No.	Original Bye-law	Amendment to be made	Bye law after amendment	Reason / Purpose
1	36.	Powers & Functions of the Board of Directors : xxi) The Board of Directors may, if necessary, appoint - a) Sub-committee/s of Directors not exceeding 5 Directors included the Chairman and the Chief Executive Officer and delegate to such sub-committee(s) such powers as it may deem fit excepting the power vested in the Board of Directors under Bye-law No. 36(v). Board of Directors may appoint maximum two experts as 'Invitees' on any of the sub-committees as required.	a) Sub-committee/s of Directors not exceeding 5 Directors and delegate to such sub-committee(s) such powers as it may deem fit excepting the power vested in the Board of Directors under Bye-law No. 36(v). Board of Directors may appoint maximum two experts as 'Invitees' on any of the sub-committees as required. For the purpose of quorum of Sub-committee presence of three directors will be considered. Sub-committee meetings to be conducted preferably once in a month.	a) Sub-committee/s of Directors not exceeding 5 Directors and delegate to such sub-committee(s) such powers as it may deem fit excepting the power vested in the Board of Directors under Bye-law No. 36(v). Board of Directors may appoint maximum two experts as 'Invitees' on any of the sub-committees as required. For the purpose of quorum of Sub-committee presence of three directors will be considered. Sub-committee meetings to be conducted preferably once in a month.	As recommended by RBI Inspecting Officer
2	36 (A)	NEW	Power of RBI to restrict certain types of employment, qualifications of the Board of Directors & appointment of a Chairman : RBI is empowered to restrict certain types of employment, qualifications of the Board of Directors & appointment of a chairman. If the chairman is someone who is insolvent or has been convicted of a crime involving moral turpitude, among other restrictions, RBI has powers to remove such person.	Power of RBI to restrict certain types of employment, qualifications of the Board of Directors & appointment of a Chairman : RBI is empowered to restrict certain types of employment, qualifications of the Board of Directors & appointment of a chairman. If the chairman is someone who is insolvent or has been convicted of a crime involving moral turpitude, among other restrictions, RBI has powers to remove such person.	As recommended by RBI Inspecting Officer
3	36 (B)	NEW	Amalgamation of Urban Cooperative Banks : 'The Reserve Bank of India has discretionary powers to approve the voluntary amalgamation of Urban Cooperative Banks. The proposal of amalgamation to be approved by 2/3 majority of the total number of Board members and not just those present and voting.'	Amalgamation of Urban Cooperative Banks : 'The Reserve Bank of India has discretionary powers to approve the voluntary amalgamation of Urban Cooperative Banks. The proposal of amalgamation to be approved by 2/3 majority of the total number of Board members and not just those present and voting.'	As recommended by RBI Inspecting Officer
4	36 (C)	NEW	Suspension of the working of a Banking company : RBI is also empowered for suspension of the working of a banking company and to prepare a scheme of reconstruction or amalgamation without the necessity of first making an order of moratorium.	Suspension of the working of a Banking company : RBI is also empowered for suspension of the working of a banking company and to prepare a scheme of reconstruction or amalgamation without the necessity of first making an order of moratorium.	As recommended by RBI Inspecting Officer
5	38 (A)	NEW	Regulatory prescriptions on Do's and Don'ts for Directors : DO's (a) Discipline & Involvement : The directors should: (i) Attend the board meeting regularly and effectively. They should work in a spirit of co-operation.	Regulatory prescriptions on Do's and Don'ts for Directors : DO's (a) Discipline & Involvement : The directors should: (i) Attend the board meeting regularly and effectively. They should work in a spirit of co-operation.	As per the Circular of RBI No. UBD.No. Plan.(PCB). CIR. 55/09/08. 00/93-94 dated 11/02/1994



Proposed Amendment in Bye-laws - 2024

Sr. No.	Bye-law No.	Original Bye-law	Amendment to be made	Bye law after amendment	Reason / Purpose
5	38 (A)	NEW	<p>(ii) Study the board papers thoroughly and use the good offices of the Chief Executive Officer for eliciting any information at the Board Meeting.</p> <p>(iii) Ask the chairman to furnish the board papers and follow up reports on a definite time schedule.</p> <p>(iv) Be familiar with the broad objectives of the Bank and the policy laid down by the Government and the Reserve Bank.</p> <p>(v) Involve themselves thoroughly in the matter of formulation of general policy and also ensure that performance of the Bank is monitored adequately at board level.</p> <p>(b) Constructive & Development Role : The directors should :</p> <p>(i) Welcome all constructive ideas for the better management of the Bank and for making valuable contribution.</p> <p>(ii) Try to give as much of their wisdom, guidance and knowledge as possible to the management.</p> <p>(iii) Try to analyse the trends of economy, assist in the discharge of management's responsibility to public and formulation of measures to improve customer service and be generally of constructive assistance to the Bank management.</p> <p>(iv) Work as a team and not sponsor or be prejudiced against individual proposals. Management on its part is supposed to furnish full facts and complete papers in advance.</p> <p>(c) Business Specific Contribution The directors should bestow attention on the following aspects of the Bank's working:</p> <ol style="list-style-type: none"> 1. Compliance with monetary and credit policies of RBI/Government 2. Observance of cash reserve and statutory liquidity ratio 3. Efficient management of funds and improving profitability 4. Compliance with guidelines on income recognition, asset classification, provisioning towards non performing assets. 5. Deployment of funds to priority sector/weaker sections 6. Overdues and recovery – ensure that recoveries are made promptly and overdues reduced to the minimum. 7. Review of action taken on RBI inspection / statutory audit reports. 8. Vigilance, frauds and misappropriation 9. Strengthening of internal control system and housekeeping viz. proper maintenance of books of accounts and periodical reconciliation. 	<p>(ii) Study the board papers thoroughly and use the good offices of the Chief Executive Officer for eliciting any information at the Board Meeting.</p> <p>(iii) Ask the chairman to furnish the board papers and follow up reports on a definite time schedule.</p> <p>(iv) Be familiar with the broad objectives of the Bank and the policy laid down by the Government and the Reserve Bank.</p> <p>(v) Involve themselves thoroughly in the matter of formulation of general policy and also ensure that performance of the Bank is monitored adequately at board level.</p> <p>(b) Constructive & Development Role : The directors should :</p> <p>(i) Welcome all constructive ideas for the better management of the Bank and for making valuable contribution.</p> <p>(ii) Try to give as much of their wisdom, guidance and knowledge as possible to the management.</p> <p>(iii) Try to analyse the trends of economy, assist in the discharge of management's responsibility to public and formulation of measures to improve customer service and be generally of constructive assistance to the Bank management.</p> <p>(iv) Work as a team and not sponsor or be prejudiced against individual proposals. Management on its part is supposed to furnish full facts and complete papers in advance.</p> <p>(c) Business Specific Contribution The directors should bestow attention on the following aspects of the Bank's working:</p> <ol style="list-style-type: none"> 1. Compliance with monetary and credit policies of RBI/Government 2. Observance of cash reserve and statutory liquidity ratio 3. Efficient management of funds and improving profitability 4. Compliance with guidelines on income recognition, asset classification, provisioning towards non performing assets. 5. Deployment of funds to priority sector/weaker sections 6. Overdues and recovery – ensure that recoveries are made promptly and overdues reduced to the minimum. 7. Review of action taken on RBI inspection / statutory audit reports. 8. Vigilance, frauds and misappropriation 9. Strengthening of internal control system and housekeeping viz. proper maintenance of books of accounts and periodical reconciliation. 	

Proposed Amendment in Bye-laws - 2024

Sr. No.	Bye-law No.	Original Bye-law	Amendment to be made	Bye law after amendment	Reason / Purpose
5	38 (A)	NEW	<p>10. Reviews on several items as prescribed by RBI/Government</p> <p>11. Customer service</p> <p>12. Development of a good management information system</p> <p>13. Computerization</p> <p>DON'TS</p> <p>(a) Non-Interference : The directors should not:</p> <p>(i) Interfere in the day-to-day functioning of the Bank.</p> <p>(ii) Involve themselves in the routine or every day business and in the management functions.</p> <p>(iii) Send instructions/directions to any individual officer/employee of the Bank in any manner.</p> <p>(b) No Sponsorship : The directors should not</p> <p>(i) Sponsor any loan proposal, buildings and sites for Bank's premises, enlistment or empanelment of contractors, architects, doctors, lawyers, etc.</p> <p>(ii) Approach or influence for sanction of any kind of facility.</p> <p>(iii) Participate in the Board discussions, if a proposal in which they are directly or indirectly interested, comes up for discussions. They should disclose their interest, well in advance, to the Chief Executive Officer and the Board.</p> <p>(iv) Sponsor any candidate for recruitment or promotion or interfere in the process of selection/appointment or in transfers of staff.</p> <p>(v) Do anything which will interfere with and/or be subversive of maintenance of discipline, good conduct and integrity of the staff.</p> <p>(vi) Involve themselves in any matter relating to personnel administration – whether it is appointment, transfer, posting or a promotion or a redressal of individual grievances of any employee.</p> <p>(vii) Encourage the individual officer/employee or unions approaching them in any matter.</p> <p>(c) Confidentiality</p> <p>(i) The directors should not reveal any information relating to any constituent of the Bank to anyone as, he is under oath of secrecy and fidelity.</p> <p>(ii) The directors are expected to ensure confidentiality of the Bank's agenda papers/ notes. The board papers may ordinarily be returned to the Bank after the meeting.</p> <p>(iii) The directors should not directly call for papers / files / notes recorded by various departments for scrutiny etc. in respect of</p>	<p>10. Reviews on several items as prescribed by RBI/Government</p> <p>11. Customer service</p> <p>12. Development of a good management information system</p> <p>13. Computerization</p> <p>DON'TS</p> <p>(a) Non-Interference : The directors should not:</p> <p>(i) Interfere in the day-to-day functioning of the Bank.</p> <p>(ii) Involve themselves in the routine or every day business and in the management functions.</p> <p>(iii) Send instructions/directions to any individual officer/employee of the Bank in any manner.</p> <p>(b) No Sponsorship : The directors should not</p> <p>(i) Sponsor any loan proposal, buildings and sites for Bank's premises, enlistment or empanelment of contractors, architects, doctors, lawyers, etc.</p> <p>(ii) Approach or influence for sanction of any kind of facility.</p> <p>(iii) Participate in the Board discussions, if a proposal in which they are directly or indirectly interested, comes up for discussions. They should disclose their interest, well in advance, to the Chief Executive Officer and the Board.</p> <p>(iv) Sponsor any candidate for recruitment or promotion or interfere in the process of selection/appointment or in transfers of staff.</p> <p>(v) Do anything which will interfere with and/or be subversive of maintenance of discipline, good conduct and integrity of the staff.</p> <p>(vi) Involve themselves in any matter relating to personnel administration – whether it is appointment, transfer, posting or a promotion or a redressal of individual grievances of any employee.</p> <p>(vii) Encourage the individual officer/employee or unions approaching them in any matter.</p> <p>(c) Confidentiality</p> <p>(i) The directors should not reveal any information relating to any constituent of the Bank to anyone as, he is under oath of secrecy and fidelity.</p> <p>(ii) The directors are expected to ensure confidentiality of the Bank's agenda papers/ notes. The board papers may ordinarily be returned to the Bank after the meeting.</p> <p>(iii) The directors should not directly call for papers / files / notes recorded by various departments for scrutiny etc. in respect of</p>	



Proposed Amendment in Bye-laws - 2024

Sr. No.	Bye-law No.	Original Bye-law	Amendment to be made	Bye law after amendment	Reason / Purpose
5	38 (A)	NEW	agenda items to be discussed in the meetings. All information / clarification that they may require for taking a decision should be made available by the executive. (iv) A director may indicate his directorship of the Bank on his visiting card or letter head, but the logos of distinctive design of the Bank should not be displayed on the visiting card/letter head. (v) The directors should ensure that the Bank's funds are utilized in a proper and judicious manner for the benefit of general members.	agenda items to be discussed in the meetings. All information / clarification that they may require for taking a decision should be made available by the executive. (iv) A director may indicate his directorship of the Bank on his visiting card or letter head, but the logos of distinctive design of the Bank should not be displayed on the visiting card/letter head. (v) The directors should ensure that the Bank's funds are utilized in a proper and judicious manner for the benefit of general members.	
6	39	CHAIRMAN : The powers and duties of the Chairman shall be as under : i) To preside over the General Meeting, meeting of the Board of Directors, Sub-Committee Meetings of any other Committee.	CHAIRMAN : The powers and duties of the Chairman shall be as under : i) To preside over the General Meeting, meeting of the Board of Directors and any two Sub - Committee Meetings.	CHAIRMAN : The powers and duties of the Chairman shall be as under : i) To preside over the General Meeting, meeting of the Board of Directors and any two Sub - Committee Meetings.	As per the suggestion of RBI Inspecting Officer to remove discrepancy between existing Bye-law No.30(A)1)(a) and No.39

विद्या बँकेच्या मुदत ठेवी विश्वासाने पैसा वाढवी !

ग्राहकांसाठी उपलब्ध सुविधा

- आर.टी.जी.एस. / एन.ई.एफ.टी.
- एटीएम व डेबिट कार्ड सुविधा
- सर्व सरकारी टॅक्सेसचे ई-पेमेंट
- कोणत्याही शहरासाठी ड्राफ्ट सुविधा
- बँक गॅरंटी
- सॉल्व्हन्सी सर्टिफिकेट
- आधार कार्डद्वारे सर्व प्रकारची शासकीय अनुदाने जमा होण्याची सुविधा
- सीबीएस सुविधा
- आऊट स्टेशन चेक कलेक्शन
- लॉकर सुविधा
- पॅनकार्ड सुविधा
- वैयक्तिक चेक-बुक
- एसएमएस अलर्ट

विद्या मुदत ठेव योजना

(व्याजदर १५.०३.२०२३ पासून - द.सा.द.शे.)

ठेवीचा कालावधी	व्यक्तिगत/संयुक्त ठेवीदार, सहकारी संस्था, सार्वजनिक न्यास इ. साठी	ज्येष्ठ नागरिकांसाठी
१५ ते ४५ दिवस	३.००%	३.२५%
४६ ते ९० दिवस	३.५०%	३.७५%
९१ ते १८० दिवस	४.७५%	५.००%
१८१ दिवस ते १२ महिने	५.७५%	६.००%
१३ महिने ते ३६ महिने	७.००%	७.५०%
३७ महिने ते ६० महिने	६.५०%	७.००%
६० महिने पेक्षा जास्त	५.५०%	६.००%

रु. १५.०० लाख वरील एकरकमी ठेव - ७.५०%
१३ महिने ते १५ महिने

विद्या सहकारी बँकेच्या शाखा

Sr. No.	Branch	Address	Telephone / Fax	IFS Code	MICR Code
1	Head Office	Survey No. 1355, Plot. No. 72, Natubaug, Bajirao Road, Shukrawar Peth, Pune - 411002 Email : vidya.ho@vidyabank.com	+91 20 24477748/9 +91 20 24491673	SVCB0003999	411171001
2	Laxmi Road	561, Sadashiv Peth, Saraswati-Ganesh Building, Near Vijay Theatre, Laxmi Road, Pune - 411 030 Email : bmlaxmiroad@vidyabank.com	+91 20 24454936 +91 20 24491672	SVCB0003002	411171002
3	Sahakarnagar	Muktangan, Sarang Society, Sahakarnagar, Pune - 411009 Email : bmsahakarnagar@vidyabank.com	+91 20 24222294 +91 20 24222114	SVCB0003003	411171003
4	Senapati Bapat Road	Survey No. 968, Plot No. 1, Senapati Bapat Road, Pune - 411 016. Email : bmsbroad@vidyabank.com	+91 20 25656311 +91 20 25673968	SVCB0003004	411171004
5	Kothrud	Anupam Terrace, Near Karve Putala, Kothrud, Pune - 411029, Email : bmkothrud@vidyabank.com	+91 9175135836	SVCB0003005	411171005
6	Bibwewadi	Survey No. 682/A, Plot No. 53, Chhatrapati Rajaram Hsg. Soc. Bibwewadi, Pune - 411 037 Email : bmbibwewadi@vidyabank.com	+91 20 24219106 +91 20 24213351	SVCB0003006	411171006
7	Pirangut	Oxford Avenue, Shop No. 147-150, Gut No. 259, 269, 270, Mauje Pirangut, Taluka - Mulashi, Dist. Pune Email : bmpirangut@vidyabank.com	+91 91122 41314 +91 84460 02423	SVCB0003007	411171007
8	Paud Road	Plot No. 3, Prashant Hsg. Soc., Near Krishna Hospital, Paud Road, Kothrud, Pune - 411 029. Email : bmpaudroad@vidyabank.com	+91 20 25432234 +91 20 25469039	SVCB0003008	411171008
9	Baner Road	Survey No. 127, Hissa No. 2, Plot No. 2, Near Hotel Sarja, Baner Road, Aundh, Pune - 411 007 Email : bmbanerroad@vidyabank.com	+91 20 25887299 +91 20 25885399	SVCB0003009	411171009
10	Bhosari	'Sai-Dham', Shop No. 1, Survey No. 681, Hissa No. 1/16, Bhosari, Pune - 411 026, Email : bmbhosari@vidyabank.com	+91 20 27111749 +91 20 27111750	SVCB0003010	411171010
11	Gultekdi	"Alankar", Plot No. 25, Mukundnagar, Gultekdi, Pune - 411 037, Email : bmgultekdi@vidyabank.com	+91 20 24273658 +91 20 24273659	SVCB0003011	411171011
12	Bhavani Peth	Bhagat Complex, CTS No. 517/518, Ganesh / Bhavani Peth, Opp. Vithal Mandir, Kasture Chowk, Pune - 411 042. Email : bmbhavanipeth@vidyabank.com	+91 20 26384791 +91 20 26384793	SVCB0003012	411171012
13	Navi Peth	722 A& B/3, "Chintamani Bldg.", Laxmi Park, Navi Peth, Pune - 411 030, Email : bmnavigpeth@vidyabank.com	+91 20 24534530 +91 20 24534531	SVCB0003013	411171013
14.	Sinhagad Road	S. No. 29, Hissa No. 1, A/2, Wadgaon Budruk Corner Sinhgad Road, Pune - 411 041, Email : bmsinhgadroad@vidyabank.com	+91 20 24350733 +91 20 24350750	SVCB0003014	411171014

संचालक मंडळ : २०२३-२४ ते २०२८-२९



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 M.Com., D.T.L., D.L.L. & L.W., LL.B.
 कर सल्लागार, व्याख्याते, लेखक



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मा. श्री. अरुण हरिभाऊ वीर
 B.Com.
 व्यावसायिक



उपाध्यक्ष व
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मा. श्री. महेश काशिनाथ गावस्कर
 M.Com., F.C.A., A.C.S.
 चार्टर्ड अकॉउंटंट



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 B.Com., M.B.A
 उद्योजक



मा. श्री. गणेश सोपानराव घुले
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 M.B.A. (UK)
 संस्थापक संचालिका
 SMEF's Brick Group of Institute, Pune



मा. स्वाती विनायक निम्हण
 B.Sc., N.D., D.I.T., M.B.A. (HR)
 व्यावसायिका व संचालिका-
 सह्याद्री इंटरनॅशनल स्कूल



मा. सौ. अनिता शंकरराव जाधव
 M.A., B. Ed. (मराठी)
 व्यावसायिका



मा. श्री. महेश अरविंदराव ढमढेरे
 M.A. (Hons.) व्यावसायिक
 संचालक : शिक्षण प्रसारक मंडळ, तळेगांव ढमढेरे
 माजी सदस्य : कृषी उत्पन्न बाजार समिती, पुणे



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 B.Com., D. Pharm
 उद्योजक



मा. श्रीमती संगीता अमर कांबळे
 B.Com.



मा. श्री. संजय रविकांत मयेकर
 B.A., M. J., SET
 व्यावसायिक



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 B.E. (Computer Science)



मा. श्री. दिपक धोंडिबा मिसाल
 निमंत्रित संचालक
 बांधकाम व्यावसायिक



मा. सौ. शुभदा किशोर मानकर
 M.Com., LLB., D.F.M., G.D.C.&A.
 मुख्य कार्यकारी अधिकारी

व्यवस्थापन मंडळ सदस्य



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 B.Com., LL.B, ICWA,C.S.



मा. श्री. जयंत रघुनाथ मराठे
 B.Com., C.A.I.I.B.



पुण्याचे खासदार
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