



श्री लक्ष्मीकृपा

अर्बन को-ऑप.बँक लि, पुणे



२७ वा वार्षिक अहवाल सन २०२३-२०२४

नवनिर्वाचित संचालक मंडळ

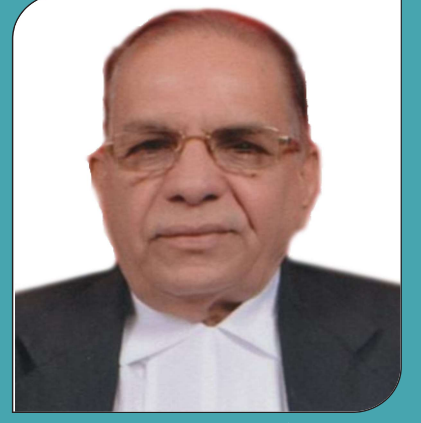
आमचे मार्गदर्शक



मा. श्री.अंकुश निकम
माजी मुख्य कार्यकारी अधिकारी
बी.कॉम,एच.डी.सी.,जी.डी.सी,अॅन्ड.ए.सी.ए.आय.आय.बी.,
डी.सी.बी.एम.,डी.बी.एम.(जर्मनी)



मा. श्री. नंदकुमार गायकवाड
अध्यक्ष



मा. अॅड. श्री. रामराव देशमुख
उपाध्यक्ष



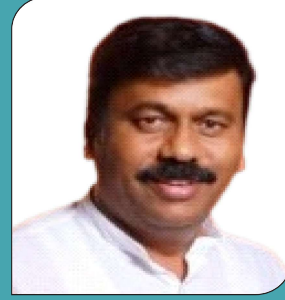
मा. श्री. अर्जुन सकुंडे
(माजी डी.वाय.एसपी) संचालक



मा. कु. अर्चना देशमुख
संचालिका



मा. श्री. महेंद्र दांगट
संचालक



मा. श्री. दत्तात्रय पासलकर
संचालक



मा. श्री. विजय शितोळे
संचालक



मा. श्री. तुषार केवटे
संचालक



मा. श्री. प्रकाश गिरमे
संचालक



मा. श्री. प्रताप निकम
संचालक



मा. श्री. अशोक धिगे
संचालक



मा. श्री. आशिष पाटील
संचालक



मा. श्री. बापू चव्हाण
संचालक



मा. श्री. डॉ.चंद्रकांत डांबरे
संचालक



मा. सौ. मनिषा गायकवाड
संचालिका



मा. श्री. सुरेंद्र दांगट
तज्ञ संचालक



मा. श्री. दिपक व्यवहारे
तज्ञ संचालक
सी.ए.



मा. श्रीमती अश्विनी मोरे
सी.ई.ओ.



मा. श्री. पांडुरंग पायगुडे
जी.एम.



श्री लक्ष्मीकृपा अर्बन को-ऑप. बँक लि., पुणे

मुख्य कार्यालय :-स.न. १२/३ - ब, सिद्धार्थ टॉवर्स, 'ए' विंग, पहिला मजला, संगम प्रेस रोड, कोथरुड, पुणे - ४११ ०३८.

फोन नं - ७२७६०७६७०५ / ८०८७८६७६०५ / ०२०२५२९३९८४

e-mail - shrilaxmikrupabank@gmail.com वेबसाईट:- WWW.SLKUBANK.COM

२७वी वार्षिक सर्वसाधारण सभेची नोटीस

बँकेची २७ वी वार्षिक सर्वसाधारण सभा शनिवार दि. १४ / ९ / २०२४ रोजी सकाळी १०.०० वाजता बँकेच्या जवळ असलेल्या मोरेश्वर सभागृह, १७ / ३ - ब, संगमप्रेसच्यामागे, कर्वेरोड, कोथरुड, पुणे - ४११०३८ येथे खालील कामकाजाकरीता आयोजित केलेली आहे.

* सभे पुढील विषय *

- १) दि. १६.०९.२०२३ रोजी झालेल्या २६ व्या वार्षिक सर्वसाधारण सभेचा वृत्तांत वाचून कायम करणे.
- २) दि. ३१ मार्च २०२४ अखेरचे ताळेबंद व नफा-तोटा पत्रक वाचून मान्यता देणे.
- ३) दि. ३१ मार्च २०२४ अखेरचे नफा वाटणीस मान्यता घेणे.
- ४) अंतर्गत लेखापरीक्षकांनी व शासकीय लेखापरीक्षकांनी सादर केलेल्या लेखा परिक्षणांचे दोष दुरुस्ती सन २०२३-२४ चे अहवालांची वाचून स्विकृत करणे.
- ५) बँकेचे सन २०२४-२५ वर्षाकरीता अंतर्गत लेखा परिक्षकांची नेमणूक करणे व त्यांचा मेहनताना ठरविणे. तसेच शासकीय लेखा परिक्षक यांची आर.बी.आय यांनी मान्य केलेल्या नेमणूकीची नोंद घेऊन स्विकृती करणे.
- ६) बँकेचे संचालक व त्यांचे नातेवाईक यांना दिलेल्या कर्जाची, महाराष्ट्र सहकारी संस्था कायदा १९६० कलम ७५(२) नुसार माहिती घेणे.
- ७) मागील वार्षिक सर्वसाधारण सभेने मंजूर केलेल्या सन २०२३-२०२४ वर्षाच्या अंदाजपत्रकातील खर्चाच्या बाबींमध्ये जादा झालेल्या खर्चास मंजूरी देऊन सन २०२४-२०२५ वर्षातील अंदाजपत्रकास मंजूरी देणे. (परिशिष्ट-अ)
- ८) सदर वार्षिक सर्वसाधारण सभेस अनुपस्थित सभासदांच्या रजेस मान्यता देणे / क्षमापित करणे.
- ९) सन २०२३-२०२४ ते २०२८-२९ या कालवधीसाठी झालेल्या संचालक मंडळाचे निवडणूक निकालाची नोंद घेणे.
- १०) मा.अध्यक्षांच्या अनुमतीने आयत्यावेळी येणाऱ्या विषयांवर चर्चा करणे.

संचालक मंडळाच्या आदेशानुसार

अश्विनी रत्नाकर मोरे
मुख्य कार्यकारी अधिकारी

स्थळ - पुणे

दिनांक - २८ / ८ / २०२४

सूचना :-

- १) गणसंख्येच्या अभावी सभा तहकूब झाल्यास ती सभा त्याच दिवशी त्या ठिकाणी अर्ध्या तासाने म्हणजे सकाळी १०.३० वाजता मूळ सभेच्या विषयपत्रिकेवरील कामकाज पार पाडण्यासाठी भरेल व अशा सभेस पुरेशी गणसंख्या असणे आवश्यक राहणार नाही.
- २) भारतीय रिझर्व्ह बँकेच्या सूचनेनुसार सर्व सभासदांनी व खातेदारांनी के.वाय.सी (KYC) बाबतच्या कागदपत्रांची पूर्तता करणे आवश्यक आहे. के.वाय.सी ची पूर्तता झाली नसल्यास आपल्या नजिकच्या शाखेत संपर्क करावा.
- ३) जे सभासद आपला सेव्हिंग/करंट खात्याचा नियमित वापर करत नसतील त्यांचे खातेव्यवहार रिझर्व्ह बँकेच्या नियमाप्रमाणे स्थगित ठेवावे लागतील, तरी सर्व सभासदांना विनंती की, आपले खात्यांचा नियमित वापर करावा.
- ४) सभासदांना बँकेच्या कामकाजाबाबत काही माहिती पाहिजे असल्यास, बँकेच्या कार्यालयात दि. ७/९/२०२४ पूर्वी लेखी आणून द्यावे अशा विचारलेल्या माहितीची उत्तरे सभेत दिली जातील. त्याबाबत अगोदर पत्रव्यवहार केला जाणार नाही.
- ५) ज्या सभासदांनी भाग दाखले घेतले नसतील त्यांनी बँकेच्या कार्यालयीन वेळेत बँकेतून घेऊन जाण्यास विनंती आहे.
- ६) सभासदांचे राहण्याचे पत्ते बदललेले असतील त्यांनी कृपया नवीन पत्त्याची नोंद कार्यालयाकडे लेखी स्वरूपात योग्य त्या कागदपत्रासह द्यावी.
- ७) बँकेच्या सुधारित पोटनियमा नुसार रु. १०००/- किमान, भागधारणा करणे आवश्यक आहे. प्रत्येक सभासदाने ही पूर्तता करणे अनिवार्य आहे.



श्री लक्ष्मीकृपा अर्बन को-ऑप. बँक लि., पुणे

सन्माननीय सभासद बंधू-भगिनीनो -

आपल्या बँकेच्या २७ व्या वार्षिक सर्वसाधारण सभेस उपस्थित असणाऱ्या आपणा सर्व सभासदांचे मनःपूर्वक स्वागत. आपल्या बँकेच्या सन २०२३-२०२४ या वर्षाच्या कामकाजाचा आढावा, तसेच वर्षा अखेरची आर्थिक पत्रके आपणासमोर स्विकृत करणेसाठी आणि मान्यतेसाठी ठेवीत आहोत.

१) व्यवसाय -

ठेवी स्वीकारणे, कर्ज वाटणे आणि गुंतवणूक करणे हा बँकेचा मुख्य व्यवसाय आहे. या बाबतची आकडेवारी खालीलप्रमाणे आहे.

(रु.लाखात)

क्र.	तपशील	३१.०३.२०२३	३१.०३.२०२४
१	ठेवी	५१४७.५७	५२९५.४५
२	कर्ज	३५४७.०७	३१९१.२७
३	गुंतवणूक	१८८५.८८	२५०२.२८

या व्यवसायाशी संबंधित घटक ठेवीदार, कर्जदार आणि सभासद यांची आकडेवारी खालील प्रमाणे.

क्र.	तपशील	३१.०३.२०२३	३१.०३.२०२४
१	सभासद	८६४०	८५७५
२	ठेवीदार	११०८६	१०५५५
३	कर्जदार	६२१	५५०

व्यवसायात वाढ झाली हे समाधानकारक आहे, पण त्याच बरोबर या वाढीचे जे मान्यता प्राप्त निकष आहेत तेही साध्य करणे जरूरीचे आहे. आपल्या बँकेच्या संदर्भात ही स्थिती खालीलप्रमाणे असल्याचे दिसून येते.

क्र.	तपशील	अपेक्षित आदर्श प्रमाण	प्रत्यक्ष प्रमाण
१	वसूल भाग भांडवलाचे खेळत्या भांडवलाशी प्रमाण	२ ते ४%	५.५४ %
२	ठेवी चे कर्जाशी कर्ज प्रमाण	६५%	५५.३१%
३	निष्क्रीय जिंदगीचे प्रमाण (नेट एन.पी.ए.)	३.०% चे आत	४.६७%
४	नफ्याचे ठेवीशी प्रमाण	१ ते ४%	०.६६%
५	भाग भांडवल पर्याप्त प्रमाण (सी.आर.ए.आर.)	९%	२२.३९%



२) आर्थिक स्थिती -

व्यवसायातील धोके सहन करण्यासाठी, सभासदांचे भागांचे संरक्षण करण्यासाठी संस्थेचा आर्थिक पाया मजबूत असणे आवश्यक आहे. या दृष्टीकोनातून आपल्या बँकेची स्थिती खालीलप्रमाणे आहे.

(रु. लाखात)

क्र.	तपशील	३१.०३.२०२३	३१.०३.२०२४
१	वसूल भाग भांडवल	३६३.८७	३४९.७१
२	भांडवली निधी	५९६.९४	६३१.९७
३	भाग भांडवल पर्याप्त प्रमाण	१९.८८%	२२.३९%
४	निष्क्रिय जिंदगीपोटी करावयाची तरतूद	१७०.६७	१३६.२५
५	निष्क्रिय जिंदगीपोटी प्रत्यक्ष केलेली तरतूद	१९२.३८	२१६.६८

वरील सर्व माहिती आपल्या बँकेच्या व्यवसायाची स्थिती, आणि आर्थिक सक्षमता दर्शविते.

३) व्यवस्थापन -

अहवाल वर्षात मा. श्री. कालिदास हरिभाऊ मोरे यांनी अध्यक्ष म्हणून फेब्रुवारी २०२४ पर्यंत नंतर मा. श्री. नंदकुमार गंगाधर गायकवाड यांनी अध्यक्ष म्हणून काम पाहत आहे. मा.श्रीमती अश्विनी रत्नाकर मोरे ह्या बँकेच्या सर्वव्यवस्थापक म्हणून काम पाहत असून संचालक मंडळाने कार्यतत्परतेसाठी एकूण चार उपसमित्या नेमलेल्या आहेत. अहवाल वर्षात संचालक मंडळाच्या १२ सभा झाल्या व सर्व उपसमित्यांच्या ९ सभा झाल्या. या सभांना संचालकांची उपस्थिती चांगली होती. रिझर्व्ह बँकेच्या धोरणानुसार संचालक मंडळाने विविध धोरणाची आखणी केलेली आहे.

४) वसूली व निष्क्रिय जिंदगी (एन.पी.ए) व्यवस्थापन-

कर्जाची वसूली समाधानकारकपणे झालेली असून बँकेचे एन.पी.ए. कमी करण्यासाठी सातत्याने प्रयत्न चालू आहेत. सदर प्रमाण कमी करण्यात आपण यशस्वी होऊ अशी खात्री वाटते.

५) व्यवसाय नियंत्रण

नियंत्रण हा विकासातील गुणवत्ता वाढविण्याचा प्रभावी मार्ग आहे. आपल्या बँकेने सन २०२३-२०२४ या वर्षाकरीता मे.शरद व्ही पाटील अँड कंपनी, चार्टर्ड अकॉंटंट्स, पुणे यांची अंतर्गत हिशेब तपासनीस म्हणून नेमणूक केली होती. त्यांनी सन २०२३-२४ या वर्षात वेळोवेळी बँकेच्या कामकाजाचे परीक्षण केलेले आहे. याप्रमाणे वर्षा अखेरचा ताळेबंद, नफा-तोटा पत्रक आणि निष्क्रिय जिंदगी प्रमाणित केलेली आहे. सन २०२३-२४ या वर्षाकरीता बँकेने शासकीय लेखापरीक्षक म्हणून मे. शशांक पत्की अँड असोसिएट्स यांची नेमणूक रिझर्व्ह बँकेद्वारा केलेली असून, त्यांनी तपासणी पूर्ण केलेली आहे. दोन्ही तपासणी अहवाल मा. ऑडिट कमिटी व बँकेतील मा.संचालक मंडळापुढे ठेऊन माहिती दिलेली आहे. अंतर्गत पत्रके, हिशेब तपासणी, याद्वारे हे नियंत्रण ठेवले जात आहे. तसेच अहवालातील त्रुटीची दुरुस्ती करण्यात आली आहे, तसेच रिझर्व्ह बँकेचे इन्पेक्शन २०२२ पर्यंत झालेले असून पुर्तता अहवाल वेळेत पाठविलेला आहे, तसेच बँकेने अहवाल वर्षात [VAPT Audit & System](#) ऑडीट केले असून अहवाल काळात दोषपुर्ती करून ऑडीट कमिटीची व संचालक मंडळाची त्यास मान्यता घेतली आहे.



६) संचालक कर्ज

महाराष्ट्र राज्य सहकारी कायदा कलम ७५(२) अन्वये संचालक व त्यांच्या नातेवाईकांना दिलेल्या कर्जाची माहिती खालीलप्रमाणे आहे.

	Name of Director	Name of Borrower	Relationship	Date of Sanction	Type of Funded	Type of Facility Non funded	Secured	Unsecured	Nature of Security	Value of security	Due Date	Outstanding Secured	Outstanding Unsecured	Amt Type	Total Outstanding	Exposure sanctioned	Exposure stipulated by RBI have been violated (Y/N)	Actions initiated in case of NPA A/c,s
1	KEVATE TUSHAR G	KEVATE TUSHAR G	Self	30/03/2024	4,500	0	4,500	0	FDR	5,000	12/04/2024	4,501	0		4,501	0	NO	NA
2	KEVATE TUSHAR GAJANAN	KEVATE TUSHAR G	Self	23/02/2024	1,350	0	1,350	0	FDR	1,500	22/02/2025	1,363	0		1,363	0	NO	NA
3	KEVATE TUSHAR GAJANAN	KEVATE MEGHA TUSHAR	Relatives	27/03/2024	3,600	0	3,600	0	FDR	4,000	11/04/2024	3,602	0		3,602	0	NO	NA
4	DANGAT MAHENDRA P	DANGAT MAHENDRA P	Self	06/03/2024	1,500	0	1,500	0	FDR	2,000	28/02/2025	1,510	0		1,510	0	NO	NA
5	DESHMUKH ARCHANA VASANT	DESHMUKH VASANT PUNJAJI	Relatives	22/03/2024	4,400	0	4,400	0	FDR	4,933	13/07/2024	4,366	0		4,366	0	NO	NA
6	DESHMUKH RAMRAO JIVANRAO	DESHMUKH ARUNA RAMRAO	Relatives	30/01/2024	1,550	0	1,550	0	FDR	1,722	26/04/2024	1,574	0		1,574	0	NO	NA
7	DESHMUKH RAMRAO JIVANRAO	DESHMUKH ARUNA RAMRAO	Relatives	31/03/2024	1,530	0	1,530	0	FDR	1,700	28/03/2025	1,530	0		1,530	0	NO	NA
8	DESHMUKH RAMRAO JEEVANRAO	DESHMUKH RAMRAO J	Self	30/01/2024	450	0	450	0	FDR	500	21/07/2024	457	0		457	0	NO	NA
9	DESHMUKH RAMRAO JIVAN	DESHMUKH RAMRAO J	Self	26/09/2023	58	0	58	0	FDR	100	26/09/2024	42	0		42	0	NO	NA
10	DESHMUKH RAMRAO J	DESHMUKH RAMRAO J	Self	26/03/2024	1,350	0	1,350	0	FDR	1,500	26/03/2025	1,350	0		1,350	0	NO	NA
11	GAIKWAD NANKUMAR GANGADHAR	GAIKWAD GAJARA BAI G	Relatives	02/01/2024	189	0	189	0	FDR	210	15/11/2024	193	0		193	0	NO	NA
12	NIKAM PRATAP SHIVAJI	NIKAM PRATAP S	Self	22/02/2024	450	0	450	0	FDR	500	21/02/2025	455			455	0	NO	NA
13	PRATAP SHIVAJI NIKAM	NIKAM VAISHALI PRATAP	Relatives	05/03/2024	450	0	450	0	FDR	500	21/02/2025	453			453	0	NO	NA
14	GAIKWAD MANISH A S	GAIKWAD SANJAY S	Relatives	01/03/2024	20	0	20	0	FDR	50	16/01/2025	20			20	0	NO	NA
15	SAKUNDE ARJUN EKNATH	SAKUNDE ARJUN E	Self	21/03/2024	483	0	483	0	FDR	537	06/04/2024	484			484	0	NO	NA
16	SHITOLE VIJAY BABAN	SHITOLE RATNABAI B	Relatives	31/03/2024	150	0	150	0	FDR	600	28/02/2025	150			150	0	NO	NA
Total					22,030	0	22,030	0		253.52		22,050	0		22,050			

संचालक व त्यांच्या नातेवाईकडील कर्जाची थकबाकी नाही, अशा कर्जांशी प्रमाण ६.९१ % इतके आहे.



७) अपेक्षा- अहवाल वृत्तावरून आपल्या लक्षात आलेले असेलच की बँकेचे कामकाज, व्यवसाय वाढत आहे. गुणवत्ता पूर्ण होत आहे. यात अधिक वाढ होण्यासाठी सेवक आणि सभासद यांचा सहभाग आवश्यक आहे. आपले भाग भांडवल वाढणे, ठेवी देणे, आपले कर्ज व्यवहार बँकेमार्फत करणे, आपल्या परिचितांनाही आपल्या बँकेच्या परिवारात आणणे आणि आपल्या थकबाकीदार सभासदांना थकबाकी भरण्यास उद्युक्त करणे ही सभासदांकडून अपेक्षा आहे. आपण सर्वांनी या दृष्टीने प्रयत्न करावा अशी माझी आपणास विनंती आहे. बँकेने आपल्या सेवकांना ठेवी व कर्जाची उद्दिष्टे दिलेला असून त्याचा पाठपुरावा चालू असून स्टाफला ट्रेनिंग ही देत आहोत.

८) आभार - बँक प्रगती पथावर जाण्यासाठी, सर्वांचा सहभाग लाभणे आवश्यक असते. अहवाल वर्षात सर्व सभासद, सेवक आणि माझे सहकारी संचालक यांनी मला जे सहकार्य केले त्याबद्दल मी कृतज्ञता व्यक्त करतो. बँकेचे अंतर्गत लेखा परिक्षक मे. शरद व्ही. पाटील अँड कं (चार्टर्ड अकाउंटंट्स) पुणे व शासकीय लेखा परिक्षक मे. शशांक पत्की आणि असोसिएट्स चार्टर्ड अकाउंटंट्स यांनी केलेल्या मार्गदर्शनाबद्दल, सहकार खाते, पी.डी.सी.सी. बँकेचे अधिकारी, एम. एस. सी. बँकेचे अधिकारी व रिझर्व्ह बँक ऑफ इंडिया यांच्या अधिकाऱ्यांनी केलेले मार्गदर्शन व सहाय्य आणि सर्व संबंधित वित्तीय संस्थांचे अधिकारी या सर्वांप्रती कृतज्ञता व्यक्त करतो.

९) विनंती-

- १) या अहवालासोबत आपणापुढे सन २०२३-२४ चा ताळेबंद व नफा-तोटा पत्रक ठेवलेले आहे त्यास आपण मान्यता द्यावी.
- २) सन २०२२-२३ चा शिल्लक नफा रु. ४५,३३२.६६ व सन २०२३-२४ चा नफा रु. ३४,७१,२६२.४८ ची मिळून एकूण ३५,१६,५९५.१४

क्र.	तपशील	रक्कम रुपये
१	राखीव निधीकडे वर्ग	८,७०,०००.००
२.	गुंतवणूक चढउतार निधी	२,००,०००.००
३.	लाभांशाची तरतूद (७%)	२४,४०,०००.००
४.	पुढील वर्षासाठी शिल्लक नफा	६,५९५.१४
	एकूण	३५,१६,५९५.१४

लाभांश वाटपासाठीचा प्रस्ताव रिझर्व्ह बँकेच्या मंजूरीसाठी पाठविला असून सदरची मंजूरी अद्याप आलेली नाही, सदर मंजूरी आल्यानंतर लाभांश वाटप निश्चित करता येईल अन्यथा नफा वाटणीबाबत मा.संचालक मंडळ यांना अधिकार देण्यात यावे अशी आपणास विनंती आहे.

३) या सोबत ठेवलेल्या सन २०२४-२५ च्या अंदाजपत्रकास आपण मान्यता द्यावी.
आपणा सर्वांचे पुन्हा आभार.
धन्यवाद !

स्थळ - पुणे
दि. : २८/८/२०२४

नंदकुमार गायकवाड
अध्यक्ष



Annexture "A"

NAME OF THE BANK	SHRI LAXMIKRUPA URBAN CO-OP.BANK LTD., PUNE
HEAD OFFICE ADDRESS	S.No.12/3-B,A-wing Siddharth Towers,Sangam Press Road, Kothrud,PUNE – 411 038 PH- 8081867605, 7276076705 / 02025293984
DATE & NO. OF REGISTRATION	PNA/BNK/111/97- DATED 3-10-1997
DATE & NO. OF R.B.I. LICENCE	UBD/MAH/1563-P – DATED 10-3-1998
DATE OF COMMENCEMENT OF BANKING BUSINESS	01-10-1998
JURISDICTION	PUNE DISTRICT
NO. OF BRANCHES INCLUDING H.O.	02
POSITION AS ON 31-03-2024 (₹ IN LACS)	
MEMBERSHIP :	
REGULAR	8575
NOMINAL	19
PAIDUP SHOTE CAPITAL	349.71
RESERVES & FUNDS	557.35
DEPOSIT	
: SAVING	985.66
: CURRENT	275.15
: FIXED	4034.64
: TOTAL	RS. 5295.45
ADVANCES	
: SECURED	3070.37
: UNSECURED	120.90
TOTAL	RS. 3191.27
TOTAL % OF PRIORITY SECTOR –	54.86%
TOTAL % OF WEAKER SECTION –	06.72 %
: OVERDUES %	8.50%
BORROWINGS	
: D.C.C. BANK :	Nil
: M.S.C. BANK :	Nil
INVESTMENT	
: D.C.C. BANK :	208.17
: M.S.C. BANK	00.00
GOVT. SECURITIES	1510.06
TOTAL	RS. 1718.23
AUDIT CLASSIFICATION :	'A'
PROFIT FOR THE YEAR :	34.71
SUB STAFF	18
OTHER STAFF :	03
TOTAL STAFF :	21
WORKING CAPITAL :	6308.65



**Shashank Patki
and Associates**
Chartered Accountants

INDEPENDENT AUDITOR'S REPORT FOR THE YEAR 2023-24

To,
The Members,
Shri Laxmi Krupa Urban Co-operative Bank Ltd.,
Pune 411038

Report on the Financial Statements

1. We have audited the accompanying financial statements of Shri Laxmi Krupa Urban Co-operative Bank Ltd., Pune ('the Bank') as at 31st March 2024, 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 2 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 Bank in 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 National Bank for Agricultural and Rural Development, the Registrar of Co-operative 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 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, 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.

8, Susheela, Lane no. 14, Prabhat Road, Pune 411004
Shashank.patki@rediffmail.com 020-29985349





Shashank Patki and Associates

Chartered Accountants

5. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

6. The following accounting standards have not been followed:
- Accounting Standard 9 regarding locker rent, Insurance and bank guarantee commission accounted for on cash basis
 - Accounting Standard 15 regarding non-disclosure of employee retirement benefits

Subject to the foregoing and subject to our comments in LFAR and our separate report, in our opinion and to the best of our information and according to the explanations given to us, 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), the Maharashtra Co-operative Societies Act, 1960, the Maharashtra Co-operative Societies Rules, 1961 and the guidelines issued by the National Bank for Agricultural and Rural Development (as applicable) and guidelines issued by Reserve Bank of India and Registrar of Co-operative societies, Maharashtra in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:

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

Report on Other Legal & Regulatory Requirements

7. The Balance Sheet and the Profit and Loss Account have been drawn up in Forms "A" and "B" respectively of the Third Schedule to the Banking Regulation Act, 1949 and provisions of the Maharashtra Co-operative Societies Act, 1960 and the Maharashtra Co-operative Societies Rules 1961.
8. We report that:
- Subject to our comments in para 6 hereinabove,
- 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 dealt with by this report, are in agreement with the books of account and the returns;

8, Susheela, Lane no. 14, Prabhat Road, Pune 411004
Shashank.patki@rediffmail.com 020-29985349





Shashank Patki and Associates

Chartered Accountants

- 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.
9. The details as required by the Rule 69(6) of Maharashtra Co-operative Societies Rules 1961 are given in the audit memorandum separately.
10. We further report that for the year under audit, the Bank has been awarded "A" classification.

UDIN : 24111703BKCWQK3968

For **Shashank Patki & Associates**
Chartered Accountants
FRN No 122054W



Ruta Chitale
(Ruta Chitale)
Partner
M.No. 111703

Place: Pune
Date: 31st May 2024

8, Susheela, Lane no. 14, Prabhat Road, Pune 411004
Shashank.patki@rediffmail.com 020-29985349



SHRI LAXMIKRUPA URBAN CO-OPERATIVE BANK LIMITED, PUNE.

NOTES FORMING PART OF THE BALANCE SHEET AS AT 31ST MARCH 2024 AND PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED ON THAT DATE

OVERVIEW

Shri Laxmikrupa Urban Co-operative Bank Ltd. is engaged in providing Banking & Financial Services.

A. SIGNIFICANT ACCOUNTING POLICIES

The significant accounting policies followed by the Bank are as under:

1. BASIS OF PREPARATION:

The Financial statements have been prepared and presented under historical cost convention on the accrual basis of accounting, unless otherwise stated and comply with generally accepted accounting principles, statutory requirements prescribed under the Banking Regulation Act, 1949, circulars and guidelines issued by the Reserve Bank of India from time to time, the accounting Standards (AS) issued by the Institute Of Chartered of India and current practices prevailing within the banking industry of India.

2. USE OF ESTIMATES:

Preparation of financial statements, in conformity with generally accepted accounting principles, requires Bank to make estimates and assumptions that affect the reported amount of Assets and Liabilities, Revenues and Expenses and Disclosure of contingent liabilities at the date of the financial statements.

Although these estimates are based upon Bank's best knowledge of current events and actions, actual results could differ from these estimates. Any revisions to the accounting estimates are recognized prospectively in the current and future period. Management believes that the estimates used in the preparation of financial statements are prudent and reasonable.

3. Investments

- 3.1 Investments are classified into Held Till Maturity (HTM), Available for Sale (AFS) and Held for Trading (HFT) categories in accordance with the Reserve Bank of India guidelines on classification and valuation of Investments as applicable for all primary urban co-operative banks.
- 3.2 Investments in HTM category are valued at acquisition cost. The Acquisition cost is inclusive of all charges for purchase net of commission received. The Premium if any, paid on the investments under this category is amortized over the residual life of the security.
- 3.3 In case of Investments under AFS category, market value is ascertained. Net appreciation, if any, is ignored. Resultant net depreciation is provided for in the accounts.
- 3.4 In case of Investments under HFT category, market value is ascertained. Net appreciation, if any, is ignored. Resultant net depreciation is provided for in the accounts.



4. Advances:

- 4.1 In accordance with the guidelines issued by Reserve Bank of India, advances have been classified as Standard, Sub-Standard, Doubtful and Loss Assets and required provision is made on such advances as per the prudential norms issued by Reserve Bank of India from time to time.
- 4.2 Overdue interest in respect of Non-Performing advances is provided separately under "Overdue Interest Reserve" as per the directives issued by the Reserve bank of India.

5. Fixed Assets:

- 5.1 Fixed Assets are stated at cost of acquisition net of depreciation.
- 5.2 Depreciation is charged on Fixed Assets on straight line basis at the rates considered appropriate by the Management as under-

Type of the Asset	Rate of Depreciation
Premises, Strong Room Fixture	1.63%
Furniture, Deadstock, Other Fixtures, Other Equipments, Safe	6.33%
Deposit Vaults, Strong Room Furniture	4.75%
Electrical Fittings & Fixtures	9.50%
Vehicle	33.33%
Computer	

6. Impairment of Assets

Impairment to assets is ascertained and is provided for accordingly.

7. Revenue Recognition

Items of income and expenditure are generally accounted on accrual basis except the following incomes which are accounted on cash basis:

- Interest on Non Performing Assets (NPA) is recognized as income as and when recovered in pursuance with the guidelines issued by Reserve Bank of India.
- Locker Rent and Bank Guarantee and Insurance Commission is recognized as income as and when received.

8. Employee Benefits:

- 8.1 Contribution to Provident Fund is charged is to Profit and Loss Account.
- 8.2 Premium paid to LIC Group Superannuation and Gratuity Scheme is charged to Profit & Loss Account.
- 8.3 Provision for Leave Encashment is made presuming all the employees would avail the same at the end of the year.

9. Taxation:

Tax expenses comprise of Current and deferred taxes. Current Income tax expense is measured at the rates and as per the norms in the prevailing Income tax Act, 1961 on the basis of estimated taxable income for the year. Deferred Tax reflects the impact of timing differences between taxable income and accounting income measured at tax rates applicable on the Balance sheet date.



10. Segment Reporting:

In accordance with the guidelines issued by Reserve Bank of India, the segments are ascertained as under:

Treasury includes all investment portfolio, profit/loss on sale of investments and money market operations. The expenses on this segment consist of interest on external borrowings as well as internal sources and depreciation/ amortization of premium on HTM category investments. Other Banking operations include all other operations not covered under Treasury Operations.

11. Provisioning & Contingent liabilities:

A Provision is recognized when the bank has a present obligation as a result of past event; It is probable that outflow of resources will be required to settle the obligation, in respect of which is reliable estimate can be made. Provisions are not discounted to its present value and are determined based on the best estimate 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. Disclosure of a contingent liability is made when there is possible obligation that arises from past events and the existence of which will be confirmed by occurrence or non occurrence of one or more certain future events beyond the control of the bank or present obligation that arises from past events but its is not probable that an outflow of resources will be required to settle the obligation & reliable estimate of the amount of the obligation cannot be made. Contingent assets are neither recognized nor disclosed in the financial statements.

B. Notes:

1. Segment Reporting: Accounting Standard 17:

Primary Segment reporting (By Business Segments) as at 31st March 2024

Rs. Lakhs

No	Particulars	Treasury Operations	Other Banking Operations	Total
	A	B	C	D
1	Segment Revenue	127.72	380.97	508.69
2	Segment Cost	107.86	319.56	427.42
3	Operating Profit	19.86	61.41	81.27
4	Less: Extraordinary items	0.00	27.26	27.26
5	Net Results	19.86	34.15	54.01
6	Less: Income Tax	7.10	12.20	19.30
7	Net Profit	12.76	21.95	34.71
	Other Information			
6	Segment Asset	2502.28	3823.91	6326.19
7	Unallocated Asset	0.00	123.10	123.10
8	Total Asset	2502.28	3947.01	6449.29
9	Segment Liability	27.05	5772.68	5799.73
10	Unallocated Liabilities	0.00	649.56	649.56
11	Total Liabilities	27.05	6422.24	6449.29



2. **Operating Leases:**

The Bank does not have any operating leases.

3. **Related parties transactions Disclosures required under Accounting Standard 18:**

Key Management Personnel - Chief Executive Officer:

Mr. Vinayak Rairikar

*resignation dated 02nd March 2024

The details of transactions with Key Management Personnel are not given in view of the R.B.I. Circular dated 29th March, 2003 and the clarification issued by Institute of Chartered Accountants of India to the effect that the CEO is a single party covered by this category on any given day during the accounting year.

Details of loans to Directors and / or their relatives are disclosed separately.

4. Leave encashment has been accounted for on accrual basis, which hitherto was accounted for on cash basis. Due to this, Profit for the year, Accumulated Profit is less and Liabilities are more by Rs. 7.09 lakhs.
5. The Bank is earning profit continuously. Deferred Tax Asset has been created since the Bank is confident of recovering the same in view of the consistent profits.
6. Previous year's figures are regrouped / rearranged, wherever possible, so as to conform with the current year's presentation.

For Shri Laxmikrupa Urban Co-operative Bank Ltd.

UDIN : 24111703BKCWQK3968
For Shashank Patki & Associates
Chartered Accountants
FRN 122054W



Rutachitale
Ruta Chitale
MN 035151
Partner

Directors
Pune
31st May 2024

(A.E.Sakunde)
Director

(Adv.R.J.Deshmukh)
Vice Chairman

(N.G.Gaikwad)
Chairman

(P.B.Paigude)
General Manager

(A.R.More)
Chief Executive Officer

For Sharad V Patil and Company
Chartered Accountants

Sharad V.Patil
(Proprietor)



Annexure III
Disclosure in financial statements – 'Notes to Accounts'
(Amount in ₹ crore)

Sr. No.	Particulars	Current Year	Previous year
i)	Common Equity Tier 1 capital (CET 1)* / Paid up share capital and reserves [@] (net of deductions, if any)	6.43	6.02
ii)	Additional Tier 1 capital*/ Other Tier 1 capital [@]	0	0
iii)	Tier 1 capital (i + ii)	6.43	6.02
iv)	Tier 2 capital	0.18	0.14
vi)	Total Risk Weighted Assets (RWAs)	29.4978	31.01
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs)* / Paid-up share capital and reserves as percentage of RWAs [@]		
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	21.79%	19.43%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	0.60%	0.45%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	22.39%	19.88%
xi)	Leverage Ratio*	N.A	N.A
xii)	Percentage of the shareholding of a) Government of India b) State Government (specify name) [§] c) Sponsor Bank [§]	N.A	N.A
xiii)	Amount of paid-up equity capital raised during the year	2.10	0.08
xiv)	Amount of non-equity Tier 1 capital raised during the year, of which: Give list ⁷ as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	N.A	N.A
xv)	Amount of Tier 2 capital raised during the year, of which: Give list ⁸ as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	N.A	N.A

* Applicable for Commercial Banks. Leverage Ratio disclosure is only required by commercial banks where it is applicable.

@ Applicable for UCBs.

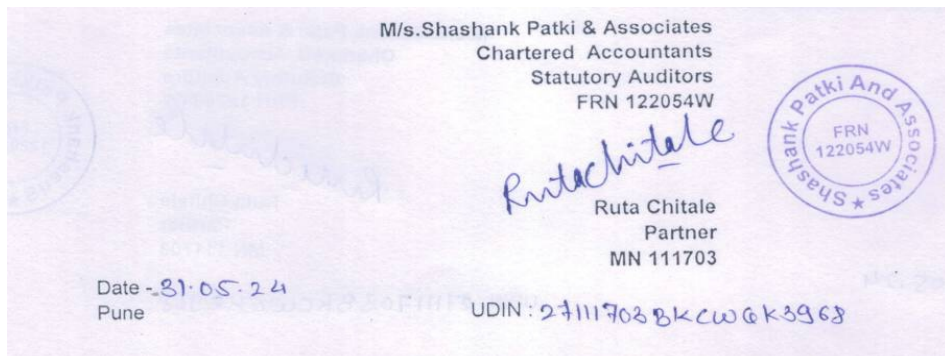
§ Percentage of shareholding of State Government and Sponsor Bank is applicable only for RRBs.

Example: A commercial bank may disclose as under

Amount of non-equity Tier 1 capital raised during the year	Current Year	Previous Year
a) Basel III compliant Perpetual Non-Cumulative Preference Shares	N.A	N.A
b) Basel III compliant Perpetual Debt Instruments	N.A	N.A

⁸ Example: A UCB may disclose as under:

	Current year	Previous year
Amount of Tier 2 capital raised during the year of which:	N.A	N.A
a) Perpetual Cumulative Preference Shares		
b) Redeemable Non-Cumulative Preference Shares	N.A	N.A
c)	N.A	N.A





4. Asset quality

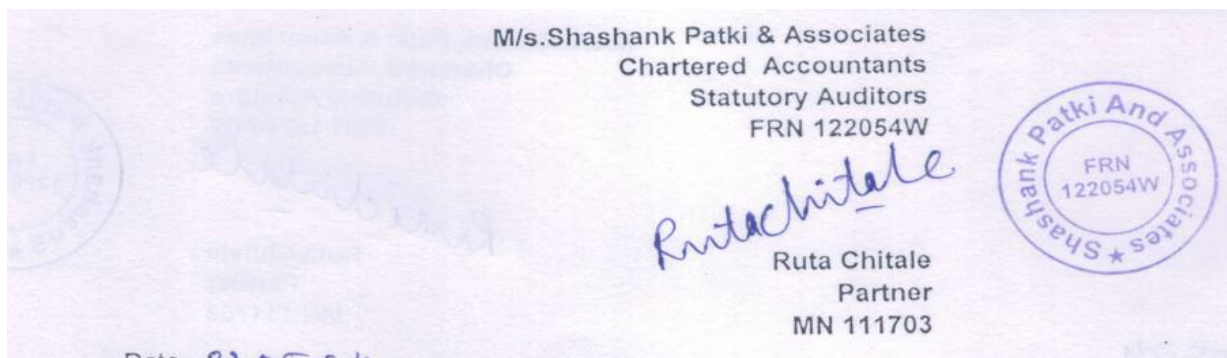
a) Classification of advances and provisions held¹⁵

	Standard 31.03.2023	Non-Performing				In Lakhs Total
	Total Standard Advances	Sub-Standard	Doubtful	Loss	Total Non- Performing Advances	Total
Gross Standard Advances & NPA						
Opening Balance	3019.79	200.41	308.52	18.35	527.28	3547.07
Add: Additions during the year					86.26	
Less: Reductions during the year*					257.98	
Closing balance	2835.71	77.74	259.47	18.35	355.56	3191.27
*Reductions in Gross NPAs due to:					257.98	
i) Upgradation					221.15	
ii) Recoveries (excluding recoveries from upgraded accounts)					36.83	
iii) Technical/ Prudential ¹⁶ Write-offs						
iv) Write-offs other than those under (iii) above						
Provisions (excluding Floating Provisions)						
Opening balance of provisions held					192.38	
Add: Fresh provisions made during the year					24.30	
Less: Excess provision reversed/ Write-off loans						
Closing balance of provisions held					216.68	
Net NPAs¹⁷						
Opening Balance					334.90	
Add: Fresh additions during the year					86.26	
Less: Reductions during the year					257.98	
Closing Balance					163.18	

¹⁵ While making disclosures in audited annual financial statements, banks should invariably provide the figures for both the current and previous year to facilitate comparison.

¹⁶ Technical or prudential write-off is the amount of non-performing loans which are outstanding in the books of the branches, but have been written-off (fully or partially) at Head Office level. Amount of Technical write-off should be certified by statutory auditors. (Defined in our circular reference [DBOD.No.BP.BC.64/21.04.048/2009-10 dated December 1, 2009](#) on Provisioning Coverage for Advances)

¹⁷ To the extent that floating provisions have not been reckoned for Tier 2 capital, they may be netted off from Gross NPAs to arrive at Net NPAs.





Annexure III

Disclosure in financial statements – 'Notes to Accounts'

9. Off balance sheet SPVs sponsored (which are required to be consolidated as per accounting norms)

(Not Applicable to RRBs, LABs, PBs, and UCBs)

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

(Amount in ₹crore)

Sr. No.	Particulars	Current Year	Previous Year
i)	Opening balance of amounts transferred to DEA Fund	0.18	0.18
ii)	Add: Amounts transferred to DEA Fund during the	0.04	0
iii)	Less: Amounts reimbursed by DEA Fund towards	-	0
iv)	Closing balance of amounts transferred to DEA Fund	0.22	0.18

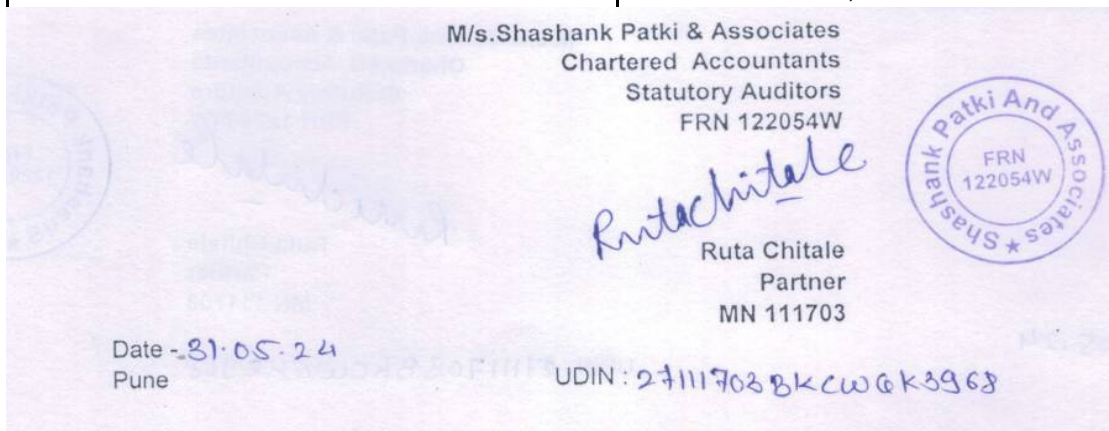
Amount transferred to DEA Fund is Rs. 36

11. Disclosure of complaints**a) Summary information on complaints received by the bank from customers and from the Offices of Ombudsman³¹**

Sr. No.	Particulars	Previous year	Current year
	Complaints received by the bank from its customers		
1.	Number of complaints pending at beginning of the year		
2.	Number of complaints received during the year		
3.	Number of complaints disposed during the year		
3.1	Of which, number of complaints rejected by the bank		
4.	Number of complaints pending at the end of the year		
	Maintainable complaints received by the bank from Office of Ombudsman		
5.	Number of maintainable complaints received by the bank from Office of Ombudsman		NIL
5.1	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman		
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Office of		
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)		
Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in Integrated Ombudsman Scheme, 2021 (Previously Banking Ombudsman Scheme, 2006) and covered within the ambit of the Scheme.			

³¹ Previously Offices of Banking Ombudsman**12. Disclosure of penalties imposed by the Reserve Bank of India**

Nature of the Breach	Quantum of Penalty Imposed
KYC Periodical review	100,000.00





श्री लक्ष्मीकृपा अर्बन को ऑप बैंक लि.पुणे
दि.३१.०३.२४ अखेरचे ताळेबंद पत्रक

As on 31.03.23 Rs दि.३१.०३.२३ रू.		CAPITAL & LIABILITIES (भांडवल व देणी)	RS.(रुपये)	RS. (रुपये)	As on 31.03.24 Rs दि.३१.०३.२४ रू.
5,00,00,000.00	1	CAPITAL भांडवल			5,00,00,000.00
3,64,12,900.00	a)	Authorised Share Capital अधिकृत भाग भांडवल			3,50,18,025.00
3,63,87,800.00	b)	Paid up Share Capital वसूल झालेले भाग भांडवल		3,49,70,825.00	
25,100.00	c)	Share Collection Account भाग अनामत		47,200.00	
5,27,64,511.00	2	RESERVE FUND & OTHER RESERVES			5,57,35,484.20
2,33,05,624.00	a)	Statutory Reserve Fund गंगाजळी व इतर निधी		2,34,96,597.20	
30,00,000.00	b)	Building Fund इमारत निधी		30,00,000.00	
1,92,38,000.00	c)	Bad & Doubtful Advances Reserve संशयित व बुडीत कर्ज निवारण निधी		2,16,68,000.00	
14,25,000.00	d)	Contingent Provision for Standard Assets संशयित व बुडीत कर्ज निवारण निधी		14,25,000.00	
3,08,011.00	e)	Dividend Equalisation Fund उत्तम कर्जावरील संभाव्य निधी		3,08,011.00	
23,55,000.00	f)	Investment Depreciation Reserve लाभांश समतोलन निधी		23,55,000.00	
17,28,876.00	g)	Contingent fund गुंतवणूक घसारा निधी		17,28,876.00	
13,000.00	h)	Education Fund आकस्मिक निधी		13,000.00	
13,91,000.00	i)	Technology Development Fund शिक्षण निधी		13,91,000.00	
	j)	Investment Fluctuation Reserve गुंतवणूक चढउतार निधी		3,50,000.00	
51,47,57,403.48	3	DEPOSITS & OTHER ACCOUNTS			52,95,45,019.84
41,02,03,583.87	a)	Fixed Deposits मुदत ठेव		40,29,75,162.87	
36,85,72,255.87	i)	Individuals – व्यक्तिगत ठेवी	37,42,77,223.87		
4,16,31,328.00	ii)	Co-op.Soc.- सहकारी संस्था	2,86,97,939.00		
8,64,21,859.39	b)	Saving Bank Deposit बचत ठेव		9,85,65,934.33	
8,62,52,212.88	i)	Individuals – व्यक्तिगत ठेवी	9,83,00,997.64		
1,69,646.51	ii)	Co-op.Soc.- सहकारी संस्था	2,64,936.69		
1,81,31,960.22	c)	Current Deposits चालू ठेव		2,75,14,531.64	
1,81,10,878.27	i)	Individuals – व्यक्तिगत ठेवी	2,73,45,453.69		
21,081.95	ii)	Co-op.Soc.- सहकारी संस्था	1,69,077.95		
	d)	Matured Deposit (मुदत संपलेल्या ठेवी)		4,89,391.00	
60,39,34,814.48		C/F (पुढील पानावर)			62,02,98,529.04

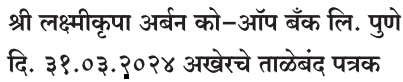
Date -



SHRI LAXMIKRUPA URBAN CO-OP. BANK LTD., PUNE
BALANCE SHEET AS ON 31.03.2024

As on 31.3.2023 Rs दि. ३१.०३.२३ रू.		PROPERTY & ASSETS मालमत्ता व येणी	RS. (रुपये)	RS. (रुपये)	As on 31.3.2024 Rs दि. ३१.०३.२४ रू.
2,89,96,332.03	1	CASH AND BALANCE WITH BANKS रोख व बँकेतील शिल्लक			2,92,27,916.80
70,38,641.00	a)	Cash on Hand हातावरील शिल्लक		48,09,677.00	
2,19,57,691.03	b)	In C/As with SCB/DCC/NATIONALISED Bank राज्य सहकारी व जिल्हा बँकेमधील चालू ठेव खाती		2,44,18,239.80	
1,53,80,875.81	2	BALANCE WITH OTHER BANKS Current Account चालू ठेव खाते			1,08,49,094.11
---	3	MONEY AT CALL & SHORT NOTICE मनी अँट कॉल अँड शॉर्ट नोटीस		---	---
18,85,87,892.00	4	INVESTMENTS (गुंतवणूक)			25,02,28,293.00
15,11,30,858.00		In Govt. Securities सरकारी कर्जरोख्यात		15,10,06,195.00	
15,00,00,696.00	a)	Face Value (दर्शनी मूल्य)	15,00,00,696.00		
13,90,15,162.31		Market Value (बाजारी मूल्य)	14,23,73,680.91		
3,00,000.00	b)	In Shares of Co.op. Institutions सहकारी संस्थांचे भागांमध्ये		3,00,000.00	
1,00,000.00	i)	MSC Bank Mumbai म. रा. स. बँक मुंबई	1,00,000.00		
2,00,000.00	ii)	PDCC Bank Pune पुणे जि. म. स. बँक पुणे	2,00,000.00		
1,78,37,034.00	c)	In Fixed Deposits मुदत ठेवी		6,14,23,973.00	
98,87,000.00	1)	FD with Saraswat Bank	2,48,75,476.00		
14,24,803.00	2)	FD with PDCC Bank	14,97,390.00		
1,93,20,000.00	3)	Statutory Reserve Fund (PDCC Bank)	1,93,20,000.00		
---	3)a)	FD with State Bank of India (Reserve Fund)	40,00,000.00		
---	b)	FD with State Bank of India	50,00,000.00		
65,25,231.00	4)	FD with HDFC Bank	67,31,107.00		
1,93,20,000.00	d)	Other Investment		3,74,98,125.00	
---		Mutual Fund			
---	i)	Axis Liquid Fund	74,99,625.00		
---	ii)	SBI Liquid Fund	74,99,625.00		
---	iii)	Kotak Liquid Fund	74,99,625.00		
---	iv)	Boi Liquid Fund	74,99,625.00		
---	v)	HDFC Liquid Fund	74,99,625.00		
23,29,65,099.84		C/F (पुढील पानावर)			29,03,05,303.91

Date -



Date -



SHRI LAXMIKRUPA URBAN CO-OP. BANK LTD., PUNE
BALANCE SHEET AS ON 31.03.2024

As on 31.03.23 Rs दि.३१.०३.२३ रू.		PROPERTY & ASSETS मालमत्ता व येणी	RS. (रुपये)	RS. (रुपये)	As on 31.03.24 Rs दि.३१.०३.२४ रू.
23,29,65,099.84		B/F (मागील पानावरून)			29,03,05,303.91
35,47,07,317.65	5	ADVANCES (कर्जे)			31,91,27,397.44
7,95,52,301.91	a)	Short term Loans & Cash Credit अल्प मुदत कर्ज		9,32,81,686.40	
3,56,64,514.45		i) Government & Other approved securities सरकारी रोखे व तत्सम तारणावर	5,70,01,353.62		
4,23,44,355.97		ii) Other tangible Securities(अन्य तारणावरील)	3,50,52,849.73		
15,43,431.49		iii) Unsecured Loans (विना तारण कर्ज)	12,27,483.05		
1,36,65,586.44		Out of total Short Term Advances Overdue Amt.	68,72,126.39		
90,53,372.64		एकूण अल्प मुदत कर्जांपैकी थकबाकी Bad & Doubtful (पैकी संशयित)	63,37,852.00		
10,07,65,183.00	b)	MEDIUM TERM LOAN (मध्यम मुदत कर्ज)		8,49,77,830.00	
4,49,06,555.00		i) Government & Other approved securities सरकारी रोखे व तत्सम तारणावर	4,14,72,844.00		
3,71,85,389.00		ii) Other tangible Securities(अन्य तारणावरील)	3,37,62,140.40		
1,86,73,239.00		iii) Unsecured Loans (विना तारण कर्ज)	97,42,845.60		
1,22,70,168.96		Out of total Medium Term Advances Overdue Amt.	70,50,399.52		
2,06,92,688.00		एकूण मध्यम मुदत कर्जांपैकी थकबाकी Bad & Doubtful (पैकी संशयित)	1,69,10,178.85		
17,43,89,832.74	c)	LONG TERM LOAN (दीर्घ मुदत कर्ज)		14,08,67,881.04	
7,39,663.00		i) Government & Other approved securities सरकारी रोखे व तत्सम तारणावर	7,39,663.00		
17,22,92,306.74		ii) Other tangible Securities(अन्य तारणावरील)	13,90,08,764.04		
13,57,863.00		iii) Unsecured Loans (विना तारण कर्ज)	11,19,454.00		
85,78,309.68		Out of total Long Term Advances Overdue Amt.	1,32,06,205.89		
2,29,81,697.50		एकूण दीर्घमुदत कर्जांपैकी थकबाकी Bad & Doubtful (पैकी संशयित)	1,23,08,419.50		
1,71,90,070.07	6)	INTEREST RECEIVABLE (येणे व्याज)			1,70,40,878.67
5,08,508.00	a)	On investments (गुंतवणुकीवरील)		11,56,838.00	
18,20,261.83	b)	On Govt. Securities (सरकारी रोख्यावरील)		18,20,261.83	
1,48,61,300.24	c)	On Non Performing Assets (अनुत्पादीत कर्जावरील)		1,40,63,778.84	
----	7)	BILLS RECEIVABLE Being Bills for Collection (Per Contra) वसुलीसाठी पाठविलेली बिले (दुबेरजी)			----
60,48,62,487.56		C/F (पुढीलपानावर)			62,64,73,580.02

Date -



श्री लक्ष्मीकृपा अर्बन को-ऑप बँक लि. पुणे

दि. ३१.०३.२०२४ अखेरचे ताळेबंद पत्रक

As on 31.03.23 Rs दि. ३१.०३.२३ रू.	CAPITAL & LIABILITIES (भांडवल व देणी)	RS. (रुपये)	RS. (रुपये)	As on 31.03.24 Rs दि. ३१.०३.२४ रू.
62,44,21,091.72	B/F (मागील पानावरून)			64,49,28,817.36
	CONTINGENT LIABILITIES संभवनीय देणी १० वर्ष खात्यावर व्यवहार नसलेली रक्कम (Rs.21,84,168.18) रिझर्व्ह बँक खाती वर्ग Previous Year (2022-23) RS.17,87,430.42			
62,44,21,091.72	TOTAL RUPEES एकूण रुपये			64,49,28,817.36

Sharad V. Patil & Co.
Chartered Accountant
Concurrent Auditor
Mr.Sharad V.Patil

M/s.Shashank Patki & Associates
Chartered Accountant
Statutory Auditor
FRN 122054W
Ruta Chitale
Partner
MN 111703
UDIN :

(P.B.Paigude)
Chief Officer

(A. R.More)
General Manager

Date -



SHRI LAXMIKRUPA URBAN CO-OP. BANK LTD., PUNE
BALANCE SHEET AS ON 31.03.2024

As on 31.03.23 Rs दि.३१.०३.२३ रु.		PROPERTY & ASSETS मालमत्ता व येणी	RS. (रुपये)	As on 31.03.24 Rs दि.३१.०३.२४ रु.
60,48,62,487.56		B/F (मागील पानावरून)		62,64,73,580.02
---	8)	BRANCH ADJUSTMENT (शाखा जुळवणी)		
93,23,737.00	9)	PREMISES (जागा)	93,23,737.00	91,37,124.00
95,10,350.00		Less : Depreciation (घसारा)	1,86,613.00	
1,86,613.00				
29,85,073.00	10)	FURNITURE & FIXTURES (फर्निचर व फिक्स्चर्स)		26,83,276.00
34,95,380.00		Strong Room / Safe/ Ele Fitting & Fixture / Furniture & fixture/ Office Equipments स्ट्रॉंग रुम / तिजोरी / इले फिटिंग व फिक्स्चर्स	32,42,594.00	
5,10,307.00		Less : Depreciation (घसारा)	5,59,318.00	
5,98,822.00	11)	VEHICLE (वाहन)	5,98,822.00	4,90,463.00
7,07,181.00		Less : Depreciation (घसारा)	1,08,359.00	
1,08,359.00				
27,39,484.16	12)	OTHER ASSETS		31,26,374.34
5,40,462.00		a) Printing & Stationery (Stock in hand) छपाई स्टेशनरी शिल्लक	4,99,013.40	
39,984.00		b) Telephone & Sign Board Deposit दूरध्वनी व आकाश चिन्ह अनामत	49,094.00	
4,96,815.16		c) Other Receivables इतर जमा	5,65,243.94	
13,18,927.00		d) Advance tax	14,76,000.00	
3,43,296.00		e) Prepaid Insurance	5,37,023.00	
13,06,488.00	13)	Non Banking assets acquired in satisfaction of claims		—
26,05,000.00	14)	Deffered Tax Asset		30,18,000.00
62,44,21,091.72		TOTAL RUPEES एकूण रुपये		64,49,28,817.36

Director

Vice-Chairman

Chairman

Date -

(Mr.Arjun E. Sakunde)

(Adv.R.J.Deshmukh)

(Mr.Nandkumar G. Gaikwad)



श्री लक्ष्मीकृपा अर्बन को-ऑप बँक लि. पुणे

Profit & Loss A/c as on 31.03.2024

As on 31.03.2023 Rs दि.३१.०३.२३ रु.		EXPENDITURE खर्च	RS. (रुपये)	RS. (रुपये)	As on 31.03.2024 Rs दि.३१.०३.२४ रु.
3,21,40,322.00	1	Interest Paid (दिलेले व्याज)			2,79,44,118.70
3,20,96,881.00		a) On Deposit (ठेकीवरील)		2,79,33,652.00	
43,441.00		b) On Borrowings (कर्जावरील)		10,466.70	
90,63,576.00	2	Salaries & Allowances (पगार व भत्ते)			84,75,624.87
69,300.00	3	Director Sitting Fees & Travelling Exp. (संचालक मंडळ फी व प्रवास खर्च)			11,100.00
14,88,022.00	4	Rent, Taxes, Insurance & Lighting (भाडे, कर, विमा व वीज)			13,69,083.10
---	5	Law Charges (कायदेविषयक खर्च)			---
94,211.74	6	Postage, Telephone & Telegram (टपाल, तार, दूरध्वनी)			1,03,290.70
2,48,000.00	7	Audit Fees (हिशेब तापसणी फी)			3,45,470.00
13,33,665.84	8	Depreciation on & Repairs to property (मालमत्तेवरील घसारा व दुरुस्ती खर्च)			19,77,878.70
8,05,279.00		Depreciation on Fixed Asset		8,54,290.00	
5,28,386.84		Repair & Maintenance		11,23,588.70	
1,60,899.65	9	Printing & Stationery & Advt. (छपाई, स्टेशनरी व जाहिरात)			1,17,796.76
27,82,177.92	10	Other Expenses (इतर खर्च)		18,59,351.17	21,19,636.17
		Previous year tax expenses		2,60,285.00	
52,44,691.00	11	Provisions (तरतूद)			49,33,363.00
1,36,691.00		a) Amortisation on investment (गुंतवणूक निरस्त तरतूद)		1,24,663.00	
---		b) Cont. Prov. For Standard Assets (उत्तम कर्जावरील संभाव्य निधी)		---	
7,55,000.00		c) Provision for Income Tax (आयकर तरतूद)		16,70,000.00	
43,53,000.00		d) Provision for NPA (अनुत्पादीत कर्जावरील तरतूद)		24,30,000.00	
---		e) Depreciation on Investment		---	
		f) Provision for leave encashment		7,08,700.00	
18,28,500.00	12	Loss on Sale of GOI (सरकारी रोख्यावरील विक्रीवरील तोटा)			---
5,28,602.78		Net Profit transferred to Balance Sheet (निव्वळ नफा ताळेबंदास वर्ग)			34,71,262.48
5,49,81,968.93		Total Rupees एकूण रुपये			5,08,68,624.48

Sharad V. Patil & Co.
Chartered Accountant
Concurrent Auditor
Mr.Sharad V.Patil

M/s.Shashank Patki & Associates
Chartered Accountant
Statutory Auditor
FRN 122054W
Ruta Chitale
Partner
MN 111703
UDIN :

(P.B.Paigude)
Chief Officer

(A. R.More)
General Manager

Date -



Interest Rate

A/C HEAD NO	A/C HEAD NAME	SCHEME	Interest Rate		
			New Interest Rate	SENIOR CITIZEN	CO-OP SOCIETY
23	SB-GENERAL	SAVING	3.50%	3.50%	3.50%
32	SHORT TERM FIXED DEPOSITS	15 DAYS TO 90 DAYS	3.25%	3.25%	3.25%
		91 DAYS TO 364 DAYS	4.75%	4.75%	4.75%
25	RECURRING DEPOSITS	12 MONTH	8.00%	8.50%	
		13 MONTH TO 36 MONTH	6.75%	7.00%	
		37 MONTHS TO 60 MONTHS	7.00%	7.25%	
34	LONG TERM DEPOSITS	12 MONTH	8.00%	8.50%	8.50%
		13 MONTH TO 36 MONTH	6.75%	7.00%	6.75%
		37 MONTHS TO 60 MONTHS	7.00%	7.25%	7.25%
46	REINVEST DEPOSIT	12 MONTH	7.50%	8.00%	8.00%
		13 MONTH TO 36 MONTH	6.75%	7.00%	6.75%
		37 MONTHS TO 60 MONTHS	7.00%	7.25%	7.25%

NEW SCHEME

A/C HEAD NAME	SCHEME	Interest Rate		
		New Interest Rate	SENIOR CITIZEN	CO-OP SOCIETY
LAXMI DHANSANCHAY YOJANA	1100 DAYS	8.25%	8.75%	8.75%



LOAN INTEREST RATE

GL CODE	GL NAME	GL SCHEME	Interest Rate
161	CASH CREDIT FDR	CCFFDR	1% EXTRA
177	LOAN AGST FD	TLFDR	1% EXTRA
166	Loan against RD	CCFDRRD	1% EXTRA
163	GLD LOANS [BULLET PAYMENT] 65% on Gold Valuation rate upto Rs.2.00 lakhs	TLGLB	9.50%
181	GOLD LOAN(EMI) GOLD RATE 75% Gold Valuation rate UPTO Rs.25.00 lakhs	TLGLD	9.50%
171	PERSNL SURTY LOAN (upto 2 lakhs)	TLPERSONL	13.0%
172	LOAN AGST NSC	TLNSC	12.0%
	LOAN AGST LIC	TLLIC	11.0%
173	OTHER TERM LOANS	TLOTHTL	12%
174	CLEAN CASH CREDIT	CCCCLEAN	13.0%
175	HOUSING LOAN upto Rs.30.00 Lakhs	TLHHSG	9.50%
	HOUSING LOAN above Rs.30.00 to Rs.60.00 Lakhs	TLHHSG1	10.0%
176	HL 15 LAC Rs.25.00 Lakhs	TLHHSG15	9.50%
178	HYP TERM LOAN	TLHHPOT	12%
179	(CCR)GEN	CCHRGEN	12%
182	VEHICLE LOAN SELF [NEW VEHICLE] ON ROAD PRICE 75% to 90%	TLVEHS2W TLVEHS4W	9.50%
	VEHICLE LOAN 2 years old from manufacture date SECONDHAND VEHICLE Valuation on 50%	TLVEHSH	10.0%
	VEHICLE LOAN COM	TLVEHC	10.0%
	VEHICLE LOAN SECAND HAND		11.0%
183	BUSINESS LOAN	TLBSN	12.0%
184	EDUCATION TERM LOAN UPTO Rs.10.00 Lakhs	TLEDU	9.50%
	EDUCATION TERM LOAN above Rs.10.00 Lakhs to Rs.20.00 lakhs	TLEDUN	10.0%
185	WORKING CAPITAL TERM LOAN	TLWCL	12%



श्री लक्ष्मीकृपा अर्बन को-ऑप.बँक लि., पुणे,

सन २०२४-२०२५ सालचे अंदाजपत्रक

(परिशिष्ट - अ)

अ.क्र	तपशिल	सन २३-२४ वर्षासाठी अंदाज	प्रत्यक्ष आकडेवारी	वाढ (+) घट (-)	सन २४-२५ वर्षासाठी अंदाज
१)	उत्पन्न				
	अ) कर्जावरील व्याज	४७५.६७	३६७.३५	-१०८.३२	४६४.७५
	ब) गुंतवणूकीवरील व्याज	१४१.६७	१२७.३६	-१४.३१	१५०.००
	क) इतर संकीर्ण	२५.००	१३.९७	-११.०३	१५.००
	एकूण उत्पन्न	६४२.३४	५०८.६८	-१३३.६६	६२९.७५
२)	खर्च				
	अ) ठेवी व कर्जावर द्यावयाचे व्याज	३७०.००	२७९.४४	-९०.५६	३६०.००
	ब) व्यवस्थापन खर्च	६७.५३	६०.४४	-७.०९	७२.२५
	क) कर्मचारी खर्च	१२२.३२	८४.७६	-३७.५६	१२२.३२
	ई) तरतुदी	४४.३४	४९.३३	+४.९९	२५.००
	एकूण खर्च	६०४.१९	४७३.९७	-१३०.२२	५७९.५७
३)	निव्वळ नफा	+३८.१५	+३४.७१	-३.४४	+५०.१८

टिप:- वरील प्रमाणे झालेल्या जादा खर्च रु.४.९९ लाख व अंदाज पत्रकास वार्षिक सर्वसाधारण सभेने मंजूरी द्यावी अशी संचालक मंडळाची शिफारस आहे.



डि.डि.आर.च्या निवडणूक निर्णय अधिकारी मा. स्नेहा जोशी मॅडम बँकेच्या नवनिर्वाचित संचालक मंडळ यांचे समवेत



वार्षिक सर्वसाधारण सभेमध्ये सभासदांना संबोधित करताना बँकेचे उपाध्यक्ष मा. अॅड. रामराव देशमुख



बँकेचे नवनिर्वाचित मा.अध्यक्ष, नंदकुमार गायकवाड व मा.अॅड. उपाध्यक्ष रामराव देशमुख व संचालक मंडळ यांचा सत्कार करताना बँकेचे सर्व कर्मचारी वृंद



दि. महाराष्ट्र राज्य सहकारी बँक यांच्या वतीने डिजीटल बँकिंगचे प्रशिक्षण कार्यक्रमांमध्ये सहभाग व मा. जाधव सर ,असि.जनरल मॅनेजर दि. बारामती स.बँक लि. बँकेतील कर्मचारी यांना केवायसी बाबत मार्गदर्शन करताना



बँकेचे माजी चेअरमन मा.अॅड.अमित निकम यांचा सत्कार करताना मा. अध्यक्ष श्री.कालिदास मोरे व संचालक मा.श्री. नंदकुमार गायकवाड

* संस्थापक अध्यक्ष *

मा. अँड्. कै. नामदेवराव निकम



विनम्र श्रद्धांजली !



दुःख दुसऱ्यांचे जाणावे । ऐकोनी तरी वाटोन घ्यावे ॥
बरे वाईट सोसावे । समुदायांचे ॥
संचालक सभासद, ठेवीदार, हितचिंतक व भारतातील ज्ञात,
अज्ञात थोर नेते, संशोधक, शास्त्रज्ञ, तंत्रज्ञ,
लेखक, साहित्यिक, कलावंत, देशासाठी लढणारे नवान,
शिक्षणतज्ञ, देशभक्त, कवी, सामाजिक कार्यकर्ते, दिवंगत झाले
त्या सर्वांना भावपूर्ण श्रद्धांजली.

