

SSB

(स्थापना : १९८२)

# शालिनी सहकारी बँक लि., मुंबई

मुख्य कार्यालय :- ३९५, ना. म. जोशी मार्ग, मुंबई - ४०० ०११.



**४३ वा**  
**वार्षिक अहवाल**  
**सन २०२४-२५**



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२.	सौ. संगिता अर्जुन गायकवाड	उपाध्यक्ष
	श्री. बळवंतराव सोनाप्पा पवार	उपाध्यक्ष (३०.०५.२०२५ पर्यंत)
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४.	श्री. रमेश तुळशिराम भुतेकर	संचालक
५.	श्री. माधव जनार्दन काळगांवकर	संचालक
६.	श्री. श्रीरंग भागु सपकाळ	संचालक
७.	श्री. राहुल चंद्रकांत गायकवाड	संचालक
८.	श्री. रविंद्र शिवाजी काळे	संचालक
९.	सौ. आरती प्रतिक गावकर	संचालिका
१०.	श्री. हणमंत गणपत पवार	संचालक
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१४.	श्री. योगिश गणपती कामत	तज्ञ संचालक
१५.	श्री. दिपक सिताराम नाझरे	तज्ञ संचालक
१६.	श्री. रमेश महादेव कोरडे	सरव्यवस्थापक



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संस्थापक



कै. आमदार मनोहर ज्यो. फाळके



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महाराष्ट्राचे शिल्पकार

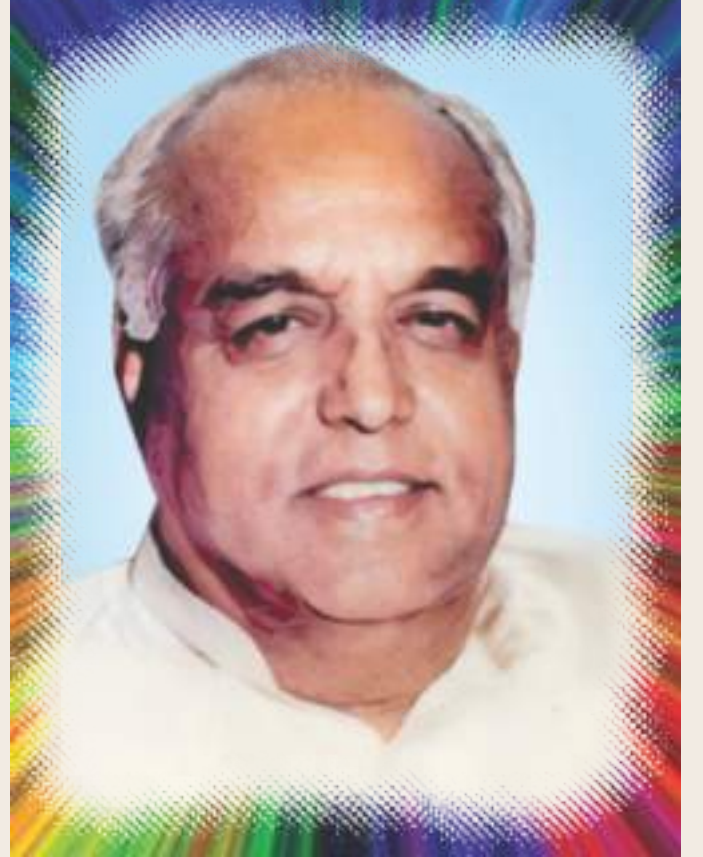


स्व. यशवंतराव चव्हाण

(माजी उपपंतप्रधान)



आमचे प्रेरणा व स्फूर्तिस्थान



स्व. मा.ना. वसंतदादा पाटील

(माजी राज्यपाल, राजस्थान)





## शालिनी सहकारी बँक लिमिटेड

### ★ नोंदणीकृत कार्यालय ★

३९५, ना. म. जोशी मार्ग, मुंबई ४०० ०११.

दूरध्वनी : २३०९ ३१७९ / २३०८ ६८०५

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### ★ नोंदणी क्रमांक ★

बी. ओ. एम./बी.एन.के./जी.एस्./२६१ दिनांक १४ जानेवारी १९८२

ए.सी.डी./एम.एच्./२९२-पी/दि. ८ मार्च १९८२

कामकाजाला सुरुवात : २२ मार्च १९८२

### ★ बँकर्स ★

- १) मुंबई जिल्हा मध्यवर्ती सहकारी बँक लि., फोर्ट
- २) बँक ऑफ महाराष्ट्र, डिलाईल रोड
- ३) फेडरल बँक, फोर्ट
- ४) आय.डी.बी.आय. बँक लि., प्रभादेवी
- ५) कोटक महिंद्रा बँक, माटुंगा
- ६) एस.व्ही.सी. बँक लि. लालबाग
- ७) येस बँक, परळ

### ★ कार्यालयीन वेळ ★

सोमवार ते शनिवार : सकाळी १०.०० ते सायंकाळी ५.३०

(दुसरा व चौथा शनिवार बँक बंद राहिल.)



३९५, ना. म. जोशी मार्ग, मुंबई ४०० ०११. दूरध्वनी : २३०९ ३१७९ / २३०८ ६८०५  
Email : shalini.bank82@gmail.com

## ४४ व्या वार्षिक सर्वसाधारण सभेची सुचना

(फक्त सभासदांकरिता)

शालिनी सहकारी बँक लि.च्या सर्व सभासदांना सुचना देण्यात येते की, बँकेच्या सभासदांची ४४ वी वार्षिक सर्वसाधारण सभा शुक्रवार, दिनांक २६ सप्टेंबर २०२५ रोजी दुपारी ३.०० वाजता वसंतदादा पाटील प्रतिष्ठान कॉलेज ऑफ इंजिअरिंगचे सभागृह, इस्टर्न एक्सप्रेस हायवे, सायन, मुंबई - ४०० ०२२ येथे बँकेचे अध्यक्ष श्री. भानुदास महादेव जाधव यांच्या अध्यक्षतेखाली होणार आहे. तरी सर्व सभासदांनी वेळेवर उपस्थित रहावे ही नम्र विनंती.

### ※ सभेपुढील विषय ※

- १) दिनांक २७ सप्टेंबर २०२४ रोजी झालेल्या ४३ व्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून कायम करणे.
- २) दिनांक ३१ मार्च २०२५ रोजी संपलेल्या आर्थिक वर्षाचा संचालक मंडळाचा अहवाल, ताळेबंद पत्रक, नफा-तोटा पत्रक व रोख निधी पत्रक वाचून त्यास मंजूरी देणे.
- ३) सन २०२४-२०२५ चा वैधानिक लेखा परिक्षण अहवालास मंजूरी देणे व सन २०२३-२४ चा दोष दुरुस्ती अहवालाची नोंद घेणे.
- ४) सन २०२५-२६ साठी मा. संचालक मंडळाने वैधानिक लेखा परिक्षक म्हणून मे. अतुल दूत आणि कं. (चार्टर्ड अकाउंटंट) एफ. आर.एन. नं. 132006W यांची नियुक्ती करून भारतीय रिझर्व्ह बँकेकडे प्रस्ताव सादर केलेला आहे, त्यास भारतीय रिझर्व्ह बँकेने मंजूरी दिल्यानंतर त्यांना बँकेचे वैधानिक लेखा परिक्षण पत्र देऊन अंतिम मंजूरी देण्यात येईल याची नोंद घेणेबाबत.
- ५) संचालक मंडळाने सुचविलेल्या सन २०२४-२५ च्या नफा विभागणीस मंजूरी देणे.
- ६) संचालक मंडळाने सुचविलेल्या बँक पोट नियम दुरुस्तीस मंजूरी देऊन भारतीय रिझर्व्ह बँकेकडे अंतिम मंजूरीसाठी प्रस्ताव सादर करणे.
- ७) वार्षिक सर्वसाधारण सभेस अनुपस्थित सभासदांची अनुपस्थिती क्षमापित करणे.

दिनांक : ११/०९/२०२५

स्थळ : मुंबई

संचालक मंडळाच्या आदेशानुसार,

श्री. रमेश कोरडे

सर्वव्यवस्थापक

### ※ विशेष सूचना ※

- १) सभासदांना बँकेच्या वार्षिक अहवालावर अधिक माहिती हवी असल्यास, त्यांना वार्षिक सर्वसाधारण सभेपूर्वी किमान ७ दिवस अगोदर बँकेस लेखी स्वरूपात कळवावे. सभा सुरु असतांना ऐनवेळी विचारलेल्या कोणत्याही प्रश्नास उत्तर देण्यास संचालक मंडळ बंधनकारक नाही.
- २) गणसंख्ये अभावी सभा तहकूब झाल्यास सदरची सभा त्याच ठिकाणी अर्ध्या तासानंतर ठिक दुपारी ३.३० वाजता सुरु होईल व त्या सभेस गणसंख्येचे बंधन राहणार नाही.
- ३) सर्व सभासदांना वार्षिक सर्वसाधारण सभेची सूचना पाठविण्यात आलेली आहे. वार्षिक अहवालाची प्रत [www.shalinibank.com](http://www.shalinibank.com) या बँकेच्या वेबसाईटवर तसेच बँकेत उपलब्ध आहे.
- ४) सर्व सभासद खातेदारांनी बँकेस प्रत्यक्षभेट देऊन KYC, मोबाईल नं., ई-मेल इ. देऊन बँकेकडे माहिती नोंदवावी.
- ५) ज्या सभासदांचे भागभांडवल रुपये १,०००/- पेक्षा कमी आहे. त्या सभासदांनी वाढीव शेअर घेऊन रु. १,०००/- प्रमाणे भागभांडवलाची पूर्तता करावी. अन्यथा क्रियाशील सभासदाचा दर्जा रद्द होईल.



## अध्यक्षांचे मनोगत

सन्माननीय सभासद बंधु-भगिनीनो,

सर्व प्रथम बँकेचे संस्थापक कै. मनोहरमामा फाळके यांच्या पवित्र स्मृतीस विनम्र अभिवादन करून, शालिनी सहकारी बँकेचे सर्व सभासद, खातेदार व हितचिंतक यांचे सहर्ष स्वागत...!

आपल्या बँकेचा ४३ वा वार्षिक अहवाल, ताळेबंद पत्रक व नफा-तोटा पत्रके सर्वसाधारण सभेपुढे मांडताना मला विशेष आनंद व अभिमान वाटत आहे.

महाराष्ट्रात सहकारी क्षेत्राने सर्वसामान्य लोकांचे सारे जीवन व्यापून टाकले. महाराष्ट्राचे शिल्पकार स्व. यशवंतराव चव्हाण आणि सहकार महर्षी स्व. वसंतदादा पाटील यांनी त्यासाठी मोठे योगदान दिले. विशेषतः मुंबई नगरीमध्ये सहकारी अर्थव्यवस्थेचे व्यापक जाळे निर्माण करण्यात त्यांनी मोठे यश मिळवले. आपल्या कुटुंबाची उपजीविका करण्यासाठी मुंबईत आलेल्या श्रमजीवी जनतेच्या हातात त्यांनी सहकाराचे भक्कम आयुध दिले. त्यातूनच कामगार विभागात अनेक सहकारी बँका व पतसंस्था निर्माण झाल्या. स्व. मनोहरमामा फाळके यांनी ४३ वर्षांपूर्वी शालिनी सहकारी बँकेची निर्मिती त्याच उदात्त भावनेतून केली. डिलाईल रोडसारख्या संपूर्ण कामगार वस्ती असलेल्या विभागात १९८२ साली आपली बँक स्थापन झाली. सहकाराचे बदलत चाललेले स्वरूप, अर्थकारणात आलेली मुक्त गुंतवणूक आणि बँकिंग व्यवसायात घडलेली संगणकीय क्रांती यामुळे अनेक बँकांचा कायापालट झाला. रिझर्व्ह बँकेची अनेक बंधने बँकेवर आली. त्या सर्वातून मार्ग काढत बँकेला पुन्हा उभारी देणे हे मोठे जिकरीचं व आव्हानात्मक काम होतं. पण तुमच्या समोर हा वार्षिक अहवाल मांडताना मला विशेष आनंद होत आहे. गेल्यावर्षी संचालक मंडळाने अध्यक्षपदाची जबाबदारी माझ्यावर सोपवली. अत्यंत सचोटीने आणि पारदर्शकपणे बँकेचे कामकाज करत, बँकेला संकटातून बाहेर काढण्यात यश मिळाल्याचा हा आनंद आहे. रिझर्व्ह बँकेच्या सर्व नियमांना बांधील राहून आपल्या बँकेने यावर्षी २५ लाख रुपये नफा कमावला असून त्या नफ्यातून सभासदांना लाभांश देत आहोत. आपला शुभारंभ खूप चांगला झाला आहे. भविष्य अधिक तेजोमय होईल हा विश्वास आहे.

सहकारी मित्रांनो, इथून पुढच्या काळात बँक अतिशय गतिमान पद्धतीने वाटचाल करेल याची खात्री तुम्हास देतो. अहवाल वर्षात आपला ग्रॉस एन.पी.अ. ५ टक्क्यापेक्षा कमी असून नेट एन.पी.अ. शून्य टक्क्यावर आणण्यात आपण यशस्वी झालो आहोत. अहवाल वर्षात बँकेने २६.८० कोटींच्या ठेवी मिळवल्या असून १९.६० कोटींचे कर्ज वाटप केले आहे. ५.०५ कोटींची गुंतवणूक करण्यातही बँकेने यश मिळवले आहे. वैधानिक लेखापरिक्षकांनी बँकेला 'अ' वर्ग दिला आहे. एकूणच आर्थिकदृष्ट्या आपली बँक सावत असून तीची वाटचाल अगदी योग्य दिशेने चालल्याचे हा अहवाल दर्शवत आहे.

पुढील वर्षात आपली बँक प्रत्येक क्षेत्रात नेत्रदीपक कामगिरी करेल याची मला खात्री आहे. सध्या आपण ठेवीदारांना अनुकूल वातावरण तयार व्हावे यासाठी विशेष प्रयत्न करीत आहोत. आता आपण ५ लाख रुपयांच्या ठेवीला रिझर्व्ह बँकेच्या नियमानुसार सुरक्षित विमा संरक्षण दिले आहे. लवकरच 'ई-लॉबी', ए.टी.एम. सुविधा आणि सर्व प्रकारच्या ऑनलाईन सुविधा देण्याचे उद्दिष्ट बँकेने ठेवले आहे. तसेच नवीन तीन शाखा सुरू करण्याचा आपला संकल्प असून त्यात संचालक मंडळाला यश येईल असा आम्हांला विश्वास आहे. भविष्यात आपली शालिनी सहकारी बँक मुंबईतील अग्रगण्य बँक म्हणून ओळखली जाईल. त्यासाठी संचालक मंडळ अत्यंत प्रभावीपणे काम करेल असे वचन तुम्हास देतो.

सहकारी मित्रांनो, सहकारातून समृद्धी आणि समृद्धीतून प्रगती... अशी आपली व जनतेची श्रद्धा आहे. सत्य धारण करते ती श्रद्धा ! श्रद्धा ही एक शक्ती आहे. सत्याचा पाठपुरावा हा त्याअर्थाने श्रद्धेचाच पाठपुरावा असतो. अढळ व निस्सीम श्रद्धा मानवाला सर्वस्वाचा स्वीकार आनंदाने करण्यास सिद्ध बनवते. सहकाराविषयीची श्रद्धा ज्यांनी जोपासली त्यांची अनेक उदाहरणे आपल्या समोर आहेत. इतिहासाने त्यांची नोंद घेतलेली आहे. सहकारातून कोट्यावधी लोकांचे जीवन समृद्ध बनले आहे. सहकारातील याच श्रद्धेच्या वाटेवरून आपल्याला मार्गक्रमण करीत पुढे जावे लागेल. बँकेचे सभासद, ठेवीदार, अधिकारी, कर्मचारी आणि हितचिंतक यांची साथ व श्रद्धा या वाटेवर मिळावी ही अपेक्षा आहे. आपल्या सर्वांच्या सहकार्याने शालिनी



सहकारी बँकेचे वटवृक्ष निर्माण करण्याचा आणि त्याद्वारे सर्वांना अर्थकारणाची सावली देण्याचा आमचा संकल्प आहे. आपली साथ मिळावी ही विनंती आहे.

‘सहकारी चळवळीत आर्थिक सत्ता आहे.’ याची जाणीव लोकांत आणि सहकारी कार्यकर्त्यांत निर्माण झाली की, सहकाराची निकोप वाढ होईल,  
धन्यवाद !

आपल्या बँकेचा ३१ मार्च २०२५ अखेरचा ताळेबंद व नफा-तोटा पत्रक आणि वैधानिक लेखा परिक्षकांचा अहवाल बँकेच्या संचालक मंडळाच्या वतीने आपणांसमोर सादर करताना मला अत्यंत आनंद होत आहे. आपणां सर्वांचे ४४ व्या वार्षिक सर्वसाधारण सभेत हार्दिक स्वागत.

अहवाल सालामध्ये बँकेला नफा रुपये २५.१० लाख झाला आहे.

## ★ भांडवल व सभासद :-

दिनांक ३१ मार्च २०२४ रोजी बँकेचे वसूल भागभांडवल रुपये १७६.८७ लाख होते. त्यामध्ये रुपये १४.५३ लाख एवढी वाढ झाली असून, दिनांक ३१ मार्च २०२५ अखेर वसूल भाग भांडवल रुपये १९१.४० लाख झाले आहे. ३१ मार्च २०२५ अखेर सभासद संख्या ११,५५२ आहे. मागील वर्षापेक्षा यावर्षी सभासद संख्येत १३७६ ने वाढ झाली.

## ★ निधी :-

बँकेची आर्थिक स्थिती भांडभांडवल व निधी या पायाभूत परिमामावर अवलंबून असते. बँकेचे स्वनिधी भविष्यातील नुकसान बँक कितपत सहन करील, याची कल्पना देते. अहवाल सालात राखीव निधी, इमारत निधीमध्ये वाढ झाली असून ३१ मार्च २०२५ अखेर एकूण निधी रुपये ६५५.५९ लाख झाले आहे.

## ★ भांडवल व पर्याप्तता (CRAR)

रिझर्व्ह बँकेने निर्देशित केलेल्या भांडवल पर्याप्तता गुणोत्तर धोरणानुसार सर्व नागरी सहकारी बँकांनी आपले भांडवल पर्याप्तता गुणोत्तर ९.०० टक्के राखणे आवश्यक आहे. त्यानुसार आपल्या बँकेचे दिनांक ३१ मार्च २०२५ अखेर भांडवल पर्याप्तता गुणोत्तर (CRAR) ४२.९८ टक्के आहे.

## ★ नेटवर्थ :- (Networth)

बँकेचे दि. ३१ मार्च २०२५ अखेर नेटवर्थ रु. ४१२.१९ लाख आहे. स्वनिधी वाढविण्यासाठी बँक नफा वाढविण्यावर अधिक भर देत आहे.

## ★ ठेवी :-

अहवाल वर्षात बँकेने आपल्या जिंदगी देयतांचे सुयोग्य व्यवस्थापन करून इतर बँका प्रदान करीत असलेल्या ठेवीवरील तसेच कर्जावरील व्याजदरांचा सातत्यपूर्ण आढावा घेऊन मुदत ठेवीवरील व्याजदरात बदल करण्याचे प्रयत्न साधलेले आहेत. गतवर्षी बँकेकडे सर्व प्रकारच्या रुपये २४७३.११ लाख ठेवी होत्या. वर्षाअखेर रुपये २६८०.९० लाख एवढ्या ठेवी आहेत. संचालक मंडळ व कर्मचारी वर्ग ठेवी वाढवण्यावर भर देत आहेत.





★ ठेवी विमा संरक्षण (DICGC) :-

बँकेमार्फत ठेवीदारांचे रुपये ५,००,०००/- रकमेपर्यंतच्या सर्व प्रकारच्या ठेवींना विमा व पतहमी निगम (DICGC) अंतर्गत विम्याचे संरक्षण देण्यात येते. बँकेने माहे ३० सप्टेंबर २०२५ अखेरचा ठेवी विम्याचा हप्ता अदा केलेला आहे.

★ ठेवीदारांच्या माहितीसाठी :-

केंद्रीय अर्थसंकल्पातील सुधारीत धोरण व आयकर कायदा १९६१ नुसार १ एप्रिल २०१० पासून कोणत्याही व्यक्ती/आस्थापनांना प्राप्त होणाऱ्या उत्पन्नावर उगमस्थानी (टी.डी.एस.) कर कपात करतांना कर कपात करण्याच्या व्यक्ती/आस्थापनाकडे आपला पॅन नंबर सादर केलेला नसल्यास २० टक्के इतक्या सरसकट दराने कर कपात करावी लागणार आहे. सदर कारवाई टाळण्यासाठी बँकेच्या सर्व सभासद/ठेवीदारांना कर कपात करणाऱ्या व्यक्ती/आस्थापनांकडे आपला पॅन नंबर सादर करणेबाबत सूचित करण्यात येत आहे. तसेच ज्या सभासद/ठेवीदार यांनी आजपर्यंत (CKYC) केवायसी ची पूर्तता केलेली नाही त्यांनी लवकरात लवकर पूर्तता करावी.

★ कर्जे :-

दिनांक ३१ मार्च २०२४ अखेर बँकेस एकूण कर्ज येणे रुपये २१२८.०१ लाख येणे होते. अहवाल वर्षात घट होऊन ३१ मार्च २०२५ अखेर येणे कर्ज रुपये १९६०.४४ लाख आहे.

दिनांक ३१ मार्च २०२५ अखेर तारण / विनातारण कर्ज वितगवारी

कर्ज प्रकार	३१ मार्च २०२५ रुपये लाखात	३१ मार्च २०२४ रुपये लाखात
तारण कर्ज	१,९५९.०६	२,१२६.६३
विनातारण कर्ज	१.३८	१.३६
एकूण	१,९६०.४४	२,१२८.०१

खातेदारांचे समाशोधन व्यवहारांचे व्यवस्थापनाकरीता बँकेने मुदत ठेवीचे तारणावर मुंबई जि.म.सह.बँक लि. फोर्ट शाखेकडून रुपये ९०.०० लाख अधिकर्ष कर्ज (Over Draft) मंजूर करण्यात आलेले आहे. वर्षा अखेरीस अशा अधिकर्ष कर्जास बँकेचे दायित्व नाही.

★ निधी व्यवस्थापन :-

बँकिंग अधिनियम १९४९ चे कलम १८ आणि २४ मधील तरतुदींना अधिन राहून बँकेने अहवाल वर्षात वैधानिक स्वरूपात राखावयाची रोखता (CRR) तरलता (SLR) याबाबतची पूर्तता भारतीय रिझर्व्ह बँकेच्या नियमानुसार अहवाल सालात राखलेली आहे.



## ★ गुंतवणूक :-

गतवर्षी बँकेची सरकारी रोख्यांतील व बँकामधील गुंतवूक रुपये ७२६.५७ लाख इतकी होती. अहवाल सालात त्यात रुपये ७२.९० लाखांची घट होऊन वर्षाअखेर ती रुपये ६५३.६७ लाख इतकी झालेली आहे.

## ★ नफा विभागणी :-

अहवाल वर्षाअखेर रु. २५,०९,९०९.९८ इतका निव्वळ नफा विभागणी करिता शिल्लक आहे. सदर नफ्याची विभागणी खालीलप्रमाणे करण्यास संचालक मंडळ शिफारस करित आहे.

अ.क्र.	तपशिल	३१ मार्च २०२५ रुपये लाखात
१.	राखीव निधी २५% प्रमाणे	६,२७,४७५.००
२.	लाभांश ५% प्रमाणे	८,९९,८०४.००
३.	गुंतवणूक चढ उतार निधी	२,५०,०००.००
४.	माहिती व तंत्रज्ञान निधी	५,००,०००.००
५.	सभासद कल्याण निधी	२५,०००.००
६.	इमारत निधी	९,९०,६२२.९८
७.	प्रशिक्षण निधी (सभासद/संचालक/कर्मचारी)	२५,०००.००
	एकूण	२५,०९,९०९.९८

## ★ एन. पी. ओ. (N.P.A.) :-

अहवाल वर्षा अखेर ग्राॅस एन.पी.ओ. रुपये ९४.९२ लाख आहे. ढोबळ एन.पी.ओ.चे येणे कर्जाशी प्रमाण ४.८४ आहे. यावर्षी थकबाकीत घट झाली आहे. थकबाकी वसुलीस बँकेने सर्वोच्च प्राधान्य दिले आहे. प्रत्यक्ष भेटी, नोटीसेस, कायदेशीर कारवाई, लवाद दावे याद्वारे थकबाकी वसुलीचे प्रयत्न चालू आहेत. थकबाकी वसुलीसाठी संचालक मंडळ, कर्मचारी वर्ग प्रयत्नशील आहे. त्याचे चांगले परिणाम दिसून येतील. बँकेचा नेट एन.पी.ओ. प्रमाण ०.००% एवढे आहे.

कर्जदार व जामिनदार यांना आवाहन करण्यात येते की, थकबाकी वसुलीसाठी बँकेस सहकार्य करून थकबाकीचे प्रमाणे कमी करण्यात मदत करावी. जेणेकरून बँकेचा एन.पी.ओ. कमी होऊन नफ्यात वाढ होईल.

## ★ अंतर्गत लेखा परिक्षण / वैधानिक लेखा परिक्षण :-

सन २०२४-२५ सालचे अंतर्गत लेखा परिक्षण मे. यार्डी प्रभू अँड असोसिएट (चार्टर्ड अकौंटंट) यांनी पूर्ण केले असून लेखापरिक्षण अहवाल संस्थेस सादर केला आहे.

सन २०२४-२५ या सालात बँकेस ऑडीट वर्ग 'अ' मिळाला आहे.

## ★ भारतीय रिझर्व्ह बँक तपासणी :-

भारतीय रिझर्व्ह बँकेने दि. ०९.०४.२०१९ ते ३१.०३.२०२३ या कालावधीच्या आर्थिक स्थितीबाबत तपासणी दि. २३.०८.२०२३ ते ३०.०८.२०२३ या कालावधीत पूर्ण केली आहे. तपासणी अहवाल बँकेस प्राप्त झाला आहे.



★ संचालक व त्यांच्या नातेवाईकांची कर्जे :-

संचालक व त्यांच्या नातेवाईकांची कर्जे नाहीत.

★ संचालक मंडळ व समित्या :-

बँकेच्या प्रगती करिता संचालक सातत्याने बँकेच्या कामकाजात सहभागी होतीत. अहवाल सालात संचालक मंडळाच्या १२ सभा झाल्या आहेत. बँकेचे कामकाज व्यवस्थित पार पाडण्यास विविध समित्यांमध्ये कामाचे विभाजन करण्यात आले आहे.

★ कर्मचारी वर्ग :-

बँकेच्या अधिकाऱ्यांनी व सेवक वर्गाने सामंजस्याने आणि समर्पित भावनेने केलेल्या ग्राहकांच्या सेवेमुळे बँकेच्या कामकाजास हातभार लावला आहे.

★ श्रद्धांजली :-

अहवाल वर्षात बँकेचे सभासद, ठेवीदार, मान्यवर ज्ञात/अज्ञात व्यक्ति निधन पावल्या त्यांना विनम्र श्रद्धांजली. परमेश्वर त्यांच्या आत्म्याला शांती देवो अशी ईश्वरचरणी प्रार्थना !

★ आभार :-

बँकेला वेळोवेळी मार्गदर्शन व सहकार्य केल्याबद्दल भारतीय रिझर्व्ह बँकेचे मुख्य अधिकारी व त्यांचे सहाय्यक अधिकारी, सहकार खात्याचे मा. सहकार आयुक्त व निबंधक, सहकारी संस्था महाराष्ट्र राज्य पुणे, विभागीय सहनिबंधक, सहकारी संस्था मुंबई विभाग, जिल्हा उपनिबंधक सहकारी संस्था मुंबई शहर, जिल्हा विशेष लेखा परिक्षक सहकारी संस्था वर्ग १ मुंबई, उपनिबंधक जी/दक्षिण विभाग, दि महाराष्ट्र अर्बन को. ऑप. बँक्स फेडरेशन लि. मुंबई, दि महाराष्ट्र स्टेट को.ऑप. बँक्स असोसिएशन लि., दि बृहन्मुंबई नागरी सहकारी बँक असोसिएशन लि. मुंबई, महाराष्ट्र राज्य सहकारी संघ पुणे, महाराष्ट्र सह. बँक, मुंबई जि.म. सह. बँक आणि शामराव विठ्ठल को.ऑप. बँक लि. च्या पदाधिकारी व कर्मचारी वर्ग तसेच कायदेविषयक सल्लागार यांचेही संचालक मंडळ आभारी आहे.

बँकेच्या सर्वांगीण विकासासाठी बँकेचे सन्माननीय सभासद, खातेदार, ठेवीदार व हितचिंतक यानी बँकेला वेळोवेळी प्रत्यक्ष व अप्रत्यक्षरित्या केलेल्या सहकार्याबद्दल संचालक मंडळ आभारी आहे.

बँकेचे कामकाज प्रगतीपथावर आणण्यासाठी माझ्या सर्व सहकारी मित्रांनी तसेच ज्ञात-अज्ञात संस्था व व्यक्ती, बँकेचे माजी संचालक त्याचबरोबर बँकेच्या सर्व अधिकारी व कर्मचारी वर्गाने घेतलेल्या अथक परिश्रमाबद्दल त्यांचे आभारी आहे. आपणा सर्वांचे संस्था वाढीसाठी अनमोल सहकार्य लाभेल अशी दृढ आशा व्यक्त करतो.

★ सभासदांना विनंती :-

आपणांस सादर केलेला अहवाल, नफा-तोटा व ताळेबंद पत्रक, नफा विभागणी आणि अंदाजपत्रक आपण स्विकृत करावे तसेच बँकेच्या प्रगतीकरिता सर्वांनी सहकार्य करावे ही नम्र विनंती.

जय हिंद ! जय सहकार !!

आपला स्नेहाकिंत,  
श्री. भानुदास महादेव जाधव  
अध्यक्ष



## SHALINI SAHAKARI BALANCE SHEET

As At 31st March 2024	CAPITAL & LIABILITIES	As At 31st March 2025
40,000,000.00	<b>1 CAPITAL</b>	40,000,000.00
	i) Authorised Capital	
	4,00,00 Shares of 1000 each	
17,686,950.00	ii) Subscribed and Paid-up Capital	19,140,150.00
	19140(Previous Year 17687) Shares of 1000 each	
	a) Individuals 18,138.00	
	b) Co-operative Institutions 0.00	
	c) Others 1,002.00	
	<b>2 RESERVES &amp; SURPLUS</b>	
14,301,300.00	i) Statutory Reserve 14,633,175.00	
10,233,690.00	ii) Bad & Doubtful Debt Reserve 10,933,690.00	
850,000.00	iii) Contingent Provision against Standard Asset 850,000.00	
7,647,932.46	iv) Building Fund 8,075,362.09	
300,000.00	v) Development Fund 300,000.00	
500,000.00	vi) Staff Welfare Reserve 500,000.00	
100,000.00	vii) Investment Fluctuation Reserve 250,000.00	
512,642.62	viii) Charity Fund 512,642.62	
173,250.00	ix) Members Welfare Fund 173,250.00	
29,238,300.00	x) Revaluation Reserves 28,507,342.00	
16,972.00	xii) Training Fund For Staff/Directors etc 16,972.00	
50,000.00	xiii) Investment Depreciation Reserve 50,000.00	
757,038.00	xiv) Dividend equalisation Fund 757,038.00	
64,681,125.08		65,559,471.71
0.00	<b>3 PRINCIPAL/SUBSIDIARY/STATE PARTNERSHIP FUND ACCOUNT</b>	0.00
	<b>4 DEPOSITS AND OTHER ACCOUNTS</b>	
	<b>i) Fixed Deposits</b>	
158,924,503.00	a) Individuals 129,913,280.00	
0.00	b) Other Societies 0.00	
3,172,572.00	c) Matured Term Deposits 3,670,988.00	133,584,268.00
	<b>ii) Savings Bank Deposits</b>	
60,334,217.51	a) Individuals 52,387,091.43	
0.00	b) Other Societies 0.00	52,387,091.43
	<b>iii) Current Deposits</b>	
20,829,217.38	a) Individuals 78,120,083.33	
0.00	b) Other Societies 0.00	78,120,083.33
	<b>iv) Recurring Deposits &amp; Shalini Daily Deposits</b>	
4,050,581.00	a) Individuals 3,998,340.00	
0.00	b) Other Societies 0.00	3,998,340.00
0.00	<b>v) Short Term Deposits / Money at Call and Short Notice</b> 0.00	
247,311,090.89		268,089,782.76
329,679,165.97	<b>CARRIED FORWARD</b>	352,789,404.47





# BANK LTD.

As At 31st March 2025

As At 31st March 2024	PROPERTY & ASSETS	As At 31st March 2025
5,452,377.00 773,587.50	<b>1 CASH</b> In hand with Reserve Bank of India, State Bank of India and Associates, State Co-operative Banks & District Central Co-operative Banks	4,793,027.00 11,328,794.62
<b>6,225,964.50</b>	<b>2 BALANCE WITH OTHER BANKS</b>	<b>16,121,821.62</b>
22,082,269.68 10,025,000.00 0.00	i) Current Deposit 66,120,100.50 ii) Fixed Deposits 10,025,000.00 iii) Savings Bank Deposits 0.00	
<b>32,107,269.68</b>	<b>3 MONEY AT CALL &amp; SHORT NOTICE</b>	<b>76,145,100.50</b>
0.00		0.00
54,690,300.00	<b>4 INVESTMENTS</b>	39,894,600.00
0.00	i) In Central & State Government Securities (At Book Value) Face Value 15,000,000.00 (Previous Year Rs. 5,50,00,000.00) Market Value 25,000,000.00 (Previous Year Rs.5,57,10,500.00)	
652,100.00 0.00 0.00 55,342,400.00	ii) Other Approved Securities iii) Shares of Co-operative Institutions iv) Bonds of PSU v) Other Investments PSU & Other Bonds / Mutual Funds / Commercial Paper Face Value 0.00 (Previous Year - NIL) Market Value/Net Asset Value (Previous Year - NIL) 0.00	0.00 652,100.00 0.00 0.00 40,546,700.00
<b>0.00</b>	<b>5 INVESTMENTS OUT OF THE PRINCIPAL/SUBSIDIARY/ STATE/PARTNERSHIP FUND</b>	<b>0.00</b>
0.00 55,271,699.46 0.00	<b>6 ADVANCES</b> i) Short Term Loans Of which secured against: a) Govt. & Other Trustee Securities 0.00 b) Other Tangible Securities 16,986,341.98 c) Personal Sureties with or without collateral Securities 0.00	
<b>16,986,341.98</b>	Of the advances, amount due from individuals 0.00 Of the advances, amount overdue 0.00 Considered Bad & Doubtful of recovery 0.00	<b>16,986,341.98</b>
<b>148,947,333.64</b>	<b>CARRIED FORWARD</b>	<b>149,799,964.10</b>



## SHALINI SAHAKARI BALANCE SHEET

As At 31st March 2024	CAPITAL & LIABILITIES	As At 31st March 2025
329,679,165.97	<b>BROUGHT FORWARD</b>	352,789,404.47
0.00	<b>5 BORROWINGS</b>	
0.00	i) From Reserve Bank of India/State/Central Govt.	0.00
	ii) From State Bank of India/State Govt.	0.00
	iii) Long Term Subordinated Deposits - Series I	
	iv) From others	
0.00	A) Short Term Loans of which secured against:	
0.00	a) Govt. and other approved securities	0.00
	b) Other Tangible Securities	0.00
0.00	B) Medium Term Loans of which secured against:	
0.00	a) Govt. and other approved securities	0.00
	b) Other Tangible Securities	0.00
0.00	C) Long Term Loans of which secured against:	
0.00	a) Govt. and other approved securities	0.00
0.00	b) Other Tangible Securities	0.00
0.00		0.00
	<b>6 BILLS FOR COLLECTION BEING BILLS RECEIVABLE (as per contra)</b>	
0.00	i) Bills for Collection	0.00
0.00	ii) Acceptances, Endorsements & other obligations As per Contra Sundry Inward Bills for Collection	0.00
<b>0.00</b>		<b>0.00</b>
0.00	<b>7 BRANCH ADJUSTMENTS</b>	0.00
12,626,276.00	<b>8 OVERDUE INTEREST RESERVE</b>	15,673,941.00
6,339,321.00	<b>9 INTEREST PAYABLE</b>	3,397,181.00
	<b>10 OTHER LIABILITIES</b>	
400,000.00	i) Income Tax	1,622,000.00
3,483.00	ii) Pay Orders	21,948.00
102,516.00	iii) Staff Provident Fund	91,746.00
1,310,363.86	iv) Miscellaneous Liabilities	1,099,570.92
<b>1,816,362.86</b>		<b>2,835,264.92</b>
409,394.96	<b>11 PROFIT &amp; LOSS ACCOUNT</b>	
	Balance as per last Balance Sheet	0.00
	Less: Appropriations made:	
102,500.00	i) Statutory Reserve	0.00
0.00	ii) Bad & Doubtful Debts Reserve	0.00
306,894.96	iii) Bulding fund	0.00
0.00	Previous Year Bal.Profit	0.00
769,904.63	Add: Current Year Profit	2,509,901.98
769,904.63	<b>Total profit Current Year</b>	2,509,901.98
<b>351,231,030.46</b>	<b>CARRIED FORWARD</b>	<b>377,205,693.37</b>



# BANK LTD.

As At 31st March 2025

As At 31st March 2024	PROPERTY & ASSETS	As At 31st March 2025
148,947,333.64	<b>BROUGHT FORWARD</b>	149,799,964.10
0.00	ii) <b>Medium Term Loans, Of which secured against:</b>	
81,218,048.00	a) Govt. & Other Trustee Securities	0.00
67,306,550.00	b) Other Tangible Securities	99,873,511.00
0.00	c) Personal Sureties with or without collateral Securities	70,766,829.00
0.00	Of the advances, amount due from individuals	0.00
9,594,709.00	Of the advances, amount overdue	0.00
	Considered Bad & Doubtful of recovery	9,492,263.00
0.00	iii) <b>Long Term Loans Of which secured against:</b>	
9,004,806.00	a) Govt. & Other Trustee Securities	0.00
0.00	b) Other Tangible Securities	8,416,994.00
0.00	c) Personal Sureties with or without collateral Securities	0.00
0.00	Of the advances, amount due from individuals	0.00
0.00	Of the advances, amount overdue	0.00
638,981.00	Considered Bad & Doubtful of recovery	0.00
212,801,103.46		196,043,675.98
0.00	<b>7 INTEREST RECEIVABLE</b>	
1,033,448.62	i) On Loans & Advances	0.00
	ii) On Investments	738,177.17
738,177.17	Of which amount overdue	0.00
	Considered Bad & doubtful of recovery	0.00
12,626,276.00	<b>8 INTEREST RECEIVABLE ON NON PERFORMING ASSETS</b>	
	Of the advances, amount overdue	
	Considered Bad & Doubtful of recovery (fully provided for)	
	<b>9 BILLS RECEIVABLE BEING BILLS FOR COLLECTION (as per contra)</b>	
0.00	i) Bills Receivable	0.00
0.00	ii) Acceptances, endorsements & other obligations	0.00
	Inward Bills for collection	
0.00		0.00
0.00	<b>10 BRANCH ADJUSTMENT</b>	0.00
	<b>11 PREMISES</b>	
30,081,779.00	Balance as per last Balance Sheet	29,329,734.00
0.00	Add: Additions during the year	0.00
0.00	Add: Revaluation during the year	0.00
0.00	Less: Deductions	0.00
2,345.00	Less: Depreciation	2,286.00
749,700.00	Less: Depreciation on Revalued Premises	730,958.00
28,596,490.00		28,596,490.00
349,466,196.26	<b>CARRIED FORWARD</b>	373,865,906.27



## SHALINI SAHAKARI BALANCE SHEET

As At 31st March 2024	CAPITAL & LIABILITIES	As At 31st March 2025
351,231,030.46	<b>BROUGHT FORWARD</b>	377,205,693.37
53,998.00	<b>12 CONTINGENT LIABILITIES:</b> Bank Liabilities for i) Guarantee issued on behalf of customers (Previous Year .....) ii) Letter of Credit issued on behalf of customers (Previous Year .....) iii) Other : Items for which the Bank is contingently liable: 53,998.00 Amount transferred to the Depositor Education and Awareness Fund (DEAF) (Previous Year :0.00 ) (iv) Any other Contingent Liability 0.00	0.00
0.00		
351,231,030.46	<b>TOTAL</b>	377,205,693.37

**Sd/-**  
**Shri. Pravin. J. Shitole**  
**CEO**

**Sd/-**  
**Mr. Rahul C. Gaikwad**  
**Director**

**Sd/-**  
**Mrs. Sangeeta A. Gaikwad**  
**Vice Chairman**





**BANK LTD.**

**As At 31st March 2025**

As At 31st March 2024	PROPERTY & ASSETS	As At 31st March 2025
349,466,196.26	<b>BROUGHT FORWARD</b>	373,865,906.27
322,096.26	<b>12 FURNITURE &amp; FIXTURE</b>	
0.00	Balance as per last Balance Sheet	289,887.00
0.00	Add: Additions during the year	0.00
0.00	Less: Assets written off	0.00
0.00	Less: Deductions	0.00
32,209.63	Less: Depreciation	28,989.00
289,886.63		260,898.00
21,941.00	<b>13 VEHICLES</b>	
0.00	Balance as per last Balance Sheet	18,650.00
0.00	Add: Additions during the year	0.00
3,291.00	Less: Assets written off	0.00
	Less: Depreciation	2,798.00
18,650.00		15,852.00
135,130.22	<b>14 OFFICE EQUIPMENT</b>	
0.00	Balance as per last Balance Sheet	112,441.85
0.00	Add: Additions during the year	50,398.54
22,688.37	Less: Assets written off	0.00
	Less: Depreciation	18,791.29
112,441.85		144,049.10
30,197.90	<b>15 COMPUTER EQUIPMENT</b>	
0.00	Balance as per last Balance Sheet	12,853.90
0.00	Add: Additions during the year	0.00
17,344.00	Less: Assets written off	0.00
	Less: Depreciation	7,344.00
12,853.90		5,509.90
124,520.00	<b>16 OTHER ASSETS</b>	
400,000.00	i) Stationary stock	249,425.00
806,481.82	ii) Income Tax	1,622,000.00
	iii) Miscellaneous Assets	1,042,053.10
1,331,001.82		2,913,478.10
351,231,030.46	<b>TOTAL</b>	377,205,693.37

**FOR ATUL DHOOT & CO.**  
**CHARTERED ACCOUNTANTS**  
**F.R.NO.: 132006W**

**Sd/-**  
**Shri. Bhanudas M. Jadhav**  
**Chairman**

**PLACE: MUMBAI**  
**DATED: 27.06.2025**

**Sd/-**  
**(GANESH JOSHI)**  
**M. NO 131974**  
**UDIN: 25131974BOENIU8768**

**SCHEDULE - A**

Particulars	Amount 31.03.2024	Amount 31.03.2025
<b>CASH</b>		
CASH on Hand	5,452,377.00	4,793,027.00
M.D.C.C. Bank Ltd., (H.O)	773,587.50	11,328,794.62
<b>TOTAL</b>	<b>6,225,964.50</b>	<b>16,121,821.62</b>

**SCHEDULE - B**

Particulars	Amount 31.03.2024	Amount 31.03.2025
<b>BALANCE WITH OTHER BANKS</b>		
<b>i) Current Deposit</b>		
Bank of Maharashtra (Delisle Rd.)	9,333,889.97	12,016,861.97
Federal Bank (Fort)	49,480.75	475,014.75
SVC Bank Ltd	9,926,966.24	39,551,229.77
IDBI Bank	130,741.16	130,740.00
Kotak Mahindra Bank	204,544.00	5,342,177.00
Yes Bank	2,436,647.56	8,604,077.01
<b>Sub Total</b>	<b>22,082,269.68</b>	<b>66,120,100.50</b>
<b>ii) Fixed Deposit</b>		
M.D.C.C. Bank Ltd., (H.O)	10,000,000.00	10,000,000.00
SVC BANK Ltd,	25,000.00	25,000.00
<b>Sub Total</b>	<b>10,025,000.00</b>	<b>10,025,000.00</b>
<b>TOTAL</b>	<b>32,107,269.68</b>	<b>76,145,100.50</b>

**SCHEDULE - C**

Particulars	Amount 31.03.2024	Amount 31.03.2025
<b>INVESTMENTS</b>		
i) <b>Central Government</b>	25,101,800.00	14,917,100.00
ii) <b>State Government</b>	29,588,500.00	24,977,500.00
<b>Sub Total</b>	<b>54,690,300.00</b>	<b>39,894,600.00</b>
iii) <b>Shares of Co-operative Institutions</b>		
M.D.C.C. Bank Ltd., (H.O)	652,000.00	652,000.00
MSC Bank (H.O.)	100.00	100.00
<b>Sub Total</b>	<b>652,100.00</b>	<b>652,100.00</b>
<b>TOTAL</b>	<b>55,342,400.00</b>	<b>40,546,700.00</b>

**SCHEDULE - D**

Particulars	Amount 31.03.2024	Amount 31.03.2025
<b>ADVANCES</b>		
i) <b>Short Term Loans</b>		
Overdraft Loans	53,832,231.46	14,324,038.98
Gold Loan	1,439,468.00	2,662,303.00
<b>Sub Total</b>	<b>55,271,699.46</b>	<b>16,986,341.98</b>
ii) <b>Medium Term Loans</b>		
Personal Unsecured Loan	138,224.00	138,224.00
Hypothicated Secured Loan	62,811,158.00	67,276,567.00
Vehicles Secured Loan	8,221,348.00	7,774,348.00
Loan Against Fixed Deposit	72,996,700.00	92,099,163.00
Employee Personal Loan	2,870,907.00	1,912,623.00
Education Loan	1,486,261.00	1,439,415.00
<b>Sub Total</b>	<b>148,524,598.00</b>	<b>170,640,340.00</b>
iii) <b>Long Term Loans</b>		
Employee Home Loan	4,449,196.00	3,451,041.00
Housing Loan	4,555,610.00	4,965,953.00
<b>Sub Total</b>	<b>9,004,806.00</b>	<b>8,416,994.00</b>
<b>TOTAL</b>	<b>212,801,103.46</b>	<b>196,043,675.98</b>



**SCHEDULE - E**

Particulars	Amount 31.03.2024	Amount 31.03.2025
<b>OTHER ASSETS</b>		
Telephone Deposits	10,500.00	10,500.00
Locker Deposits	-	-
Municipal Deposits	8,250.00	8,250.00
Electric Deposits	12,790.00	12,790.00
BEST Deposit	5,000.00	5,000.00
SGST Paid (Maharashtra)	326,429.21	441,964.85
CGST Paid	326,429.21	441,964.85
RCM SGST Receivable	46,776.70	45,426.70
RCM CGST Receivable	46,776.70	45,426.70
IGST PAID	13,500.00	20,700.00
A.B.N. Cases deposit	-	-
BBPS Funded	10,030.00	10,030.00
<b>TOTAL</b>	<b>806,481.82</b>	<b>1,042,053.10</b>





**SCHEDULE - F**

Particulars	Amount 31.03.2024	Amount 31.03.2025
<b>OTHER LIABILITIES</b>		
Staff LIC	12,273.00	12,259.00
TDS on Payable	211,990.00	115,112.00
Telephone Bills Payable	5,600.00	0.00
Audit Fees Payable	180,000.00	202,506.78
Staff Bonus Payable	421365.00	392281.00
Electric Bill Payable	11,000.00	10,000.00
Water Bill Payable	4,000.00	4,000.00
Staff leave Encashment	446267.00	357254.00
SGST Payable (Maharashtra)	2,184.43	0.00
CGST Payable	2,184.43	0.00
Output SGST (RCM)	6,750.00	3,075.25
Output CGST (RCM)	6,750.00	3,075.25
Output IGST A/c	0.00	7.64
<b>TOTAL</b>	<b>1,310,363.86</b>	<b>1,099,570.92</b>



## SHALINI SAHAKARI Profit & Loss Account

As At 31st March 2024	EXPENDITURE	As At 31st March 2025
13,845,834.00	To Interest on Deposits	11,525,842.00
93,580.13	To Interest on Borrowings	50,872.16
9,039,412.00	To Salaries, Allowances, P.F. Gratuity, Bonus etc	8,218,101.00
0.00	To Directors Meeting Fees & Allowances	0.00
687,120.12	To Rent, Taxes, Insurance and Lighting	2,032,749.34
575,000.00	To Law Charges	0.00
52,372.00	To Postage, Telegram & Telephone Charges	7,595.00
203,051.40	To Auditor Fees	195,000.00
77,878.00	To Depreciation on Property	60,207.92
50,703.00	To Repairs to Furniture, Fittings, etc.	50,864.22
21,575.00	To Printing and Stationery	184,496.66
143,326.66	To Advertisement	168,245.70
5,700.00	To Amortisation of Premium on Investments	5,700.00
1,038,960.00	To Income Tax	0.00
9,504,685.00	To Bad Debts Written Off	0.00
2,222,305.68	To Other Expenditure ( As per Schedule-G enclosed)	2,652,502.40
<b>1,619,904.63</b>	<b>Profit before Exceptional, Extraordinary Items, Income-tax and Provisions &amp; Contingency Exceptional Items:</b>	<b>3,209,901.98</b>
<b>1,619,904.63</b>	<b>Profit after Exceptional items, but before Extraordinary Items, Income-tax and Provisions &amp; Contingency Extraordinary Items:</b>	<b>3,209,901.98</b>
<b>1,619,904.63</b>	<b>Profit before Income-tax and Provisions &amp; Contingency Provisions &amp; Contingency</b>	<b>3,209,901.98</b>
400,000.00	To Provision for Income Tax A.Y.2025-26	0.00
450,000.00	To Provision for Bad & Doubtful Debts Reserve 700,000.00	-
<b>850,000.00</b>	<b>Total of Provisions</b>	<b>700,000.00</b>
<b>769,904.63</b>	<b>Net Profit after Tax</b>	<b>2,509,901.98</b>
<b>39,181,407.62</b>	<b>T O T A L</b>	<b>28,362,078.38</b>

Sd/-  
Shri. Pravin. J. Shitole  
CEO

Sd/-  
Mr. Rahul C. Gaikwad  
Director

Sd/-  
Mrs. Sangeeta A. Gaikwad  
Vice Chairman



**BANK LTD.**

**As At 31st March 2025**

As At 31st March 2024	INCOME	As At 31st March 2025
19,734,732.50	By Interest On Loans	22,742,290.00
5,089,919.40	By Interest On Investment	4,324,961.87
32,926.00	By Dividend	0.00
366,001.00	By Recovery from loans written off in earlier years	196,000.00
691,465.92	By Other Receipts ( As per Schedule-H enclosed) H	1,098,826.51
13,266,362.80	By Provisions and Contingency written back ( As per Schedule-I enclosed) I	0.00
39,181,407.62	TOTAL	28,362,078.38

FOR ATUL DHOOT & CO.  
CHARTERED ACCOUNTANTS  
F.R.NO.: 132006W

Sd/-  
Shri. Bhanudas M. Jadhav  
Chairman

PLACE: MUMBAI  
DATED: 27.06.2025

Sd/-  
(GANESH JOSHI)  
M. NO 131974  
UDIN: 25131974BOENIU8768

**SCHEDULE - G****Other Expenditure as on 31.03.2025**

Particulars	Amount 31.03.2025	Amount 31.03.2024
A.G.M EXP.	251,355.00	252,215.00
DAILY COLLECTION CHARGES	189,783.00	183,279.00
ANNUAL SUBSCRIPTION	32,950.00	46,000.00
ASP SERVICE CHARGES	854,000.00	178,000.00
ATM EXPENSES	11,348.53	84,405.30
MISCELLANEOUS EXPENSES	189,344.34	222,714.00
SECURITY GUARD ALLOWANCE	110,000.00	120,000.00
SERVICE CHARGES ( FEDERAL BANK)	5,221.09	5,400.12
TRAVELLING EXPENSES	34,808.00	34,102.00
TYPING & ZEROX CHARGES	26,424.90	36,091.25
WATER EXPENSES	67,362.00	49,610.00
PROFESSIONAL CHARGES	142,500.00	218,500.00
PROPERTY TAX		44,054.00
BANK CHARGES	766.80	2,082.23
RECOVERY CHARGES	1,600.00	7,191.00
SGST 50% WRITE OFF	45,018.82	69,725.20
CGST 50% WRITE OFF	45,018.82	69,725.20
GST EXPENSES	0.00	1,841.70
ABN CASES CHARGES	7,683.00	505,678.00
CLEARING SERVICE CHARGES	39,422.10	48,501.68
ELECTION EXPENCES	0.00	0.00
ANNUAL MAINTAINANCE CONTRACT	136,850.00	43,190.00
SGST LATE FEE	50.00	0.00
CGST LATE FEE	50.00	0.00
IGST 50% WRITE OFF	7,200.00	0.00
QR KIT SERVICE CHARGES	80,000.00	0.00
DEFAULT SLR PENAL INTEREST	373,746.00	0.00
<b>TOTAL</b>	<b>2,652,502.40</b>	<b>2,222,305.68</b>

**SCHEDULE - H****Other Receipt as on 31.03.2025**

Particulars	Amount 31.03.2025	Amount 31.03.2024
CHEQUE BOOK CHARGES	34,717.36	24,448.98
CHEQUE RETURN CHARGES	51,205.62	62,476.94
DUPLICATE STATEMENT ISSUE CHR	858.32	750.00
FORM FEE	2,500.00	3,750.00
INCIDENTAL CHARGES	4,035.92	3,515.40
SERVICE CHARGES	173,666.09	212,499.64
PROFIT ON SALE OF GOVT.SECURITY	752,500.00	382,500.00
STOP PAYMENT CHARGES	-	1,524.96
RTGS CHARGES RECEIVED	17,626.60	-
BANK CHARGES	61,716.60	-
<b>TOTAL</b>	<b>1,098,826.51</b>	<b>691,465.92</b>

**SCHEDULE - I****Provisions & Contingencies Written Back as on 31.03.2025**

Particulars	Amount 31.03.2025	Amount 31.03.2024
BAD & DOUBTFUL DEBTS RESERVE	0.00	13,266,362.80
INVESTMENT DEPRECIATION FUND	0.00	0.00
<b>TOTAL</b>	<b>-</b>	<b>13,266,362.80</b>



SCHEDULE – J

**NOTES FORMING PART OF ACCOUNTS FOR  
THE YEAR ENDED 31<sup>st</sup> MARCH, 2025**

**I.**

**1. OVERVIEW**

**Shalini Sahakari Bank Ltd** was incorporated in 1982 and has completed its 43 years of provision of wide range of Banking and Financial Services including commercial Banking and Treasury Operations.

**2. BASIS OF PREPARATION**

The financial statements have been prepared and presented under the historical cost convention on the accrual basis of accounting, unless otherwise stated, and comply with generally accepted accounting principles, statutory requirements prescribed under the Banking Regulation Act 1949, and the Multi State Co-operative Societies Act, 2002, circulars and guidelines issued by the Reserve Bank of India ('RBI') from time to time, the Accounting Standards ('AS') issued by the Institute of Chartered Accountants of India ('ICAI') and current practices prevailing within the Banking Industry of India.

**3. USE OF ESTIMATES**

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

**II. SIGNIFICANT ACCOUNTING POLICIES**

**1. Accounting Convention**

The financial statements are drawn up keeping in mind the historical costs and going concern concept and in accordance with generally accepted accounting principles and practices prevailing in Co-Operative Banks in India except otherwise stated.

**2. Revenue Recognition**

Income and expenditure are accounted on accrual basis except as stated below:

- Interest on Advances classified as Sub-standard, Doubtful or Loss Assets are recognized on realization. Unrealized interest on non-performing advances are shown under "Overdue Interest Reserve" and correspondingly shown under "NPA Interest Receivable" in the Balance Sheet.
- Commission, Exchange and Locker Rent is recognized as income on receipt basis.
- Interest on Fixed Income Securities is recognized on accrual basis in case it is serviced regularly.
- Broken period interest in respect of investments is treated as an item of revenue in Profit and Loss Account.





### 3. Investments

- (i) The Bank has classified the investments in accordance with the RBI guidelines applicable to Urban Co-Operative Banks. Accordingly, classification of investments for the purpose of valuation is done under the following categories:
  - i) Held to Maturity (HTM)
  - ii) Held for Trading (HFT)
  - iii) Available for Sale (AFS)
- (ii) Investments under HTM category are valued at face value. Premium, if any, on investments under HTM category is amortized over the residual life of the particular investment.
- (iii) Investments under “HFT” and “AFS” categories have been marked to market on the basis of guidelines issued by Reserve Bank of India. While net depreciation, if any, under each classification has been provided for, net appreciation, if any, has been ignored.
- (iv) For the purpose of valuation, market value in the case of State Govt. and other Securities, for which quotes are not available, is determined on the basis of the “Yield to Maturity” indicated by Primary Dealers Association of India (PDAI) jointly with Fixed Income and Money Market Derivates Association of India (FIMMDA).

### 4. Advances

- (i) Advances are classified into Standard, Sub-Standard, Doubtful and Loss Assets in accordance with the guidelines issued by the Reserve Bank of India from time to time.
- (ii) Provision on Advances categorized under Sub-Standard, Doubtful and Loss Assets is made in accordance with the guidelines issued by the Reserve Bank of India. In addition, a general provision on standard assets is made as per RBI guidelines.

### 5. Property, Plant & Equipment (AS 10):

- (i) Property, Plant and Equipment are stated at historical cost less accumulated depreciation in accordance with AS 10 issued by Institute of Chartered Accountants of India (ICAI). Fixed Assets include incidental expenses incurred on acquisition and installation of the assets.
- (ii) Depreciation is provided on written down value on all the fixed assets except computers and premises. Depreciation on computers is calculated under Straight Line Method @ 33 1/3%.
- (iii) Depreciation on premises is calculated on the basis of rate determined with reference to residual life of each item of premises. Estimated life of premises is considered as 60 years.
- (iv) Fixed Assets are depreciated on written down value basis at the rates and in the manner prescribed by the Management of the Bank as under:

Premises	2.5%
Furniture and Fixtures	10%
Vehicles	15%
Computer	33.33% (SLM) as per RBI guidelines



- (v) Depreciation on assets purchased is charged on pro-rata basis to the extent of asset put to use. Depreciation on assets sold is also charged on pro-rata basis till the asset is held in possession of the Bank.
- (vi) Profit/ Loss on sale or disposal of asset is recognized in the year in which such sale or disposal takes place.

**6. Staff Retirement Benefits**

- (i) Privilege leave is the defined benefit scheme. The Bank has taken policy for its employees under the Employees Group Leave Encashment cum Life Assurance Scheme managed by Life Insurance Corporation of India. In terms of Accounting Standard-15 (Revised), interest cost, current service cost and net actuarial gain/ loss is charged to the Profit and Loss account and net assets/ liability is recognized in Balance Sheet based on actuarial valuation done by an independent actuary as at the year end, using the Projected Unit Credit Method.
- (ii) Provident fund contributions are made to Government Provident Fund on actual basis.
- (iii) Gratuity payable to staff is provided on the basis of actuarial valuation determined by LIC by way of premium.

**7. Taxation:**

Tax expenses comprise of current taxes. The Bank does not recognize Deferred Tax.

**8. Segment Reporting:**

In accordance with the guidelines issued by RBI, Segment Reporting is made as under:

- i) Treasury includes all investment portfolio, profit/ loss on sale of investments, profit/ loss on foreign exchange transactions, equities and money market operations. The expenses of this segment consist of interest expenses on funds borrowed from external sources as well as internal sources and depreciation/ amortization of premium on Held to Maturity category investments.
- ii) Other Banking Operations include all other operations not covered under Treasury operations.

**9. Provisions, Contingent Liabilities and Contingent Assets:**

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

A disclosure of contingent liability is made when there is:

- a. A possible obligation arising from a past event, the existence of which will be confirmed by occurrence or non-occurrence of one or more uncertain future events not within the control of the Bank; or



- b. A present obligation arising from a past event which is not recognized as it is not probable that an outflow of resources will be required to settle the obligation or a reliable estimate of the amount of the obligation cannot be made.

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

Contingent assets are not recognized in the financial statements. However, contingent assets are assessed continually.

### III. NOTES ON ACCOUNTS:

1. Other receipts of Rs.10,98,826.51 include Service Charges of Rs.1,73,666.09, Profit on Sale of Government Securities Rs.7,52,500.00, Cheque return charges of Rs.51,205.62, Cheque Book charges of Rs.34,717.36 and Bank Charges of Rs.61,716.60. In other expenses the bank has accounted for the ASP Service Charges for the period of 2023-24 Rs. 2.78 Lacs and for 2025-26 of Rs. 0.50 Lacs based on the receipt of invoices

2. **AS-5 - Prior Period Adjustment**

There are no material prior period expenditure/ income requiring disclosure by the Bank during the year.

3. **AS-10 - Property, Plant and Equipment:**

The Bank has disclosed property, plant and equipment at historical cost and depreciation thereon in accordance with AS 10 issued by ICAI.

4. **AS -15 – Retirement Benefits**

The bank has complied with the above Accounting Standard.

5. **AS-17—Primary Segment Reporting (By Business Segments)**



(Rs. in lakhs)

Particulars	Treasury	Other Banking Operations	Total
Segment Revenue	50.78	232.84	283.62
	(55.04)	(204.10)	(259.14)
Less: Segment Cost	3.79	247.73	251.52
	(403.18)	0.00	(403.18)
<b>Result Profit/ (-loss)</b>	<b>46.99</b>	<b>(14.89)</b>	<b>32.10</b>
	(-348.14)	(204.10)	(-144.04)
(Less): Provisions			<b>-7.00</b>
			(-8.50)
Add: Extraordinary income			-
			132.66
<b>(Less ): Income Tax Expenses</b>			—
			(-10.39)
<b>Net Profit/ (-Loss)</b>			<b>25.10</b>
			(-30.27)
<b><u>OTHER INFORMATION</u></b>			
Segment Assets	<b>412.85</b>	<b>3,332.57</b>	<b>3,745.42</b>
	(563.76)	(2,936.95)	(3,500.71)
Unallocated Assets			<b>26.64</b>
			(11.60)
<b>Total Assets</b>			<b>3,772.06</b>
			(3,512.31)
Segment Liabilities	<b>3.00</b>	<b>3,041.78</b>	<b>3,044.78</b>
	(1.50)	(2,674.64)	(2,676.14)
Unallocated Liabilities			<b>727.28</b>
			(836.17)
<b>Total Liabilities</b>			<b>3,772.06</b>
			(3,512.31)



- i) Previous year's figures are in brackets ( ).
- ii) The Bank is catering mainly to the needs of Indian customers, operates as a single unit in India, hence separate information regarding geographical segment is not given.
- iii) Business segments are classified as under—
  - a) Treasury: Dealing operations in Money Market Instruments, Trading/ Investment in Bonds/ Government Securities.
  - b) Other Banking Operations: Local finance/ services.
- iv) The above segments are reported based on the nature of products/services and their attributable risks/returns, overall organizational structure and the internal management reporting system of the Bank.

## 1. **AS-18 – Related Parties and Disclosure**

The Bank is a Co-operative Society under the Multi State Co-operative Societies Act, 2002 and there are no related parties requiring disclosure under Accounting Standard 18 issued by I.C.A.I., other than Key Management Personnel Mr. Pravin J. Shitole, the Chief Executive Officer of the Bank. However, in terms of the Reserve Bank of India Circular dated 29.03.2003, he being a single party covered by this category, no further details thereon need to be disclosed.

## 2. **AS 20 – Earning Per Share (EPS)**

Bank's EPS disclosure is as under:

Particulars	2023-24	2024-25
Net Profit/ (Loss) after tax (Rs. In Lakhs)	7.69	25.10
Face value per share (Rs.)	1,000	1,000
Weighted average no. of equity shares	17684	19140
Basic/ Diluted EPS (Rs.)	43.49	131.13

## 3. **AS-21 – Consolidated Financial Statements**

Since Bank does not have any Subsidiary Companies/ Co-Operative Societies, the Accounting Standard 21 (AS-21) regarding consolidated financial statements is not applicable to the Bank.

## 4. **AS-22—Deferred Tax:**

The Bank does not account for the timing difference between book profit and taxable profit. The bank has treated the Tax Expense of Rs. 13,70,451 as cost attributable to the operating expenses and accordingly has recognized the same as indirect cost, thereby the Net Profit reported for the period has got reduced to this extent.

We recommend that the same be written back to actual tax liability in the ensuing next year for complying with AS -22.

**5. AS-26 - Details of Expenditure on Computer Software**

Details of Computer Software Expenses in accordance with Accounting Standard 26 on Intangible Assets issued by ICAI are as under:

(Rs. in Lakhs)

	31.03.2024	31.03.2025
Carrying amount at the beginning of the year	Nil	Nil
Add: Additions during the year	—	—
Less: Amortization during the year	—	—
Carrying amount at the end of the year	Nil	Nil

**6. AS-28 – Impairment of Asset**

The Bank has ascertained that there is no impairment in the fixed assets of the Bank and as such, no disclosure in compliance with Accounting Standard 28 issued by the ICAI is given.

**7. AS-29 – Provisions, Contingent Liabilities and Contingent Assets**

(Rs. in lakhs)

	31.03.2024	31.03.2025
Bank Guarantees	NIL	NIL
DEA Fund	0.54	0.54

8. Previous year's figures have been regrouped/ rearranged wherever necessary to conform to the layout of the accounts of the current year.

**IV. Disclosure as per RBI Circular No. DOR.ACC.REC.No.45/21.04.018/2021-22 dated 30<sup>th</sup> August, 2021.**





## 1. Regulatory Capital

### a) Composition of Regulatory Capital

(Rs. in lakhs)

Sr. No.	Particulars	Current Year	Previous Year
i)	Paid up share capital and reserves (net of deductions, if any)	191.40	176.87
ii)	Other Tier 1 capital	380.46	358.76
iii)	Tier 1 capital (i + ii)	571.86	535.63
iv)	Tier 2 capital	18.57	17.07
v)	Total capital (Tier 1+Tier 2)	590.43	552.70
vi)	Total Risk Weighted Assets (RWAs)	1,373.67	1,610.27
vii)	Paid-up share capital and reserves as percentage of RWAs	-	-
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	41.63%	33.26%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	1.35%	1.06%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)s	42.98%	34.32%
xi)	Amount of paid-up equity capital raised during the year	14.53	6.30
xii)	Amount of non-equity Tier 1 capital raised during the year, of which: Give list 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.	-	-
xiii)	Amount of Tier 2 capital raised during the year, of which Give list 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.	-	-

### Disclosure on additions to Tier II Capital -

	Current Year	Previous Year
Amount of Tier 2 capital raised during the year of which:		
a) Perpetual Cumulative Preference Shares	Nil	Nil
b) Redeemable Non-Cumulative Preference Shares	Nil	Nil

### b) Draw down from Reserves

The Bank has not drawdown any amount from Reserve during the year.



1. Asset liability management

Maturity pattern of certain items of assets and liabilities

(Rs. in lakhs)

	Day 1	2 to 7 days	8 to 14 days	15 to 30 Days	31 days to 2 months	Over 2 months and up to 3 months	Over 3 months and up to 6 Months	Over 6 months and up to 1 year	Over 1 year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits	214.88		8.86		617.59		123.46	149.02	1539.61	27.48	—	2,680.90
Advances	200.26		5.67		451.34		41.90	168.39	618.83	230.62	243.43	1,960.44
Investments	6.52	—	—	—	—	—	100.00	—	0.25	50.17	348.78	505.72
Borrowings	—	—	—	—	—	—	—	—	—	—	—	—
Foreign Currency assets	—	—	—	—	—	—	—	—	—	—	—	—
Foreign Currency liabilities	—	—	—	—	—	—	—	—	—	—	—	—

2. Investments

a) Composition of Investment Portfolio as at 31.03.2025

(Rs. in Lakhs)

Investments in India								
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/ or joint ventures	Others	Total investments in India	Total Investments Outside India
<b>Held to Maturity</b>								
Gross	349.70	-	6.52	-	-	-	356.22	-
Less: Provision for non-performing investments (NPI)								
<b>Net</b>	<b>349.70</b>	<b>-</b>	<b>6.52</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>356.22</b>	<b>-</b>
<b>Available for Sale</b>								
Gross	49.25						49.25	
Less: Provision for depreciation and NPI	0.50						0.50	
<b>Net</b>	<b>48.75</b>						<b>48.75</b>	
<b>Held for Trading</b>								
Gross	-	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-	-
<b>Net</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Investments</b>	<b>398.95</b>	<b>-</b>	<b>6.52</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>405.47</b>	<b>-</b>
Less: Provision for non-performing investments								
Less: Provision for depreciation	0.50	-		-	-	-	0.50	-
<b>Net</b>	<b>398.45</b>	<b>-</b>	<b>6.52</b>				<b>404.97</b>	<b>-</b>



As at 31.03.2024

Investments in India								
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/ or joint ventures	Others	Total investments in India	Total Investments Outside India
<b>Held to Maturity</b>								
Gross	546.90	-	6.52	-	-	-	553.42	-
Less: Provision for non-performing investments (NPI)								
<b>Net</b>	<b>546.90</b>	<b>-</b>	<b>6.52</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>553.42</b>	<b>-</b>
<b>Available for Sale</b>								
Gross	-	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	0.50	-	-	-	-	-	0.50	-
<b>Net</b>	<b>-0.50</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-0.50</b>	<b>-</b>
<b>Held for Trading</b>								
Gross	-	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-	-
<b>Net</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Investments</b>	546.90	-	6.52	-	-	-	553.42	-
Less: Provision for non-performing investments	-	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	0.50	-	-	-	-	-	0.50	-
<b>Net</b>	<b>546.40</b>	<b>-</b>	<b>6.52</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>552.92</b>	<b>-</b>

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

Sr.	Particulars	Current Year	Previous Year
i)	Movement of provisions held towards depreciation on investments		
	a) Opening balance	0.50	0.50
	b) Add: Provisions made during the year	-	-
	c) Less: Write off / write back of excess provisions during the year	-	-
	d) Closing balance	0.50	0.50
ii)	Movement of Investment Fluctuation Reserve		
	a) Opening balance	1.00	1.00
	b) Add: Amount transferred during the year	1.50	
	c) Less: Drawdown	-	
	d) Closing balance	2.50	1.00
iii)	Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	5.08%	2.00%



## c) Sale and transfers to/ from HTM category

There are no transfer transactions to/ from HTM category to AFS category made by the Bank during the year. However, bank has sold 5 G-sec from HTM category during the year.

## d) Non-SLR investment portfolio

### i) Non-performing non-SLR investments

Sr.	Particulars	Current Year	Previous Year
a)	Opening balance	Nil	Nil
b)	Additions during the year since 1 <sup>st</sup> April	Nil	Nil
c)	Reductions during the above period	Nil	Nil
d)	Closing balance	Nil	Nil
e)	Total provisions held	Nil	Nil

### ii) Issuer composition of Non-SLR investments

(Rs. in lakhs)

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
a)	PSUs	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
b)	FIs	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
c)	Banks	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
d)	Private Corporates	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
e)	Subsidiaries / Joint Ventures	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
f)	Others	6.52	6.52	Nil	Nil	Nil	Nil	Nil	Nil	6.52	6.52
g)	Provision held towards depreciation	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
	<b>Total</b>	<b>6.52</b>	<b>6.52</b>	<b>Nil</b>	<b>Nil</b>	<b>Nil</b>	<b>Nil</b>	<b>Nil</b>	<b>Nil</b>	<b>6.52</b>	<b>6.52</b>

## e) Repo transactions (in face value terms)

There are no Repo/ Reverse Repo transactions during the year



## 4. Asset quality

### a. Classification of advances and provisions held – 31.03.2025

(Rs. in lakhs)

	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
<b>Gross Standard</b>						
Opening Balance	2,025.67	1.50	100.84	-	102.34	2,128.01
Add: Additions during the year						
Less: Reductions during the year*						
Closing balance	1,865.52	3.75	91.17	-	94.92	1,960.44
*Reductions in Gross NPAs due to: Upgradation						
Recoveries (excluding recoveries from upgraded accounts)						
Write-offs						
<b>Provisions (excluding Floating Provisions)</b>						
Opening balance of provisions held	8.50				102.34	110.84
Add: Fresh provisions made during the year					7.00	7.00
Less: Excess provision reversed/ Write-off loans					-	-
Closing balance of provisions held	8.50				109.34	117.84
<b>Net NPAs</b>						
Opening Balance					0.00	
Add: Fresh additions during the year					1.75	
Less: Reductions during the year					1.75	
Closing Balance					0.00	
<b>Floating Provisions</b>						
Opening Balance						
Add: Additional provisions made during the year						
Less: Amount drawn down during the year						
Closing balance of floating provisions						
<b>Technical write off</b>						

Ratios (in per cent)	Current Year	Previous Year
Gross NPA to Gross Advances	4.84%	4.81%
Net NPA to Net Advances	0.00%	0.00%
Provision coverage ratio	115.19%	100.00%



## b. Sector wise Advances and Gross NPAs

(Rs. in lakhs)

Sr. No	Sector	Current Year ( Mar 2025)			Previous Year (Mar 2024)		
		Outstanding Total Advances	Gross NPA's	Percentage of Gross NPA's to Total Advances in that sector	Outstanding Total Advances	Gross NPA's	Percentage of Gross NPA's to Total Advances in that sector
i)	<b>Priority Sector</b>						
	a) Agriculture and allied activities	-	-	-	-	-	-
	b) Advances to industries sector eligible as priority sector lending	-	-	-	-	-	-
	c) Services				-	-	-
	d) Personal loans	389.43	15.19	1.01%	394.49	18.14	1.26%
	e) Other Priority Sector	1,107.48	79.61	5.32%	1,040.31	84.08	5.86%
	<b>Sub Total (i)</b>	<b>1,496.91</b>	<b>94.80</b>	<b>6.33%</b>	<b>1,434.80</b>	<b>102.22</b>	<b>7.12%</b>
ii)	<b>Non-Priority Sector</b>						
	a) Agriculture and allied activities	-	-	-	-	-	-
	b) Industry	-	-	-	-	-	-
	c) Services	463.52	0.12	0.03%	693.21	0.12	0.02%
	d) Personal loans	-	-	-	-	-	-
	<b>Sub-Total (ii)</b>	<b>463.52</b>	<b>0.12</b>	<b>0.03%</b>	<b>693.21</b>	<b>0.12</b>	<b>0.02%</b>
	<b>Total ( i + ii)</b>	<b>1,960.43</b>	<b>94.92</b>	<b>4.84%</b>	<b>2,128.01</b>	<b>102.34</b>	<b>4.81%</b>

## c. Details of accounts subjected to restructuring

		Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Standard	Number of borrower										
	Gross amount (Rs. in Crores)										
	Provision held (Rs. in Crores)	NIL									
Sub-standard	Number of borrower										
	Gross amount (Rs. in Crores)										
	Provision held (Rs. in Crores)										
Doubtful	Number of borrower										
	Gross amount (Rs. in Crores)										
	Provision held (Rs. in Crores)										





**C. Details of financial assets sold to/ acquired from Asset Reconstruction Companies (ARCs)**

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

(Rs. in lakhs)

	To ARCs	To permitted transferees	To other transferees (please specify)
No: of accounts	Nil	Nil	Nil
Aggregate principal outstanding of loans transferred	Nil	Nil	Nil
Weighted average residual tenor of the loans transferred	Nil	Nil	Nil
Net book value of loans transferred (at the time of transfer)	Nil	Nil	Nil
Aggregate consideration	Nil	Nil	Nil
Additional consideration realized in respect of accounts transferred in earlier years	Nil	Nil	Nil

**Details of loans acquired during the year:**

(Rs. in lakhs)

	From lenders listed in Clause 3	From ARCs
Aggregate principal outstanding of loans acquired Nil	Nil	
Aggregate consideration paid Nil	Nil	
Weighted average residual tenor of loans acquired Nil	Nil	

**ii) Investments in Security Receipts (SRs)**

Particulars		SRs issued within past 5 years	SRs issued more than 5 years ago but within past 8 years	SRs issued more than 8 years ago
a)	Book value of SRs where NPAs sold by the bank are the underlying	Nil	Nil	Nil
	Provision held against (a)	Nil	Nil	Nil
b)	Book value of SRs where NPAs sold by other banks / financial institutions / non-banking financial companies are the underlying	Nil	Nil	Nil
	Provision held against (b)	Nil	Nil	Nil
Total (a) + (b)		Nil		Nil



**e. Details of non-performing financial assets purchased / sold from / to other banks / Financial Institutions/ NBFCs (excluding ARCs)**

**i) Details of non-performing financial assets purchased (Rs. in lakhs)**

Particulars	Current Year	Previous Year
a) Number of accounts purchased during the year	Nil	Nil
b) Aggregate outstanding		
a) Of these number of accounts restructured during the year	Nil	Nil
b) Aggregate outstanding		

**ii) Details of non-performing financial assets sold (Rs. in lakhs)**

Particulars	Current Year	Previous Year
a) No. of accounts sold	Nil	Nil
b) Aggregate outstanding	Nil	Nil
c) Aggregate consideration received	Nil	Nil

**f. Fraud accounts**

Particulars	Current Year	Previous Year
Number of frauds reported	Nil	Nil
Amount involved in fraud (in lakhs)	Nil	Nil
Amount of provision made for such frauds (in lakhs)	Nil	Nil
Amount of unamortized provision debited from 'other reserves' as at the end of the year. (in lakhs)	Nil	Nil

**g. Disclosure under Resolution Framework for COVID-19-related Stress**  
Format for disclosures to be made half yearly starting September 30, 2022

Restructuring proposals sanctioned as per RBI Circular Ref. No. DOR.No.BP.BC/3 /21.04.048/ 2020-21 dated August 6, 2020 are as under:

(Rs. In Lakhs)

Type of Borrower	(A) Number of accounts where resolution plan has been implemented under this window	(B) exposure to accounts mentioned at (A) before implementation of the plan	(C) Of (B) aggregate amount of debt that was converted into other securities	(D) Additional funding sanctioned, if any, including between invocation of the plan and implementation	(E) Increase in provision on account of the implementation of the resolution plan
Personal Loan					
Corporate persons*		NIL			
Of which, MSMEs					
Others					
Total					



## 5. Exposures

### a. Exposure to real estate sector

Category	Current Year	Previous Year
i) Direct exposure	—	—
a) Residential Mortgages – Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.	389.42	394.49
b) Commercial Real Estate –Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits;	---	---
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures		
i. Residential	---	---
ii. Commercial Real Estate	---	---
iii. Indirect ExposureFund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	---	---
<b>Total Exposure to Real Estate Sector</b>	<b>389.42</b>	<b>394.49</b>

### b. Exposure to Capital Market

Category	Current Year	Previous Year
i) Direct investment in equity shares, convertible bonds, convertible debentures and units of equity oriented mutual funds the corpus of which is not exclusively invested in corporate debt;	Nil	Nil
ii) Advances against shares / bonds / debentures or other securities or on clean basis to individuals for investment in shares (including IPOs / ESOPs), convertible bonds, convertible debentures, and units of equity oriented mutual funds;	Nil	Nil
iii) Advances for any other purposes where shares or convertible bonds or convertible debentures or units of equity oriented mutual funds are taken as primary security;	Nil	Nil
iv) Advances for any other purposes to the extent secured by the collateral security of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds i.e. where the primary security other than shares / convertible bonds / convertible debentures / units of equity oriented mutual funds does not fully cover the advances;	Nil	Nil
v) Secured and unsecured advances to stockbrokers and guarantees issued on behalf of stockbrokers and market makers;	Nil	Nil
vi) Loans sanctioned to corporates against the security of shares / bonds/ debentures or other securities or on clean basis for meeting promoter's contribution to the equity of new companies in anticipation of raising resources;	Nil	Nil
vii) Bridge loans to companies against expected equity flows/ issues;	Nil	Nil
viii) Underwriting commitments taken up by the banks in respect of primary issue of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds;	Nil	Nil
ix) Financing to stockbrokers for margin trading;	Nil	Nil
x) All exposures to Venture Capital Funds (both registered and unregistered)	Nil	Nil
<b>Total exposure to capital market</b>	<b>Nil</b>	<b>Nil</b>



## c. Unsecured Advances

Rs. in Lakhs

Particulars	Current Year	Previous Year
Total unsecured advances of the bank	1.38	1.38
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	Nil	Nil
Estimated value of such intangible securities	Nil	Nil

## 6. Concentration of deposits, advances, exposures and NPAs

### a. Concentration of deposits

(Rs. in lakhs)

Particulars	Current Year	Previous Year
Total deposits of the twenty largest depositors	1,819.17	1,387.52
Percentage of deposits of twenty largest depositors to total deposits of the bank	67.86%	56.10%

### b. Concentration of advances

(Rs. in lakhs)

Particulars	Current Year	Previous Year
Total advances to the twenty largest borrowers	1,302.36	1,507.88
Percentage of advances to twenty largest borrowers to total advances of the bank	66.43%	70.86%

### c. Concentration of exposure

(Rs. in lakhs)

Particulars	Current Year	Previous Year
Total exposure to the twenty largest borrowers/customers	2,780.84	1,507.88
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/ customers	59.91%	70.86%

### d. Concentration of NPAs

(Rs. in lakhs)

Particulars	Current Year	Previous Year
Total Exposure to the top twenty NPA accounts	78.46	82.41
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	82.66%	80.53%

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

(Rs. in lakhs)

Particulars	31.03.2025	31.03.2024
Opening balance of amounts transferred to DEAF	0.54	—
Add: Amounts transferred to DEAF during the year	—	0.54
Less: Amounts reimbursed by DEAF towards claims	—	—
<b>Closing balance of amounts transferred to DEAF</b>	<b>0.54</b>	<b>0.54</b>



## 8. Disclosure of complaints

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

Sr. No.		Particulars	Current Year	Previous Year
		Complaints received by the bank from its customers	Nil	Nil
1.		Number of complaints pending at beginning of the year	Nil	Nil
2.		Number of complaints received during the year	Nil	Nil
3.		Number of complaints disposed during the year	Nil	Nil
	3.1	Of which, number of complaints rejected by the bank	Nil	Nil
4.		Number of complaints pending at the end of the year	Nil	Nil
		Maintainable complaints received by the bank from OBOs	Nil	Nil
5.		Number of maintainable complaints received by the bank from OBOs	Nil	Nil
	5.1.	Of 5, number of complaints resolved in favour of the bank by Bos	Nil	Nil
	5.2	Of 5, number of complaints resolved through conciliation/ mediation/advisories issued by Bos	Nil	Nil
	5.3	Of 5, number of complaints resolved after passing of Awards by BOs against the bank	Nil	Nil
6.		Number of Awards unimplemented within the stipulated time (other than those appealed)	Nil	Nil
		Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in BO Scheme 2006 and covered within the ambit of the Scheme.	Nil	Nil



## 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	4
<b>Current Year</b>					
Ground – 1	Nil	Nil	Nil	Nil	Nil
Ground – 2	Nil	Nil	Nil	Nil	Nil
Ground – 3	Nil	Nil	Nil	Nil	Nil
Ground – 4	Nil	Nil	Nil	Nil	Nil
Ground – 5	Nil	Nil	Nil	Nil	Nil
Others	Nil	Nil	Nil	Nil	Nil
Total	Nil	Nil	Nil	Nil	Nil
<b>Previous Year</b>					
Ground – 1	Nil	Nil	Nil	Nil	Nil
Ground – 2	Nil	Nil	Nil	Nil	Nil
Ground – 3	Nil	Nil	Nil	Nil	Nil
Ground – 4	Nil	Nil	Nil	Nil	Nil
Ground – 5	Nil	Nil	Nil	Nil	Nil
Others	Nil	Nil	Nil	Nil	Nil
Total	Nil	Nil	Nil	Nil	Nil

## 9. Disclosure of penalties imposed by the Reserve Bank of India

During the year, RBI has imposed penal interest on the bank for default in complying with the SLR requirement to the tune of Rs.3,73,746.00/-. The bank has duly paid the same.

## 10. Other Disclosures

### a. Business ratios

Particulars	Current Year	Previous Year
i) Interest Income as a percentage to Working Funds	8.12	7.02
ii) Non-interest income as a percentage to Working Funds	0.33	0.20
iii) Cost of Deposits	3.78	5.33
iv) Net Interest Margin	5.36	3.62
v) Operating Profit as a percentage to Working Funds	0.96	0.41
vi) Return on Assets	0.67	0.27
vii) Business (deposits plus advances) per employee (in lakhs)	515.70	383.43
viii) Profit per employee (in lakhs)	2.79	0.64





## 10. Other Disclosures

### b. Bancassurance business

The Bank is not dealing in Bancassurance business and hence details of fees / brokerage earned in respect of insurance broking, agency and bancassurance business undertaken by the Bank is not given.

### c. Marketing and distribution

Since Bank is not dealing in marketing and distribution function, details of fees / remuneration received in respect of such business are not given.

### d. Disclosures regarding Priority Sector Lending Certificates (PSLCs)

The Bank has neither sold nor purchased PSLCs either in the current year or in the previous year.

### e. Provisions and contingencies

(Rs. in lakhs)

Particulars	Current Year	Previous Year
i) Provisions for NPI	-	-
ii) Provision towards Standard Assets/ NPA	7.00	4.50
iii) Provision made towards Income tax including Deferred Tax	16.22	4.00
iv) Other Provisions and Contingencies (with details)	0.00	0.00
a) Provision for Investment fluctuation reserve	2.50	1.00

### f. Payment of DICGC Insurance Premium

(Rs. in lakhs)

Particulars	Current Year	Previous Year
i) Payment of DICGC Insurance Premium	3.19	3.40
ii) Arrears in payment of DICGC premium	—	—

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

(Rs. in lakhs)

Advance to Directors, their relatives and Companies / Firms in which they are interested	Current Year		Previous Year	
	Funded	Non-Funded	Funded	Non-Funded
Directors	Nil	Nil	Nil	Nil
Relatives of Directors	Nil	Nil	Nil	Nil
<b>Total</b>	Nil	Nil	Nil	Nil

FOR ATUL DHOOT & CO.  
CHARTERED ACCOUNTANTS  
F.R.NO.: 132006W

(GANESH JOSHI)

M. NO 131974

UDIN: 25131974BOENIU8768

PLACE: MUMBAI  
DATED: 27.06.2025

FOR SHALINI SAHAKARI BANK LTD

Sd/-

AUTH. SIGN/MANAGING DIRECTOR



**Cash FLOW Statement for the Year ended 31st March 2025**

Particulars	Amount	Amount	Amount (Rs. in Lakhs)
<b>CASH FLOW FROM OPERATING ACTIVITIES</b>			
Net Profit as per Profit & Loss A/c		25.10	
<b>Add-</b>			
Notional entries/ Adjustments			
Depreciation on Fixed Assets	0.60		
loss on sale of Assets	0		
Provisions	7.00		
Amortization of premium on Investments	0.06		
Interest paid on borrowings	0.51		
Bad debts written off	0	8.17	
<b>Less-</b>			
Interest received on Investments	43.25		
Recovery of earlier written off loans	1.96		
Profit on sale of fixed assets	0		
Provisions written back	0		
Profit on sale of Investments (G-sec)	7.53	52.73	
Increase/ decrease in operating assets/ liabilities			
<b>Add-</b>			
Increase in St. reserve	3.32		
Increase in Bldg Fund	4.27		
Increase in IFR	1.5		
Decrease in Interest receivable on Investments	2.95		
Decrease in Advances	167.57		
Increase in Deposits	207.79		
Increase on other liabilities	10.19		
Increase in overdue interest reserve	30.48	428.07	



# शालिनी सहकारी बँक लिमिटेड

वार्षिक अहवाल  
सन २०२४-२५

Particulars	Amount	Amount	Amount (Rs. in Lakhs)
<b>Less-</b>			
Increase in Interest on NPA	30.48		
Decrease in Interest payable	29.42		
Increase on other assets	15.82	75.72	332.88
<b>CASH FLOW FROM INVESTING ACTIVITIES</b>			
Purchase of Fixed Assets		0.50	
Purchase of Investments			
Sale of Investments		147.96	
Interest received on Investments		43.25	
Dividend received		0.00	
Investment in FDs		0	
Realization of FDs		0	190.70
<b>CASH FLOW FROM FINANCING ACTIVITIES</b>			
Share issued and redeemed		14.53	
Interest paid on borrowings		0.51	14.02
<b>Net Cash flow generated during the year</b>			<b>537.61</b>
Cash and Cash equivalent at the beginning of the year			383.33
Cash and Cash equivalent at the end of the year			920.94

FOR ATUL DHOOT & CO.  
CHARTERED ACCOUNTANTS  
F.R.NO.: 132006W

(GANESH JOSHI)  
M. NO 131974

UDIN: 25131974BOENIU8768

PLACE: MUMBAI  
DATED: 27.06.2025

FOR SHALINI SAHAKARI BANK LTD

Sd/-  
AUTH. SIGN/MANAGING DIRECTOR



## INDEPENDENT AUDITOR'S REPORT

[As required under section 31 of the Banking Regulation Act, 1949, Section 81 of the MCS Act, 1960 and Rule 69(3) of MCS Rules, 1961 (as applicable to Co-Operative Societies)]

To,  
The Members,  
Shalini Sahakari Bank Ltd.,  
Mumbai.

### Report on the Financial Statements

#### Opinion

1. We have audited the accompanying Financial Statements of **Shalini Sahakari Bank Limited**, ("the bank") as at **31<sup>st</sup> March, 2025** which comprise the **Balance Sheet** as at **31<sup>st</sup> March, 2025** and the **Profit and Loss Account** for the year then ended and a summary of significant accounting policies and other explanatory information in which are included returns of Head Office and its departments and 1 branch, which have been audited by us and are consolidated in these financial statements.
2. In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements read together with the Notes thereon give the information required by the Banking Regulation Act, 1949 (as applicable to cooperative societies), the Maharashtra Cooperative Societies Act, 1960/ 2013, the Maharashtra Cooperative Societies Rules, 1961/ 2014, the guidelines issued by Reserve Bank of India and Registrar of Cooperative Societies, Maharashtra and the comments mentioned in Audit Memorandum enclosed herewith in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:
  - (i) in the case of the **Balance Sheet**, of the **state of affairs** of the Bank as at **31<sup>st</sup> March, 2025**;
  - (ii) in the case of the **Profit and Loss Account**, of the **Profit** for the year ended on that date; and

#### Basis of opinion

3. We conducted our audit in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India (ICAI). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the bank in accordance with the code of ethics issued by the ICAI together with ethical requirements that are relevant to our audit of the financial statements under the provisions of the Banking Regulations Act, 1949 and the rules made there under and under the provisions of the Maharashtra Cooperative Societies Act, 1960/ 2013 and Maharashtra Co-operative Societies Rules, 1961/ 2014 made there under and we have fulfilled our other ethical responsibilities in accordance with these requirements and the code of ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on the Financial Statements.

#### Responsibilities of the Management and those charged with Governance for the Financial Statements

4. The Bank's Board of Directors is responsible with respect to the preparation of these financial statements that give a true and fair view of the financial position, financial performance of the Bank in accordance with the accounting principles generally accepted in India, including the Accounting Standards issued by ICAI, and provisions of the Banking Regulations Act, 1949, the guidelines issued by the



Reserve Bank of India and the guidelines issued by the Registrar of Co-operative Societies, Maharashtra Co-operative Societies Act, 1960/ 2013, Maharashtra Co-operative Societies Rules, 1961/ 2014 from time to time. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Acts for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error. In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

5. Those charged with governance are responsible for overseeing the entity's financial reporting process.

### **Management's Responsibility for the Financial Statements**

6. Management is responsible for the preparation of these financial statements that give true and fair view of the financial position and financial performance 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 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 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 error or fraud.

### **Auditor's Responsibility**

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

As part of an audit in accordance with Standards on Auditing, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the management.
- Conclude on the appropriateness of management's use of going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we



conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.

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

**Report on Other Legal and Regulatory Requirements**

8. 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, 1960/2013 and the Maharashtra Co-operative Societies Rules 1961/2014 as applicable.
9. As required by Section 30 of the Banking Regulation Act, 1949 as applicable to the Co-Operative societies read with the provisions of section 81 of the Maharashtra Co-Operative Societies Act, 1960/2013, We report that:
  - a. The Balance Sheet, the Profit and Loss Account have been drawn up in Forms A and B respectively of the Third Schedule read with Section 29 to the Banking Regulation Act, 1949 as applicable to Co-operative Societies read with the provisions of Maharashtra Co-operative Societies Act, 1960 and Maharashtra Co-operative Societies Rules 1961;
  - b. 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;
  - c. 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;
  - d. As required by Section 30(3) of the Banking Regulation Act, 1949, we further report that the transactions of the Bank which came to our notice have been within the powers of the Bank.
  - e. The Balance Sheet and the Profit & Loss Account dealt with by this report, are in agreement with the books of account and the returns;
  - f. The reports on the accounts of the branches/ offices audited by the branch auditors have been forwarded to us and have been properly dealt with by us in preparing this Report;
  - g. 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;
10. The details as required by the Rule 69(6) of Maharashtra Co operative Societies Rules 1961 are given in the Audit Memorandum separately.
11. We further report that for the year under audit, the Bank has been awarded "A" classification.

FOR ATUL DHOOT & CO.  
CHARTERED ACCOUNTANTS  
F.R.NO.: 132006W

Sd/-  
(GANESH JOSHI)  
M. NO 131974

PLACE: MUMBAI  
DATED: 27.06.2025

UDIN: 25131974BOENIU8768





**SHALINI SAHAKARI BANK LTD**

395, N M JOSHI MARG, CHINCHPOKLI, MUMBAI-400011

**BANKING REGISTRATION NO: BOM/BNK/GS/261/DT 14<sup>TH</sup> January 1982**

**BANKING BUSINESS LICENSE NO: ACD/MH/292-P/DTD8TH MARCH 1982**

**BYE-LAW AMENDMENT PROPOSAL TO BE PLACED BEFORE THE ANNUAL GENERAL MEETING TO BE HELD ON 26<sup>TH</sup> September, 2025.**

Bye Laws- Sr. No	Existing Para	Amended Para	Reason for Amendment
3	Area of Operation: - The Area of Operation of the Bank shall be confined to Brahan Mumbai, Navi-Mumbai & Thane District from Maharashtra State. For any revision in this regard, the prior approval in writing if the Reserve Bank of India and also the Registering authority shall be necessary.	Area of Operation: - The Area of Operation of the Bank shall be confined to All Districts of Maharashtra State. For any revision in this regard, the prior approval in writing if the Reserve Bank of India and also the Registering authority shall be necessary.	Some of the Existing Members and Depositor's leaving from Mumbai and shifted at the native places due to the closure of Mill industries from the Greater Mumbai City.
57 (b)	Investment of Funds – Bye-Laws No 57 (b) – Any other securities specified in Section 20 of the Indian Trust Act.	Securities means Securities defined under Section 5 (a) of the Banking Regulation Act, 1949 (BR Act), The Securities issued by the Central Government or any State Government or such other Securities as may be specified by the Reserve Bank of India from time to time.	As per RBI Guide-lines.
58 (c)	Bye-Laws No 58 (c) Bank may utilize an amount from the Reserve Fund for purchase of any assets with the prior permission of The Registrar and as per provisions of the MCS Act and Rules.	Section 17 of the Banking Regulation Act, 1949 (BR Act): (1) Every banking company incorporated in India shall create a reserve fund and 2*** shall, out of the balance of profit of each year as disclosed in the profit and loss account prepared under section 29 and before any dividend is declared, transfer to the reserve fund a sum equivalent to not less than twenty per cent. of such profit. 3[(1A) Notwithstanding anything contained in sub-section (1), the Central Government may, on the recommendation of the Reserve Bank and having regard to the adequacy of the paid-up capital and reserves of a banking company in relation to its deposit liabilities, declare by order in writing that the provisions of sub-section (1) shall not apply to the banking company for such period as may be specified in the order: Provided that no such order shall be made unless, at the time it is made, the amount in the reserve fund under sub-section (1), together with the amount in the share premium account is not less than the paid-up capital of the banking company.] (2) Where a banking company appropriates any sum or sums from the reserve fund or the share premium account, it shall, within twenty-one days from the date of such appropriation, report the fact to the Reserve Bank, explaining the circumstances relating to such appropriation: Provided that the Reserve Bank may, in any particular case, extend the said period of twenty-one days by such period as it thinks fit or condone any delay in the making of such report."	As per RBI Guide-lines.





**BYE-LAW AMENDMENT PROPOSAL TO BE PLACED BEFORE THE ANNUAL GENERAL MEETING TO BE HELD ON 26<sup>TH</sup> September, 2025.**

Bye Laws- Sr. No	Existing Para	Amended Para	Reason for Amendment
60 (b) & 60 (c)	Bye-laws No 60(b) The accounts of the Bank shall be audited by an auditor appointed from the panel of auditors approved by the Registrar, at least once in each year and the remuneration of the auditors shall be fixed by the Registrar or the Bank as the case maybe. & 60 (c): The appointment of the auditor and his qualifications/disqualification remuneration shall be approved in the General Body Meeting of the Bank. disqualifications, powers, rights and duties of the auditor shall be as prescribed under the Act, and RBI guidelines.	“Section 30 of the Banking Regulation Act, 1949(BR Act) :[(1) The balance-sheet and profit and loss prepared in accordance with section 29 shall be audited by a person duly qualified under any law for time being in force to be an auditor of companies.2(1A) Notwithstanding anything contained in any law for the time being in force or in any contract to the contrary, every banking company shall, before appointing, re-appointing or removing any auditor or auditors, obtain the previous approval of the Reserve Bank of India. (1B) Without prejudices anything contained in the Companies Act, 1956 (1 of 1956), or any other law for the time being in force where the Reserve Bank is of opinion that it is necessary in the public interest or in the interest of the banking company or its depositors so to do, 3[it may at any time by order direct that a special audit of the banking company’s accounts, for any such transaction or class of transactions or for such period or periods as maybe specified in the order, shall be conducted and may be the same or a different order either appoint a person duly qualified under any law for the time being in force to be an auditor of companies or direct the auditor of the banking company himself to conduct such special audit] and the auditor shall comply with such directions and make a report of such audit to the Reserve Bank and forward a copy thereof to the company. (1C) The expenses or incidental to 4[the special audit] specified in the order made by the Reserve Bank shall be borne by the banking company.](2) The auditor shall have the powers of, exercise the functions vested in, and discharge the duties and be subject to the liabilities and penalties imposed on, auditors of companies by 5[section 227 Companies Act, 1956 (1 of 1956)]. 6[and auditors, if any, appointed by the law establishing, constituting or forming the banking company concerned].(3) In addition to the matters which under the aforesaid Act the auditor is required to state in his report, he shall, in the case of a banking company incorporated 7[in India], state in his report,—(a) whether or not the information and explanations required by him have been found to be satisfactory; (b) whether or not the transactions of the company which have come to his notice have been within the powers of the company; (c) whether or not the returns received from branch offices of the company have been found adequate for the purposes of his audit; (d) whether the profit and loss account shows a true balance 8(of profit or loss) for the period covered by such account; (e) any other matter which he considers should be brought to the notice of the shareholders of the company.”	As per RBI Guidelines.
53 (A)	Foreign Exchange Business- (Existing Para -)	Inserted Para – Bank may participate in the Foreign Exchange Business subject prior approval of Reserve bank of India with following due procedure.	RBI Guidelines (Business Expansion)



## शालिनी सहकारी बँक लिमिटेड

आयुक्त आणि निबंधक सह.संस्था महाराष्ट्र, पुणे यांच्या आदेशानुसार वार्षिक सर्वसाधारण सभेच्या अहवालात छपावयाची माहिती.

बँकेचे नांव	:	शालिनी सहकारी बँक लि.
कार्यालयाचा पत्ता	:	३९५, ना.म. जोशी मार्ग, मुंबई ४०० ०११.
नोंदणी क्रमांक	:	बी. ओ. एम./बी.एन. के./जी.एस./२६१ दि. १४ जाने. १९८२
आर. बी. आय. लायसन्स क्रमांक	:	ए.सी.डी./एम.एच./२९२-पी/ दि. ८ मार्च १९८२
कार्यक्षेत्र	:	बृहन्मुंबई, ठाणे व पालघर जिल्हा

### तपशिल

मुख्य कार्यालयासह शाखा	:	१	
सभासद संख्या	:	नियमित	११,५५२
		नाममात्र	—
वसुल भाग भांडवल	:	१९१.४०	लाख
एकूण राखीव व इतर निधी	:	६५५.५९	लाख
ठेवी	:	बचत ठेव -	५२३.८७ लाख
		चालू ठेव -	७८१.२० लाख
		मुदत ठेव -	१३३.८४ लाख
		आवर्त ठेव, शा.दै. ठेव-	३९.९८ लाख
		तारण कर्ज -	१९५९.०६ लाख
		जामिनकी कर्ज -	१.३८ लाख
अग्रक्रम कर्जाची टक्केवारी	:	६७.०५%	
दुर्बल घटक कर्जाची टक्केवारी	:	९.३१%	
सुक्ष्म उपक्रम (Micro Enterprises)	:	७.०८%	
मु.जि.मध्य.सह.बँक. लि. कॅश क्रेडिट	:	०.००	लाख
गुंतवणूक	:	सरकारी रोखे (SLR)	३९८.५० लाख
		इंटर बँक (Non SLR)	६.५२ लाख
		इतर बँका (मुदत ठेवी)	१००.२५ लाख
नेट एन.पी.ओ. टक्केवारी	:	०.००%	
ऑडीट वर्ग	:	“अ”	
वर्ष अखेर नफा	:	२५.१०	लाख
एकूण कर्मचारी (पर्यवेक्षकीय कर्मचारी सब स्टाफ)	:	१०	
खेळते भांडवल	:	३३३०.७९	लाख



## शालिनी सहकारी बँक लिमिटेड

### सन २०२५-२६ सालचे अंदाजपत्रक

(रुपये लाखात)

खर्चाचा तपशिल	२०२४-२५ चा अंदाजे खर्च	२०२४-२५ चा प्रत्यक्ष खर्च	२०२५-२६ चा अंदाजे खर्च
१) ठेवी व बाहेरील कर्जाविल व्याज	१४०.००	११५.७६	१२०.००
२) सेवक, वेतन, बोनस गॅज्युईटी	९०.००	८२.१८	१२०.००
३) संचालक मंडळ मानधन, फी, भत्ते	----	----	----
४) भाडेकर, विमा, विज, टॅक्स इत्यादी	१५.००	२०.३३	२१.००
५) कायदा सल्लागार फी	५.००	----	५.००
६) पोस्टेज, टेलिफोन, टेलिग्राम	१.००	०.०८	०.२०
७) लेखापरिक्षण फी	३.००	१.९५	२.५०
८) झीज, घसारा, दुरुस्ती	२.००	१.११	१.२०
९) स्टेशनरी, छपाई, जाहिरात	३.००	३.५३	३.००
१०) इतर खर्च	२५.००	२६.५८	२७.००
११) बुडीत संशयित कर्ज निर्लेखित	८५.००	----	----
१२) तरतुदी	१०.००	७.००	१०.००
१३) निव्वळ नफा	१०.००	२५.१०	६०.००
<b>एकूण</b>	<b>३८९.००</b>	<b>२८३.६२</b>	<b>३८०.००</b>

(रुपये लाखात)

उत्पन्नाचा तपशिल	२०२४-२५ चा अंदाजे उत्पन्न	२०२४-२५ चा प्रत्यक्ष उत्पन्न	२०२५-२६ चा अंदाजे उत्पन्न
१) व्याज व वटाव	२६०.००	२७०.६७	२८०.००
२) इतर जमा	१२९.००	१२.९५	१००.००
<b>एकूण</b>	<b>३८९.००</b>	<b>२८३.६२</b>	<b>३८०.००</b>

**SSB**

# शालिनी सहकारी बँक लि., मुंबई

## बँकेच्या प्रगतीचा दृष्टीक्षेप

रुपये लाखात

अ. क्र.	तपशिल	२०२०-२१	२०२१-२२	२०२२-२३	२०२३-२४	२०२४-२५
१.	सभासद संख्या	१०१९१	१०१५२	१०१४६	१०१७६	११५५२
२.	वसुल भाग भांडवल	१६८.८६	१६९.३०	१७०.५७	१७६.८६	१९१.४०
३.	गंगाजळी व इतर निधी	७१४.२१	७२०.९८	७७८.३६	६४६.८१	६५५.५९
४.	ठेवी	१७८६.२९	२०६१.६९	२५८०.२३	२४७३.११	२६८०.९०
५.	गुंतवणूक	५३०.१०	५२९.८१	६२०.०५	६५३.६७	५०५.७२
६.	कर्ज येणे	१५५८.३२	१६४०.३३	१८५६.८४	२१२८.०१	१९६०.४४
७.	गॉस एनपीओ टक्केवारी	१७.४०	२४.९७	१४.०७	४.८१	४.८४
८.	नेट एनपीओ टक्केवारी	७.५७	१५.७८	१.६२	०.००	०.००
९.	नफा	२.२५	१.१८	४.०९	७.७०	२५.१०
१०.	खेळते भांडवल	२४५२.९५	२७३४.३६	३३१७.३१	३०९३.६७	३३३०.७९
११.	लेखा परिक्षण वर्ग	“ब”	“ब”	“अ”	“अ”	“अ”



बँकेत आयोजित श्रीसत्यनारायण महापुजे निमित्त मा. आमदार श्री. जयंतभाई पाटील यांची सन्माननीय मान्यवरांसह सदिच्छा भेट सोबत बँकेचे अध्यक्ष श्री. भानुदास जाधव, संचालक व कर्मचारी वृंद.

Book-Post

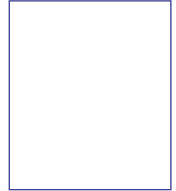
To,

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If Undelivered please return to :

**SHALINI SAHAKARI BANK LTD.**

395, N. M. Joshi Marg, Mumbai - 400 011.

Tel. : 2309 3179 / 2308 6805

Email : shalini.bank82@gmail.com