



अवधे धरु सुपंध

# श्रीराम अर्बन को-ऑपरेटीव्ह बँक लि. नागपूर

मुख्य कार्यालय : 'श्रीनिधी' प्लॉट नं. ४, २रा मजला,

कुलकर्णी-देशमुख लेआऊट श्रद्धानंदपेठ चौक, लक्ष्मी नगर, नागपुर.

फोन: ०७९२-२२३९६५९, ८६०००७६२०६ वेबसाईट : [www.shrirambank.coop](http://www.shrirambank.coop)



# NPA

२९ वा

वार्षिक अहवाल

२०२३-२०२४



# Shriram Urban Co-op. Bank Ltd. Nagpur

Financially Sound & Well Managed Bank  
Our performance on key parameters  
as on 31 March 2024

**AUDIT RATING**  
**'A'**

**DEPOSIT**  
**97.18 CR.**

**ADVANCES**  
**54.62 CR.**

**NET PROFIT**  
**1.03 CR.**

**GROSS NPA**  
**3.31%**

**NET NPA**  
**0.0%**

**PROVISION COVERAGE**  
**100.0%**

**CRAR**  
**23.40%**

**OWN FUNDS**  
**10.80 CR.**

**FSWM**  
**COMPLIANT**

**WEAKER SECTOR**  
**TARGET ACHIEVED**

**PRIORITY SECTOR**  
**TARGET ACHIEVED**

**MSME LOAN**  
**TARGET ACHIEVED**



# श्रीराम अर्बन को-ऑप. बँक लि. नागपूर

## Digital Product



### आमच्या शाखांचे पत्ते व दूरध्वनी क्र.

श्रद्धानंदपेठ शाखा : श्रीनिधी देशमुख कुळकर्णी ले-आऊट, प्रथम तळ, श्रद्धानंद पेठ, नागपूर-10.

दूरध्वनी : 9552644491, 9158388680

गांधीबाग शाखा : 'ईश्वर भवन', 15 सेंट्रल एव्हेन्यू गांधीबाग बगीच्या समोर गांधीबाग, नागपूर-02.

दूरध्वनी : 2767726, 7972082359

प्रतापनगर शाखा : नवजिवन सोसायटी, मानस अपार्टमेंट, LG शोरूम जवळ, रिंग रोड, प्रतापनगर, नागपूर-22.

दूरध्वनी : 95520 2242

मानेवाडा शाखा : 5-अ, महालक्ष्मी नगर, सिमेंट रोड गोपिका सुपर मार्केट समोर मानेवाडा चौकाजवळ, मानेवाडा, नागपूर-24.

दूरध्वनी : 2702301, 9764961346

गोधनी शाखा : दूरध्वनी :- 9423635805, 2302553



# श्रीराम अर्बन को-ऑप. बँक लि. नागपूर

संचालक मंडळ



श्री पराग सराफ  
अध्यक्ष



सीए श्री अजित गोकर्ण  
उपाध्यक्ष



श्री विनय दाणी  
संचालक



श्रीमती वीणा आखरे  
संचालिका



श्री राजेश रोकडे  
संचालक



अॅड. श्री संदीप शास्त्री  
संचालक



डॉ. श्रीमती मंजूषा गिरी  
संचालिका



श्री अशोक काळे  
संचालक



श्री श्री जामदार  
संचालक



श्री नरेन्द्र पहाडे  
संचालक



श्री संदीप दारव्हेकर  
संचालक



श्रीमती अर्चना महात्मे  
संचालिका



श्री हर्षद केळकर  
संचालक



सीए श्री प्रणव जोशी  
संचालक



श्री मिलिंद कुळकर्णी  
मुख्य कार्यकारी अधिकारी

## वार्षिक सर्वसाधारण सभेची सूचना

श्रीराम अर्बन को-ऑप. बँक लि., नागपूरची २९ वी वार्षिक सर्वसाधारण सभा शनिवार दि. २४ ऑगस्ट २०२४ रोजी सकाळी ०८.३० वाजता सायंटीफीक सभागृह, आठ रस्ता चौक, नागपुर येथे पुढील विषय सूची मधील विषयांवर विचारविनिमय व ठराव मान्यते साठी आयोजित केली जात आहे.

गणपूर्तीचे अभावी सभा स्थगित झाल्यास ही सभा त्याच ठिकाणी विषय सूचीमधील नमूद केलेल्या विषयांवर विचारविनिमय व निर्णयार्थ १/२ तास उशीरा म्हणजे सकाळी ०९.०० वाजता होईल, व त्या सभेस गणपूर्तीची आवश्यकता राहणार नाही. कृपया आपण सभेस वेळेवर उपस्थित राहावे, ही विनंती. वर्ष २०२३.२४ चा वार्षिक अहवाल [www.shrirambank.coop](http://www.shrirambank.coop) या संकेतस्थळावर देखील उपलब्ध आहे.

### विषय सूची -

१. दि. ३० जुलै २०२३ रोजी झालेल्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून कायम करणे.
२. बँकेच्या २०२३.२४ च्या वार्षिक अहवालाची नोंद घेणे.
३. दि. ३१ मार्च २०२४ रोजी संपणाऱ्या वर्ष अखेरचे आर्थिक पत्रकांची नोंद घेणे.
४. संचालक मंडळाने शिफारस केल्यानुसार वर्ष २०२३.२४ च्या नफा विनियोगास मान्यता देणे.
५. वर्ष २०२३.२४ च्या अंकेक्षण अहवालाची नोंद घेणे.
६. कर्ज अपलेखीत करण्यास मंजूरी प्रदान करणे.
७. वर्ष २०२४.२५ च्या अर्थसंकल्पाची नोंद घेणे.
८. वर्ष २०२२.२३ च्या दोष दुरुस्ती अहवालाची नोंद घेणे.
९. बँकेच्या संचालकांना कर्ज दिले असल्यास त्याबाबत नोंद घेणे.
१०. भारतीय रिझर्व बँकेने सूचित केलेल्या वैधानिक अंकेक्षकाची वर्ष २०२४.२५ साठी नियुक्ती व त्यांचे मानधन या बाबत नोंद घेणे.
११. लाभांश जाहिर करणे बाबत निर्णय घेणे २०२३.२४ साठी (भारतीय रिझर्व अनुमती पश्चात)
१२. मा. अध्यक्षंचे परवानगीने येणारे इतर विषय.

दि.१.०८.२०२४

संचालक मंडळाच्या अनुज्ञेने  
मिलिंद कुलकर्णी  
मुख्य कार्यकारी अधिकारी

## सभासद-मार्गदर्शिका

१. वरिल विषयां व्यतिरिक्त इतर प्रश्न विचारायचे असल्यास आपले प्रश्न या सूचनेच्या सात दिवसाच्या आत बँकेच्या ई-मेल [ho@shrirambank.com](mailto:ho@shrirambank.com) वर पाठविण्यात यावे अथवा बँकेच्या मुख्य कार्यालयास सात दिवसाच्या आत प्राप्त होतील अशा प्रकारे लेखी पाठवावेत.
२. PML-Amendment Rules २०१३ च्या प्रावधानानुसार सभासदांना KYC दस्तावेजामधील बदल बँकेला कळविणे अत्यावश्यक आहे. त्यानुसार सभासदांनी/ग्राहकांनी त्यांची ओळख पत्ता आणि फोन नंबर इत्यादी मधील बदलांची माहिती तात्काळ बँकेत सादर करावी. बँकेजवळ ग्राहकांचा अद्यावत पत्ता असल्यास बँकेला ग्राहकांशी संवाद साधण्यास व पत्रव्यवहार करण्यास मदत होते. त्याचप्रमाणे अचुक फोन नं. द्वारे SMS च्या माध्यमातून बँक ग्राहकांच्या त्वरित संपर्कात राहते. तसेच लाभांश पत्र सभासदाकडे पोहचविण्यास मदत होईल.
३. बँकेच्या उपविधी मधील बदलानुसार ज्या सभासदांचे भाग भांडवल रु. १०००/- पेक्षा कमी आहे त्या भागधारकांनी आपले भाग भांडवल वाढवून किमान रु. १०००/- करावे.
४. अ) क्रियाशील सभासद उपविधी क्र. १४ व १५ नुसार खालील बाबीची पूर्तता केल्यानंतरच क्रियाशील सभासद समजले जाईल ह्याची सभासदांनी कृपया नोंद घ्यावी.  
(ब) क्रियाशील सभासदांनी खालील बाबीची पूर्तता करणे आवश्यक आहे.  
(१) कमीत कमी भाग रु.२०००/- आणि कमीत कमी ठेवी रु.२०,०००/- किंवा कमीत कमी कर्ज रु. ५०,०००/-  
(२) सलग पाचवर्षा मधील किमान एका सर्व साधारण सभेस हजर राहणे आवश्यक आहे.

# एकोणत्तीसावा वार्षिक अहवाल

वर्ष २०२३-२४

सुस्वागतम ! श्रीराम अर्बन को-ऑप बँकेच्या २९ व्या वार्षिक सर्वसाधारण सभेत बँकेच्या सर्व सन्माननीय सभासदांचे अत्यंत आदराने स्वागत करीत आहे. बैठकीला प्रारंभ करण्यापूर्वी देशातील विविध राज्यात प्राकृतिक विपदेला बळी पडलेल्या व्यक्तींना या सभेकडून श्रद्धांजली अर्पित केली जात आहे. आर्थिक वर्ष २०२३-२४ आर्थिक आणि तांत्रिक प्रगतीच्या दृष्टीने बँके साठी एक समाधानकारक वर्ष म्हणता येईल. ह्या वर्षी पण बँकेनी आपली आर्थिक प्रगतीची गती कमी होऊ दिली नाही. ह्या वर्षी बँकेच्या गंगाजळीत वाढ होऊन ३१.०३.२०२४ ला रु. 734.22 ची गंगाजळी चे स्तर प्राप्त करणे शक्य झाले.

वर्ष २०२३-२४ मध्ये बँकेने आपल्या एकूण कार्य पध्दतीमध्ये अधिक सुधारणा करून उत्साह जनक परिणाम प्राप्त केले आहेत. सभेला सूचित करण्यात आनंद होतो की, बँकेनी या वर्षी पण आपला FSWM दर्जा (Financially Sound and Well Managed – आर्थिक दृष्ट्या सुदृढ आणि सुव्यवस्थापित) कायम ठेवला आहे. यासाठी सभेपुढे बँकेचे ३१.०३.२०२४ ला प्रस्थापित खालील मापदंड सभेपुढे ठेवत आहोत.

( Rs. in Lakhs)

Audit Rating “A”	Deposits 9718.37	Advances 5462.21	Profit 102.57	Gross NPA 180.78	Gross NPA % 3.31%
Net NPA Nil	Net NPA % 0%	Provision Coverage 100%	CRAR 23.4%	Own Funds 1080.30	

यावर्षी बँकेनी मागील वर्षीचा नफा ५७.४६ लाख च्या तुलनेत १.०२ कोटी चा नफा नोंदविला आहे. तसेच आता बँकेचा संचित तोटा (Accumulated loss) नाही. बँकेची आर्थिक सुदृढता दर्शविणारा निर्देशांक अर्थात CRAR गेल्या ५ वर्षातील आपल्या सर्वात मोठ्या उच्चांक २३.४० % नोंदविला गेला आहे.

मला सभेला सूचित करताना आनंद होत आहे की बँकेनी तांत्रिक दृष्ट्या एक मोठी झेप घेत यावर्षी मोबाईल बँकिंग एप सुविधा पण सुरु केली. त्याप्रमाणे आता बँकेत NEFT/RTGS, BBPS, ECOM, ATM, POS, IMPS आणि मोबाईल बँकिंग एप या सुविधा सुरु आहेत आणि UPI चे परीक्षण पण यशस्वी रीत्या पार पडले आहे. UPI सुविधा लवकरच ग्राहकांना देण्यात येईल. त्याप्रमाणे जवळ जवळ सर्व DIGITAL उत्पाद बँकेनी आपल्या ग्राहकांच्या सोयीसाठी उपलब्ध करून दिले आहेत.

बँकेनी गेल्या वर्षीच्या तुलनेत कर्ज वाटपाची गती वाढवली आणि वर्षातला कर्ज वाटप ५४.६२ कोटी नोंदविले, जे मागील वर्षी पेक्षा ३.०२ कोटी जास्त आहे. बँकेनी NPA वसुली मध्येही चांगली प्रगती करत यावर्षी २.१५ कोटी ची वसुली केली जी मागील वर्षीच्या तुलनेत रु. ५८ लाख अधिक आहे. अपलेखित (WRITE OFF) कर्जामध्ये २०.३५ लाखाची बँकेने वसुली केली.

बँकेचा ३१.०३.२०२४ आर्थिक आलेख खालीलप्रमाणे आहे :

१. दिनांक २४ मे २०१४ पासून सुरु झालेल्या भारतीय रिजर्व बँकेच्या डिपाझिट एज्युकेशन अवेअरनेस फंड (DEAF)

आर्थिक आलेख (रु.लाखात)

तपशील		31 मार्च 2023	31 मार्च 2024
1	सभासद संख्या	10960	9048
2	वसुल भागभांडवल	529.30	510.94
3	राखीव निधी	504.50	734.22
4	एकुण स्वनिधी	1049.27	1245.16
5	ठेवी	9756.72	9718.37
6	कर्जे	5106.53	5462.21
7	खेळते भांडवल	11345.14	11300.99
8	निव्वळ नफा	57.46	102.57
9	प्रति कर्मचारी व्यवसाय	280.44	316.26
10	भांडवल पर्याप्तता प्रमाण	21.01%	23.40%

योजनेमध्ये आतापर्यंत एकूण रु.३५,८३,७५८.७१ चा निधी श्रीराम बँकेकडून अंतरण करण्यात आलेला आहे.

२. ठेवींवर आकर्षक व्याज दिले जाते

३. बँकेत उत्कृष्ट आणि तत्पर सेवा देण्यासाठी अनुभवी, प्रशिक्षित आणि कुशल कर्मचा-यांची नियुक्ती केलेली आहे.

आता आपण सभेच्या विषयांवर चर्चा करू या. धन्यवाद !

स्वनिधी: आर्थिक वर्ष २०२३-२४ मध्ये बँकेचा स्वनिधी १२४५.१६ लाख रु नोंदविला आहे. ३१ मार्च २०२४ अखेर बँकेची सभासद संख्या ९०४८ एवढी होती. स्वनिधीतील भागभांडवलाचा हिस्सा सर्वाधिक असल्याने सर्व सभासदांनी अधिकाधिक गुंतवणुक भागभांडवलात करावी असे मी आपणास आवाहन करतो.

ठेवी - ३१ मार्च २०२४ ला संपणाऱ्या आर्थिक वर्षाअखेर बँकेच्या एकूण ठेवी रु. ९७१८.३७ लाख एवढ्या होत्या. बँकेतील सर्व पाच लाख रुपये पर्यंतच्या ठेवी "डिपॉझीट इन्शुरंस व क्रेडिट गॅरंटी कॉर्पोरेशनकडे" विम्याने सुरक्षित आहेत व ३० सप्टेंबर २०२४ पर्यंतचा विमा प्रिमियम अदा करण्यात आला आहे.

कर्ज व्यवहार - २०२३-२४ या वर्षात बँकेच्या केंद्रीय कर्ज समितीने रु. २०.९१ कोटी चे नविन कर्ज वाटप केले वर्ष अखेर बँकेची कर्जबाकी रु. ५४६२.२१ लाखापर्यंत पोहचली आहे. यावर्षाच्या कर्ज व्यवहार क्षेत्रात बँकेची ठळक वैशिष्ट्ये खालील प्रमाणे आहेत:

१. बँकेनी या वर्षी आपले अग्रक्रम प्राप्त कर्ज पुरवठा (Priority Sector Lending) चे लक्ष्य ६५% भारतीय रिझर्व बँकेच्या अपेक्षेच्या अनुरूप प्राप्त केले आहे.

२. MSME क्षेत्रात बँकेनी या वर्षी पण कर्ज सहाय्य पुरवठा केला आहे. तसेच आर्थिक दृष्ट्या कमकुवत श्रेणीतील ग्राहकांना लक्ष्यानुरूप कर्ज पुरवठा केला आहे.

३. बँकेने सोलर सिस्टम साठी पण विशेष योजना तयार केली आणि या योजने मध्ये पण कर्ज पुरवठा केला.

४. आपल्या ग्राहकांचा आधार पाया वाढवण्याच्या दृष्टीने २ चाकी आणि ४ चाकी वाहनांसाठी अत्यंत कमी व्याज दरात अर्थात

क्रमशः ८.४% आणि ७.९ % व्याजदरावर सीमित अवधीसाठी कर्ज योजना घोषित केल्या. योजनेला उत्तम प्रतिसाद मिळून, ह्या क्षेत्रात बँकेनी रुपये ३ कोटी चे कर्ज वाटप केले. यासाठी बँकेने व्याज दर कमी करूनही नफ्या कडे पूर्ण लक्ष ठेवले. ह्या क्षेत्रात वसुलीचे प्रमाण पण उत्तम आहे.

५. या वर्षी पण बँकेने शैक्षणिक कर्ज आणि सोने तारण कर्ज योजनांमध्ये कर्ज वाटप सुरु ठेवले आणि ग्राहकांना उत्तम सेवा प्रदान केली.
  ६. बँकेचे १ कोटी पेक्षा अधिक चे कर्ज इतर सहकारी बँकांचा गट तयार करून (CONSORTIUM) अंतर्गत केले. जेणेकरून जोखीम ची विभागणी तर झालीच बँकेचे व्याज उत्पन्नही वाढले.
- २०.९० कोटीच कर्ज वाटप करून, कर्ज बाकी मध्ये गेल्या वर्षेच्या तुलनेत ३५५.६८ लाखाची कर्ज वाढ होऊन कर्ज बाकी ५४६२.२१लाखाची राहिली. याच कारणान्वये बँकेनी वसुलीच्या क्षेत्रात केलेली उत्तम कामगिरी आहे. जेणेकरून NPA सोबतच PA खात्यांमध्ये पण केलेली वसुली उल्लेखनीय आहे.

बँकेच्या कर्ज व्यवहाराचे वर्गीकरण खालीलप्रमाणे आहे  
(रु. लाखात)

कर्ज प्रकार	येणे बाकी	एकूण कर्जाशी प्रमाण
अल्प मुदती कर्जे	१८१३.७७	३३.२१%
मध्यम मुदती कर्जे	२६५१.०७	४८.५३%
दिर्घ मुदती कर्जे	९९७.३७	१८.२६%
एकूण कर्जे	५४६२.२१	-

**कर्ज वसुली :** गत वर्षीप्रमाणे या वर्षी ही कर्ज वसुली मध्ये उत्कृष्ट कामगिरी केली व आर्थिक वर्ष २०२३-२४ मध्ये बँकेने सातत्याने कर्जधारकांशी पाठपुरावा करून वसुली अधिकाधिक आणण्यासाठी प्रयत्न केला. या थकबाकीदारां विरुद्ध बँकेने वसुलीसाठीचे सर्व प्रयत्न केले असून ३१ मार्च २०२४ पर्यंत रु.२१५.३० लाखाची वसुली करून ३० कर्ज खाती बंद करण्यात वसुली प्रकोष्ठाला यश प्राप्त झाले आहे.

सहकार कायद्याच्या कलम १०१ चा वापर करून तसेच सरफेसाई कायद्याचा अवलंब करून बँकेनी केलेल्या वसुलीची आकडेवारी खालीलप्रमाणे आहे.

कलम १०१ अंतर्गत दाखल एकूण खाते : ७० , वसूल केलेली रक्कम: रु. ७६.६६ लाख

सरफेसाई कायदाच्या अंतर्गत दाखल एकूण खाते : ७ , वसूल केलेली रक्कम: रु. १३८.६४ लाख

ह्यावर्षी NPA श्रेणीतील एकूण ३५ खाते रुपये ४३.७३ लाख अपलेखित केल्या गेले, ज्याची सहमती गेल्या सर्व साधारण सभेत देण्यात आली होती. ह्यावर्षी अपलेखित खात्यांमध्ये २०.३५ लाखाची वसुली प्राप्त झाली आहे जी मागील वर्षीच्या ११.५७ लाखाच्या तुलनेत ९ लाख अधिक आहे. ज्यामुळे बँकेची लाभप्रदता वाढली.

गुंतवणूक - भारतीय रिझर्व बँकेने ठरवून दिलेल्या धोरणानुसार ३१ मार्च २०२४ पर्यंत बँकेने गुंतवणुकी करीता सरकारी रोख्यात रु.२१००.६१ लाखांची गुंतवणूक केली आहे जी किमान निर्दिष्ट प्रमाण १८% पेक्षा जास्त असून २२.८४ % आहे बँकेची इतर गुंतवणूकही भारतीय रिझर्व बँकेच्या निर्देशानुसार विविध बँकामध्ये करण्यात आली आहे. बँकेने वैधानिक गुंतवणुक वगळता अन्य गुंतवणुकी करतांना त्यावर मिळणारे व्याजदर व वार्षिक परतावा यांचा योग्य ताळमेळ बाळगल्यामुळे वर्ष अखेरीस बँकेच्या गुंतवणुकीवरील परताव्याचा दर ७.६३ प्राप्त करण्यात आला.

संचालकांची कर्जे : रु दि. ३१ मार्च २०२४ रोजी बँकेचे कोणतेही संचालक अथवा त्यांचे नातेवाईक यांचेकडे कोणत्याही



प्रकारचे कर्ज थकीत नाही.

अंकेक्षण - बँकेचे २०२३.२४ वर्षाचे अंकेक्षण मे. जे.पी. जोशी आणि असोशीएट्स या सनदी लेखापालांनी केले व यावर्षी ही बँकेला ऑडीट वर्ग 'अ' देण्यात आला आहे. ऑडीट वर्ग 'अ' सलग तिसऱ्या वर्षी मिळाल्याने स्पष्ट आहे कि बँकेच्या एकूण व्यवस्थापनात आणि कार्यपद्धती मध्ये सुधारणा निरंतर सुरु आहेत अहवाल स्वतंत्रपणे जोडण्यात आला आहे.

संचालक मंडळ व उपसमितीच्या सभा - २०२३.२४ या आर्थिक वर्षात संचालक मंडळाच्या एकूण १६ सभा झाल्यात व विविध उपसमित्यांच्या ४० सभा घेण्यात आल्या.

वरिष्ठ नागरिकांना घरपोच सेवा सुविधा - भारत सरकारच्या प्रस्तावाला अनुसरून बँकेच्या वरिष्ठ नागरिक श्रेणी च्या ग्राहकांना “ आपली बँक आपल्या दारी” या योजने अंतर्गत घरपोच सेवा देण्याचा उपक्रम बँकेनी ह्या वर्षी पण सुरु ठेवण्यात आला.

कर्मचारी व संचालक प्रशिक्षण - सन २०२३.२४ या आर्थिक वर्षात बँकेने कर्मचार्यांच्या प्रशिक्षणाला प्राधान्य देत खालील प्रमाणे प्रशिक्षण देण्याची व्यवस्था कर्मचारी वर्गासाठी केली.

कर्मचारी प्रशिक्षण : सन २०२३.२४ या आर्थिक वर्षात बँकेने क्रेडीट अप्रेझल, सायबर सिक्युरिटी, एन.पी.ए. मॅनेजमेंट आणि SECURITISATION ACT, फेक नोट डिटेकशन, आणि मॅनेजमेंट डेव्हलपमेंट प्रोग्राम इत्यादि विषयांवरील प्रशिक्षण बँकेच्या अधिकारी व इतर कर्मचारी वर्गाला विदर्भ अर्बन को.ऑप. बँक असोशिएशन आणि आर.बी.आय. नागपूर तसेच आ.सी.एम.पुणे व आय.सी.एम.नागपूर या प्रशिक्षण संस्थांच्या माध्यमातून दिले.

आभार - बँकेचे सभासद, ठेवीदार, ग्राहक आणि हितचिंतक यांच्या सहकार्याने बँकेच्या प्रगतीची ही वाटचाल सुव्यवस्थित सुरु आहे .या सर्वांच्या सहकार्यासाठी मी आभार व्यक्त करतो. तसेच बँकेच्या कामकाजात भारतीय रिझर्व बँक, सहकार खाते, यांचे बहुमुल्य मार्गदर्शन नेहमीच मिळत असते. सहकार खात्याचे सहकार आयुक्त व निबंधक सहकारी संस्था, नागपूर विभागीय सहनिबंधक, विभागीय सहनिबंधक (अंकेक्षण), जिल्हा उपनिबंधक तसेच सहकार खात्यातील सर्व अधिकारी व त्यांचे सहकारी यांनी वेळोवेळी केलेल्या बहुमुल्य सहकार्याबद्दल संचालक मंडळाच्या वतीने मी त्यांचे मनःपूर्वक आभार व्यक्त करतो. भारतीय रिझर्व बँक, अर्बन बँक विभाग, नागपूरच्या महाप्रबंधक, सहाय्यक महाप्रबंधक व इतर अधिकारी यांनी वेळोवेळी केलेल्या बहुमुल्य सहकार्याबद्दल संचालक मंडळ त्यांचे आभारी आहे. सरफेसाइ कायद्या अंतर्गत बँके कडे गहाण असलेल्या संपत्तीचा ताबा घेण्यासाठी कलेक्टर नागपूर आणि त्यांच्या सहयोगी अधिकृत अधिकाऱ्यां कडून बँकेला मिळालेल्या सहकार्यासाठी पण संचालक मंडळातर्फे मी आभार व्यक्त करतो. बँकेचे ज्या विविध बँकांमध्ये व्यवहार आहेत त्या सर्व बँकांचे अधिकारी तसेच कर्मचारी, त्याचप्रमाणे NCPI Clearing Processing Centre चे महाप्रबंधक व सर्व कर्मचारी वर्ग यांच्या सहकार्याबद्दल मी संचालक मंडळाच्या वतीने आभार व्यक्त करतो.

बँकेच्या कामकाजात बँकेचे सर्व सेवा पुरवठादार, अंतर्गत लेखापरीक्षक, विधी सल्लागार तसेच वास्तुविशारद यांचा सल्ला व मार्गदर्शन अत्यंत महत्वाचे असते. त्यांनी दिलेल्या त्यांच्या सेवेबाबत मी संपूर्ण संचालक मंडळाच्या वतीने आभार व्यक्त करतो.

बँकेचे कामकाज सुरळीतपणे व तत्परतेने चालविण्यात तसेच बँकेच्या आर्थिक वाढीत अधिकारी व कर्मचारी वर्गाचा मोलाचा वाटा आहे, त्यांच्या या योगदानाबद्दल त्यांचे मी संचालक मंडळाच्या वतीने अभिनंदन करतो.

भविष्यातही आपले सहकार्य सद्भावनेसह प्राप्त होईल ही अपेक्षा करून अहवाल संपवितो.

संचालक मंडळाच्या अनुज्ञेने  
पराग अनंत सराफ  
अध्यक्ष

## श्रद्धांजली

गेल्या वार्षिक सर्वसाधारण सभेपासून ते हा अहवाल प्रसिध्द होईपर्यंतच्या काळास बँकेस प्राप्त झालेल्या माहितीनुसार बँकेच्या ज्या सभासदांचे दुःखद निधन झाले त्या सर्व दिवंगतांना संचालक मंडळ व कर्मचाऱ्यांतर्फे भावपूर्ण श्रद्धांजली.

### परिशिष्ट - अ

बँकेचे नाव	श्रीराम अर्बन को-ऑप बँक लि. नागपूर	रिझर्व्ह बँक परवाना क्र	UBD.MH1989P dtd. 23.12.1995
नोंदणीकृत पत्ता	श्रीनिधी, प्लॉट नं 4, देशमुख - कुळकर्णी लेआउट, श्रद्धानंदपेठ चौक, लक्ष्मीनगर, नागपूर	पंजीयन क्र व तारीख	NGP/BNK/O/117 dtd. 27.09.1995
कार्यक्षेत्र	नागपूर, चंद्रपुर, वर्धा व भंडारा जिल्हा	एकुण शाखा व मुख्यालय	5+1

दि.३१ मार्च २०२४ अखेरचा तपशील

(रु. लाखात )

वसुल भागभांडवल	510.94
राखीव व इतर निधी	734.22
एकुण ठेवी	9718.37
पैकी - बचत	1922.89
चालू	705.28
मुदती	70590.20
एकुण कर्जबाकी	5462.21
पैकी -(1) असुरक्षित	375.77
(२) सुरक्षित	5086.41
खेळते भांडवल	11300.99
प्रति कर्मचारी व्यवसाय शिपाई वगळता	316.26
अग्रक्रम क्षेत्रासाठीला कर्ज पुरवठा	63%

(रु. लाखात )

दुर्बल घटकांना केलेला कर्ज पुरवठा	18.28%
ढोबळ एन.पी.ए.चे शेकडा प्रमाण	3.31%
नक्त एन.पी.ए.चे शेकडा प्रमाण	0%
पुंजी पर्याप्ततेचे शेकडा प्रमाण	23.40 %
ऑडीट वर्ग	“अ”
एकुण कर्मचारी	48
पैकी - अधिकारी व अन्य कर्मचारी	41
शिपाई	7

### Budget Financial Year 2024-25

Expenses	Budgeted	Actual	Budgeted
	2023-24	2023-24	2024-25
Intt. Paid on Deposit	440.00	492.94	500.00
Salary & Wages	231.00	218.62	210.00
Rent & Taxes, Insurance, Electricity	26.50	40.78	42.00
Printing, Xerox, Advertisement	7.00	3.32	4.00
Provision for NPA	0.00	0.00	0.00
Other Provisions	15.00	26.40	25.00
Other Expenses	80.00	136.79	80.00
CBS & CTS Exp	12.00	11.51	12.00
<b>Total Expenses</b>	<b>811.50</b>	<b>930.35</b>	<b>873.00</b>
Profit before Tax & Depreciation	120.50	190.80	157.00
Depreciation	24.00	31.12	30.00
Profit after Deprecation	96.50	159.68	127.00
Tax Provision	28.00	57.10	25.00
Profit after Tax	68.50	102.57	102.00
<b>Income</b>			
Intt. Recd. On Advances	525.00	526.42	575.00
Intt. Recd. On Investment	320.00	340.40	330.00
Comm. Income / Other Income	87.00	254.33	125.00
<b>Total Income</b>	<b>932.00</b>	<b>1151.15</b>	<b>1030.00</b>

### PROFIT APPROPRIATION F.Y. 2023-24

PARTICULARS	% TO NET PROFIT	AMOUNT
STATUTORY RESERVES	25 % OF NET PROFIT	RS.25,64,262
INVESTMENT FLUCTUATION RESERVE	5% OF AFS OF RS. 2 CRORES	RS. 5,00,000
EDUCATION FUND	0.5% OF NET PROFIT	RS. 51285
CONTIGENCY RESERVE	1% OF NET PROFIT	RS. 1,02,570
PROPOSED DIVIDEND OF 5%	5% OF EQUITY RS. 5,10,94,025.00	RS.25,54,701 (Approx)
EXTRA AMOUNT TO BE TRANSFERED TO STATUTORY RESERVE	BALANCE OF PROFIT AFTER STATUTORY requirements	RS.44,84,231 (Approx)
<b>TOTAL NET PROFIT</b>		<b>RS.1,02,57,049</b>

**Shriram Urban Co-Operative Bank Limited**  
**Balance Sheet (FORM A)**  
**As on 31st March 2024**

(Amt. in Rs.)

31.03.2023 (Previous Year)	Capital & Liabilities	Sch	31.03.2024 (Current year)	31.03.2023 (Previous Year)	Property & Assets	Sch.	31.03.2024 (Current year)
5,29,29,875.00	1) Capital	1	5,10,94,025.00	81,04,504.00	1) Cash in Hand		1,15,29,118.00
				33,97,89,723.33	2) Balance with Other Banks	5	30,18,57,388.27
5,04,57,389.03	2) Reserve Fund & Other Reserves	2	7,34,21,594.60	21,64,26,938.56	3) Investments	6	21,02,99,658.80
97,56,72,205.47	3) Deposits & Other Account	3	97,18,36,899.39	51,06,52,664.31	4) Advances	7	54,62,20,881.67
-	4) Borrowings		-	1,08,83,416.00	5) Interest Receivable	8	1,26,93,016.00
-	5) Bills for collection (Being bills receivable as per contra)		-	-	6) Bills Receivable (being bills for collection as per contra)		-
2,51,205.64	6) Branch Adjustments		18,709.28	3,20,707.65	7) Branch Adjustment		-
3,50,52,656.02	7) NPA Provision		1,82,00,000.00	3,65,88,413.20	8) Premises Less Depreciation		5,18,94,299.00
4,59,61,966.43	8) Overdue Interest Reserve (N.P.A.)		3,03,11,436.90	65,22,799.71	9) Furniture & Fixture Less Depreciation	9	81,29,751.98
12,38,610.00	9) Provision for Standard Assets		24,63,397.00	55,45,921.92	10) Other Assets	10	46,15,377.56
18,17,553.00	10) Interest payable		23,82,844.00	4,59,61,966.43	11) Interest Receivable (N.P.A.)		3,03,11,436.90
1,16,69,575.75	11) Other Liabilities	4	1,75,64,972.61				
57,46,018.77	12) Profit & Loss Account		1,02,57,049.40				
<b>1,18,07,97,055.11</b>	<b>Grand Total</b>		<b>1,17,75,50,928.18</b>	<b>1,18,07,97,055.11</b>	<b>Grand Total</b>		<b>1,17,75,50,928.18</b>
	<b>Contingent Liabilities :</b>						
<b>Rs. 30,58,931.70</b>	<b>DEAF Rs.35,83,758.71</b>						
<b>Milind Kulkarni</b>	<b>Mrs. Veena Akhare</b>	<b>Ajit Gokarn</b>	<b>Parag Saraf</b>	<b>For J. P. Joshi &amp; Associates</b>			
<b>Chief Executive Officer</b>	<b>Director</b>	<b>Vice-Chairman</b>	<b>Chairman</b>	<b>(Chartered Accountants)</b>			
				<b>FRN: 116953W</b>			
				<b>CA Sanket Deshmukh</b>			
				<b>(Partner)</b>			
				<b>MEMBER NO. 154775</b>			
				<b>UDIN: 24154775BKCRPG9669</b>			
<p>Date : 28.06.2024 Nagpur</p>							

# Shriram Urban Co-Operative Bank Limited

## Schedules to Balance Sheet as on 31st March 2024

<b>Schedule 1: Capital</b>		
<b>Particulars</b>	<b>31.03.2024 (Current year)</b>	<b>31.03.2023 (Previous Year)</b>
<b>1) Capital</b>		
<b>a) Authorised Capital</b>	<b>15,00,00,000.00</b>	<b>15,00,00,000.00</b>
2014 (1,50,000 Shares of Rs. 1000/- each)		
2013 (60,00,000 Shares of Rs. 25/- each)		
<b>b) Subscribed Capital</b>	5,10,94,025.00	5,29,29,875.00
Current Year ( 937721 shares of Rs. 25/- each=2,34,43,025) (27651 shares of Rs.1000/- each =2,76,51,000)		
Previous Year (1004595 shares of Rs. 25/- each=2,51,14,875) (27815 shares of Rs.1000/- each =2,78,15,000)		
<b>Total</b>	<b>5,10,94,025.00</b>	<b>5,29,29,875.00</b>

### Schedule 2: Reserve Fund & Other Reserves

<b>Particulars</b>	<b>31.03.2024 (Current year)</b>	<b>31.03.2023 (Previous Year)</b>
Statutory Reserve	3,54,33,001.47	3,00,66,718.70
Building Fund	1,50,28,000.00	1,50,28,000.00
Prudential Reserve	26,57,389.89	26,57,389.89
Election Fund	3,07,841.00	3,07,841.00
Investment Depreciation Reserve	2,81,000.00	2,81,000.00
Development Fund	12,00,000.00	12,00,000.00
Charity Fund	2,21,439.44	2,21,439.44
Special Reserve u/s 36(viii)	4,15,000.00	4,15,000.00
Investment Fluctuation Reserve	5,00,000.00	2,50,000.00
Contingency Reserve	5,74,602.00	-
Revaluation Reserve	1,64,86,019.80	-
Education Fund	3,17,301.00	30,000.00
<b>Total</b>	<b>7,34,21,594.60</b>	<b>5,04,57,389.03</b>

### Schedule 3: Deposits & Other Accounts

<b>Particulars</b>	<b>31.03.2024 (Current year)</b>	<b>31.03.2023 (Previous Year)</b>
<b>[A] Fixed Deposits</b>		
a) Individuals	62,15,99,295.48	66,12,27,094.48
b) Other Societies	7,17,47,212.00	6,42,30,286.00
<b>Subtotal [A]</b>	<b>69,33,46,507.48</b>	<b>72,54,57,380.48</b>
<b>[B] Saving Bank Deposits</b>		
a) Individuals	18,09,74,822.94	16,40,59,369.28
b) Other Societies	1,13,13,956.24	56,82,100.99
<b>Subtotal [B]</b>	<b>19,22,88,779.18</b>	<b>16,97,41,470.27</b>
<b>[C] Current Deposits</b>		
a) Individuals	6,25,64,247.28	5,59,20,409.33
b) Other Societies	24,01,077.43	40,03,594.91
<b>Subtotal [C]</b>	<b>6,49,65,324.71</b>	<b>5,99,24,004.24</b>
<b>[D] Recurring deposits</b>	1,56,73,549.10	1,27,84,779.00
<b>[E] Credit Balance in Cash Credit</b>	55,62,738.92	77,64,571.48
<b>Total [A+B+C+D+E+F]</b>	<b>97,18,36,899.39</b>	<b>97,56,72,205.47</b>

## Shriram Urban Co-Operative Bank Limited

Schedules to Balance Sheet as on 31<sup>st</sup> March 2024

### Schedule 4: Other Liabilities

(Amt. in Rs.)

Particulars	31.03.2024 (Current year)	31.03.2023 (Previous Year)
Sundry Creditors	18,76,534.19	19,09,024.03
D.D. payable	27,846.53	34,878.85
Pay order payable	43,64,314.58	40,84,901.32
TDS Payable	6,24,067.50	5,23,706.00
Deffered tax liability	44,62,015.00	-
Professional Tax Payable	20,800.00	10,600.00
GST Collection	1,17,292.29	1,45,475.03
Provision for accrued Intt. & Exps.	53,92,805.00	42,11,737.00
Cash found Excess	9,670.00	9,670.00
Bills Payable	6,69,627.52	7,39,583.52
<b>Total</b>	<b>1,75,64,972.61</b>	<b>1,16,69,575.75</b>

### Schedule 5: Balance with Other Banks

Particulars	31.03.2024 (Current year)	31.03.2023 (Previous Year)
Current Deposits (Ref Note 1)	14,56,84,311.46	18,35,73,564.32
Saving Deposits (NDCC Bank Ltd)	20,398.81	19,303.01
Fixed Deposits (Ref Note 2)	15,61,52,678.00	15,61,96,856.00
<b>Total</b>	<b>30,18,57,388.27</b>	<b>33,97,89,723.33</b>

#### Note 1: Current Deposits

Particulars	31.03.2024 (Current year)	31.03.2023 (Previous Year)
Reserve Bank of India	11,26,93,751.85	14,23,03,138.64
IDBI Bank	66,02,687.84	1,00,86,375.50
MSC Bank	85,763.27	40,323.27
HDFC Bank	46,84,515.65	37,20,025.69
Axis Bank	1,31,428.75	110432.75
Kotak Bank	1,05,76,981.05	1,47,14,487.48
Jana Small Finance Bank	95,058.84	44,765.36
Fincare Small Finance Bank	2,37,330.70	2,27,958.70
Bank Of Maharashtra	20,10,233.53	20,00,000.00
Punjab National Bank	10,03,646.00	10,00,000.00
ICICI Bank	75,62,913.98	93,26,056.93
<b>Total</b>	<b>14,56,84,311.46</b>	<b>18,35,73,564.32</b>

#### Note 2: Fixed Deposits

Particulars	31.03.2024 (Current year)	31.03.2023 (Previous Year)
IDBI Bank	1,46,52,678.00	1,46,52,678.00
HDFC Bank	15,00,000.00	18,44,178.00
ESAF Small Finance Bank	2,99,00,000.00	2,99,00,000.00
Fincare Small Finance Bank	3,01,00,000.00	3,00,00,000.00
Utkarsh Small Finance Bank	4,00,00,000.00	3,98,00,000.00
Jana Small Finance Bank	4,00,00,000.00	4,00,00,000.00
<b>Total</b>	<b>15,61,52,678.00</b>	<b>15,61,96,856.00</b>

## Shriram Urban Co-Operative Bank Limited

Schedules to Balance Sheet as on 31<sup>st</sup> March 2024

### Schedule 6: Investments

(Amt. in Rs.)

Particulars	31.03.2024 (Current year)	31.03.2023 (Previous Year)
Shares in Co-Operative Institutes	2,39,000.00	2,39,000.00
Other Investments (Non SLR Bonds)	-	-
In Government Securities & SLR Bonds	21,00,60,658.80	21,61,87,938.56
<b>Total</b>	<b>21,02,99,658.80</b>	<b>21,64,26,938.56</b>

### Schedule 7: Advances

Particulars	31.03.2024 (Current year)	31.03.2023 (Previous Year)
<b>[A] Short Term Loans</b>		
(i) Cash Credit & Bills Discounted		
Secured	16,69,50,335.72	17,45,78,281.84
Unsecured	-	-
(ii) Other Loans		
Secured	1,44,26,589.91	1,31,94,610.30
Unsecured	-	-
<b>Subtotal [A]</b>	<b>18,13,76,925.63</b>	<b>18,77,72,892.14</b>
<b>[B] Medium Term Loans</b>		
Secured	31,28,67,203.42	17,38,30,525.46
Unsecured	3,75,77,096.34	4,14,37,802.01
<b>Subtotal [B]</b>	<b>35,04,44,299.76</b>	<b>21,52,68,327.47</b>
<b>[C] Long Term Loans</b>		
Secured	1,43,99,656.28	10,76,11,444.70
Unsecured	-	-
<b>Subtotal [C]</b>	<b>1,43,99,656.28</b>	<b>10,76,11,444.70</b>
<b>Total [A+B+C]</b>	<b>54,62,20,881.67</b>	<b>51,06,52,664.31</b>

### Schedule 8: Interest Receivable

Particulars	31.03.2024 (Current year)	31.03.2023 (Previous Year)
<b>Interest Receivable on :</b>		
Investment	1,26,93,016.00	1,08,83,416.00
<b>Total</b>	<b>1,26,93,016.00</b>	<b>1,08,83,416.00</b>

## **Shriram Urban Co-Operative Bank Limited**

Schedules to Balance Sheet as on 31<sup>st</sup> March 2024

(Amt. in Rs.)

### **Schedule 9: Furniture & Fixtures**

<b>Particulars</b>	<b>31.03.2024 (Current year)</b>	<b>31.03.2023 (Previous Year)</b>
a) Furniture	71,03,617.98	62,19,351.71
b) Vehicles	10,26,134.00	3,03,448.00
<b>Total</b>	<b>81,29,751.98</b>	<b>65,22,799.71</b>

### **Schedule 10: Other Assets**

<b>Particulars</b>	<b>31.03.2024 (Current year)</b>	<b>31.03.2023 (Previous Year)</b>
Sundry Debtors	4,55,000.00	18,29,513.00
Telephone Deposit	18,275.53	18,981.00
Rent Deposit	1,62,500.00	1,62,500.00
Maintenance Deposit	61,500.00	61,500.00
M.S.E.B. Deposit	1,48,130.00	1,38,390.00
Stock of printing & stationery	2,54,834.00	2,92,426.00
Income Tax Refund Receivable for F.Y.23-24	5,92,033.00	-
Stamps on Hand	24,289.00	16,500.00
TDS Receivable	10,529.00	2,000.00
BBPS	84,479.26	54,479.26
Advance Insurance Paid	5,56,279.00	3,99,745.00
GST Credit Receivable	66,768.77	67,966.66
Deffered Tax Asset	-	3,21,161.00
Non Banking Asset	21,80,760.00	21,80,760.00
<b>Total</b>	<b>46,15,377.56</b>	<b>55,45,921.92</b>



**Shriram Urban Co-Operative Bank Limited**  
**Profit & Loss A/c (Form B) for the year ending 31<sup>st</sup> March 2024**

(Amt. in Rs.)

31.03.2023 (Previous Year)	Expenditure	Sch. No.	Rs.	31.03.2024 (Current year)	31.03.2023 (Previous Year)	Income	Rs.	31.03.2024 (Current year)
3,97,26,971.76	1 Interest paid on Deposits, Borrowings etc.			4,92,93,929.46	7,80,99,682.68	<b>1. Interest &amp; Discount</b>		8,66,81,497.26
1,92,50,263.00	2 Salary, Allowances and PF	A		2,18,62,338.28		Interest received on loans	5,26,41,888.45	
1,17,838.00	3 Director & Local Committees Fees & Allowance	B		97,975.00		Interest received on Investments	3,40,39,608.81	
39,88,569.75	4 Rent, Taxes, Insurance, Lighting etc.			40,78,063.62		<b>2. Commission, exchange etc.</b>		89,663.00
	a. Rent & taxes		15,88,506.00		1,72,369.00	DD commission	110.00	
	b. Insurance (DICGC, Vehicle, Cash)		14,06,894.00			Commission & Exchange	83,865.00	
	c. Electricity		10,82,663.62			Franking Commission	5,688.00	
-	5. Legal Charges			550.00		<b>3. Other Income</b>		4,35,43,034.42
7,48,297.22	6. GST paid			8,65,928.78		Form fee	22,582.00	
3,09,856.28	7. Postage, Telegram, Telephone Charges			2,60,194.21		Bank charges	11,95,719.01	
9,38,423.00	8. Auditors fee (Statutory & Concurrent)			6,33,897.00		Miscellaneous Income	71,123.68	
5,37,843.66	9. Repairs and maintainance			6,83,270.44	4,07,63,833.02	Locker rent received	14,74,486.10	
6,72,188.07	10. Stationery, Printing & Advertisement	C		3,32,297.00		NPA Provision Reversed	3,50,52,656.02	
3,50,52,656.02	11. Provision on NPA	D		1,82,00,000.00		Loan Document Charges	1,68,206.00	
-	12. Provision on Standard Assets			12,24,787.00		Scrutiny fees	19,94,427.00	
51,52,513.67	13. Other Expenditure	E		1,22,86,818.23		Visit charges	17,600.00	
14,21,656.00	14. Other Provisions	F		14,15,105.76		Cheque return charges	7,25,000.00	
<b>1,11,18,808.27</b>	<b>15. Gross Profit</b>			<b>1,90,79,039.90</b>		Profit/Loss on Sale of Asset	98,552.00	
						ATM issue charges	1,48,050.00	
						CIBIL/CERSAI chg recd	1,19,741.00	
						Dividend Recd.	47,800.00	
						Fore-closure/ Repay. Chg.	3,71,354.61	
						Recovery in Written off A/c	20,35,737.00	
<b>11,90,35,884.70</b>	<b>Grand Total</b>			<b>13,03,14,194.68</b>	<b>11,90,35,884.70</b>	<b>Grand Total</b>		<b>13,03,14,194.68</b>
23,42,287.50	Depreciation	G		31,12,278.50	1,11,18,808.27	<b>Gross Profit b/d</b>		1,90,79,039.90
87,76,520.77	<b>Profit after Depreciation and Provisions</b>			1,59,66,761.40	<b>1,11,18,808.27</b>	<b>Profit after Depreciation and Provisions</b>		<b>1,59,66,761.40</b>
<b>1,11,18,808.27</b>				<b>1,90,79,039.90</b>				<b>1,90,79,039.90</b>
72,108.00	Deferred Tax Asset			3,21,161.00	87,76,520.77			
-	Deferred Tax Liability			44,62,015.00				
29,58,394.00	Provision for Taxes (Advance Tax Paid)			9,26,536.00				
57,46,018.77	<b>Net Profit (transferred to Balance Sheet)</b>			1,02,57,049.40				
<b>87,76,520.77</b>	<b>Total</b>			<b>1,59,66,761.40</b>	<b>87,76,520.77</b>	<b>Total</b>		<b>1,59,66,761.40</b>

Milind Kulkarni  
Chief Executive Officer

Mrs. Veena Akhare  
Director

Ajit Gokarn  
Vice-Chairman

Parag Saraf  
Chairman

For J. P. Joshi & Associates  
(Chartered Accountants)

FRN: 116953W  
CA Sanket Deshmukh  
(Partner)  
MEMBER NO. 154775

Date : 28.06.2024  
Nagpur

UDIN: 24154775BKCRPG9669

**SHRIRAM URBAN CO-OPERATIVE BANK LTD.**  
**Schedules to Profit & Loss A/c for the year ended on 31/03/2024**

(Amt. in Rs.)

**Schedule A : Salary, Allowances & PF**

Particulars	31.03.2024 (Current year)	31.03.2023 (Previous Year)
Salary	2,01,38,404.00	1,71,73,257.00
Conveyance Allowance	1,87,765.28	2,20,166.00
PF Contribution	10,20,801.00	7,26,235.00
Premium for GGCA	99,680.00	1,25,264.00
Premium for Mediclaim	2,59,204.00	1,99,993.00
Labour welfare	3,096.00	3,096.00
Group Term Insurance	55,988.00	20,352.00
Staff LTC	8,750.00	7,00,000.00
CTS allowance	88,650.00	81,900.00
<b>Total</b>	<b>2,18,62,338.28</b>	<b>1,92,50,263.00</b>

**Schedule B : Director & Committees Fees & Allowances**

Particulars	31.03.2024 (Current year)	31.03.2023 (Previous Year)
Sitting Fees	-	2,000.00
Meeting Expenses	97,975.00	1,15,838.00
<b>Total</b>	<b>97,975.00</b>	<b>1,17,838.00</b>

**Schedule C : Repairs & Maintainance**

Particulars	31.03.2024 (Current year)	31.03.2023 (Previous Year)
AMC Charges	2,47,876.00	2,47,024.00
Repairs and renewals	2,57,165.82	67,711.10
Repairs to vehicle	43,849.46	96,976.00
Computer Repairs and Renewals	1,34,379.16	1,26,132.56
<b>Total</b>	<b>6,83,270.44</b>	<b>5,37,843.66</b>

**Schedule D : Stationary Printing & Advertisement**

Particulars	31.03.2024 (Current year)	31.03.2023 (Previous Year)
Xerox & Typing Charges	21,436.00	22,525.00
Books and Periodicals	3,809.00	11,716.00
Computer Stationary	300.00	-
Stationary and Printing	3,06,752.00	4,55,438.07
Advertisement Expenses	-	1,82,509.00
<b>Total</b>	<b>3,32,297.00</b>	<b>6,72,188.07</b>

**SHRIRAM URBAN CO-OPERATIVE BANK LTD.**  
**Schedules to Profit & Loss A/c for the year ended on 31/03/2024**

(Amt. in Rs.)

**Schedule E : Other Expenses**

Particulars	31.03.2024 (Current year)	31.03.2023 (Previous Year)
Refreshments & Entertainment Expenses	99,848.00	70,707.00
Miscellaneous Expenses	77,060.58	1,33,602.28
Subscription charges	86,700.00	97,900.00
AGM expenses	2,25,796.00	1,98,395.00
Clearing house charges	4,53,991.20	85,532.43
Laxmi poojan Expenses	45,218.00	39,021.00
Office Maintainance	4,08,853.00	3,63,585.00
Charges paid to CIBIL	82,632.00	66,240.00
Petrol and Diesel	1,15,607.00	1,03,300.00
House Keeping	2,64,000.00	2,64,000.00
Anniversary Expenses	270.00	20,307.00
Prof.Charges	1,83,393.00	44,500.00
Website Maintenance Charges	40,040.00	11,095.00
CBS Rent	11,51,123.50	10,44,000.00
CTS Expenses	1,76,531.52	61,907.60
Security Service Charges	10,92,312.00	10,92,312.00
Business Promotion	2,00,476.00	3,00,539.00
Bank Charges paid	67,510.52	1,386.50
Refreshment Expenses for Auditors	3,871.00	11,719.00
ATM Expenses	3,90,706.49	4,48,379.00
IMPS Charges	2,83,278.10	2,03,075.71
Election expenses	59,309.00	2,290.00
Bad Debts	67,32,750.00	-
Staff Training Expenses	1,27,818.16	54,695.00
Travelling Expenses	4,425.00	-
Other charges NPA A/c	(86,701.84)	4,34,025.15
<b>Total</b>	<b>1,22,86,818.23</b>	<b>51,52,513.67</b>

**Schedule F : Other Provisions**

Particulars	31.03.2024 (Current year)	31.03.2023 (Previous Year)
Provision for Bonus to staff	2,87,826.00	3,85,033.00
Amortization on G-Sec	11,27,279.76	10,36,623.00
<b>Total</b>	<b>14,15,105.76</b>	<b>14,21,656.00</b>

**Schedule G : Depreciation on Fixed Assets**

Particulars	31.03.2024 (Current year)	31.03.2023 (Previous Year)
Depreciation on Computers	3,80,399.50	2,73,567.50
Depreciation on Furniture	7,16,096.00	13,36,857.00
Depreciation on Vehicle	1,81,082.00	53,550.00
Depreciation on Building	18,34,701.00	6,78,313.00
<b>Total</b>	<b>31,12,278.50</b>	<b>23,42,287.50</b>

**SHRIRAM URBAN CO-OPERATIVE BANK LTD., NAGPUR**  
**CASH FLOW STATEMENT FOR THE YEAR 31st MARCH, 2024**

Particulars	31.03.2024		31.03.2023	
<b>CASH FLOW FROM OPERATING ACTIVITIES</b>				
Interest earned	5,26,42,684.45		4,62,93,753.33	
Commissioner Exchange & Brokerage	89,663.00		1,72,369.00	
Other Income	83,91,826.40	6,11,24,173.85	80,49,182.00	5,45,15,304.33
<b>LESS :</b>				
<u>Expenses &amp; Provisions</u>				
Interest paid	4,92,93,929.46		3,97,26,971.76	
Operating Expenses	3,59,04,105.56	8,51,98,035.02	3,51,31,327.65	7,48,58,299.41
<b>Cash Flow From Operating Activities</b>		<b>(2,40,73,861.17)</b>		<b>(2,03,42,995.08)</b>
<b>CASH FLOW FROM INVESTING ACTIVITIES</b>				
Interest on Investments	3,40,38,812.81		3,18,05,929.35	
		3,40,38,812.81		3,18,05,929.35
<b>OPERATING PROFIT BEFORE WORKING CAPIAL CHANGES</b>		<b>99,64,951.64</b>		<b>1,14,62,934.27</b>
<b>ADJUSTMENT FOR INCREASE / DECREASE IN :</b>				
Changes in Advances	(4,23,00,967.36)		2,64,50,642.97	
Changes in other assets	1,50,92,181.54		69,79,282.95	
Change in deposits & borrowings	(38,35,306.08)		(6,15,90,750.10)	
Other liabilities & provisions	(1,38,84,353.03)	(4,49,28,444.93)	(42,21,298.03)	(3,23,82,122.21)
<b>CASH FLOW FROM FINANCING ACTIVITIES</b>				
Decrease/Increase in Share Capital	(18,35,850.00)		-21,51,350.00	
Entrance Fees received	77,600.00	(17,58,250.00)	77,500.00	-20,73,850.00
<b>CASH OUT FLOW FROM INVESTING ACTIVITIES</b>				
Purchase of Fixed Assets	(31,87,977.77)		(5,15,689.80)	
Proceeds from Investment on maturity			16,95,30,737.00	
Proceeds from Investments on Maturity	50,00,000.00		(3,96,04,097.00)	
Sale of Assets	4,02,000.00			
		22,14,022.23		12,94,10,950.20
<b>NET INCREASE / DECREASE IN CASH &amp; CASH EQUIVALENT</b>		<b>(3,45,07,721.06)</b>		<b>10,64,17,912.26</b>
<b>OPENING CASH AND CASH EQUIVALENT</b>		<b>34,78,94,227.33</b>		<b>24,14,76,315.07</b>
<b>CLOSING CASH AND CASH EQUIVALENT</b>		<b>31,33,86,506.27</b>		<b>34,78,94,227.33</b>

PREVIOUS YEARS FIGURES HAVE BEEN REGROUPED AND REARRANGED WHEREVER CONSIDERED NECESSARY.

For & On Behalf of Shriram Urban Co-operative Bank Ltd.

For J.P. Joshi & Assoc

Milind Kulkarni  
Chief Executive Officer

Mrs.Veena Akhare  
Director

Ajit Gokarn  
Vice-Chairman

Parag Saraf  
Chairman

CA Sanket Deshmukh  
Partner

## Shriram Urban Co Operative Bank Ltd

Disclosure as per RBI master direction DOR.ACC. REC. NO. 45 / 21.04.018 / 2021 - 22 dated 30.08.2021 (updated as on 15.11.2021)

### 1. Regulatory Capital

#### a) Composition of Regulatory Capital

(Rs.in lacs)

Sr. No.	Particulars	FY 2023-2024	FY 2022-2023
i)	Common Equity Tier 1 capital (CET 1)* / Paid up share capital and reserves <sup>@</sup> (net of deductions, if any)	1249.25	1082.81
ii)	Additional Tier 1 capital*/ Other Tier 1 capital <sup>@</sup>	0.00	0.00
iii)	Tier 1 capital (i + ii)	1249.25	1082.81
Sr. No.	Particulars	FY 2023-2024	FY 2022-2023
iv)	Tier 2 capital	32.44	17.7
v)	Total capital (Tier 1+Tier 2)	1281.69	1100.51
vi)	Total Risk Weighted Assets (RWAs)	5476.68	5236.82
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs)* / Paid-up share capital and reserves as percentage of RWAs <sup>@</sup>	22.81%	20.67%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	22.81%	20.67%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	0.59%	0.33%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	23.40%	21.01%

### 2. ASSET LIABILITY MANAGEMENT:- As on Last Reporting Friday of the Financial Year

Residual Maturity Statement as on 22th March, 2024

(Rs. in Thousand)

Asset/ Liability	1-14 Days	15-28 Days	29 Days to 3 Months	Over 3 to 6 months	Over 6 upto 1 year	Over 1 to 3 years	Over 3 Upto 5 years	Over 5 years	TOTAL
<b>Advances</b>	3,376	13,068	430	286	1,62,951	35,127	47,551	2,55,488	5,18,277
<b>Deposits</b>	36,904	35	2,243	19,800	1,66,176	6,74,270	41,541	9,848	9,50,817
<b>Investment</b>	55,000	0	0	1,05,052	20,000	61,292	15,053	1,65,056	4,21,453
<b>Borrowings</b>	0	0	0	0	0	0	0	0	0

Residual Maturity Statement as on 24th March, 2023

(Rs. in Thousand)

Asset/ Liability	1-14 Days	15-28 Days	29 Days to 3 Months	Over 3 to 6 months	Over 6 upto 1 year	Over 1 to 3 years	Over 3 Upto 5 years	Over 5 years	TOTAL
<b>Advances</b>	7,369	8,676	9,816	6,961	1,35,444	25,782	44,353	2,21,516	4,59,917
<b>Deposits</b>	29,094	374	3,740	10,524	1,67,629	6,14,166	54,980	11,384	8,91,891
<b>Investment</b>	60,000	19,900	20,000	19,900	35,100	96,726	15,056	1,65,942	4,32,624
<b>Borrowings</b>	0	0	0	0	0	0	0	0	0

Page No. 89

### 3. Investments

#### a) Composition of Investment Portfolio (SLR)

As on 31 March 2024

(Amount in Lacs)

	Investments in India						Investments outside India				Total Investments	
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others		Total Investments outside India
<b>Held to Maturity</b>												
Gross	1901.72	0.00	0.00	0.00	0.00	0.00	<b>1901.72</b>	0.00	0.00	0.00	0.00	<b>1901.72</b>
Less: Provision for nonperforming investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	<b>0.00</b>	0.00	0.00	0.00	0.00	0.00
Net	1901.72	0.00	0.00	0.00	0.00	0.00	<b>1901.72</b>	0.00	0.00	0.00	0.00	<b>1901.72</b>
<b>Available for Sale</b>												
Gross	198.89	0.00	0.00	0.00	0.00	0.00	<b>198.89</b>	0.00	0.00	0.00	0.00	<b>198.89</b>
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	<b>0.00</b>	0.00	0.00	0.00	0.00	0.00
Net	198.89	0.00	0.00	0.00	0.00	0.00	<b>198.89</b>	0.00	0.00	0.00	0.00	<b>198.89</b>
<b>Held for Trading</b>												
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
												0.00
<b>Total Investments</b>	<b>2100.61</b>	0.00	0.00	0.00	0.00	0.00	<b>2100.61</b>	0.00	0.00	0.00	0.00	<b>2100.61</b>
Less: Provision for nonperforming investments	0.00	0.00	0.00	0.00	0.00	0.00	<b>0.00</b>	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	2.81	0.00	0.00	0.00	0.00	0.00	<b>2.81</b>	0.00	0.00	0.00	0.00	2.81
Net	<b>2097.80</b>	0.00	0.00	0.00	0.00	0.00	<b>2097.80</b>	0.00	0.00	0.00	0.00	<b>2097.80</b>

Page No. 90

As on 31 March 2023

(Amount in Lacs)

	Investments in India						Investments outside India				Total Investments	
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others		Total Investments outside India
<b>Held to Maturity</b>												
Gross	2110.88	0.00	0.00	0.00	0.00	0.00	<b>2110.88</b>	0.00	0.00	0.00	0.00	<b>2110.88</b>
Less: Provision for nonperforming investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	<b>0.00</b>	0.00	0.00	0.00	0.00	0.00
Net	2110.88	0.00	0.00	0.00	0.00	0.00	<b>2110.88</b>	0.00	0.00	0.00	0.00	<b>2110.88</b>
<b>Available for Sale</b>												
Gross	51.00	0.00	0.00	0.00	0.00	0.00	<b>51.00</b>	0.00	0.00	0.00	0.00	<b>51.00</b>
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	<b>0.00</b>	0.00	0.00	0.00	0.00	0.00
Net	51.00	0.00	0.00	0.00	0.00	0.00	<b>51.00</b>	0.00	0.00	0.00	0.00	<b>51.00</b>
<b>Held for Trading</b>												
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
												0.00
<b>Total Investments</b>	<b>2161.88</b>	0.00	0.00	0.00	0.00	0.00	<b>2161.88</b>	0.00	0.00	0.00	0.00	<b>2161.88</b>
Less: Provision for nonperforming investments	0.00	0.00	0.00	0.00	0.00	0.00	<b>0.00</b>	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	2.81	0.00	0.00	0.00	0.00	0.00	<b>2.81</b>	0.00	0.00	0.00	0.00	2.81
Net	<b>2159.07</b>	0.00	0.00	0.00	0.00	0.00	<b>2159.07</b>	0.00	0.00	0.00	0.00	<b>2159.07</b>

Page No. 91

## Movement of Provisions for Depreciation and Investment Fluctuation

Particulars	(Amount in Lacs)	
	31-03-2024	31-03-2023
<b>i) Movement of provisions held towards Depreciation investment</b>		
a) Opening balance	2.81	2.81
b) Add : Provisions made during the year	0.00	0.00
c) Less : Write off / write back of excess provision during the year	0.00	0.00
d) Closing balance	<b>2.81</b>	<b>2.81</b>
<b>ii) Movement of Investment Fluctuation Reserve</b>		
a) Opening balance	2.50	0.00
b) Add : Amount transferred during the year	2.50	2.50
c) Less : Drawdown	0.00	0.00
d) Closing balance	<b>5.00</b>	<b>2.50</b>
<b>iii) Closing balance in IFR as a percentage of closing balance of investments [1] in AFS and HFT / Current category</b>		
AFS SLR	2.51%	4.90%
HFT SLR	0	0
AFS NON-SLR	0	0
		Page No. 92

5 i) Non performing Non-SLR investment as on 31-03-2024:- NIL

ii) Issuer composition of Non-SLR investment as on 31-03-2024

(Amt in Lacs)

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of below investment		Extent of		Extent of	
		31-03-2024	31-03-2023	31-03-2024	31-03-2023	31-03-2024	31-03-2023	31-03-2024	31-03-2023	31-03-2024	31-03-2023
a)	PSUs	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b)	Fis	0.0	0.0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c)	Banks	1561.53	1561.97	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d)	Private Corporate	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
e)	Subsidiaries / Joint Ventures	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
f)	Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
g)	Provision held towards depreciation	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	1561.53	1561.97	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Page No. 93

## 4. Asset quality

Date 31 MAR. 2024

Page No. 95

a)

### Classification of advances and provisions held

( In Lac )

	Standard	Non-Performing			Total	Total
	Total Standard Advances	Substandard	Doubtful	Loss	Total NonPerforming Advances	
<b>Gross Standard Advances and NPAs</b>						
Opening Balance	4699.20	185.40	221.93	0.00	407.33	5106.53
Add: Additions during the year		28.97	0.00	0.00	28.97	
Less: Reductions during the year*		144.61	110.91	0.00	255.52	
Closing balance	5281.43	69.76	111.02	0.00	180.78	5462.21
<b>*Reductions in Gross NPAs due to:</b>						
Upgradation		3.65	0.00	0.00	3.65	3.65
Recoveries (excluding recoveries from upgraded accounts)		0.00	0.00		0.00	
Write-offs		0.00	43.73	0.00	43.73	43.73
<b>Provisions (excluding Floating Provisions)</b>						
Opening balance of provisions held	12.39	99.54	221.93	0.00	321.47	333.86
Opening Additional Provision					29.06	29.06
Add: Fresh provisions made during the year	12.24	28.97	0.00	0.00	28.97	41.21
Less: Excess provision reversed/ Write-off loans	0.00	58.75	110.91	0.00	169.66	169.66
Closing balance of provisions held	24.63	69.76	111.02	0.00	180.78	205.41
Closing Additional Provision					1.22	1.22
<b>Total NPA Provision</b>					182.00	182.00
<b>Net NPAs</b>						
Opening Balance		85.87	0.00	0.00	85.87	85.87
Add: Fresh additions during the year		28.97	0.00	0.00	28.97	
Less: Reductions during the year		114.84	0.00	0.00	114.84	
Closing Balance		0.00	0.00	0.00	0.00	
Excess provision					1.22	
<b>Net NPAs</b>					0.00	
<b>Floating Provisions</b>						
Opening Balance						
Add: Additional provisions made during the year						
<u>Less: Amount drawn down[1] during the year</u>						
Closing balance of floating provisions						

Annexure III

Disclosure in financial statements – 'Notes to Accounts'

<u>Ratios[1] (in per cent)</u>	Current Year	Previous Year
Gross NPA to Gross Advances	3.31%	7.98%
Net NPA to Net Advances	0.00%	1.19%
Provision coverage ratio	100.00%	86.05%

Date : 31.3.2024



**a) Classification of advances and provisions held**

( In Lac )

	Standard	Non-Performing			Total	
	Total Standard Advances	Substandard	Doubtful	Loss	Total NonPerforming Advances	
<b>Gross Standard Advances and NPAs</b>						
Opening Balance	5014.87	34.06	322.10	0.00	356.16	5371.03
Add: Additions during the year	1649.87	185.40	20.34	0.00	205.74	1855.61
Less: Reductions during the year*	1965.54	34.06	120.51	0.00	154.57	2120.11
Closing balance	4699.20	185.40	221.93	0.00	407.33	5106.53
<b>*Reductions in Gross NPAs due to:</b>						
Upgradation		0.00	0.00	0.00	0.00	
Recoveries (excluding recoveries from upgraded accounts)		13.72	120.51		134.23	
Write-offs		0.00	0.00	0.00	0.00	0.00
<b>Provisions (excluding Floating Provisions)</b>						
Opening balance of provisions held	12.39	3.41	299.22	0.00	302.63	315.02
Opening Additional Provision					24.52	339.54
Add: Fresh provisions made during the year	0.00	96.13	0.00	0.00	96.13	96.13
Less: Excess provision reversed/ Write-off loans	0.00	0.00	77.29	0.00	0.00	77.29
Closing balance of provisions held	12.39	99.54	221.93	0.00	321.47	333.86
Additional Provision					29.06	29.06
<b>Total NPA Provision</b>						350.53
<b>Net NPAs</b>						
Opening Balance		30.65	22.89	0.00	53.54	53.54
Add: Fresh additions during the year		55.22	0.00	0.00	55.22	
Less: Reductions during the year		0.00	22.89	0.00	22.89	
Closing Balance		85.87	0.00	0.00	85.87	
Excess provision					29.06	
<b>Net NPAs</b>					56.81	
<b>Floating Provisions</b>						
Opening Balance						
Add: Additional provisions made during the year						
<u>Less: Amount drawn down[1] during the year</u>						
Closing balance of floating provisions						

Note:- Reduction in Sub standard includes shifting to D1 of Rs. 20.34 Lacs

[\[1\] Rationale for drawdown may be explained by way of a note below the table.](#)

## Annexure III

Disclosure in financial statements – 'Notes to Accounts'

<a href="#">Ratios[1] (in per cent)</a>	Current Year	Previous Year
Gross NPA to Gross Advances	7.98%	6.63%
Net NPA to Net Advances	1.19%	0.57%
Provision coverage ratio	86.05%	91.85%

## 6. Asset quality

### b) Sector-wise Advances and Gross NPAs

(Amt. in Lacs)

Sr. No.	Sector*	Current Year			Previous Year		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
i)	<b>Priority Sector</b>						
a)	Agriculture and allied activities	61.38	0.00	0.00%	60.32	0.00	0.00%
b)	Advances to industries sector eligible as priority sector lending	323.04	84.20	26.06%	336.52	105.49	31.35%
c)	Services	1823.96	28.35	1.55%	1820.36	192.23	10.56%
d)	Personal loans	1009.06	45.50	4.51%	1009.61	58.60	5.80%
	<b>Subtotal (i)</b>	<b>3217.44</b>	<b>158.05</b>	<b>4.91%</b>	<b>3226.81</b>	<b>356.32</b>	<b>11.04%</b>
ii)	<b>Non-priority Sector</b>						
a)	Agriculture and allied activities	0.00	0.00	0.00%	0.00	0.00	0.00
b)	Industry	0.00	0.00	0.00%	14.43	0.00	0.00
c)	Services	263.35	0.00	0.00%	271.56	0.00	0.00%
d)	Personal loans	1981.42	22.72	1.15%	1593.72	51.01	3.20%
	<b>Sub-total (ii)</b>	<b>2244.77</b>	<b>22.72</b>	<b>1.01%</b>	<b>1879.71</b>	<b>51.01</b>	<b>2.71%</b>
	<b>Total (I + ii)</b>	<b>5462.21</b>	<b>180.77</b>	<b>3.31%</b>	<b>5106.52</b>	<b>407.33</b>	<b>7.98%</b>

### Fraud accounts

Disclosure details on the number and amount of frauds as well as the provisioning thereon

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

Page No. 96

**a) Exposure to real estate sector**

(Amount in ₹ Lacs)

Category	31.03.2024	31.03.2023
<p><i>i) Direct exposure</i></p> <p>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.</p> <p>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;</p> <p>c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures</p> <p style="padding-left: 40px;">i. Residential</p> <p style="padding-left: 40px;">ii. Commercial Real Estate</p> <p><i>ii) Indirect Exposure</i> Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.</p>	<p><b>Res. Mortgage</b> 138 accounts Bal.- Rs 2124.85</p> <p><b>Housing accounts</b> No. of a/cs 69 Bal. Rs 805.85</p> <p>CRE- 26 accounts Rs 762.79</p>	<p><b>Res. Mortgage</b> 106 accounts Bal.- Rs 1615.11</p> <p><b>Housing accounts</b> No. of a/cs 76 Bal. Rs 866.57</p> <p>CRE-26 accounts Rs 954.16</p>
Total Exposure to Real Estate Sector		

**d) Unsecured advances**

Banks shall disclose the total amount of advances for which intangible securities such as

(Amount in ₹ Lacs)

Particulars	31.03.2024	31.03.2023
Total unsecured advances of the bank	375.77	414.38
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	0.00	0.00
Estimated value of such intangible securities	0.00	0.00

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

### a) Concentration of deposits

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total deposits of the twenty largest depositors	19.07	21.13
Percentage of deposits of twenty largest depositors to total deposits of the bank	19.62%	21.65%

### b) Concentration of advances\*

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total advances to the twenty largest borrowers	14.77	13.02
Percentage of advances to twenty largest borrowers to total advances of the bank	27.04%	25.50%

### c) Concentration of exposures\*\*

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
	Year	Year
Total exposure to the twenty largest customers	14.77	21.13
Percentage of exposures to the twenty largest customers to the total exposure of the bank on customers	27.04%	21.65%

### d) Concentration of NPAs

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
	Year	Year
Total Exposure to the top twenty NPA accounts	1.57	3.12
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	87.07%	76.66%

**8. Disclosure of complaints**  
from the Offices of Banking Ombudsman (OBOs)

Sr. No	Particulars	Previous year	Current year
Complaints received by the bank from its customers			
1	Number of complaints pending at beginning of the year	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			
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.			

b) Top five grounds[1] of complaints received by the bank from customers

Grounds of complaints, (i.e. complaints relating to)	complaints pending at the beginning of the year	Number of complaints received during the year	% increase/complaints received over the previous	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
Current Year					
Ground - 1					
Total					
Previous Year					
Ground - 1					
Total					

### 9. a) Business ratios

Particular	Current Year	Previous Year
i) Interest Income as a percentage to Working Funds	7.67%	6.88%
ii) Non-interest income as a percentage to Working Funds	0.76%	0.72%
iii) Cost of Deposits	5.16%	4.35%
iv) Net Interest Margin	4.09%	4.26%
v) Operating Profit as a percentage to Working Funds	1.41%	0.98%
vi) Return on Assets	0.92%	0.54%
vii) Business (Deposits plus advances) per employee [3] in lakhs	316.26	280.44
viii) Profit per employee (in lakhs)	2.14	1.08

(Amt.in lacs)

Provision debited to Profit and Loss Account	Current Year	Previous Year
i) Provisions for NPI	0.00	0.00
ii) Provision towards NPA	0.00	23.38
iii) Provision made towards Income tax	12.48	30.31
iv) Other Provisions and Contingencies	47.18	14.22
a) Provision of restructured advances (Reso. Framework2.0)	0.00	0.00
b) Provision for Investment depreciation Reserve	0.00	0.00

### Payment of DICGC Insurance Premium

(Amount in ₹ lacs)

Sr. No.	Particulars	Current Year	Previous Year
i)	Payment of DICGC Insurance Premium	13.87	14.01
ii)	Arrears in payment of DICGC premium	0.00	0.00

**INDEPENDENT STATUTORY AUDITOR'S REPORT  
FOR THE YEAR ENDED 31st MARCH, 2024**

(Under Section 31 of the Banking Regulation Act, 1949 as applicable to  
Urban Co Operative Banks and Section 81 of Maharashtra State Co-Operative Societies Act, 1960)

To  
The Members,  
Shriram Urban Co-Operative Bank Ltd.,  
Plot No. 4, Kulkarni Deshmukh Lay out,  
Shraddhanandpeth Chowk, Laxminagar,  
Nagpur-440022

**REPORT ON THE FINANCIAL STATEMENTS AS A STATUTORY AUDITOR**

**Opinion**

1. We have audited the accompanying financial statements of Shriram Urban Co-operative Bank Limited, which comprise the Balance Sheet as at 31st March, 2024, and the Statement of Profit and Loss for the year ended, Cash flow Statement for the year then ended and a summary of significant accounting policies and other explanatory information incorporated in these financial statements of the bank along with its branches audited by us for the year 01st April 2023 to 31st March 2024. Incorporated in these financial statements are the returns of 5 branches audited by us.

2. In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements together with the Notes thereon give the information required by the Banking Regulation Act, 1949 (as applicable to co-operative societies) as amended by the Banking Regulation (Amendment) Act, 2020, the Maharashtra Cooperative Societies Act, 1960, the Maharashtra Cooperative Societies Rules, 1961 and guidelines issued by Reserve Bank of India and Registrar of Cooperative societies, Maharashtra in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:

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

**3. Basis for Opinion**

We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India ("the ICAI") ("the SAs"). Our responsibilities under those SAs 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 the ethical requirements that are relevant to our audit of the financial statements under the Rules made thereunder and the Banking Regulation Act, 1949 (As applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020 and the guidelines issued by the Reserve Bank of India, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics issued by the ICAI. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

**4. Information Other than the Financial Statements and Auditor's Report Thereon**

The Bank's management and Board of Directors are responsible for the preparation of the other information. The other information comprises the information included in the Bank's Annual report by the Board of Directors, but does not include the financial statements and our auditor's report thereon. The Annual Report is expected to be made available to us after the date of this auditor's report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. In connection with our audit of the financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

**5. Management's Responsibility for the Financial Statements**

Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flow of the Bank in accordance with the accounting principles

generally accepted in India, including the accounting standards issued by the ICAI. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Banking Regulation Act 1949 (as applicable to co-operative societies), as amended by the Banking Regulation (Amendment) Act, 2020 and the guidelines issued by the Reserve Bank of India and the guidelines issued by the Registrar of Cooperative Societies, Maharashtra, the Maharashtra Co-operative Societies Act, 1960, and the Maharashtra Co-operative Societies Rules, 1961, (as applicable) 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 judgements and estimates that are reasonable and prudent and design, implementation and maintenance of internal control relevant to the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the management and Board of Directors are 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 the management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the Bank's financial reporting process.

#### **6. Auditor's Responsibilities for the Audit of the Financial Statements:**

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatements.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Bank's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on effectiveness of the Bank's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements

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

#### **7. REPORT ON OTHER LEGAL AND REGULATORY REQUIREMENTS**

The Balance Sheet and the Profit and Loss Account have been drawn up in Forms "A" and "B" respectively as per Banking Regulation Act, 1949 & provisions of the Maharashtra Co-operative Societies Act, 1960 and the Maharashtra Co-operative Societies Rules 1961.

#### **8. We report that:**

- a. We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit and have found to be satisfactory;
- b. In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches/offices;
- c. The transactions of the Bank which have come to our notice are within the powers of the Bank;
- d. The Balance Sheet and the Profit and Loss Account dealt with by this report, are in agreement with the books of account and the returns; subject to MOC effect.
- e. The accounting standards adopted by the Bank are consistent with those laid down by accounting principles generally accepted in India so far as applicable to Banks.

9. As per the information and explanations given to us and based on our examination of the books of account and other records, we have not come across material instances in respect of the details mentioned in the Rule 69(6) of Maharashtra Co-operative Societies Rules 1961.

10. For the year under audit, the bank has been awarded "A" classification.

**FOR J P JOSHI & ASSOCIATES**  
CHARTERED ACCOUNTANTS  
FRN 116953W

**(CA SANKET DESHMUKH)**  
PARTNER

M. NO. 154775

UDIN 24154775BKCRPG9669

PLACE: NAGPUR  
DATE: 28/06/2024



# श्रीराम बँकेला सर्वोत्कृष्ट बँको पुरस्कार

बँको संस्थे तर्फे दिनांक ०५ ऑक्टोबर २०२३ ला दमण येथे "बँको ब्लू रिबन" सोहळ्यामध्ये झालेल्या पारितोषिक वितरण समारंभा मध्ये नागपूरच्या श्रीराम अर्बन को-ऑपरेटिव बँकेला "बेस्ट टर्न अराउंड बँक" या श्रेणीमध्ये प्रथम पारितोषिक मिळाले आहे. ह्या स्पर्धा प्रकाराला सर्वप्रथम प्राधान्य देण्यात आले होते.

हा पुरस्कार भारतीय रिझर्व बँकेचे चीफ जनरल मॅनेजर (निवृत्त) श्री. पी. के. अरोरा ह्यांच्या हस्ते देण्यात आला.

श्री. मिलिंद कुळकर्णी, मुख्य कार्यकारी अधिकारी, श्रीराम बँक यांनी बँकेच्या संचालक मंडळ आणि बँकेच्या कर्मचारी वृंद ह्यांच्या वतीने हा पुरस्कार स्वीकार केला.

या सोहळ्या मध्ये १७० सहकारी बँकांचे अंदाजे ६०० प्रतिनिधी उपस्थित होते. हा पुरस्कार म्हणजे मागील वर्षी मध्ये संचालक मंडळ, मुख्य कार्यकारी अधिकारी व सर्व कर्मचारी यांनी घेतलेल्या परिश्रमाचे फळ आहे व ह्याच मार्गांनी वाटचाल करत बँकेने मागील वर्षी मध्ये आर्थिक दृष्ट्या सुदृढ आणि उत्तम व्यवस्थापित बँकेचा (FSWM) दर्जा मिळवला आहे.

ह्या उपलब्धी साठी बँकेच्या संचालक मंडळानी बँकेच्या सर्व सन्माननीय ग्राहक आणि कर्मचारी वर्गाचे या प्रसंगी आभार मानले आणि अभिनंदन केले.



## Installation our Director Dr. Manjusha Giri as President of Indian Medical Association Nagpur Chapter



संचालिका डॉ.मंजुषा गिरी यांची IMA नागपूर अध्यक्षपदी निवड झाल्याबद्दल बँके तर्फे अभिनंदन



संचालिका डॉ.मंजुषा गिरी यांची IMA नागपूर अध्यक्षपदी निवड



संचालिका डॉ.मंजुषा गिरी IMA अध्यक्षपदाची सुत्र स्विकारतांना

## Staff Training



ICM नागपूर मध्ये झालेल्या सर्व स्टॉफ सदस्यांचे प्रशिक्षण शिबीर

## Vasai Janta Training Programme



Board of Directors of Vasai Janata Co-Operative Bank, Vasai Mumbai was on study tour of Co-Operative Banks in Vidarbha. Vasai Janata UCB is comparatively bigger Bank. Board of Directors of this Bank expressed their wish to visit our Bank and have a session of exchange of experience. They also wanted to have a session on investment so also to understand the functioning of Shriram Bank.

The delegation of Board of Directors comprising 13 members visited our Bank on 04.02.2024. Their welcome was arranged at our Board room at Pratap Nagar Branch. Our Chairman Welcome the delegation. The delegation was addressed by Chief Executive Officer of Shriram Bank highlighting the turn around of our Bank. As desired by the delegation, session on investment was addressed by Mr. Vinay Lohe, Deputy Manager (off.). Shri Nikhil Gondhalekar Deputy Manager (off.) delivered the session on Cyber Security. Vice Chairman conveyed vote of thanks on behalf of our Bank.

The delegation highly appreciated the hospitality rendered by our bank so also for knowledge sharing.



# श्रीराम अर्बन

## को-ऑपरेटिव्ह बँक लि. नागपूर



### आमच्या ठेवी योजना आणि त्यांचे व्याज दर

अवधी	व्याज दर	ज्येष्ठ नागरिक
७ ते ४५ दिवस	३.००%	३.००%
४६ ते ९० दिवस	४.००%	४.००%
९१ ते १७९ दिवस	४.५०%	४.५०%
१८० ते २१० दिवस	५.००%	५.००%
२११ ते ३६४ दिवस	५.५०%	५.५०%
१ वर्ष ते २ वर्षपेक्षा कमी	६.१०%	६.६०%
२ वर्ष ते ३ वर्षपेक्षा कमी	६.३५%	६.८५%
३ वर्ष ते ५ वर्षपेक्षा कमी	७.००%	७.५०%
५ वर्ष ते १० वर्ष पर्यंत	७.००%	७.५०%

### आमच्या विविध कर्ज योजना व त्यावरील व्याज दर

नवीन चार चाकी वाहन 7.90%	प्री ओन्ड कार 14.50%	दूचाकी वाहन 10.00%	गृह कर्ज 9.00%	गृह सजावट कर्ज 11.50%
मालमत्ता तारण कर्ज 11.50%	व्यावसायिक कर्ज 10.75%	शैक्षणिक कर्ज 11.50%	वैयक्तिक कर्ज/सैलरी डिडक्शन 12.50%	वैयक्तिक कर्ज/कोनेट्रल सिक्युरिटी 15.50%
एकजीक्युटीव्ह फायनांस 12.50%	NSC/LIC पॉलीसी कर्ज 10.50%	सोने तारण कर्ज 8.50%	कैश क्रेडीट - स्टॉक्स/प्रॉपर्टी 11.50%	सोलार कर्ज 10.50%

\*वरील दर फक्त नवीन कर्ज प्रकरणांना लागू



Under Certificate of Posting

श्रद्धानंदपेठ व प्रताप नगर, गोधनी शाखेत  
सेफ डिपॉझिट लॉकर्सची सुविधा उपलब्ध आहे.



श्री/श्रीमती

---

---

---

Book-Post

प्रेषक

**श्रीराम अर्बन को-ऑप. बँक लि. नागपूर**

मुख्य कार्यालय : 'श्रीनिधी' प्लॉट नं. ४, २रा मजला,

कुलकर्णी-देशमुख लेआऊट, श्रद्धानंदपेठ चौक, लक्ष्मी नगर, नागपूर.

फोन: ०७९२-२२३९६५९, ८६०००७६२०६

www.shrirambank.coop



अवघे धरु सुपंथ

**श्रीराम अर्बन को-ऑपरेटीव्ह बँक लि. नागपूर**

मुख्य कार्यालय : 'श्रीनिधी' प्लॉट नं. ४,  
२रा मजला, कुलकर्णी-देशमुख लेआऊट  
श्रद्धानंदपेठ चौक, लक्ष्मी नगर, नागपूर.

फोन: ०७९२-२२३९६५९, ८६०००७६२०६

वेबसाईट : www.shrirambank.coop